



Renate Meyer's...

Service For Life![®]

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

Selling Your Home Soon? You'll need my Free Consumer Guide titled, "6 Steps For Selling Your Home For TOP DOLLAR." Call me right now at 708-217-2271 to get a copy...

November/December 2017
Orland Park, IL

Inside This Issue...

Quickly Solve Your Sleep Problems & Get More Rest...Page 1

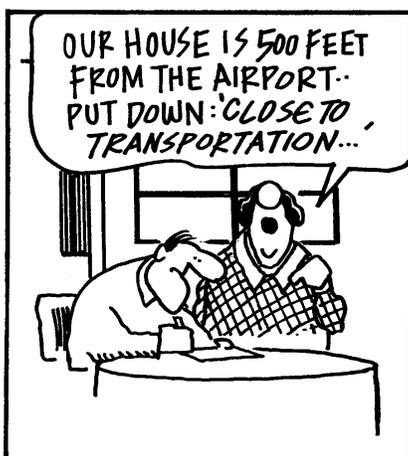
5 Ways To Increase Productivity At Work Or Home...Page 2

Best Online Streaming Services For Movies And TV Shows...Page 3

Got Bugs? Try These Natural Pest-Control Remedies...Page 3

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

How Can I Avoid Foreclosure On My Home?...Page 4



8 Sleep Solutions For More Rest

Millions of people rely on medication to go to sleep each night. To help avoid reliance on sleeping pills and get the sleep your body requires, try these ideas for common sleeping problems:

If you have trouble going to sleep...

- ◆ **Exercise daily.** Your body will be ready to rest at the end of the day. Some experts suggest light exercise a few hours before you try to sleep, but taking 20 minutes to slow down (reading or meditating) before you lie down. See what works for you.
- ◆ **Try Dr. Andrew Weil's "4-7-8" breathing exercise.** Search for the exercise (including a video) at www.medicaldaily.com.
- ◆ **Maintain a consistent schedule** (same bedtime and wake-up time).
- ◆ **Keep the bedroom cool (between 60 to 67 degrees) and dark.** Your body associates sleep with a drop in temperature.
- ◆ **Avoid large meals** (especially high protein), alcohol and caffeine before bedtime.
- ◆ **Put down the smartphone.** The glowing light stimulates your brain. Set rules about electronics before bed for your kids, too. An exception: There are Android and iPhone apps that may help you evaluate your sleep (Sleepbot) or provide lulling sounds (Sleep Pillow) to help you nod off. (See Page 3 for related websites.)

If you wake up in the middle of the night...

- ◆ **After 15 minutes, get out of bed, go to another room and do something else** (read, listen to music). Avoid your computer and TV and don't watch the clock!
- ◆ **If worries keep you from falling asleep again, jot your concerns down in a notebook** and clear your mind.

If you have chronic insomnia, which could be caused by disorders such as restless leg syndrome or sleep apnea, talk to your doctor.

How To Get Top Dollar Selling Your Home...

If you're thinking about selling your home soon, request my Free Consumer Guide, *"7 Insider Tips To Net More Money Selling Your Own Home."* This report will be your secret weapon to maximize the net profits from the sale of your home. 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

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!)

Sternutation (ster-nu-ta-tion) noun

Meaning: the act or noise of sneezing

Sample Sentence: My sister just blessed me after my sternutation!

Health Tip

Dr. Travis Stork from TV's "*The Doctors*" says don't brush your teeth immediately after drinking your morning cup of coffee. The acids in coffee soften enamel on your teeth, making it easier to brush it off. His tip: Wait 30 minutes before brushing after eating/drinking acidic foods.

Fascinating Facts

- It would take nine Empire State Buildings to equal the average depth of the ocean.
- Dinosaurs lived on Earth 800 times longer than humans have existed.

'Daemons' Aren't Evil

Do you ever get a "daemon" in reply to an email? It's just a computer program that automatically performs a task. Programmers put them in software to alert you if you entered an address wrong or made a formatting mistake. The program got the name because it operates out of sight from your eyes – Greek mythology says a daemon is a supernatural who operates behind the scenes.

Quotes To Live By...

There are two ways of spreading light: to be the candle, or the mirror that reflects it.

–Edith Wharton

We are all faced with a series of great opportunities – brilliantly disguised as insoluble problems.

–John W. Gardner

Someone's sitting in the shade today because someone planted a tree a long time ago.

–Warren Buffett

How To Increase Your Productivity at Work or Home

You know you should get plenty of sleep and exercise, make "to-do" lists and stay focused on the job to be productive during your day. Here are some additional tips to help you increase your productivity.

- ❖ **Set challenging goals.** People who set higher goals tend to produce more than those with lower expectations. To achieve those goals, however, you must set specific timelines and deadlines.
- ❖ **Determine your prime time for productivity** (first thing in the morning, mid-afternoon?) and plan your work schedule accordingly.
- ❖ **If you're multi-tasking and not accomplishing anything, prioritize.** Periodically ask yourself: "Am I currently making the best possible use of my time?"
- ❖ **Use technology.** Too many people spend valuable work time on social media (you know who you are). Put technology to good use by trying these websites and apps:
 - **www.evernote.com** – Use the website or download the app that allows you to take notes, clip articles, save emails and collaborate with others. Choose from free or yearly subscriptions with more options.
 - **Google Tasks** – You have this if you use the desktop version of Gmail (click the down arrow next to Gmail in the top left corner of your screen). Sync with GTasks on your Android phone or search online for "Google Tasks iPhone setup instructions."
 - **www.dropbox.com** – A free site for sharing files with others and accessing the files when you're on the road. If you work with a team, consider Dropbox For Business (prices on the website).
- ❖ **Find a mentor.** Learn what works by observing or seeking advice from someone you admire for their productivity skills.

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 recently had a phone call from a past client who left a message that her daughter had recently married and the young couple was looking for a home in the area. Would I work with them? I called back and said, "Please don't tell me that a child I held when you were looking is now old enough to be married"!!! Thank you Betouni family!

Brain Teaser...

I have no voice, yet I speak to you. I tell of all things in the world that people do. I have leaves, but I'm not a tree. I have a spine and hinges, but I'm not a man or a door. What am I?

(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**.

International Food At Home

Want to taste foods from all over the world? Go to **www.trytheworld.com** and subscribe to this service that sends you a box of authentic foods from a different country every two months. Subscriptions vary from one box for \$39 to three boxes for \$105. Free shipping and you can cancel any time.

Have A Laugh...

A woman was taking an afternoon nap. When she woke up she told her husband, "I just dreamed that you gave me a diamond necklace. What do you think it means?" "You'll know tonight," he said. That evening, her husband gave her a small package. Delighted, she opened it to find a book entitled "The Meaning of Dreams."

Websites To Calm Your Nerves

These sites are also available as apps:

- **www.calm.com** -- Choose a nature scene and listen to a guided session for up to 20 minutes.
- **www.headspace.com** -- Learn meditation with your own personal trainer. Starts with a 10-day free trial, followed by subscriptions starting at \$12.95/month.
- **www.donothingfor2minutes.com** -- Challenge yourself to relax and listen to the sea for 2 minutes. The second you touch the mouse, the clock starts over!

Best Video Streaming Services...

Online video streaming is wildly popular – on your computer, smartphone, tablet, TV and gaming consoles. Consider these options:

For movies...

Netflix.com – The industry leader, it offers the most movies, as well as documentaries, for a subscription starting at \$7.99/month.

For current TV shows...

Hulu and Hulu Plus – Watch up to the last five episodes of many TV shows the day after they air *for free* on your computer at **www.hulu.com**. If you subscribe to Hulu Plus (\$7.99/month), you can watch full current and previous seasons on other devices.

Downside: You will see some advertising.

If you frequently shop on Amazon...

Amazon Prime Instant Video – It offers a growing catalog of movies and mostly older TV shows, but you also get free two-day shipping on Amazon products. A yearly membership is \$99, which is \$8.25/month. See **www.amazon.com/prime** and click "Browse movies and TV shows" for more details.

Here's A Free, Valuable Resource...

Now You Can Search The Home Market, Get Helpful Community Information, AND Receive Important Resources For Saving Time And Money When Buying Or Selling At **RenateForRealEstate.com**

Natural Pest-Control Remedies

Instead of paying a pest-control service, get rid of these critters in your home and garden by trying the following natural solutions:

Ants: Spread recycled coffee grounds where they are coming into your home. You also can use a solution of 1/2 cup sugar, 1 cup warm water and 2 tablespoons Borax to stop them in their tracks.

Spiders: Who knew they're scared of citrus? Mix water with lemon or lime juice in a spray bottle and squirt on doorways and windowsills. Also, spread the peels in your garden.

Flies: They don't like the smell of basil! Plant some in pots and put by your doorways and on the kitchen counter.

Wasps: They won't build a nest within 20 yards of another one. Buy a fake nest at a garden center and hang it on your patio.

Mosquitos: Grow catnip in your garden or put catnip oil on your skin for up to two hours of protection.

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 book!

3 Popular Words That Came From Science Fiction

- **Zero gravity** (no force of gravity acting on a body) – Arthur C. Clarke used it in his 1951 novel, *The Sands of Mars*. He also used “zero g,” popularized in the 1960s space race.
- **Warp speed** (faster than light) – Comes from “warp,” meaning threads running through fabric. Fabric started to be used to describe space and its relationship to time. First known use in relation to speed was in a 1968 Star Trek script *All Our Yesterdays*.
- **Droid** (a robot in human form) – First published in 1950s sci-fi stories. Went mainstream in the 1977 film *Star Wars*. Lucasfilms trademarked it, causing legal debate on using the term for Droid smartphones.

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

renatemeyerrealtor@gmail.com
www.swsurbanhome.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: Sandy Zalewski of Homewood was the first person to correctly answer my quiz question.

Who was the first U.S. president to live in the White House?

- a) George Washington b) Thomas Jefferson
c) John Adams d) William Taft

The answer is c) John Adams. John Adams and his wife Abigail moved into the White House in 1800. Let’s move on to *this* month’s trivia question.

Where was the Titanic launched from on its first and last voyage?

- a) Southampton, England b) London, England
c) New York City, U.S. d) Sag Harbor, U.S.

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

Real Estate Corner...

Q. What experts should I talk to if my home is about to go into foreclosure?

A. Avoid scammers, and talk to one or more of these professionals:

- **Your REALTOR[®]** will help you review your options.
- **A Foreclosure Counselor** will help you evaluate your current financial situation and serve as an advocate with your bank, free of charge.
- **A Tax Expert** will advise you if you do a short sale or deed-in-lieu of foreclosure since forgiveness of debt may be considered taxable income.
- **A Credit Counselor** can help you develop a plan to avoid future financial difficulty as well as help you repair your credit score.
- **An Attorney** can help you if your lender has filed a foreclosure lawsuit.

For more information on avoiding foreclosure, call and ask for my Free Consumer Report called *“Options To Avoid Foreclosure.”* I’ll be glad to send a copy right over 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**