



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." Call me right now at 563-343-4747 for details...

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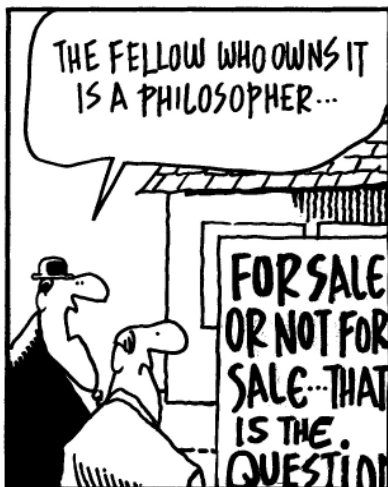
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Eastern Iowa Dream Team Presents...

Service For Life!®

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

How To Save Money On Car Insurance

Having car insurance is required in almost every state, and is undeniably helpful in case of an accident even if you aren't required to have it. But, it can still be pricey.

Get the most bang for your car insurance buck with these shopping tips:

- **Know what you need:** Beyond your state's minimum requirements, think about what you really need coverage for. Generally, everyone should have liability and injury coverage. If you don't have the money to repair or replace your car after an accident, consider getting collision and comprehensive coverage as well, but if the value of your car is minimal, it may not be necessary.
- **Compare prices:** Rates vary across companies, so get quotes from a few before deciding (or use a site like thezebra.com, which does the hard work for you by comparing several insurance companies' rates at once).
- **Increase the deductible:** Doing so means the premium will drop. Of course, that means you'll pay more out of pocket for damages. Decide how much you could afford if you were in an accident.
- **Ask about discounts:** Discounts are commonly given for driving cars with safety features, being a good student, being married, serving in the military, and coupling car insurance with other types of insurance policies. Always inquire about what is available.
- **Maintain a good driving record:** Car accidents and moving violations increase your insurance rates, so avoid them at all costs.

Thinking Of Selling Your Home Soon?

Don't attempt to sell your home without my Free Consumer Guide, "6 Steps For Selling Your Home For Top Dollar." My exclusive report will give you all the facts for a fast, top dollar sale. Just call 563-343-4747 anytime, 24 hours, and I'll rush a copy out to you for free.

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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!)

erudite (er-yoo-dahyt) adjective

Meaning: Characterized by great knowledge; learned or scholarly

Sample Sentence: The student was an erudite, thoughtful person who had insightful questions.

Stop! When Not To Buy

Sometimes the day of the week can make all the difference in the price you pay for certain items. For example:

Airline tickets are most expensive on the weekend. Wait until Wednesday to buy.

If you order fish at a restaurant or purchase flowers on a Monday, they are probably four or five days old.

Mid-week orders serve up the freshest fish and flowers.

Car shoppers on Mondays and Tuesdays are considered need-based shoppers and won't receive as many incentives as weekend buyers.

The last third of the month is the best time to buy for incentives, according to analysts.

Laugh A Little

Q: What did the buffalo say to his son when he left for college?

A: Bison.

Quotes To Live By...

No one looks stupid when they're having fun.

—Amy Poehler

If you retain nothing else, always remember the most important rule of beauty, which is: who cares?

—Tina Fey

If you would not be forgotten, as soon as you are dead and rotten, either write things worth reading or do things worth the writing.

—Benjamin Franklin

What To Do If Your Email Is Hacked

Despite your very best intentions at protecting your email account, you may receive a message from a friend letting you know your email is sending spam. That's a sign you've become a victim of hacking or computer hijacking. Take these steps to reclaim your email and ensure it doesn't happen again.

1. **Change your password.** Make sure you use a strong password (a mix of letters, numbers, and symbols).
2. **Download and/or run anti-virus malware-removal software.** There are numerous programs available; Norton (us.Norton.com) and McAfee (home.McAfee.com) are among the best known. Make sure you keep your anti-virus software updated to avoid future attacks.
3. **Avoid clicking on scareware.** If a pop-up claims your computer has been infected by a virus and offers to sell you corrective software, don't click on anything. Instead, disconnect your computer from the internet and run a full-system scan with the anti-virus program.

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 EasternIowaDreamTeam.com

How To Keep A Clean House: A Guide For Pet Owners

Four-legged friends are part of the family, but wouldn't it be nice if they also did their part in keeping the house clean? Luckily, there's plenty you can do to keep fur, fluff, and dander at bay.

Contain the fur. Encourage pets to lay on old towels or sheets placed on the floor or furniture. Thoroughly and frequently vacuum. Use lint rollers to pick up stray hair at a moment's notice.

Keep paws clean. Before pets come in from outside, dip paws in room temperature water and dry them off.

Stay stain free. If a pet throws up or urinates on the floor, clean it up quickly. Blot stains, absorbing as much liquid as possible; do not rub. Apply a solution of 1/4 teaspoon of clear dishwashing liquid mixed with one cup of tepid water. Rinse by blotting as well.

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Brain Teaser...

What is a 10-letter word in the English language that can be typed using only the top row of letters on a keyboard?
(See page 4 for the answer.)

Real Estate Question?

Maybe you want to know how much your home is worth. Or maybe you just need a recommendation for a handyman, carpet cleaner or plumber...

Either way, I love hearing from all of my good friends and clients. And I'm happy to help answer questions you might have about anything relating to real estate or home-ownership.

If you have a question, tip or idea, call me at **563-343-4747**. I'm here to help!

Clean Your Keyboard!

Computer keyboards can hold more than 3,000 organisms per square inch. Yuck! Here's how to keep it clean:

1. Cut the power by unplugging the keyboard or removing the batteries.
2. Remove dust using a small soft-bristled dusting brush, a small hand-held vacuum cleaner, or a can of air.
3. Gently remove keys and vacuum particles stuck to them.
4. Dampen a cotton swab with rubbing alcohol or an electronics-friendly disinfectant cleaner and run in between and the tops and sides of the keys.

Money Management Websites

Make it easy to keep track of your finances.

www.mint.com – An automatic spending tracker and budgeting tool.

www.expensify.com – Helpful for tracking money spent in several different ways. Also creates expense reports for easy analysis.

finance.yahoo.com – Keep track of stocks and investments.

When To Second Guess Your Doctor

Skilled physicians and modern medicine can do wonders for your health, but it's also important to remember that you are the ultimate decision maker when it comes to caring for your body. While it's often a good idea to heed your doctor's advice, it's also important to listen to yourself. In these situations, the best medicine may be your own intuition.

Problem: *Your doctor suggests a diagnosis or treatment and you don't feel completely confident about it.*

Solution: Seek a second opinion. Sometimes someone who hasn't been invested in your particular medical situation will have a different idea on how to deal with your situation. Additionally, sometimes medical tests come back as false positives, and you reserve the right to be completely sure that what you are being told is an accurate representation of what your medical situation is.

Problem: *Your doctor orders several screening tests "just to be sure."*

Solution: While many tests can help pinpoint a medical malady, they can also lead to costly and unnecessary diagnostic testing. Ask what tests are specifically important for you to undergo and why. Check **choosingwisely.org** for information on what questions to ask in regard to specific medical situations.

Problem: *Your doctor prescribes a myriad of pills.*

Solution: If your physician hands you a stack of prescriptions, make sure you understand what each and every one does – and what the consequences could be of taking them together. You may have other ways to manage pain (like stretching or exercise), for instance, and find you don't need to take painkillers every day.

Please Welcome New Clients And Good Friends Into Our Real Estate Family...

I'd like to take a moment to personally introduce and welcome a few of my newest clients and good friends who have supported my business over the years. And special thanks to everyone who thought of me with your referrals!

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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:

Typewriter

\$1 Food & Drink Buys Around The World

- A bottle of wine in Hungary
- A package of Ramen in Norway
- One-and-a-half bottles of beer in Czech Republic
- Three empanadas in Colombia
- A bowl of pho in Vietnam

Weird Weather Facts

The heaviest hailstone weighed 2.25lb. It landed in Bangladesh in April 1986.

The U.S. has more tornadoes annually than any other country. There are an average of 1,200 in the country every year.

Antarctica's warmest recorded temperature was 59F, recorded on January 5, 1974.

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...

**Eastern Iowa Dream Team
Eastern Iowa Dream Team
563-343-4747**

Deb@EasternIowaDreamTeam.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 Whiteys Gift Card?"

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: Chris Quilty was the first person to correctly answer my quiz question.

Mountain Boomer, Sheepnose, and Tickled Pink are names of what?

- a) Roses b) Apples c) Cruise Ships d) Islands

The answer is b) Apples. Let's move on to *this* month's trivia question.

What is the sum of all the numbers on a roulette wheel?

- a) 444 b) 555 c) 666 d) 777

*Call Me At 563-343-4747 OR Email Me At
Deb@EasternIowaDreamTeam.com
And You Could Be One Of My Next Winners!*

Real Estate Corner...

Q. I'm seeking financing to purchase a home. What questions should I ask a mortgage lender to get the best deal on a home loan?

A. Before you meet with the lender, learn important financing terms such as origination fee, discount points, and lock period. This way you'll be prepared to ask relevant questions. Here are some examples:

- Will I be charged an origination fee? If so, how much?
- Will I be charged separate discount points? If so, how much?
- Will I be charged any of these separate fees: processing, document preparation, underwriting, tax service, or flood certification?
- Will there be additional fees at closing?
- Is there a lock period with this loan? If so, how long?
- Are there any penalties if I pay off the note early?
- What is the interest rate I'll be charged, and is it fixed or variable?
- What term (length) of loan provides the best payment for my budget?

For definitions of these terms and more financing tips, ask for my Free Consumer Report called "*7 Secrets For Saving Thousands When Financing Your Home.*" I'll send a copy right to you.

Do you have a real estate question you want answered? Feel free to call me at **563-343-4747**. Perhaps I'll feature your question in my next issue!

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