



Terry Zybko-Peglow's...

Service For Life!®

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

WARNING: Don't even think of selling your home without my Free Consumer Guide, "How To Avoid 7 Costly Mistakes When Selling Your Home." See enclosed insert...

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Here's Easy Estate Planning Advice

Everyone knows that they are going to die eventually, but many of us don't want to face it. Do you know what happens if you die without a will?

In most states, they write a will for you and distribute your assets to your family based on the state's formula. This means that someone you don't want your assets to go to could end up with them, and someone you really want to have them could end up with little, if any! It's important to have a will, but it's amazing how many people don't have one. The greatest favor you can do for your survivors is to stipulate in your will what you want to happen to your assets. With that in mind, here are a few simple tips:

1. It's easier than you think to create a will. For a will to be legal in most states, you have to be at least 18 years old and of sound mind. The will must be typewritten, signed, and dated by you. Two people who won't receive anything from your estate must witness the signing. And you will need to name an executor within the will.
2. You can create your own will, using a computer program, or you can hire a lawyer. At www.wills.com, you can make a will using online software for about \$30. Or, WillMaker is a good program and can be ordered at www.nolo.com for about \$43. In addition, other helpful books are also available at this site starting as low as \$12. I just ordered "Get It Together". If you have many questions or if there are too many things you don't understand when you try to do it yourself, stop and get a lawyer. Lawyer fees vary according to the complexity of your estate and their hourly charges. Don't develop a will yourself if you have a blended family, if people are likely to fight over money, or if you have more than \$1 million in assets. I recommend Raymond Polach, 847-517-2600. Ray concentrates in the areas of Estate Planning, Real Estate, Tax and Business Law.
3. You have probably heard of a living trust being used as an alternative to a will. This allows your assets to pass immediately to your designee without going through the probate process after your death. Generally speaking, a living trust is only appropriate in rare circumstances such as when someone owns property in several states. In that case, a living trust is useful and allows you to avoid multi-state probate. If you feel that you need a living trust, you can see your lawyer, or one can be created at www.heritagelivingtrust.com for a fee.

Daylight Saving Time March 8th

Yes, it's been a long winter in the Chicagoland area, and our beautiful spring is just around the corner!

Don't forget to "Spring Forward" on March 8th.

And remember to change the batteries in your smoke detectors and radon detectors.

Word Of The Month...

Studies have shown that 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 colleagues. You may even be able to fatten your wallet!

Winnow \wi-"no\ (verb)

Meaning: to remove (as chaff) by a current of air, to get rid of something undesirable or unwanted

Sample Sentence: The experienced detective was an old hand at **winnowing** through the facts for the truth.

Choosing Exercise Videos

If you are unable to get outside or go to the gym to exercise, DVDs and videos are a great alternative. Here are some simple guidelines for choosing one:

1. Start with a DVD for beginners, so that you do not get frustrated.
2. Buy one that features a certified and experienced instructor.
3. Make sure that it includes both warm-up and cool-down sections.
4. Choose a DVD that combines aerobics, strength training, and stretching.
5. Get one that offers alternatives to the main program if certain moves are too difficult.
6. Avoid those DVDs that make unrealistic claims like "you will lose 20 pounds in just one week," or ones that use celebrities as their main selling point.

Quote Of The Month

"Realize that true happiness lies within you. Waste no time and effort searching for peace and contentment and joy in the world outside. Remember that there is no happiness in having or in getting, but only in giving. Reach out. Share. Smile. Hug. Happiness is a perfume you cannot pour on others without getting a few drops on yourself."

Og Mandino,
Motivational Speaker

Creating a will is a simple, painless process. To create a will or living trust, simply visit your lawyer or buy a software program. You will save your family a lot of pain and legal problems in the end.

Please Welcome My Newest Clients And Friends!

I'm thrilled to welcome my newest clients into our real estate family. Thanks so much for thinking of me with your referrals when you, your family, or friends need a caring and competent REALTOR®:

Frank Jefferson (referred by Tamara Stone. Many thanks Tamara!)
Elaine Williams (referred by Angie Troy. Thank you Angie!)

Making Wise On-line Purchases

Are you concerned about making purchases on-line? Are you unsure of how secure your personal information will be if you give it to an on-line vendor?

If you are considering making a purchase on-line, use this checklist to avoid potential problems. It's a good idea to remember to evaluate the merchants on more than just price and selection. Here are a few tips for making wise on-line purchases.

- 1. Make sure that you read the web store's privacy policy.**
Find and review the policy to confirm that the merchant won't share, rent, or sell personal information. For example, your name may be automatically added to a mailing list just by making a purchase.
- 2. Be sure that there is a telephone number for customer service.**
E-mail is still not a universal replacement for the telephone. Most ordering problems can be resolved more quickly over the phone, so be sure that there are customer service representatives available via the telephone.
- 3. Examine shipping charges.**
Shipping fees can vary considerably from site-to-site. Place your orders far enough in advance so that you won't have to use the outrageously expensive express shipping.
- 4. Find out how you will know if your order has been shipped.**
Be sure that the merchant can provide you with e-mails to confirm receipt of the order, shipment of the order, and a tracking number that you can check on-line.
- 5. Know how returns will be handled.**
Investigate the return procedures carefully before ever placing an order. Look in the FAQ section of the site, or find a phone number or an e-mail address to get questions answered. Also, check to see if they will charge a restocking fee.

Hopefully, using this checklist will minimize any problems. Remember that on-line shopping can be a pleasant, convenient, and cost effective experience.

Trivia Tease...

We're liken to a king,
We're liken to a tree.
You lost us once,
but found us again.
We're moving all the time,
but we don't move an inch.
Beware your fingers;
they might get a pinch!

(answer at the bottom of last page)

U.S. Government Web Site Of The Month...

Did you know the U.S. government is on-line? In fact, there are over 20,000 government web sites covering nearly every topic you can imagine. Here's one that could help you:

Citizens can now access information regarding pending or decided Supreme Court cases. Simply log on to www.supremecourtus.gov to see what is on the docket and how new decisions may effect you.

Dry Lips Driving You Crazy

If nothing seems to work on those dry cracked lips, try one of these tips using common household items.

Soak a black or orange pekoe tea bag in warm water for five minutes. Then apply the bag to your lips for one to two minutes. The tannic acid helps heal.

Mix one teaspoon of baking soda and one pierced capsule of vitamin E into a paste. Apply it to your lips and leave for one to two minutes. Hold a warm washcloth over your lips for one minute and then wipe the paste off gently.

Bizarre Trivia

- Over 2,500 left-handed people a year are killed from using products made for right-handed people.
- The electric chair was invented by a dentist.
- Astronauts cannot cry. In space, there is no gravity, so the tears can't flow.
- A person who is lost and starving can obtain nourishment by chewing on his shoes, provided they are made of leather.

Do You Really Need Those Vitamins?

Studies show that if you eat a balanced diet, chances are that you don't need those extra supplements. In fact, overdosing on vitamins can even be harmful to your health and a waste of money.

A balanced diet consists of the daily intake of six to eleven servings of grains, five to nine servings of fruits/vegetables, two to three servings of dairy products, and two to three servings of protein. By eating a balanced diet, you obtain the vitamins from the food and other nutrients such as fiber and minerals. Your diet should be your primary focus when trying to balance your vitamin intake. However, many people need to consider taking supplemental vitamins. Those include strict vegetarians, people who don't drink milk, or individuals with a family history of cancer or heart disease. In addition, women who are pregnant, breast-feeding, menstruating, or those with a calcium deficiency need to be taking supplements. It is very important for individuals who are eating less than 1,200 calories per day, or those who eat an unbalanced diet to take additional vitamins. This is important because a balanced vitamin intake has been proven to increase an individual's resistance to disease in later years.

If you feel that you need to take supplemental vitamins, the guidelines for the daily maximum intake of each vitamin are as follows: Vitamin A – 900 mcg. for men, 700 mcg. for women; Vitamin B6 – 2 mg., Vitamin B12 – 6 mcg., Folic acid – 400 mcg., Vitamin D – 400 IU., Vitamin E – 50 IU., Calcium – 1,000 mg., Selenium – 55 mcg., and Zinc – 15 mg. Remember that too much of a good thing can actually be harmful. Overdosing on vitamins can even cause liver disease, nerve injuries, and kidney stones.

New \$8,000 1st-Time Buyer Tax Credit

What a great opportunity for first-time buyers. A new tax credit was included in the new Stimulus Plan. It is available to first-time buyers and buyers who have not claimed homeownership on their income taxes for the previous three years. Go to my website www.livingintheburbs.com or call me for more info. Do you know someone who would like to take advantage of this limited-time opportunity? 847-301-3108

Homeowner Affordability and Stability Plan

The Homeowner Affordability and Stability Plan is part of the President's broad, comprehensive strategy to get the economy back on track. The plan will help up to 7 to 9 million families restructure or refinance their mortgages to avoid foreclosure. In doing so, the plan not only helps responsible homeowners on the verge of defaulting, but prevents neighborhoods and communities from being pulled over the edge too, as defaults and foreclosures contribute to falling home values, failing local businesses, and lost jobs. The key components of the Homeowner and Stability Plan are:

1. Refinancing for Up to 4 to 5 Million Responsible Homeowners to Make Their Mortgages More Affordable.
2. A \$75 Billion Homeowner Stability Initiative to Reach Up to 3 to 4 Million At-Risk Homeowners
3. Supporting Low Mortgage Rates By Strengthening Confidence in Fannie Mae and Freddie Mac

Go to www.livingintheburbs.com. Click under "Real Estate Links" for more info.

www.livingintheburbs.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!

Save Money On Flowers

Whenever you need to send flowers to a friend or family in another city, call a florist in the city where the event is taking place, rather than calling one in the town where you live. Using a shop in your town requires payment of \$10 or more just in wire transfer fees. This also applies to using on-line florists like 1-800 Flowers or FTD on-line.

Instead, you can use an on-line yellow pages to look up the phone number for a florist in the other town and use a credit card for payment. This may require a little extra effort, but the savings will be worth it.

Alternative Medicine Database

A new federal Internet database on alternative medicine offers free access to more than 220,000 articles, abstracts, and references on everything from meditation to magnets. The database was developed by the National Center for Complementary and Alternative Medicine and the National Library of Medicine. This useful information is available at <http://www.nlm.nih.gov/nccam/camonpubmed.html>

Answer To Trivia Tease...

Teeth

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.

Terry Zybko-Peglow

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“Who Else Wants To Win Movie Tickets For Two?”

Your chances to win could be better than you think!

Guess Who Won Last Month's Trivia Question? I'm pleased to announce the Grand Prize Winner of last month's quiz. And the winner is...drum roll please: Ed and Kim Koslovich correctly answered my quiz question...

How Many Crayons Does The Average American Child Wear Down In His Or Her Coloring Lifetime (Ages 2-8)?

a) 250 b) 1,025 c) 730 d) 550 e) 400

The answer is letter “C,” 730 according to the folks at Crayola. So let's move on to this month's trivia question...

What was used to erase lead pencil marks before rubber came into use?

a) bread b) newspaper c) cotton d) flower petals e) egg shells

The first person to call or email me with the correct answer will win!

847-301-3108

terry@livingintheburbs.com

Real Estate Corner...

Q. We are getting ready to sell our home, but we don't fully understand how the asking price is determined. Can you help us figure out how much our home is worth?

A. There are a number of ways to determine your home's value. The first item is to disregard your view of your home's worth and start considering what it is worth to a prospective buyer. Chances are you have invested a lot of time and money into fixing up your house to be the perfect home. A buyer doesn't share your memories or care about your financial situation. A buyer cares about the value of the home in their lives.

The second item to consider is the comparative market analysis (CMA). This tool allows you to see what other similar homes have sold for in your area. Be sure to ask why certain homes were included on the CMA while others were not. The CMA is often a good tool to use to determine your beginning asking price. Consider going to open houses in your area to learn how other homes compare to yours. Remember to look at other homes with the impartial eye of a buyer, not from the view of a current homeowner looking to sell.

The final item used to determine an accurate asking price is to consider add-on options. You may consider offering a lease to buy incentive, a quick closing date, or to assist in buyer financing. These added benefits could help you get a great price and help the buyer choose your home over another house.

In the current market, your home really has to stand out. Call or email me for a free booklet to help you get your home ready to put on the market.

If you are thinking of selling or buying soon, and require competent and caring representation, please call me at 847-301-3108.

www.livingintheburbs.com