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and ask for my latest Free Consumer
Booklet, "Home Seller's Guide To
Money-Making Fix-ups"...

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Spirit Realty, Inc.

Service For Life!®

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

Is Your Bank Charging You More Than It Should For Services?

If you've ever had the suspicion that your bank is overcharging you, you may be right! In fact, banks are making windfall profits off of unsuspecting consumers. And it's money you don't have to be losing.

Most banks borrow money for only 1 to 3 percent, then turn around and sell it to their customers for 9 to 18 percent, pocketing the difference. But there are even more ominous ways they're needlessly making money off consumers.

Many banks charge too much for just about everything – from exaggerated monthly account fees, to "per check" service, to stop payments, to overdraft protection. You might think these are just minor fees everyone has to endure, but more and more consumers are becoming dissatisfied by the "nickel and dime" charges banks use to profit from their customers.

Here's what you can do to reduce or eliminate many of these costs:

- ✓ Don't write checks when you don't have to. Consider using a "debit" card instead of a check for your purchases. A "debit" card looks like a credit card, but a charge on a "debit" card deducts your purchase directly from your checking account. And since it's an electronic transaction, it's easier on your bank, and there should be no transaction or "check fee."
- ✓ Shop for bank services the same way you would shop for anything else. As a general rule, smaller banks have lower (and fewer) fees. Check out the banks in your area that are owned locally, and make a switch. You'll be surprised how much money you can save on an annual basis from one bank to the next. Savings and Loan companies tend to charge lower fees for normal services.
- ✓ Don't buy physical checks from your banking establishment. They add on extra charges and mark-ups for ordering and handling. Do it yourself for free. There are several trustworthy companies that print checks for up to 75 percent less. And you can frequently get "first time" deals that will save you a bundle.

Don't You Just Hate Pushy Salespeople?

If you're like us, you can live without the pressure and hassles from aggressive salespeople. That's why we treat our friends and clients with helpful, healthy respect. So if you or someone you know ever has questions about real estate, please feel welcome to call us at 630-482-9610. There's never any pressure or hassles – We're here to help.

Visit our web site today: www.SpiritRealtyHomes.com

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...

Ruse \`roos\ (noun)

Meaning: A wily subterfuge; trick

Sample Sentence: It was a **ruse** on the part of the mayor to get the rioters out of Seattle during the World Trade Convention.

It's A Whole New World!

A teacher asked one of her pupils, "What's the nation's capital?" He said, "Washington, D.C." On being asked what the "D.C." stood for, the pupil proudly replied, "Dot com!"

Consumer Corner...

Nuisance Calls. Help prevent unwanted calls by letting telemarketers around the country know that you are not phone-friendly. Simply send a postcard to the Telephone Preference Service, Direct Marketing Association, P.O. Box 9014, Farmingdale, NY 11735.

Long Distance Car Trips. Service your car at least two weeks before taking a long trip. If something needs work or a part requires replacement, you will still have time to get it fixed by your own mechanic.

Lower Airfares. Save with "consolidators," which buy up blocks of airline tickets and sell them at a discount. Many consolidators sell to the public. Look for ads in Sunday travel sections of big city newspapers.

Automated Teller Machines (ATMs). Save time by choosing the least busy hours to visit your ATM. Avoid lunch hours, payday – usually Thursdays and Fridays – and Monday mornings.

Bad Breath. Switch toothpaste. Research suggests that toothpastes containing hydrogen peroxide may be more effective at controlling the germs that cause bad breath than ordinary Fluoride toothpaste.

- ✓ Don't open a traditional savings account. Bank savings accounts are poor investment places, at 2 to 3 percent return. Almost anything will give you better rates on your money. After all your bank is taking your deposit and lending it out for up to 21 percent interest. There's only one time when a savings account should be used – and that's if you need to hide money from your checking account (so you won't spend it!).
- ✓ If you're a senior, make sure you ask about special discounts or checking accounts with no fees.
- ✓ Some banks will give you free checking, or lower costs, if you have your paycheck deposited automatically.
- ✓ Bank by phone or on-line whenever you can. You will save gas, time, and wear and tear on your automobile!
- ✓ Credit Unions tend to have lower overall rates and pay higher interest on savings accounts if you need one. So if you qualify for a credit union, join up.

Remember, shop for your banking services the same way you shop for anything else – take your time, comparison shop, and get picky. Know what they're *really* charging. Read the fine print. Ask questions and expect straightforward answers. After all, it's *YOUR* money!

A Heartfelt Message To Our Special Clients And Friends...

We would like to take a moment to acknowledge and thank the many special people in our life who've helped build our business with their enduring support and referrals. Spirit Realty couldn't do it without you!

Visit our web site at www.SpiritRealtyHomes.com and click on Our Listings to view properties for sale.

The "Early Bird" Saves \$\$ On Fuel

The proverbial "early bird" not only "catches the worm," but also catches savings at the fuel pump.

Fill your gas tank early in the morning, when it's cool, and you can get about 5 percent more gas for the same price. The heat of the afternoon sun causes the gas to expand in the station's fuel tanks so that less pumps out as the day wears on. Believe it or not, the average "early bird" will save up to \$50 per year (and perhaps even more) with this method. Try it, you'll like it!

Quote For The Month...

"The true value of a human being is determined primarily by how he or she has attained liberation from the self." -Albert Einstein

Visit our web site today: www.SpiritRealtyHomes.com

Mind Teaser...

Can you name the ten body parts that are only three letters long? None of them are slang. Five are below the neck and five are above.

(answer at bottom of last page)

The World As 100 People...

If we could shrink the earth's population to a village of precisely 100 people, with all the existing human ratios remaining the same, it would look like this...

- ◆ 57 Asians
- ◆ 21 Europeans
- ◆ 14 from the Western Hemisphere (north & south)
- ◆ 8 Africans
- ◆ 52 would be female
- ◆ 48 would be male
- ◆ 70 would be non-white, 30 white
- ◆ 70 would be non-Christian, 30 would be Christian
- ◆ 89 would be heterosexual, 11 would be homosexual
- ◆ 59% of the world's wealth would be in the hands of only six people and all six would be citizens of the U.S.
- ◆ 80 would live in substandard housing
- ◆ 70 would be unable to read
- ◆ 50 would suffer from malnutrition
- ◆ One would be near death, one would be near birth
- ◆ Only one would have a college education
- ◆ No one would have a computer

When one considers our world from such a compressed perspective, the need for both acceptance and understanding becomes glaringly apparent.

Quotes About Friendship...

- ◆ "If you live to be a hundred, I want to live to be a hundred minus one day, so I never have to live without you." – Winnie the Pooh
- ◆ "True friendship is like sound health; the value of it is seldom known until it is lost." – Charles Caleb Colton
- ◆ "A real friend is one who walks in when the rest of the world walks out." – Anonymous
- ◆ "Don't walk in front of me, I may not follow. Don't walk behind me, I may not lead. Walk beside me and be my friend." – Albert Camus
- ◆ "Friendship is one mind in two bodies." – Mencius

Are You Getting Enough Exercise?

Everyone knows that regular exercise is the single best way to maintain a healthy, balanced life. But there's been a debate about how much exercise is appropriate to obtain the maximum health benefits.

Now, sports medicine physicians say even a little exercise can go a long way in providing you with better health. "Any exercise is better than none," says Gordon Matheson, professor of functional restoration and director of Stanford University's Sports Medicine Program.

The U.S. Surgeon General's *Healthy People 2000* report calls for most people to accumulate 30 minutes of exercise every day to improve health. "**Accumulate** is the operative word," Matheson says. "Research shows us that the effects of exercise are cumulative – everything counts. Continuous exercise is good because it helps build endurance, but health benefits are gained by finding small opportunities during the day," he says.

So instead of riding the elevator, walk up the stairs. And, park at the back of the parking lot rather than in front of the store. The accumulated amount of exercise you gather throughout your day is what really counts.

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

We love hearing from our good friends and clients who enjoy reading our monthly letter. And we're 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**.

Errors On Credit Reports Causing Problems For Consumers

Don't trust your credit report! A recent study by *Consumer Reports* finds that nearly half of all credit reports contain errors. Paul Richard, author of a popular do-it-yourself credit guidebook and vice-president of the California-based National Center For Financial Education, recommends checking your credit report at least once a year.

The *Consumer Reports* study found the credit reports received from three major credit-reporting bureaus – Equifax, Experian and TransUnion – contained errors with about the same frequency and degree of severity. More than half of these contained inaccuracies that could derail a loan or deflect an offer for the lowest-interest credit card. The errors and potential problems found included mistaken identities, misapplied charges, uncorrected errors, misleading information, and inconsistencies.

Help in correcting mistakes in your credit files can be found at your local bookstore in the NCFE's low-cost "**Do-It-Yourself Credit File Correction Guide**," as well as the "**Consumer Guide to Good Credit**."

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!

Did You Know...

- ◆ 98 percent of the weight of water is made up of oxygen.
- ◆ A single ounce of gold can be beaten flat into a thin film covering 100 square feet.
- ◆ Bats will always turn left when exiting a cave.
- ◆ "Mickey Mouse" was the password the allied forces used during the D-Day invasion.
- ◆ Woodrow Wilson's picture is on the \$100,000 bill.
- ◆ The San Francisco cable cars are the only mobile National Monuments.

More Funny Employee Performance Evaluation Quotes...

- ◆ "He would be out of his depth in a parking lot puddle."
- ◆ "This young lady has delusions of adequacy."
- ◆ "He sets low personal standards and then consistently fails to achieve them."
- ◆ "This employee is depriving a village somewhere of an idiot."
- ◆ "This employee should go far – and the sooner he starts, the better."
- ◆ "When she opens her mouth, it's only to change whichever foot was previously in there."

Answer To Mind Teaser...

1. Arm
2. Leg
3. Rib
4. Toe
5. Hip
6. Eye
7. Ear
8. Jaw
9. Lip
10. Gum

We'd Love Hearing From You!

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...

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"Who Else Wants To Win A \$250 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 Many Bathrooms Are In The White House?

- a) 17 b) 22 c) 11 d) 28 e) 35

No need to go calling the White House, because I'll tell you now. The answer is "E," There are 35 bathrooms in the White House. So let's move on to this month's trivia question...

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.

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

Real Estate Corner...

Q. What Areas Of My Home Should I Focus On To Protect My Investment And Maximize Its Value?

- A. There's no doubt, your home is a substantial investment. So it makes sense to protect it to maximize its value. One way to do this is with regular maintenance. While many homeowners keep their homes spotless on the inside, they may not be aware of what needs to be done to the exterior or "structural" areas of their home. Here's a quick checklist of items you should inspect and maintain **every six months**.
- ✓ **Your Roof.** Climb up and look for damage. Flat roofs frequently show soft spots, or areas where there may be pounding – signs of potential leaks. Pitched roofs should be inspected for roof tiles and seams. If you see a crack or problem, fix it immediately.
 - ✓ **Your Mechanical System.** Mechanical systems include your heating and air conditioning systems. Heating systems should be checked for deadly cracks and leaks, and air conditioning systems should have filters changed and checked for their efficiency. These small inspections will save you money, and quite possibly your life.
 - ✓ **Exterior Paint And Fascia.** Wood exterior needs frequent inspection and maintenance. Small lapses can be costly. Inspect the exterior of your home for signs of wear, and stay on top of any required maintenance.
 - ✓ **Safety Systems.** Check your smoke detectors and replace the batteries every six months. After all, the time you need them most is *not* the time you want to learn they failed because of something so simple as a battery. Also, make sure you have a carbon monoxide detector in or near every bedroom. It could save your life if there is a gas or heater leak.

If you'd like more information on how simple repairs and fix-ups can bring you as much as \$10 dollars for every \$1 invested, call us at 630-482-9610 for our Free Consumer Booklet, "*Home Seller's Guide To Money-Making Fix-Ups.*"

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