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Inside This Issue...

How To Protect Your Family From Harmful TV....Page 1

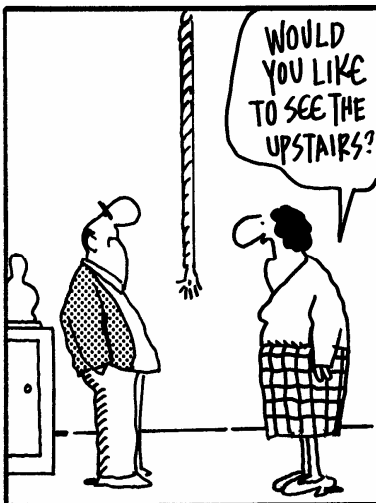
Do You Know How Planets Got Their Names?....Page 2

Small Sacrifices Yield Big Money Savings....Page 3

Can Faking Happiness Actually Make You Happy?....Page 3

Beat This Trivia Question and You Could Win a \$300 Gift Certificate....Page 4

Follow These Tips To Finding Your Ideal Home and Area....Page 4



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“Insider Tips For Healthy, Wealthy & Happy Living...”

How To Protect Your Family From Harmful TV

Is your family being exposed to inappropriate TV programs? The television rating system designed in 1997 was supposed to help people monitor the viewing habits of their families. But, does the system really work?

According to the rating guidelines, all programs except news, sports, and premium channel movies are required to display an on-screen rating. The rating system can be a very useful tool if you understand it and recognize its flaws.

Television ratings have been divided into six categories. For the sake of your family, you must educate yourself on the requirements of each category so that you can determine which programs are appropriate for your children.

- **TVY** – Appropriate for all ages of children. So innocent it wouldn't even frighten a small child.
- **TVY7** – Appropriate for children ages seven and above. These programs usually include mild violence.
- **TVG** – Appropriate for both adults and children. They usually contain limited or no violence, no strong language, and no sexual content.
- **TVPG** – Parental Guidance is suggested. The program may have some violence, crude language, or sexual content. It also may have an overall theme that is too mature for young children.
- **TV14** – Parents are strongly cautioned when letting children under 14 view these programs. They may have mature themes, violence, sex, and strong language.
- **TVM** – For mature audiences only. Due to their overall mature content, these programs are meant for adults only.

The rating system has some major flaws. One is that programs are only required to show the rating at the beginning. So, if you tune in mid-show, you won't know the rating of the program you're watching. Second, the ratings are inconsistent because producers are allowed to rate their own shows. Thus, the producer's interpretation of the guidelines may vary from your own. Finally, the TV rating system designates age groups for which the program is appropriate. But, unless it contains an "extra-defining content rating" you can't tell specifically what offensive items it contains. Watch for content ratings of **V** for violence,

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 "Homeseller's Guide To Moneymaking Fix-Ups," and it's great even if you're not planning on selling soon. You can get a free copy by calling me at...

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Word Of The Month...

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

stentorian \sten tor' ee en\
(adjective)

Meaning: extremely loud

Sample Sentence: Billy was chosen to speak before the huge crowd because of his **stentorian** voice.

Payday Humor

A husband comes home on payday and hands his wife an empty paycheck envelope. She says, "What happened?"

He replies, "I'm not sure. Either they made a mistake in the payroll department or my deductions finally caught up with my salary."

Bob: "I see you've lost weight since you started your new job. Did your boss put you on a diet?"

Tom: "No, he put me on commission."

How Do You Eat An Oreo?

Psychologists have discovered that the manner in which you eat an Oreo can provide insights into your personality.

- The whole cookie at once – you're totally irresponsible.
- One bite at a time – you are "normal" but lack imagination.
- Slow and methodical nibbling – you are very meticulous.
- Fast nibbling – you get things done quickly.
- Dunked in liquid – you are upbeat and likeable.
- Eat the filling and then the cookie – you are a very curious person.
- Eat the filling and toss the cookie – you are greedy, especially in business.
- You don't have a favorite way to eat an Oreo – you are very fussy and hard to please.

S for sexual content, **L** for strong language, **D** for sexual dialogue, and **FV** for fantasy/cartoon violence.

Many newer TV's are equipped with the "magical" V-chip, which helps monitor what is being viewed. But, if the ratings are skewed because of one of the mentioned flaws, your family may still be viewing shows you would categorize as inappropriate. Most watchdogs suggest the V-chip not be trusted to screen out all inappropriate programming. Adult supervision is still the best screening device. You can visit www.fcc.gov/vchip/ for more information on this subject.

Deciding what shows your family watches is a challenge. Think about your family's reaction to specific content. For instance, if your older children are unable to handle strong language, you may need to steer them toward programs rated for younger children. Programs need to be chosen based on the maturity level of the viewer, not the chronological age. For assistance in choosing appropriate programming visit www.tvguidelines.org.

If You Enjoy This Newsletter, Why Not Share It With People You Know?

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 an e-mail at movu@SpiritRealtyHomes.com or fax us at **630-482-9615**, 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!

How Planets Got Their Names

Have you ever wondered how the planets in our solar system got their names? Like the names of days of the week, they were named after Roman and Greek gods. For example...

- Mercury was named for the winged Roman deity of travel because it moved through the sky so rapidly.
- Venus is the namesake of the Roman goddess of love because it was considered the brightest and most beautiful heavenly body.
- Mars, with its angry red color, was named for the Roman god of war.
- Jupiter was given the name of the king of the Roman gods because it is the largest planet in the sky.
- Saturn was the Roman god of farming and the father of Jupiter.
- Uranus bears the name of the Greek god of the sky.
- Neptune, a blue planet, was named for the Roman god of the sea.
- Pluto, the smallest planet in our solar system and farthest from the sun, was named after the Roman god of the underworld, who was able to make himself invisible.

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Brain Teaser...

They call me a man,
but I'll never have a wife.
I was given a body,
but not given life.
They made me a mouth,
but didn't give me breath.
Water gives me life
and sun brings me death...
What am I?

(answer at bottom of last page)

A Cut Above The Rest

The U.S. Department of Agriculture says plastic or glass cutting boards are safer than wooden ones. Glass and plastic cutting boards are nonporous and less likely to harbor bacteria when cutting meat and poultry.

They recommend washing all cutting boards thoroughly after each use. Either run them through a dishwasher or soak in hot, soapy water, rinse, and then let air-dry. You should also replace older boards because deep grooves can be hard to clean properly.

If you choose to use wooden boards, wash your board with hot, soapy water after each use. Then, disinfect it by spraying with a solution of one-tablespoon chlorine bleach to one gallon of water.

Problems With Flaky Skin?

Here is an easy homemade remedy to cure flaky skin. Try rubbing half an apple on problem skin to even out the texture. If that doesn't help, massage the flaky area with a solution of sugar and water.

For more skin care tips, visit www.substance.com/skin.

Quotes Of The Month...

*Flatter me, and I may not believe you.
Criticize me, and I may not like you.
Ignore me, and I may not forgive you.
Encourage me, and I may not forget you.*

William Arthur

Life is a great big canvas, and you should throw all the paint on it you can.

Danny Kaye

Small Sacrifices Yield Big \$\$

Does the thought of cutting expenses overwhelm you? Most people spend money in areas they don't always recognize. Here's an eye-opener to help identify and cut expenses in your household.

- ✓ Smoking costs \$4/day = \$1,460/year
- ✓ A drink with friends costs \$10/week = \$520/year
- ✓ Cable TV costs \$35/month = \$420/year
- ✓ Yard service costs \$25/week = \$1,300/year
- ✓ Lunch out costs \$7/day = \$2,555/year
- ✓ Dinner and a movie costs \$50/week = \$2,600/year
- ✓ Lottery tickets costs \$5/week = \$260/year
- ✓ Gourmet coffee costs \$3.50/day = \$1,277.50/year

Make the sacrifice and feel the rewards. Imagine what great adventures you could have with the money you save!

Summer Market!

Summer market is in full swing. The children are on summer break and the activities have switched to baseball, biking, hiking, soccer, walking and water sports.

If you, a family member, friend or co-worker are looking to make a change, give us a call at Spirit Realty (**630-482-9610 or 815-756-7000**) today. It is always our pleasure to provide you with ethical, knowledgeable, and reliable Real Estate Services. We just couldn't do it without you!

Spirit Realty Team

Can *Pretending To Be Happy* Actually Make You Happy?

Over the years research has shown that naturally outgoing people tend to be happier people. But a new series of studies at Wake Forest University reveals that by simply *acting* extroverted can actually cause a person to become happy.

In a study headed by psychologist William Fleeson, 46 men and women kept a log of their activities and emotions five times per day for 13 days. During the study they would report how talkative or outgoing they were in different situations. Without exception, the outgoing behavior and feeling good correlated, regardless of whether the person scored as introverted or extroverted on earlier personality tests.

In another study 47 people were told to act either shy or outgoing in a particular conversation. The ones who were faking their outgoing behavior not only felt just as content as the natural extroverts, but also received high personality ratings from other participants. Choosing to act more outgoing and assertive appears to influence one's sense of well-being.

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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!

Secret To Happiness?

Dr. Brenda Shoshanna, a certified psychologist and author of “*365 Ways to Give Thanks*,” says that one of the best antidotes for depression is gratitude. She recommends that people keep a journal of 10 things every day for which they are grateful. “Depression and gratitude cannot co-exist in the same mind – when your day revolves around being grateful, it is impossible to be depressed.” Plus, research has found that being able to put experiences into words is good for physical health. It strengthens your immune system and reduces your blood pressure. So, a gratitude journal is good for you – body and soul.

Telephone Trivia

- Nearly 94 percent of all American households have telephone service.
- The average person makes 1,140 calls per year.
- One-third of the 400 million telephones in the world are in the United States.
- The average person spends the equivalent of two years of his or her life on the telephone.

Brain Teaser Answer

A Snowman

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

AND...whether you're thinking of buying, selling, or financing real estate, or just want to stop by and say “Hi,” We'd love to hear from you.

Spirit Realty

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Carrie, Lee, Stacey, Ken

“ Who Else Wants To Win A \$300 Transferable Gift Certificate ?”

Call NOW. Your chances to win are better than you think!

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

How many doughnuts are in a “Baker’s Dozen?”

- a) 12 b) 13 c) 15 d) 9 e) 11

The answer is letter “B,” 13. So let’s move on to this month’s trivia question.

What is the common name for a young deer?

- a) calf b) foal c) lamb d) fawn

The first <3 people> to call me with the correct answer will win! 630-482-9610

Real Estate Corner...

Q. We’re planning to move to a new city in a few months. How should we go about finding the right area and home?

A. When moving to a new city, it’s often difficult to know your ideal area to live. Many personal factors contribute to the “right” home or neighborhood. They include schools, housing costs, home styles, population density, crime rates, convenience of location to your workplace, recreation, and more.

The first step is to start with the big picture. Some families like to live in rural areas, others like the city. Don’t forget to consider proximity to your work. Once you have decided what is important in your surroundings, you can contact local school districts for information about schools, libraries, recreation, and local law enforcement agencies for crime rates. This will help narrow the general parameters of your ideal area to live.

You also can research specific cities or neighborhoods at www.realtor.com. The site will help you search for a neighborhood similar in characteristics to your current neighborhood, or search by specific criteria such as home pricing and specific features or styles of homes.

It’s also a good idea to spend time in areas that interest you and see where you feel most “at home.” Talking to long-time residents of the city where you are moving is always helpful. They usually have insights about housing style, amenities, schools, and other factors.

Your REALTOR[®] is a great resource and can help you find a home that meets your personal criteria. If you are thinking of selling or buying soon, and require competent and caring representation, please call me at **630-482-9610**.

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