



Phil & Sherry's...

Service For Life!®

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

Learn how to get Top Dollar for your home in ANY market – See my enclosed insert for details...

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Floating the North Fork of the Coeur d'Alene River with 27 family members.
(Sherry's foot)

How To Protect Yourself And Others On The Road

Could you pass a written driver's test – today? The results of an online GMAC Insurance survey showed that nearly 1 in 5 licensed drivers – 38 million Americans – probably wouldn't! Here's what you should do to brush up on the Rules of the Road and make yourself safer.

- **Take the National Drivers Test.** Go to www.nationaldriverstest.com. Answer the 20 questions from state exams and study up on the ones you missed. You also can download it to Facebook and challenge your friends.
- **Review Local Traffic Laws.** Many states post them on a .gov website.
- **Avoid these top driving mistakes that cause crashes:**
 - Multi-tasking while driving. Say "no" to: texting, phone calls and eating!
 - Following too closely. Leave 2 seconds between you and the car ahead.
 - Failure to yield on a left turn. Check for cars or people in your path.
 - Incorrect merging. Merge carefully but *don't* stop.
 - Backing up. Don't rely on the mirrors. Look over your shoulder.
- **Consider a refresher course.** AARP offers an online Driver Safety Course geared to drivers 50 and older. Plus, taking it may qualify you for a car insurance discount.
- **Keep your brain sharp by subscribing to a computer driving program.** CogniFit sells a Senior Driver program that starts with an assessment of 10 cognitive abilities essential for safe driving, including visual scanning and response time. It's probably good for everyone!
- **Get help from your car.** The next time you're car shopping, look for a model that offers new "smart" technologies such as Distance Control Assist (which applies the brakes when you're following another car too closely); Blind-Spot Detection (which alerts you about vehicles in your blind spots); and Night Vision Systems (which give you a vision of the road ahead with a infrared beam).

Thinking Of Selling Your Home Soon?

Don't attempt to sell your home without my Free consumer guide, *"44 Money-making Tips For Preparing Your Home To Sell."* My exclusive report will give you all the facts for a fast, top dollar sale. Just call 509- 892-1086 anytime, 24 hours, and I'll rush a copy out to you.

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!)

Anomaly (a-nom-a-lee) noun

Meaning: a deviation from the general rule or type

Sample Sentence: My daughter tried to convince me that the C on her report card was an anomaly.

That's Funny

How true is this real estate ad? "Nice 2-bedroom home. The owner has noted that termites have done some damage. Selling house 'as is.' Don't wait. This wonderful property will not last long."

Are You Guilty?

Sure we've done it, but it's not safe. Here are the 10 worst foods to eat while driving according to Hagerty Insurance.

1. Coffee
2. Hot soup
3. Tacos
4. Chili
5. Hamburgers
6. Barbecue
7. Fried chicken
8. Jelly doughnuts
9. Soft drinks
10. Chocolate

Have A Laugh

Did you hear about that new restaurant on the moon?

Great food but no atmosphere.

Quotes To Live By...

My doctor gave me six months to live, but when I couldn't pay the bill, he gave me six months more.

—Walter Matthau

The best way for a person to have happy thoughts is to count his blessings and not his cash.

—Anonymous

Without courage, all other virtues lose their meaning.

—Winston Churchill

Have This Talk To Avoid Financial Mistakes

Want to get your college (or high school) grad off on the right financial foot? The Better Business Bureau suggests you have a talk about avoiding these common (and expensive) financial mistakes:

- ◆ **Not being prepared for emergencies.** Plan ahead. Stash some cash so you'll be able to have a least a three-month emergency fund.
- ◆ **Living off credit cards and making minimum payments.** Once you go down this road, you may never catch up.
- ◆ **Using loan leftovers.** If you happen to have some leftover loan money, don't spend it – use it to pay back what you've borrowed.
- ◆ **Rushing to build credit.** While you want to have good credit, you don't want to do it by opening multiple credit cards accounts. Chances are you'll lose track of billing and end up in heavy debt.

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 www.LakeCityTeam.com

Five Spices To Boost Your Brain

By "spicing up" your life, you can be helping your brain. Recent studies have shown that spicy food can preserve brain function and help prevent disease. Add these five tasty spices to your diet to reap the benefits:

Turmeric. Called the "ultimate health spice," turmeric contains curcumin and is an ingredient in curry. Studies have shown that it may help prevent Alzheimer's and lessen the pain of rheumatoid arthritis. Sprinkle it on your broccoli or mix a spoonful in a warm glass of water and drink it down.

Ginger. This spice may make you smarter if combined with ginkgo biloba. It also may help treat Parkinson's disease and migraine headaches. Try drinking it as a hot tea.

Garlic. You already love this one, but did you know it increases blood flow to the brain? In a 2007 study, garlic helped fight brain cancer cells.

Saffron. A saffron extract has been found to be effective in treating people with depression.

Cinnamon. Eating it helps with blood sugar control, but just smelling it boosts brain activity. It also speeds the way your brain processes *visual* cues. Chew some cinnamon gum before your next bike ride.

Brain Teaser...

What term did English astronomer John Herschel coin in 1839 that literally means "writing with light"?

(See page 4 for the answer.)

The Wonders Of eBay

- More than \$2,000 worth of goods are traded on eBay every second.
- In the first quarter, a car sold on eBay Motors every 90 seconds; a pair of shoes every 8 seconds; and a cell phone every 6 seconds.
- It's gone green! Check out www.green.ebay.com

Who Makes The Big Bucks?

Who are the world's richest and most powerful celebrities (based on June '09-June '10 data)? Forbes says these celebrities came out on top:

1. Oprah Winfrey
2. Beyonce Knowles
3. James Cameron
4. Lady Gaga
5. Tiger Woods

Among those who dropped off this year's top 100 list are Harrison Ford, Bon Jovi and Will Smith.

Need A U.S. Map?

Find just what you want (and more) at www.nationalatlas.gov. Use the site to customize your own map, print pre-formatted maps with various features, check out interactive maps or order wall maps for your office or classroom.

Kids Are Expensive

The cost for middle-income parents to raise one child from birth to age 17 is \$222,360. That's 22 percent higher than the 1960 cost of \$182,857. The expenses that grew the most were for child care and education. No, these numbers don't include college!

Know Your Kissing Trivia

- Kissing uses one muscle (the orbicularis oris) which is responsible for puckering your lips.
- The science of kissing is philematology.
- Kissing for one minute burns 26 calories.
- Two-thirds of people tip their heads to the right – do you?

What You Should Know About New Credit Card Protections

You'll have more credit card protections effective August 22 as the third phase of the Credit Card Act of 2009 goes into effect. Here's what changes you should expect from your credit card company, and three things you should watch out for:

- **They can no longer charge "inactivity" fees.**
- **They can't charge penalty fees** that are greater than your minimum payment.
- **They can't charge more than *one* penalty fee** based on a single late payment or other violation.
- **They won't be able to charge more than \$25 if you pay late** unless one of your last six payments was late (then your fee may be \$35) or the company shows that the late-payment costs it incurs justify a higher fee.
- **If they have increased rates since Jan. 1, 2009**, they have to evaluate the reasons for the increase and, if appropriate, reduce the rate.

Be aware, however, that credit card companies aren't totally limited. Read your mail carefully to see if they're doing any of the following:

- ◆ **Increasing your rates** as long as they give you 45-days notice and you've had the card for more than a year.
- ◆ **Reducing your credit limit** and closing your account without advance notice. These actions can negatively affect your credit score.
- ◆ **Raising other fees and adding new ones.** Twenty-four percent of issuers are now charging annual fees. You'll also see checking account fees, transfer balance fees, cash advance fees and foreign transaction fees.

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 for everyone who thought of me with your referrals!

Jean & Bob Sims of Post Falls

Serenity Funk of Coeur d Alene

Stan Adams & Jeanne Schultze of Victoria MN & Post Falls

Peter & Rita Kriz of Singapore

Kim Divine with Pioneer Title

Thanks Kim, Your help is always appreciated!

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:

Photography!

Financial Tip

Do you realize how much money you spend on things like coffee or going out to lunch? You may be spending too much if you look at the annualized cost. For example, if you have 5 lattes a week at \$3 each, you're spending \$780 a year! Is it worth it or could you put some of that money to better use?

It's Cool To Use Coupons

Guess who's using coupons now? Everybody! According to a Harris Interactive survey, 6 out of 10 adults with an income over \$100,000 have redeemed a coupon in the past 6 months. They're getting them online from sites like www.coupons.com

Protect Your Health

If your family spends lots of time outdoors, make sure you're protected from bacteria found in soil that can cause tetanus. Because immunity decreases over time, older children need the Tdap vaccine and adults need a booster shot every 10 years.

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...

Phil & Sherry Zellars-Brower
Realteam Real Estate Center
208 661-0191 Sherry
509-892-1086 Phil
phil@lakecityteam.com

“Who Else Wants To Win \$25 Movie Tickets?”

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: Serenity Funk was the first person to correctly answer my quiz question & receive a \$25 gift certificate to her favorite grocery store.

How many people are active users of Facebook?

- a) 50 million b) 175 million c) 400 million d) a gazillion

The answer is c) 400 million (it only *seems* like a gazillion). Facebook says 50 percent of them log on to the site in any given day (I just read where there are actually now 500 million users) So, let's move on to *this* month's trivia question.

Who is the world's largest retailer (based on revenues)?

- a) Home Depot b) Sears c) Target d) Wal-Mart

Call my home office 509 892-1086 OR Email Me At phil@lakecityteam.com
And You Could Be My Next Winner!

Real Estate Corner...

If you have any questions, or need capable and trustworthy representation, please call us at 208 661-0191 S or 509 993-3644 P

Q. What exactly is an escrow account?

A. There are two purposes for escrow. The first is to assure the lender that you will have enough money to pay property taxes and insurance costs. The money or other pledged assets are held by a third party, an escrow agent, until the mortgage is closed.

The second duty of the escrow holder protects both the buyer and the seller of a property. The holder has the obligation to safeguard the funds. They are disbursed and the title to a property conveyed only when all of the provisions of the escrow agreement are met by the buyer, seller and lender. The disbursement amounts are shown on the closing statement of the mortgage.

If you have made a down payment of less than 20 percent, the mortgage holder will be your new escrow agent for taxes and insurance. Instead of paying property taxes and insurance all at once when they come due, the mortgage holder will calculate the total cost and add 1/12 to each of your monthly payments. When taxes and insurance are due, the lender makes the payments.