



*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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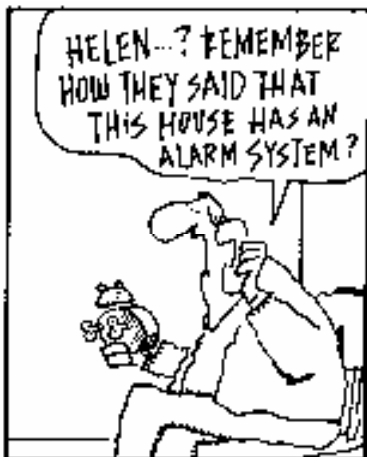
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*Joy Costello's ...*

# **Service For Life!**<sup>®</sup>

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

## **Is Your Life Insurance Policy Properly Protecting You?**

Having life insurance is one of the most responsible investments you can make for your family. But choosing the type and amount of insurance can be confusing. For example, should you buy term or whole life? Here are a few simple guidelines to ensure you choose the best option.

✓ **Type of insurance** – Term and permanent (whole) are the two main types of life insurance. You may want to consider combining the two types to provide your family with the best coverage. Overlapping policies can give you more insurance during the time in your life when children are dependent upon you. Some term insurance can be converted to permanent later if you choose. Both will usually require you to have a physical examination.

Term insurance is cheaper than permanent insurance and usually offers more flexibility. Permanent insurance is more expensive, but it offers you a savings plan of sorts. Part of your premium goes toward the cost of the insurance while the company invests the other portion. You can then borrow against the money that has accrued in the policy over the years.

✓ **Amount of coverage** – If you aren't sure how much life insurance you should have, go to [www.insurance.com](http://www.insurance.com) and choose the life insurance calculator. It will ask you for your current income and debt information. Usually, 5-7 times your yearly income is a reasonable amount.

✓ **Length of coverage** – You can choose different policy lengths. The most common are 10, 20, and 30-year policies. As you increase in years the policy premium increases, but you are locked into that price. You should consider when your major debts will be paid and when your children will be financially independent in order to decide on a term length.

✓ **Most appropriate company** – Insurance companies are rated on their financial stability by independent organizations such as AM Best. The web site [insure.com](http://insure.com) can provide you with these ratings. If you choose to buy your life insurance through your work, be sure you have additional private insurance because your work coverage will end if you are terminated or quit.

### **Stumble Upon An Interesting Home?**

No need to guess its features or wonder about the price. No need to expose yourself to some high-pressure salesman or unwanted obligations. Just call me at **702-267-7778**, and I'll tell you...with no hassles and no obligation.

*"And let us consider how we may spur one another on toward love and good deeds." Heb 10:24*

## Word Of The Month...

Studies have shown that your income and wealth is directly related to the size and depth of your vocabulary. Here is this month's word, so you can impress your friends. You may even be able to fatten your wallet!

**equanimity** \e'kwe-nim'i-te\ (noun)

**Meaning:** the quality of being calm and even-tempered

**Sample Sentence:** Her mother possessed great **equanimity** despite the child's wild behavior.

## Time To Clean-Up

Don't you hate it when you are in the middle of a cleaning project and find you have run out of something? Instead of going to the store, try one of these simple substitutes:

- *Bowl cleaner* - bleach or vinegar, but NOT together.
- *Glass cleaner* - alcohol, ammonia, or vinegar, but NOT together.
- *Pumice stone* - a nylon net shower sponge.

## America On The Move

New housing seems to be a hot ticket. The U.S. Census found that about 1.3 million new single-family homes are being built each year in the U.S.

Over 50 percent of these homes are two stories, three bedrooms, and at least two and a half baths. Of these, 70 percent of these homes are heated by gas, and 80 percent have central air conditioning.

## Quotes Of The Month...

*"Politics is supposed to be the second oldest profession. I have come to realize that it bears a very close resemblance to the first."*

**Ronald Reagan**

*"Happiness is having a large, loving, caring, close-knit family in another city."*

**George Burns**

*"I am a great believer in luck, and I find the harder I work the more I have of it."*

**Thomas Jefferson**

By assessing your coverage needs now, you can make a wise insurance purchase that could save your family from financial ruin in the future. For more information on choosing the right life insurance for your family, you can visit <http://insurance.yahoo.com>.

## FREE Money-Saving Resources

Check out [www.propertyoflasvegas.com](http://www.propertyoflasvegas.com) or contact me at 702-267-7778 for a copy of these and more!

- *Helpful Consumer Real Estate Reports*
- *Automated Email Property Searches*
- *Essential Real Estate/Nevada/Business Links*
- *Neighborhood Announcements/Events*

## How To Upgrade Your Computer On The Cheap

You may not need to buy a new computer every few years to stay up with the times. In fact, most fairly new computers can be inexpensively upgraded. Upgrades such as creating more storage space and accelerating file access speeds are among the most popular.

If file storage is what your old computer is lacking, then look to some inexpensive external mechanisms. You can have a lot of fun researching and testing external hard drives and back-up storage devices at electronic computer superstores.

If speed is what you are after, you may want to try defragmenting your hard drive. This can be done with the use of special software. The minimal cost of the \$50 software could save you a bundle on upgrades. If you still want to further improve processor speed, you can purchase additional random access memory (RAM) at a fairly low price. **Crucial.com** is a good web site that can help you purchase the right memory chip. If the modem speed is what you are hoping to improve, you will need to be sure your phone line can provide you with a higher speed if you upgrade. In some situations, even if you install a faster modem, your phone line won't be able to supply you with a faster connection. You will need to talk to your local phone company and on-line service provider to determine if an upgraded modem would be helpful to you. Beware, older PC's do not allow for easy upgrades because of dated motherboards.

For some of the best prices on computer parts, you can visit **bizrate.com**. This site compares items at over 1,500 companies and gives you the best deal.

*"And let us consider how we may spur one another on toward love and good deeds." Heb 10:24*

## Brain Teaser...

Late afternoons I often bathe.  
I'll soak in water piping hot.  
My essence goes through  
my opaque clothes.  
When I'm all used up, I go to pot.

*(answer on bottom of last page)*

## Kitchen Tip

If you accidentally scorch the inside of your favorite pan, try this simple clean-up tip. Just fill the pan halfway with water and add ¼ cup of baking soda. Boil until the burned particles float to the top.

## Loose Lips...

Little Joey was given five-dollars to put in the collection plate at church. When the offering came around, he wouldn't put it in.

After the end of the service, he went to shake the pastor's hand. He pulled out the five-dollar bill and gave it to the pastor.

The pastor asked him, "Why are you giving me this money? Why didn't you put it in the offering plate?"

The boy answered, "Because my mommy told me you're the poorest pastor we've ever had!"

## All American Trivia

- Who was the oldest elected president?

*Ronald Reagan was 73 when he was elected.*

- Who was the tallest president?

*Abraham Lincoln was 6 foot, 4 inches tall.*

- Is it ever appropriate to fly the flag upside down?

*You may do so only in an emergency. It is a call for help.*

- What is a vexillologist?

*A vexillologist is an expert in the history of flags.*

# More Than Just A Bad Burger!

You know the feeling. Only a few short hours after you eat, you begin to get nauseous. Typical food poisoning usually includes nausea, vomiting, cramping and diarrhea. If it happens to you, try to drink lots of water, diluted juice, or sport drinks to help keep your body well hydrated. Don't eat anything until the majority of the symptoms have subsided. Then eat bland foods like rice or bread.

But, what should you do if the symptoms don't subside? Sometimes you may have more than just a little discomfort. Doctors warn that dizziness, a high fever, or sharp pains that last more than 15 minutes could be signs of something serious. If you experience any of these things or if you pass blood or continue vomiting for more than eight hours, you need to seek medical help. A microbe that needs to be treated by an antibiotic may be causing the symptoms.

To help you avoid getting food poisoning, make sure meat and poultry are fully cooked. You also may want to avoid shellfish, and any food that has been left out of the refrigerator for a long period. Most food poisonings occur at buffets or picnics because the food is exposed to the heat for too long.

## The Difference Between A "Real Estate Agent," And A Dedicated Professional...

People say I'm very different from the "flock" of real estate agents out there. Instead of hounding strangers for business and pestering people with cold calls, I spend my time building relationships, making friends, and providing the absolute highest quality service available anywhere. That's why most of my business comes from referrals and recommendations from elated clients and good friends like you. If you or anyone you know is thinking of buying or selling real estate, or who simply has questions about their home, and wants a dedicated, competent professional and friend, please call me at 702-267-7778.

# Stress Reduction Strategies...

Does watching the evening news stress you out? In addition to your own daily pressures, the ever-changing world can add a lot of stress to your life. As we face everything from kidnappings to terrorism, it is important to follow some simple steps to keep yourself grounded.

- **Make yourself a priority.** Become sensitive to your body's signs. When the daily pressures mix with the problems of our society, it can make you more reactive and vulnerable. When you feel this occurring try to slow down. Take extra breaks at work and grab a quick nap if possible. Giving yourself permission to feel effected by the stresses of the world is the first step.
- **Maintain a good support system.** Staying connected to friends and family becomes even more important during stressful times. And remember, they may be experiencing some of the same stresses so you will also need to be supportive to them.
- **Focus on the good things.** Concentrate on the generosity of others and the hope it creates. A positive attitude can help you overcome a lot.

*"And let us consider how we may spur one another on toward love and good deeds." Heb 10:24*

## 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!

## Hypochondriac Alert

"The Hypochondriac's Handbook" by Wendy Marston offers these (yuch!) disgusting but true facts:

- Coliform bacteria were found in 60 percent of office coffee mugs.
- Half of the antibiotics sold in the U.S. are used in animal feed.
- The incidences of Salmonella have increased 400 percent in the last four years.
- 30 percent of Americans do not wash their hands after using public restrooms.

## Odor Killers...

If you have a tough odor in your home, try one of these easy tips.

- If your refrigerator has a strong odor put a cup of pure charcoal briquettes in the bottom. They will absorb the smell. This also works on musty smelling closets.
- If your microwave has odors, put a thick slice of lemon on a paper towel and heat on high for one to two minutes. Then, leave the lemon in the microwave overnight.

## Brain Teaser Answer...

A Bone.

**THANK YOU** for reading my Service For Life! personal newsletter. I wanted to produce a newsletter that has great content and is valuable and beneficial 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...

**Joy Costello**

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# "Who Else Wants To Win A Professional Full Set of Sculpture Nails' By Kapua at F-2 Salon?"

*Your chances to win are better than you think!*

Guess Who Won Last Month's Trivia Question? I'm pleased to announce the lucky winner of November's quiz. And the winner is...drum roll please: **Karen Stacy** was the first person to correctly answer my quiz question...

**What is a treatment for your hands and fingernails called?**

- a) facial b) pedicure c) herbal wrap d) manicure

The answer is "D," a manicure. So let's move on to this month's trivia question...

**What does FAX stand for?**

- a) fact sheet b) fast text c) facsimile d) fast action Xerox

*The first person to call me with the correct answer will win! 702-267-7778*

## Real Estate Corner...

**Q. I'm Thinking About Getting A Home Improvement Loan. How Should I Go About The Process?**

**A.** You have two options. You can either get a home equity loan or a home equity line of credit. Both are secured by a lien against your home. Each has their advantages and disadvantages.

A home equity loan gives you a set amount of money up front and then allows you to pay it back in a set monthly amount. It's frequently organized like a typical loan payment plan. Usually, lenders will let you borrow up to 85 percent of the appraised value of your home minus the amount of the unpaid mortgage. The interest rates on this type of loan are some of the lowest rates available and the interest you pay is tax-deductible.

On the other hand, a home equity line of credit allows you to draw upon a pre-approved loan only when you need the money. Then, you only make payments when there is an outstanding balance. You can often access this line of credit using either a check from that account or a special credit card.

One of the downfalls of the line of credit is that it may have a set amount of time you are allowed to draw upon the available funds. If your home improvements exceed the time limit, you will need to be sure you can either get an extension or another line of credit. Some of these plans also have a deadline when all of the money must be repaid in full. Both of these aspects limit the time flexibility for your home improvements to be completed.

Once you decide what type of home equity loan you want to get, go to [www.lendingtree.com](http://www.lendingtree.com) and shop around for the best interest rates. If you are in need of caring, competent representation, please contact me at **702-267-7778**.

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