



Interested in knowing what remodeling projects will get you the most return for your money? Check out the Cost vs Value report in this month's insert!

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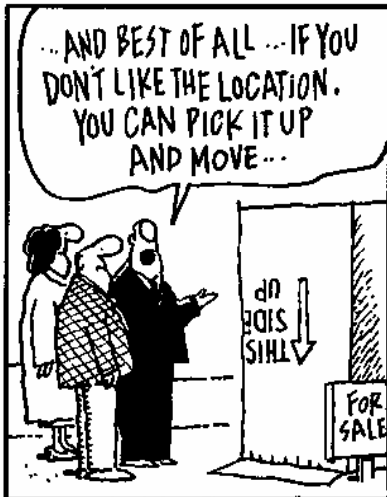
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Tristan Emond's...

Service For Life!

"Insider Tips For Healthy, Wealthy & Fun 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.

According to Liz Pulliam Weston, personal finance writer for MSN Money, the banking industry collects more than \$50 billion a year in various service charges, more than twice the total of a decade ago.

Many banks charge too much for just about everything – from 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 all the “nickel and dime” charges.

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

- ✓ Ask your bank for a detailed description of each type of checking account they offer, and choose the right account for you.
- ✓ Get overdraft protection. The fees are generally lower than when you bounce a check.
- ✓ Consider using a debit card for your purchases. You don't have to worry about facing a big credit card bill at the end of the month. You do have to worry about not having enough cash left to cover your major expenses. But watch out for bank fees when you use your card.
- ✓ 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.
- ✓ Don't buy physical checks from your bank. There are trustworthy companies that print checks for significantly less money.
- ✓ Shop around for the best deal on savings accounts. Banks offer basic, low-interest savings accounts and higher interest money-market accounts. Look at what brokerage firms have to offer.

Aren't You Tired of Pushy Salespeople?

If you're like me, you can live without the pressure and hassles from aggressive salespeople. That's why I treat my 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 me at **391-7086**. There's never any pressure or hassles – I'm here to help.

Get Free money-saving tips at my web site: www.rapidhomesonline.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 \ˈroos\ (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. Register with the Federal Trade Commission's National Do Not Call Registry at: www.donotcall.gov.

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.

- ✓ If you're a senior, make sure you ask about special discounts or checking accounts with no fees.
- ✓ Sign up for direct deposit of your paycheck. That way, you know your money will be there when you need it.
- ✓ Use personal finance software such as Quicken or Money, which allows you to keep track of your finances and download your transactions. Some banks charge for the download, so look for one that doesn't.
- ✓ Join a credit union. They are member-owned and not-for-profit. The Credit Union National Association estimates the nation's 90 million credit union members save \$8 billion a year thanks to better interest rates and reduced fees. Check with your employer, or go to www.joinacu.org and use the CU Matchup tool.

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!

Referral of the Month

Tristan was very forthright about the whole process. He continually went above and beyond what he needed to do to make us feel more comfortable in the entire home purchase process every step of the way. He was in constant communication about any problems/info, or just to check to see if we were doing alright. His pure honesty and patience with our first home purchase are hard to come by in this day and age and we truly appreciate his constant efforts to guarantee our needs. Our expectations were exceeded everytime.

Sincerely Thank you,
The Vaughn Family

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" can have significant savings 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

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 100 people, with all the existing human ratios remaining the same, it would look like this...

- ♦ 60 Asians
- ♦ 12 Europeans
- ♦ 8 Latin Americans
- ♦ 5 from USA & Canada
- ♦ 1 from South Pacific
- ♦ 14 Africans
- ♦ 49 would be female
- ♦ 51 would be male
- ♦ 82 would be non-white, 18 white
- ♦ 32% of the world's wealth would be in the hands of only 5 people and all 5 would be U.S. citizens
- ♦ 80 would live in substandard housing
- ♦ 24 would not have electricity
- ♦ 33 would not have access to safe water
- ♦ 67 would be unable to read
- ♦ 50 would suffer from malnutrition
- ♦ One would be near death, 2 would be near birth
- ♦ Only one would have a college education
- ♦ 7 would have internet access

When you consider our world from such a 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
- ♦ What people really need is a good listening-to. – Mary Lou Casey

What your car's color says about you

Psychologists have revealed what your choice of car color means about you. According to the report, commissioned by car supermarket Carcraft, more than 30% of buyers choose silver, which shows a desire to be seen as having wealth and prestige.

Another 26% of buyers choose blue, which is supposed to represent a calmer and more relationship-focused buyer.

What your color choice means about you:

Silver: A driver who wants to give the impression of wealth and prestige;

Blue: peaceful and serene drivers who value relationships over money;

Black: a desire to stamp authority on other road users;

Red: passionate and a little wild, likes to take charge of any situation;

Grey: a sign of stability and reliability;

Green: a conscientious driver who tries to smooth over tense situations;

Purple: a self-assured driver with a love of all things beautiful;

Yellow: confident and not afraid to let out one's inner child;

Gold: a desire to express independence;

Orange: a sign of a happy person who enjoys being unique and craves attention.

Submitted by **Adamson-Maxwell Insurance**

Give them a call for all your insurance needs.

605-343-3810

Errors On Credit Reports Causing Problems For Consumers

Don't trust your credit report! *Consumer Reports* says consumers find some 13 million inaccuracies on their credit reports each year, ranging from erroneous late payments and other people's debt information to nonpayment of a bill dating to before they were born.

Federal law entitles you to one free credit report every year from each of the three national credit bureaus – Equifax, Experian and TransUnion. All requests for free credit reports MUST go through the special web site: **www.annualcreditreport.com**, the telephone number: 1-877-322-8228 or the address Annual Credit Report Request Service, PO Box 105281, Atlanta, GA 30348-5281. The individual credit reporting agencies will not honor a request for a free report if you contact them directly.

Paul Richard, author of a popular do-it-yourself credit guidebook and Executive Director of the Institute of Consumer Financial Education (ICFE), urges consumers to exercise their right to the free report. He also offers advice on how to correct any errors in the "*Do-It-Yourself Credit File Correction Guide*." You can purchase the guide at **www.financial-education-icfe.org**.

Get Free money-saving tips at my web site: www.rapidhomesonline.com

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...

- ◆ 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

THANK YOU for reading my **Service For Life!**[®] personal newsletter. I 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 \$25 Gift Card to Wal-Mart?”

Take my Trivia Challenge and you could win too!

Don't be afraid to call in! I'd love to talk with you even just to say "hi" and wish you a happy day! Here was last month's trivia question:

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 me right now with your answer and you could win too! 391-7086

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 ponding – 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 me at **391-7086** for my Free Consumer Booklet, **“44 Moneymaking Tips for Preparing Your Home to Sell.”** (or download it online!)

Disclaimer: This newsletter is not intended to solicit properties already on the market for sale or buyers already represented. If your home is listed with another agent or you are working with a real estate professional, call or email me to be removed from my list.

Get Free money-saving tips at my web site: www.rapidhomesonline.com