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**Volume IV, Issue 15
Monday, 10:15 AM
Batavia, IL**

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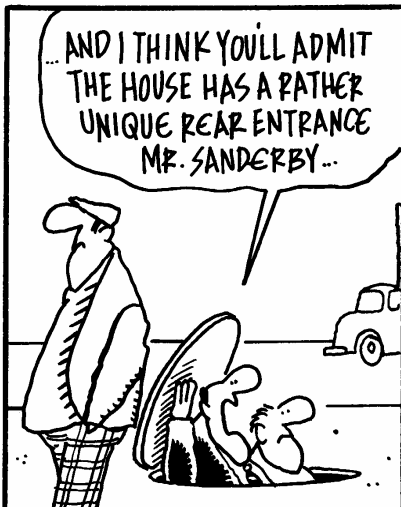
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Spirit Realty, Inc.

Service For Life![®]

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

How To Save Up To \$5,000 Per Year On Your Grocery Bill

It's been a closely guarded secret of savvy consumers for years. But now you can save up to \$5,000 a year on your grocery bill. And when you think about it, those savings could buy you a new car, boat, a wonderful vacation, new furniture for your home, or even make for a luxurious retirement. One experienced coupon clipper recently bought \$470 worth of groceries for only \$.03 – yes three cents, by using coupons. Here's how you can do it too!

- 1. Find the double or triple coupon stores.** Call or go on-line to find the supermarkets in your area that offer double or triple coupons. For more information on saving with coupons go to <http://www.couponsing.about.com>
- 2. Use coupons to buy the smallest size possible.** Many coupons don't specify minimum size requirements. An example of using this to your advantage is redeeming a \$.50 off coupon for a \$.59 travel size shampoo. Once the coupon is doubled at the checkout, you will be paid \$.41 and have a 3 oz. shampoo free. If you had purchased the next size up using the same coupon, you would have been paying \$.50 rather than being paid.
- 3. Ask for rain checks on sold-out items.** A store's inventory problems can really work to your advantage. Get a rain check for a high quantity of the item. When the item comes in you can use your coupons along with the sale price to get a great deal. For example, if a store runs out of shaving cream that is on sale for \$.99, ask for a rain check for 10 of them. Take the time that the store needs to restock and collect coupons for that specific item. With 10 \$1.00 off coupons, you could walk away with 10 free cans of shaving cream.
- 4. Find coupons on-line.** Several coupon-trading sites allow you to join free. You can use this as a forum to trade with shoppers around the world. The coupons will be mailed to you within five days. Two sites that are good for trading are www.kachinaweb.com and www.jlyne.com.
- 5. Visit manufacturer web sites.** Many companies offer coupons in exchange for filling out surveys. The easiest way to find these sites is to type the name of a specific product into the search engine of your choice.

Learn How To Maximize The Value Of Your Home!

Did you know there's a free consumer report showing which repairs and fix-ups will net you the most value for your home? It's called the *"Home Seller's Guide To Money-Making Fix-Ups,"* and it's great even if you're not planning on selling soon. You can get a free copy by calling us at...

630-482-9610

Visit our web site today: www.SpiritRealtyHomes.com

Word Of The Month...

Studies have shown that your income and wealth is directly related to the size and depth of your vocabulary. Here's this month's word, so you can impress your friends and colleagues, and maybe even fatten your wallet!

Effrontery \i- 'frehn-the-ree\ (noun)

Meaning: Shameless, Boldness
Insolence

Sample Sentence: The politician had the **effrontery** to ask the people he had insulted to vote for him.

Party Anyone? Tips for Eating Smart...

You will be surprised at how easy it can be to have fun and enjoy yourself without overdoing it at the food table. Here are a few helpful tips:

- ♦ Eat slowly.
- ♦ Don't arrive at the party hungry.
- ♦ Don't socialize near the food table.
- ♦ Contribute a dish that is low fat.
- ♦ Only eat the items that you really love.
- ♦ Take small portions.
- ♦ Don't nibble for the entire night.

U.S. Government Web Site Of The Month...

Did you know the U.S. government is on-line? In fact, there are over 20,000 government web sites covering nearly every topic you can imagine. Here's one that could help you:

Travelers can now check for weather-related delays using the Federal Aviation Administration's web site www.fly.faa.gov. The web site has received almost one million visitors since its launch in April 2000, with the number of visitors doubling every week.

Quote Of The Month

"Let us rise up and be thankful, for if we didn't learn a lot today, at least we learned a little, and if we didn't learn a little, at least we didn't get sick, and if we got sick, at least we didn't die; so, let us all be thankful."

-Buddha

6. Order the coupons that you want. For a \$.05-\$.10 handling fee, a \$1.00 off coupon can be sent directly to you. You can visit www.marysworld.com for more information on how you can do this.

Along with these suggestions, you can also incorporate rebate offers. By using these simple hints, you can save a bundle at the grocery store and start socking money away for that special purchase or luxurious retirement.

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. Spirit Realty just couldn't do it without you!

Spirit Realty E-mail: moveu@spiritrealtyhomes.com

Make Housecleaning A Breeze With These Helpful Hints

We all hate it, but it has to be done. Don't spend your entire weekend inside cleaning. Here are seven helpful hints to get the job done with speed and precision, so that you can get out and enjoy your free time!

- 1. Begin with machines first.** Get the clothes washer or dishwasher started so that it will be ready to empty by the time you are done with other tasks.
- 2. Clean your home from top to bottom.** Dust first, vacuum last.
- 3. Use your time wisely.** Spray cleaning solutions on fixtures and mirrors, so that the cleaners can begin to work while you are cleaning other areas.
- 4. Use the right tools.** A damp sponge will get pet hair off upholstery. Cloth diapers are excellent dusting clothes. And wearing cotton gardening gloves will make mini-blind dusting a snap.
- 5. Get rid of clutter.** Give it to charity or throw it in the trash.
- 6. Use an Astroturf mat at the entrance to your home.** You will be surprised at how much dirt it will catch.
- 7. Remove temptation.** Get rid of the table or place where all of the daily junk is piled. You are more apt to put items away if this spot is no longer available.

Following these simple tips can help you reduce your cleaning time and make the job much easier—guaranteed. You will notice the difference!

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Trivia Tease...

Forward I Am Heavy,
Backward I Am Not.
What Am I?

(answer at the bottom of last page)

Airline Humor...

"Thank you for flying Delta Business Express. We hope that you've enjoyed giving us the business as much as we enjoyed taking you for a ride."

"Your seat cushions can be used for flotation, and in the event of an emergency water landing, please paddle to shore and take them with our compliments."

Sleep Tight

If you're not getting a good night's rest to help you be alert during the workday, think about changing how you sleep.

Health experts say that the best position to sleep in is on your side, curled in a fetal position. Rest your head on a pillow, which should hold the head level with the rest of your body. The second-best sleeping position is flat on your back with your head resting on a pillow. Try to avoid sleeping on your stomach, a position that could strain your neck and back.

Real Life Classified Ads

- Auto Repair Service. Free pick-up and delivery. Try us once, you'll never go anywhere again.
- Great Dames for sale.
- We will oil your sewing machine and adjust tension in your home for \$1.00.
- Tired of cleaning yourself? Let me do it.
- Dog for sale: eats anything and is fond of children.
- The hotel has bowling alleys, tennis courts, comfortable beds, and other athletic facilities.
- Toaster: A gift that every member of the family appreciates. Automatically burns toast.
- Stock up and save: Limit one.
- Man wanted to work in dynamite factory. Must be willing to travel.
- Dinner Special-Turkey \$2.35; Chicken or Beef \$2.25; Children \$2.00.

How to Avoid Health Club Rip-Offs

We all know that exercise is important for our health, but wading through those health club contracts can be enough to discourage anyone. If you decide that you want to join a health club, do your homework. When you first go to the club be prepared...their job is to sell you a long-term membership. Here are a few tips to remember before you sign on the dotted line:

1. **Don't sign a long-term contract or pay for more than 30-days in advance.** If the club closes (as many frequently do), you don't want to get stuck with trying to get a refund on a pre-paid membership.
2. **Don't fall for "free membership" contests.** It's all a sales pitch, and we all know, "there ain't no free lunch!" Read the fine print.
3. **Take the contract home and read it.** Do not sign anything at the club. This will give you an opportunity to review it thoroughly and decide if the club is really the right place for you to exercise.
4. **Get promised incentive deals in writing.** If a salesperson offers you that "special" deal, be sure that you are really going to get it.
5. **Remember that you only have three days in most states to cancel your contract with no consequences.** So, be sure that you have reviewed everything before you sign a contract.
6. **Call your state consumer agencies or Better Business Bureau to see if there are any outstanding complaints that have been filed against the club.** This is always a good source for information.

Follow these simple steps and your health club experience can be productive and rewarding...not to mention increase the quality and length of your life.

Do You Have A Tough Real Estate Question You Want Answered?

We love hearing from all of our good friends and clients who enjoy reading our monthly letter. We are always looking to answer pressing questions you might have about *anything* relating to real estate or home ownership. If you have a question, tip, or idea, please feel free to call us at **630-482-9610**.

Who Wants To Be A Millionaire?

Think you have saved enough for your retirement? Think again. The latest statistics show that you will need a million dollars to have a secure, comfortable retirement. To have that amount, with an average annual rate of return of 10 percent and making regular monthly investments, here is what you need to invest each month:

\$5,000 a month for 10 years =	\$1,024,225
\$2,600 a month for 15 years =	\$1,077,623
\$1,400 a month for 20 years =	\$1,063,116
\$800 a month for 25 years =	\$1,061,467
\$480 a month for 30 years =	\$1,085,034
\$300 a month for 34 years =	\$1,027,617
\$100 a month for 45 years =	\$1,048,250

You need to ask yourself a few simple questions in order to figure out which plan is best for you. How old are you? How many years until you want to retire? How much do you need to be setting aside each month? If you can't afford that monthly amount you need to look for ways to increase your monthly income or decrease your expenses. The earlier you start saving, the sooner you can begin your retirement.

Visit our web site today: www.SpiritRealtyHomes.com

Thanks for Thinking of Us!

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

Trivia

- ◆ Humans, if they are very sensitive, can detect sweetness in a solution of one part sugar to 200 parts water. Some moths and butterflies can detect sweetness when the ratio is only one part sugar to 300,000 parts water.
- ◆ An elephant's trunk can hold more than five liters of water.
- ◆ In any given week, an average of 2.3 million Americans are on a paid vacation.
- ◆ Human adults breathe about 23,000 times each day.

Homes are Getting Bigger

According to the National Association of Home Builders, the typical new home in 2004 was a two-story house of at least 2,000 square feet, three or more bedrooms, 2 ½ baths, and a garage for two or more cars. Other features included a fireplace and central air conditioning. Just 50 years ago, the typical new home was half this size – only one story, with two bedrooms and just one bath.

The average price of a new home in July 2004 was \$227,000; in 1950, it was \$11,000. Oh, how times have changed!

Answer To Trivia Tease...

The Word
"Ton."

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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Carrie, Lee, Stacey, Ken

“Who Else Wants To Win A Pair of Movie Tickets”

Take our Trivia Challenge and you could win too!

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

How Many Flower Petals Are In the Design Stamped On Each Side Of An Oreo Cookie?

- a) 12 b) 8 c) 14 d) 4 e) 6

The answer is letter “A,” twelve. There are three flowers, which each have four petals. So let’s move on to this month’s trivia question...

How Many Crayons Does The Average American Child Wear Down In His Or Her Coloring Lifetime (Ages 2-8)?

- a) 250 b) 1,025 c) 730 d) 550 e) 400

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

Real Estate Corner...

Q. We have heard that selling our home could have a major impact on our federal and state tax returns. What should we watch out for?

A. There are many factors that can affect your taxes as a result of selling your home. Some examples include how the home was bought, how the home was used, and if you made any improvements while you owned the home. For instance if you bought the home, it will affect your taxes differently than if it was gifted or willed to you. Also, if the house was used as a rental or business property, then you will be affected differently than if the home was your primary residence. Home improvements and costs associated with selling your home are items that can be used to offset some of the capital gains that you will have to pay taxes on. These are all factors that need to be discussed with a tax professional.

In addition, the Federal Taxpayer Relief Act of 1997 allows for capital gains of up to \$500,000 (if filing jointly) or \$250,000 (if filing single) to qualify for exclusion if a variety of requirements are met. This includes that you must have lived in the home for at least two of the previous five years. There are some exceptions, but in any case you may be able to get an exclusion so that you can take advantage of this tremendous savings.

As far as state tax laws, they differ, but your tax consultant should be able to help you address these. If you are planning to move to another state, it may be wise to contact a tax consultant in both states to be sure that you come out the winner. If you’re thinking of selling or buying soon, and require competent and caring representation, please call us at **630-482-9610**.

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