



Learn how to get Top Dollar for your home in ANY market! See my enclosed insert for details...

Volume IV, Issue 12
Monday, 12:41 PM
Batavia, IL

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Spirit Realty, Inc.

Service For Life![®]

"Insider Tips For Healthy, Wealthy & Happy Living..."

7 Secrets For Making Airline Travel Convenient—and Safe

Whether you travel for business or vacation, you've undoubtedly noticed there's a problem with our air travel system. The U.S. Department of Transportation's phone has been ringing off the hook with a reported 41 percent increase in travel complaints.

In addition to delays and poor service, many people are concerned with ever-increasing stresses on the airline and air traffic systems. By 2010, one billion passengers will fly within the U.S. each year. Yet, our airspace isn't growing, and neither are many airports.

One result is a dramatic rise in "incursions," where two planes end up on the same runway, often during a landing or takeoff. In 1999, there were 321 such incursions at U.S. airports—five of which missed each other by only 25 to 100 feet.

Although experts still agree air travel is extremely safe (statistically speaking each of us would have to fly once a day for 26,000 years to be involved in a fatal accident), there are a number of ways to ensure greater safety and convenience whenever you fly.

1. **Book your flight with a travel agent.** In addition to getting a wider variety of flight information, booking with a travel agent has great advantages when things go wrong. When flights are cancelled, you can call your agent instead of following the mob to the airline counter. Many agencies provide e-mail and Internet services to their clients, thereby getting up-to-date travel information. And booking with an agent often means you can reserve a seat before the rest of the crowd on the flight.
2. **Use the Web.** Often you can access the web for next available flights to your destination if your flight is cancelled or delayed. If your travel agent doesn't offer e-mail or Internet links, you can get information on flight delays at www.fly.faa.gov on the web. And many airlines have web sites where you can check the status of a specific flight.
3. **Consider alternate, nearby airports.** If weather at your destination causes significant delays or flight cancellations, consider getting a flight into an

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Word For The Month...

Experts say a strong vocabulary is a sign of higher intellect and advanced culture. Here's this month's word, so you can impress your friends and colleagues...

Cohort \ˈkoh-ˈhɔrt\ (noun)

Meaning: A band or group of individuals

Sample Sentence: Michael and his **cohorts** are planning to form an Internet-based company after graduating from college.

If You Think 99.9% Is Good Enough, Read This...

- ♦ 12 newborns would be given to the wrong parents each day.
- ♦ 114,500 mismatched pairs of shoes would be shipped each year.
- ♦ 18,322 pieces of mail would be mishandled every hour!
- ♦ 2,000,000 documents would be lost by the IRS each year.
- ♦ 2 planes landing at Chicago's O'Hare airport would be unsafe every day.
- ♦ 315 entries in Webster's Dictionary would be misspelled.
- ♦ 20,000 incorrect drug prescriptions would be written each year.
- ♦ 880,000 credit cards in circulation would turn out to have incorrect cardholder information on their magnetic strips.
- ♦ 291 pacemaker operations would be performed incorrectly.
- ♦ 5.5 million cases of soft drinks produced would be flat.
- ♦ A typical day would be 24 hours long (give or take 86.4 seconds)!

How To Save Money On Prescription Drugs...

When your doctor prescribes a new medication for you, always ask for samples. Doctors usually keep samples of prescription drugs that have been given to them by drug company representatives.

Plus, it's a good idea to try a medication first before buying large quantities of it. Sometimes there may be side effects and some drugs are very expensive. So don't be bashful, just ask! Someone is going to get them; it might as well be you.

airport within a one or two hour drive from your destination. This is another area where your travel agent can help.

4. **Fly early in the day.** Early morning flights are less likely to be delayed or cancelled. In addition, weather tends to be less turbulent in the mornings, making for a more comfortable trip.
5. **Build in extra time.** When making travel arrangements during holidays and summer, increase the time between connecting flights. Arrive at least one hour early for domestic flights, and two hours early for international flights.
6. **Carry a Photo ID.** All travelers now must carry a photo ID in order to gain access to the concourse and board their plane. Also, do not pack medicines, travel or business papers, valuables like cameras (especially camera film), or jewelry in your checked luggage.
7. **When all else fails.** If you find yourself in a problem situation with an airline, you can register a complaint by calling the U.S. Dept. of Transportation at (202) 366-2220 or by mailing a letter to: Aviation Consumer Protection Division, C-75 Room 4107, 400 7th St., S.W., Washington, D.C. 20590.

There's no doubt that each of us contributes to the safety of everyone on a flight. When traveling, make sure you follow regulations. This means everything from obeying carry-on rules to turning off electronic devices when instructed.

And when cancellations or delays occur, don't become disruptive. Disruptive passengers pose a serious threat to the safety of everyone. On one Alaska Airlines flight, a first officer was knocked out after he tried to stop a woman from pounding on the cockpit door. The federal fine for disruptive behavior recently rose to \$25,000, not to mention possibly facing jail time.

Finally, if you see something wrong, speak up! "I've had my career saved at least twice by passengers who saw something," says pilot John J. Nance. "After all, we're all locked in the same aluminum tube."

**Thank You! Thank You! Thank You!
Thank You! Thank You!**

Thanks to *YOU* the word is spreading. Thanks to all of our clients and friends who graciously referred us to your friends and neighbors last month! See, rather than pester people with unwanted calls and visits, we build our business based on the positive comments and referrals from people just like you. We just couldn't do it without you!

ETHICAL, KNOWLEDGEABLE, and RELIABLE SERVICES

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Are We Getting Too Much Iron?

It's in our pastas, cereals – even potato chips and candy bars. By federal mandate all flour is fortified with iron. But now scientists think we may be eating too much of it.

Iron overload may contribute to everything from chronic fatigue syndrome to infertility, from heart disease to cancer. Iron deposits can end up in the arteries, the liver, and other organs. "It's a real hazard to take in too much iron," says Eugene Weinberg, a microbiologist who has spent 30 years researching iron and its effects.

The National Institute of Health is studying whether Americans should be tested for iron overload. If you have questions, ask your doctor.

If You Think Gasoline Is Expensive, Here's Something To Think About...

- ♦ A bottle of Diet Snapple for \$1.29 per 16 oz. equals \$10.32 per gallon,
- ♦ Gatorade for \$1.59 per 20 oz. equals \$10.17 per gallon,
- ♦ STP Brake fluid for \$3.15 per 20 oz. equals \$33.60 per gallon,
- ♦ Vick's Nyquil for \$8.35 per 6 oz. equals \$178.13 per gallon,
- ♦ Evian *water* at \$1.49 for 9 oz. equals \$21.19 per gallon...for *WATER!*

More Quotes About Friendship...

- ♦ "Hold a true friend with both of your hands." – Nigerian Proverb
- ♦ "My father used to say that when you die, if you've got five real friends, then you've had a great life."
– Lee Iacocca
- ♦ "If you should die before me, ask if you could bring a friend."
– Stone Temple Pilots
- ♦ "Friends are God's way of taking care of us." – Unknown
- ♦ "Everyone hears what you say. Friends listen to what you say. Best friends listen to what you don't say."
– Unknown
- ♦ "A friend is someone who knows the song in your heart and can sing it back to you when you have forgotten the words." – Unknown

Free Help For Smart Consumers

Do you know how to choose a home-improvement contractor? Or a long distance telephone plan? Or what to do if you're stuck with a bad car or a leaky dishwasher?

The brand new, 144-page *Consumer Action Handbook* can help. It tells how to be a smart consumer, plus where and how to complain if you hit trouble. You can find addresses for companies from AAMCO to Zenith. There's even a sample complaint letter.

All this is Free if you call (toll-free) 1-888-878-3256, weekdays 9 a.m. to 8 p.m. EDT; or write to *Consumer Action Handbook*, Federal Consumer Information Center, Dept. 29, Pueblo, Colorado, 81009. Or, you can log on to www.pueblo.gsa.gov on the web.

If You Enjoy This Newsletter, Why Not Share It With Family And Friends?

We love helping people, and we hope you enjoy reading our newsletter each month. If you'd like your friends, co-workers, relatives, business-acquaintances, etc. to receive a FREE subscription, just send us a e-mail at moveu@SpiritRealtyHomes.com OR just call us at **630-482-9610** and we'll make sure they receive a free subscription.

We'll also send them a note with their first issue letting them know that you were the thoughtful person who suggested they receive this newsletter. It's that easy!

Money-Saving Tips Every Car Rental Consumer Should Know

Here are two important things I've learned from experience with car rental companies.

Before you go out of town and have to rent a car from a rental agency, do your homework regarding insurance coverage. The rental companies really want you to purchase their coverage, which can add up to a whopping \$35 per day (and sometimes more!) to the cost of your rental. This is an enormous profit center for rental companies. In most cases, your auto insurance already covers rentals.

And about the gas...they always ask you if you want to fill the gas tank yourself or if you want them to do it for you. Always opt to refill it yourself, because if you don't, one of two things could happen: **1)** no matter how much gas is left, they will charge you for a FULL tank of gas, OR **2)** they will refill the tank at a cost of about \$4 or more per gallon! Amazing, but true.

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Thanks for Thinking of Me!

Did you know I can help you or any of your friends, family or acquaintances save time and money when buying or selling a home? Thanks for keeping me in mind with your referrals...and spreading the word!

Did You Know...

- ♦ At its deepest point, an iron ball would take more than an hour to sink to the ocean floor.
- ♦ Rubber bands last longer when refrigerated.
- ♦ There are 293 ways to make change for a dollar.
- ♦ A shark is the only fish that can blink both eyes.
- ♦ The longest one-syllable word in the English language is "screched."
- ♦ On a Canadian two-dollar bill, the flag flying over the Parliament Building is an American flag.
- ♦ There are more chickens than people in the world.
- ♦ No word in the English language rhymes with "month," "orange," "silver," or "purple."

Life After Death...

"Do you believe in life after death?" the boss asked one of his younger employees. "Yes sir," responded the employee. "Well, then, that makes everything just fine," the boss went on, "because about an hour after you left early yesterday to go to your grandfather's funeral, he stopped in to see you."

Age most people stop believing in Santa Claus: Eight

Age most people stop believing in politicians: Seven

THANK YOU for reading our Service For Life!® personal newsletter. We wanted to produce a newsletter that has great content and is fun and valuable to you. Your constructive feedback is always welcome.

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"Who Else Wants To Win A \$300 Transferable Closing Certificate?"

Take our Trivia Challenge and you could win too!

Sorry! No right answers from last months Trivia Challenge...The trivia question was:

How Big Is A "Cord" Of Wood?

- a) 98 Cu. Ft. b) 339 Cu. Ft. c) 77 Cu. Ft. d) 128 Cu. Ft. e) 245 Cu. Ft.

The answer is letter "D," there are 128 cubic feet in a cord of wood. A cord of wood usually measures 4' high, by 4' wide, by 8' long. So let's move on to this month's trivia question...

At What Temperature (Fahrenheit) Does Water Boil At The Top Of Mt. Everest?

- a) 164 degrees b) 150 degrees c) 210 degrees d) 178 degrees e) 200 degrees

Call us right now with your answer and you could win too! 630-482-9610.

Real Estate Corner...

Q. We have our home for sale and recently received an offer from a buyer. Problem is, the offer isn't quite what we wanted. What should we do?

- A. The first thing you should do is analyze the offer carefully with your agent. Here's why. Sellers frequently examine just one or two parts of an offer: price and financing. While these items are important, there may be other areas that can make the offer either more or less attractive. These include: earnest money, down payment, interest ceiling (the highest rate buyers will pay for new financing), closing costs, financing time limit, closing date, type of financing, personal property contained in the offer, and any contingencies related to the offer. By examining the offer with your agent, there are three actions you can take:

First, you can accept the offer as is. If you do this, you have a binding agreement.

Second, if the offer is totally unsatisfactory, you can, of course, reject it altogether. This option closes the door on the offer. Sometimes it's the right action, but I would suggest the third alternative.

Third, make a counter-offer. If everything is satisfactory except the price, for example, you can ask for more and submit the counter-offer back to the buyers. Or, if there are other elements of the offer you want to counter – say, for example, they want to close in two weeks – you can ask for a month.

Keep in mind that an offer you have in hand will be binding as soon as you've signed it. Any changes you make to the offer will require the buyer to initial or sign it again. If you're thinking of buying soon, and require competent and caring representation, please call us at **630-482-9610**.

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