



Renate Meyer's...

# Service For Life!<sup>®</sup>

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

Here's free advice if you're buying or re-financing your home. It's my Free Consumer Guide titled, "7 Secrets For Saving Thousands When Financing Your Home." Call me at 708-217-2271 to get a copy...

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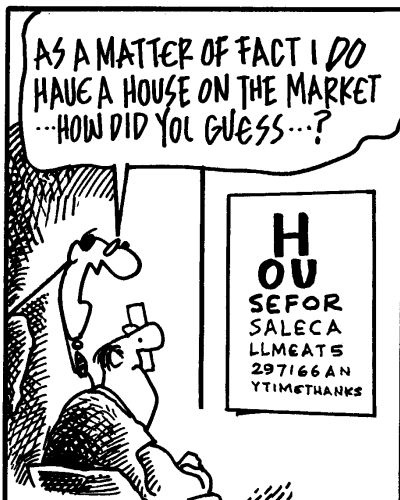
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## How To Avoid Violent Crime

Incidence of personal violence has dropped to its lowest levels in decades, but you should still know how to protect yourself. According to the National Crime Prevention Council, there are several strategies to stay safe. Here are the most useful tips organized around four common life situations:

### In your car:

- Keep your doors locked and windows rolled up in stop-and-go traffic and at stoplights.
- Leave space between you and the car ahead when stopped so you can escape the line of traffic if necessary.

### Walking around:

- Don't look like a victim. Criminals often decide on victims based on body language. Make direct eye contact with people around you, keep your head up, and your phone in your pocket or purse.
- If you think someone is following you, cross the street. If a person is following you, quickly go into an open store or restaurant. Don't be afraid to yell for help.

### When exercising:

- Don't walk or jog alone early in the morning or late at night when the streets are deserted.
- If you do exercise alone, let a "safe buddy" know where you're going, and to alert authorities if you don't check back in at a pre-appointed time.

### At night:

- Of course you should park in a well-lit area close to exits, but also have your key out and ready as you approach your car door or house.
- Carry a bright flashlight, pepper spray, or a personal alarm/whistle. Websites like [www.womenonguard.com](http://www.womenonguard.com) and [www.tbotech.com](http://www.tbotech.com) sell these types of inexpensive devices to help you stay safe.

If someone tries to rob you, give up your property and not your life. If you are robbed or assaulted, report the crime to the police. Try to give a detailed description of the attacker to help prevent someone else from becoming a victim.

### Warning Before You Sell Your Home...

Don't put your home on the market without my Free Consumer Guide titled, "*How To Avoid 7 Costly Mistakes When Selling Your Home*." My exclusive report will give you all the facts for a fast, top dollar sale. Just call 708-217-2271 anytime, 24 hours, and I'll rush a copy out to you for free.

Get Free money-saving home tips at my web site: [RenateForRealEstate.com](http://RenateForRealEstate.com)

## 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!)

**Anathema (uh-nath-uh-ma)**, noun

Meaning: Someone/something that is strongly disliked

**Sample Sentence:** Math is anathema to our son – he prefers English in school.

## Just Kidding

At the end of a job interview, the Human Resources representative asks a young engineer fresh out of college, "And what starting salary are you looking for?"

The engineer replies, "Around \$100,000 a year, plus benefits of course."

The interviewer asks, "Well, what would you say to that plus 6 weeks of paid vacation, 14 paid holidays, full medical and dental, company matching retirement fund to 50% of salary, and a company car leased every two years. How does a BMW sound?"

The engineer gets a big smile on his face and says, "Wow! Are you kidding?"

The interviewer replies, "Sure, but you started it."

## Quotes To Live By...

The best way to find yourself is to lose yourself in the service of others.  
–Mahatma Gandhi

Let's face it, a nice creamy chocolate cake does a lot for a lot of people; it does for me.  
–Audrey Hepburn

The best way to find out if you can trust somebody is to trust them.  
–Ernest Hemingway

# Change Your Life With Music

Music is an important part of life for many people, but did you know it can affect everything from eating to productivity? Choose your playlist wisely – you don't want to accidentally listen to "sleeptime" music when you're completing a big project for work! The tempo, or beats per minute (BPM) of music can affect your heart rate and brain waves. Find the BPM of songs you like at <https://songbpm.com>. Here are the best types to listen to if you are –

- **Eating** – Happy songs without lyrics in a slower tempo, according to a study by psychologists, will help you eat at a slower pace and actually take fewer bites per minute, to help you digest and prevent overeating (BPM varies – try around 60).
- **Relaxing** – Classical, not jazz or electronic, tends to affect your brain waves to help you relax and slow down, and can even lower blood pressure. Try listening to music by the composer Vivaldi (about 90 BPM). Look for music that relaxes you, then check the BPM. That's the number that works best for you.
- **Improving performance** – Whether you're working out or cleaning the house, play your favorite music. Studies say your favorite music makes you happier, can boost distance/time of workout (or cleaning time), and make the task more enjoyable (try songs over 100 BPM).
- **Waking up/staying awake** – Not surprisingly, faster songs can help you wake up or stay awake. *Very* fast songs are great for staying awake during long car rides. Think techno or swing jazz (150 BPM and higher is perfect).
- **Saving a life** – "Stayin' Alive" by the BeeGees is a song almost everyone knows, and it's the perfect tempo for correct CPR compressions! If you're ever called upon to perform this life-saving procedure, just sing this song to yourself and time compressions to the rhythm (120 BPM).

**Thank You! Thank You! Thank You!  
Thank You! Thank You!**

Thanks to all of my clients and friends who support my practice and graciously referred me to your friends and neighbors! Rather than pester people with unwanted calls and visits, I build my business based on the positive comments and referrals from people just like you. I couldn't do it without you!

Remember if you have friends or family who are looking to make a move anywhere in the country and beyond. I am your local expert with national connections.

## Brain Teaser...

What is put on the table and cut, but never eaten?

(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**.

## Cholesterol Myths Revealed

There's a lot of talk about keeping your diet low in cholesterol, but it's a misunderstood diet component.

**For example, did you know...**

- Fat-free and low-fat items are not always best for you and your cholesterol levels. Your body needs good fats found in foods like avocado, salmon, and nuts. Those low-fat labels may be hiding extra sugar or preservatives.
- If you take medication for cholesterol, that doesn't mean you can eat anything you want. Your liver makes cholesterol, and drugs to lower cholesterol just lower how much your liver makes. If you're eating lots of food with cholesterol, you're working against your prescription drugs.
- You may have heard seafood is high in fat – it's actually high in fatty acids that help raise the good cholesterol in your body.

## Websites To Keep You Informed

**www.techmeme.com** - Read the latest news about technology from all over the web, all in one spot.

**www.slate.com** - Get a quick roundup of national news, interesting stories, and editorials.

**www.npr.org** - Listen to news from around the world from a listener-supported organization.

# 4 Clever Carpet Cleaning Tips

Whether you have a full house of carpet or a few rugs scattered over sleek wood floors – cleaning carpets is always a pain. Try these cleaning tips the carpet cleaner pros won't always tell you:

1. **Pet hair problems?** The trick is to dampen the carpet first. Spray the carpet with a spray bottle full of water, then sweep all of the hair away in one direction.
2. **Rug fringe dingy?** Take a dry scrub brush and brush away from the rug. Then, vacuum up.
3. **Stains?** Start with seltzer water to loosen dirt. Blot with a clean towel. If the stain is still there, try a dab of shaving cream. Work into the stain, let dry, then rinse with cool water. Not budging? After testing on an inconspicuous spot first, try 3% hydrogen peroxide to lift out a tough stain.
4. **Odors?** Dry-clean and freshen carpet by sprinkling baking soda and cinnamon or lavender and letting sit overnight. Vacuum up in the morning.

### FREE Consumer Help Is Just A Phone Call Away!

Learn valuable secrets for saving thousands and avoiding costly mistakes when buying, selling or refinancing a home. Best of all, it's FREE. Ask about my "Insider's Free Resources" by calling me at: 708-217-2271

### DID YOU KNOW...

Unlike most real estate agents, I *DON'T* spend my time pestering people with phone calls or bothersome interruptions to find good clients. Instead, I dedicate 110% of my time and energies to providing such outstanding service, people naturally think of me when a friend or family member needs help buying or selling a home. THANKS for your referrals!

## Your Junk Could Be Worth \$\$

Ever wonder if your garage or attic might have a treasure you didn't realize you had? Here are a few surprise objects you should check the values for before you toss them:

**Old electronic game consoles and games:** The ones from the '70s and '80s are collectible. Consoles can range from \$100 to almost \$4,000! Check **RarityGuide.com** for values for these items.

**Rock band posters:** Rare posters from big rock bands from the '50s and '60s can be worth a lot of money, but even old posters from unknown bands can be worth something if the art is well-done. **PosterCentral.com** is a good place to start checking.

**Empty boxes from collectibles:** It's well-known that items still in their boxes are worth more, but what if you just have the box? The iconic blue vintage boxes from Tiffany & Co. can be worth something, and boxes from toys like train sets or Star Wars have been sold for around \$100. Check **Ebay.com** to see if you can price your prize.

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

## 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:

A deck of cards

### Odd Hobbies

**Pooktre art** is a way of shaping trees into sculptures as they grow.

**Hikaru dorodango** is a hobby that entails polishing...dirt!

**Extreme dog grooming** has been all the rage in China where dogs are clipped to look like tigers, buffalo and even dragons.

**Geocaching** is a worldwide hobby where you find caches (hidden treasures) by locating their GPS coordinates.

### 5 Ways To Stop Snoring

Strengthening your throat and palate has been found to help people stop snoring. Try these exercises to stop the nighttime racket – results can be amazing!

**Blow up balloons** at least once a day.

**Hum** while you drive to work or around the house. **When you swallow**, try to keep your tongue pressed to the top of your mouth to help tighten the palate.

**Practice pressing your tongue** fully along the roof of your mouth several times a day. **Sing** loudly in the shower!

**THANK YOU** for reading my Service For Life,<sup>®</sup> 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**

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: Christian Garber of Oak Forest was the first person to correctly answer my quiz question.

### What does S.O.S. stands for?

- a) Save our Souls   b) Save our Ship   c) Send Out Succor  
d) SOS does not stand for anything

The answer is d) SOS does not stand for anything. It was first used by the German government in 1905 before becoming the worldwide signal for distress. Let’s move on to *this* month’s trivia question.

### What’s the name of the dog on the Cracker Jack box?

- a) Bingo   b) Rover   c) Jack   d) Fido

**Call Me At 708-364-6207 OR Email Me At [renaterltr@aol.com](mailto:renaterltr@aol.com)  
And You Could Be My Next Winner!**

## Real Estate Corner...

### Q. What advice can you give to first-time homebuyers?

**A.** The best advice is to learn from the mistakes of others. Here are three common examples:

- **Not knowing what you can afford.** Examine your budget, get a copy of your credit report, and sit down with a qualified lender to determine how much of a loan you can afford. Feel free to ask me for a list of lender recommendations, then make sure you comparison shop for a mortgage.
- **Forgetting to consider the overall costs of home ownership.** You can make the monthly payment, but remember to add in the cost for homeowners’ insurance, property taxes, utility costs, plus maintenance.
- **Paying too much for a beautifully staged home.** The home looks *perfect*, but will it look that way when you move in *your* furniture?

If you’re buying a home for the first time, you should have a copy of my Free Consumer Report called, “**Top 10 First-Time Homebuyer Mistakes To Avoid.**” Call me and I’ll send a copy out to you.

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](http://RenateForRealEstate.com)**