



WARNING: Don't even think of selling your home without my Free Consumer Guide titled, "How To Avoid 7 Costly Mistakes When Selling Your Home." Call me right now at 708-217-2271 to learn more...

May 2017
Orland Park, IL

Inside This Issue...

6 Ways To Ease Joint Pain...Page 1

Save \$\$\$ With DIY Electronic Fixes...Page 2

Reduce Clutter Now...Page 3

Bring Your Family Together With These Unique Games...Page 3

Answer This Trivia Question and You Could Win a \$50 Papa Joe's Gift Certificate...Page 4

How Can I Secure A Low Mortgage Interest Rate?...Page 4



Renate Meyer's...

Service For Life![®]

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

“Is It Arthritis or Joint Pain?”

Do you have an ache in your wrists, knees, or ankles that makes it difficult to do simple things like type or walk up stairs? Everyone experiences some type of joint pain in their lives, but is it arthritis? Though you may associate arthritis with older people, it can affect anyone at any time in life – even children. The most common type of arthritis, osteoarthritis, will affect 1 in 6 people in their lifetimes.

If you are experiencing joint pain, here are ways to manage the symptoms and live a normal life:

- *Exercise and move around the right way.* Though you may believe otherwise, inactivity can actually make the pain and loss of movement experienced with joint pain or arthritis worse. Low-impact activity, stretching, and exercise like yoga or walking keeps your joints loose and improves blood flow to damaged tissue.
- *Avoid repetitive motion.* High-impact activities like running, or repetitive motions like swinging a tennis racket can make pain worse. Instead, do gradual strength-building exercises to build muscle around the joints.
- *Try massage and hot/cold therapy.* Massage can help relieve symptoms and lift your mood, so a monthly session can be beneficial. Try a heating pad or hot bath or shower to help ease pain as well. Ice packs can help with swelling after exercise.

If you've been diagnosed with arthritis, there are ways to ease pain:

- *Pain medications* that also reduce inflammation (NSAIDs) can help. Check with your doctor for other available options.
- *Reduce pressure on painful joints.* Buying a better mattress, losing a few pounds, and being careful to do the right exercises to reduce the strain on your joints can all help.
- *Keep your body healthy* with a diet including fish (twice a week), nuts (about a handful and a half daily) and olive oil (2-3 Tbsp./day) which all contain omega-3 fatty acids to help reduce inflammation.

Learn How To Maximize The Value Of Your Home!

Did you know there's a free consumer report showing what to fix to net the most value for your home? It's called "*Make Your Home Show Like A Model Without Breaking The Bank*" and it's an essential guide to homeowner profits. You can get a free copy by calling me at... **708-217-2271**

Get Free money-saving home tips at my web site: RenateForRealEstate.com

DIY Mobile Device Fixes

The smaller and slimmer laptops and cell phones become, the more easily they can be damaged. Before you spend too much on repair for your cracked screen or the key on your keyboard that doesn't work anymore, it could be worth taking a crack at it yourself.

Drop your phone in a puddle? – Quick, stick it in a jar of rice! No, really! You may be able to absorb the moisture before it does damage. First, power the phone off. If you can, remove the battery and towel it and the phone dry. Fill a jar with regular dry, uncooked rice and leave it for up to 2 days to pull the moisture from the electronic parts.

Cracked screen? – If you've ever dropped a device and picked it up only to see the cobwebs of cracks, you know this can be a very pricey repair. Sometimes it's cheaper to buy a new phone. Depending on the model of the device you have, it might be something you can do yourself. Visit www.ifixit.com/Device/Phone to see if there is a guide for your model and to see what replacement screen parts cost.

Does your laptop battery no longer hold a charge? – Rather than take your computer to a repair shop, see if you can find a replacement online. Most laptop batteries can be replaced easily. Remove the battery from your laptop and find the manufacturer and model number, then purchase a replacement from the original manufacturer to make sure the battery is compatible and high-quality.

Flickering laptop display? – If your screen is giving you a headache because it's flickering rapidly, you may have a loose wire. If closing and opening the screen partway makes the flicker better or worse, that's likely the problem. First determine how to open your laptop (search Youtube.com for "open laptop + your computer model"). Most laptops have a wire that runs through the hinge and plugs into the display. The other end connects to the circuitry: try disconnecting and reconnecting to see if that fixes the issue.

A Heartfelt Message To My Special Clients and Friends...

I want to share a little secret with you. I don't spend my time cold calling or pestering people for business. Instead, I focus 110% of my efforts on giving such outstanding service that people naturally think of me when a friend, neighbor or family member needs a caring and competent REALTOR®.

I would like to take a moment to acknowledge and thank a special person in my life who has helped build my business with her enduring support and referrals. I couldn't do it without you! Thanks a bunch to Julie Kane...for referring me to the Magnan Family.

Word of the Month...

Studies have shown 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 (and maybe even fatten your wallet!)

Pantomime, noun

Meaning: Performing a pantomime is expressing yourself or telling a story without using words by gestures and facial expressions.

Sample Sentence: Our family performed a pantomime of *Jack and Jill* for the children at our reunion.

Gross But True

- Oddly enough, many cultures think it's good luck for a bird to poop on you.
- Your stomach contains enough bacteria to fill up a 10 oz. can.
- Dust mites eat your dead skin. Without the colonies of them that populate your skin, you'd be much more flakey!
- Humans share about 70% of our DNA with slugs!

Eat To Prevent Problems

Thinning hair? Eat more carrots and nuts to keep the natural oils in your hair. Spinach will add more iron to your diet and fish can help to stimulate hair growth.

Memory loss? Antioxidants are great for your brain, and you can get more in your diet with berries and fresh leafy greens. Fatty acids and oils like olive oil will help keep you sharp.

Quotes To Live By...

People who think they know everything are a great annoyance to those of us who do.
–Isaac Asimov

A problem is a chance for you to do your best.
–Duke Ellington

Understanding is the first step to acceptance, and only with acceptance can there be recovery.
–J.K. Rowling

Brain Teaser...

Each of these groups of letters can be made into words by adding the same three letters to both the beginning and end.

Example: IOXID

Answer: Add ANT to both ends
ANT + IOXID + ANT: Antioxidant

ANGLEM
ROCOS
ERTAINM

(See page 4 for the answer.)

What's My Home Worth?

If you want to know your home's current value, I will gladly conduct a **Maximum Value Home Audit**.

Request this "no charge" in-depth home value analysis by calling me at: **708-217-2271**.

Cheap Parking

A man walked into a bank and asked the manager for a loan.

"How much?" asked the manager.

"\$4,000 should do it," said the man.

"We'll need some type of security," said the manager.

"No problem, here are the keys to my car- it's the Mercedes in the parking lot," said the man.

Three weeks later the man returned, paid off the loan, and paid his \$60 in interest.

"OK, I have to ask," said the manager.

"We noticed you're a millionaire when we pulled your information for the loan. Why did you need a loan for \$4,000?"

"Are you kidding - \$60 for three weeks? Cheapest parking I could find in New York City!" the man laughed.

Natural Garlic Breath Help

Garlic breath actually forms in your stomach, so fighting it is tough. You can chew parsley, a natural breath freshener. Try eating ice cream or frozen yogurt for dessert to cool your stomach - warmed garlic releases more gas. A glass of water with lemon can help neutralize odor and kill bad breath germs.

De-clutter Your Home Fast

Whether you are planning to sell your home or just would like to be more relaxed and enjoy spending time there, here are some quick ways to start the de-cluttering process - and keep it clutter free:

- **Use the three-box method.** In the room you're de-cluttering (try to focus on one at a time), set up 3 boxes and a trash bag for trash. Label the boxes "Put Away," "Give Away," and "Keep" and go through every item in the room to decide which of the 4 spots the item is placed in.
- **Try the closet hanger experiment.** Put everything in your closet in with the hangers facing backward. When you wear an item and return it to the closet, face the hanger the right direction. After 6 months or a year, get rid of everything still facing backward.
- **Give away one item every day.** You don't have to throw out everything at the same time. Find one thing each day to donate, and make it fun by thinking about which charity or friend could most benefit from the item.

Would You Like To Know How Much Your Neighbor's Home Listed Or Sold For?

Maybe you're just curious. Or maybe you want to know how much your home is worth. Either way, I can help...with no "sales pitches" or run-arounds. Call me at **708-217-2271** and I'll give you all the facts.

4 Fun Board Games To Try

Board games have experienced a comeback, and there are some great new games out there. If you don't have a game night yet with family or friends, consider the fun you'll have with these games you may not have heard about:

- **Ticket to Ride.** An addicting, family-friendly cross-country train adventure with beautiful artwork. You can choose different maps and build your railways in other countries! (2-5 players)
- **Amerigo.** Players help Amerigo Vespucci, the explorer, sail around the world and discover new lands. The center of the game is a tower full of dice that makes playing the game about both luck and skill. (2-4 players)
- **Rampage.** Everyone gets to be a monster in this fun game. Players rampage around cities and destroy buildings, collecting points for the win. (2-4 players)
- **Patchwork.** Two players build the prettiest and highest-scoring quilt in this quick-playing game. Buttons are money in Patchwork and the player with the most buttons wins. (2 players)

Thanks For Thinking of Me!

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

Brain Teaser Answer:

ENT + ANGLEM + ENT
MIC + ROCOS + MIC
ENT + ERTAINM + ENT

Mind-Expanding Websites

There's a lot of useless information out there on the Internet, but there's some amazing stuff too. Check out these websites and expand your knowledge, be touched by humanity, or just enjoy a story:

TheMoth.org – Hear stories told live by people from all walks of life. Storytellers are not allowed to use notes as they tell true stories from their lives.

TED.com – Watch talks about faith, love, reorganizing your life, health breakthroughs, scientific discoveries, and more in more than 100 languages.

99u.com – Free videos, articles, and worksheets to help with motivation, self-confidence, skill development and more.

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.

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

Renate Meyer
Coldwell Banker
708-217-2271

renaterltr@aol.com
renatemeyer.featuredwebsite.com

Disclaimer: The information contained in this letter is intended for informational purposes. It should not substitute as legal, accounting, investment, medical or other professional services advice. Always seek a competent professional for answers to your specific questions. This letter is not intended to solicit real estate properties currently for sale.

“Who Else Wants To Win A \$50 Gift Certificate to Papa Joe’s?”

Guess who won last month's Trivia Question? I'm pleased to announce the lucky winner of last month's quiz. And the winner is...drum roll please: Katie Tseng of Tinley Park was the first person to correctly answer my quiz question.

Which country has the longest coastline?

a) Russia b) Greenland c) Canada d) Australia

The answer is c) Canada. Its coastline is 243,792 km or 151,485 miles, including the coastline of the country's 52,455 islands. Let's move on to *this* month's trivia question.

What actor played Perry Mason in the show of the same name in the '50s and '60s?

a) Stuart Erwin b) Raymond Burr
c) Henry Kendall d) George Montgomery

*Call Me At 708-364-6207 OR Email Me At renaterltr@aol.com
And You Could Be My Next Winner!*

Real Estate Corner...

Q. How can I secure a low mortgage interest rate?

A. Securing a low mortgage interest rate helps make your monthly payment more affordable and saves money over the life of your loan. Besides using a larger down payment, here are three things to do to secure a low mortgage interest rate:

1. **Compare multiple lenders** and meet with your top three. Review the application process and your credit report to start working on any issues you may have. The higher your credit score, the better borrower you will become. Lenders will review the various loan programs with you.
2. **Your debt-to-income ratio** should be below 36 percent before you apply for a mortgage. The lower it is, the greater your eligibility for a higher loan amount.
3. **Don't make any drastic changes** such as changing jobs or making large purchases on credit cards. You want lenders to see you have a stable job history and ability to make the payments.

To learn more, call me to request my Free Consumer Report called **“7 Secrets For Saving Thousands When Financing.”**

Do you have a real estate question you want answered? Feel free to call me at 708-217-2271. Perhaps I'll feature it in my next issue!

Get Free money-saving home tips at my web site: **RenateForRealEstate.com**