



Kandy Clayton's...

# Service For Life!<sup>®</sup>

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

Get my Free Consumer Guide revealing 44 money-making secrets for "dressing" your home for top dollar. See my enclosed insert...

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## Which Of These Costly Financial Mistakes Do You Make?

Does paying bills, making investments, and saving for the future always seem to leave you short on cash? Most people worry about money, and money management can be a constant struggle.

The good news is that you are not alone in your money management frustrations. In response to a recent survey showing that young Americans are less financially educated than in previous years, Jump\$tart, a coalition of financial service representatives has developed some money management principles that can help all of us.

- 1. Know your take-home pay.** This is the amount left after all mandatory deductions. Before you borrow, compare your total payment obligations with the income that you will have available to make these payments. Never financially commit to more than you can repay.
- 2. Map out your financial future.** Most people have no financial plan at all. List your financial goals and a plan to achieve them. Remember to always pay yourself first. Make regular deposits into an account specifically designated for long-term financial goals.
- 3. Start saving as soon as possible.** Remember that your savings are determined by the interest that you earn and over the period you have saved.  
  
*Money doubles by the "Rule of 72." To determine how long it will take your money to double, divide the interest rate into 72. For example, an account earning 6 percent interest will double in twelve years (72 divided by 6 equals 12).*
- 4. Compare interest rates.** Get rates from multiple firms in order to get the best value for your money. Remember that high returns equal high risk. Diversification of assets is the best way to take advantage of these great returns without risking your entire financial future.
- 5. Be sure that you are adequately insured.** This is the only way to ensure that you will not be wiped out by an unexpected illness or an accident. The cost of insurance should be figured into your financial plan.

### 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 801-676-0375 anytime, 24 hours, and I'll rush a copy out to you.

Get Free money-saving home tips at my web site: [www.UtahHomesInfo.com](http://www.UtahHomesInfo.com)

## 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!

**indolent** \in do lent\ (adjective)

Meaning: lazy; lethargic and not showing any interest or making any effort

Sample Sentence: The college student was **indolent**, as she did not study all weekend.

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

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

Begin planning for retirement by computing your estimated benefits from the Social Security Administration. The web site [www.ssa.gov](http://www.ssa.gov) also provides information on getting a Social Security number and reporting earnings.

## You Can Do *That* With It??

Here are a few more uses for "The Real Thing"...

- To clean a toilet, pour a can of Coca-Cola into the bowl and let it sit for one hour. Then, flush clean.
- To remove grease from clothes, pour a can of Coke into a load of greasy clothes, add detergent and run through the regular wash cycle.
- In many states the highway patrol carries two gallons of Coke to remove blood from the highway after a car accident.

## Quote of the Month

"You cannot prevent the birds of sorrow from flying over your head, but you can prevent them from building nests in your hair."

--Chinese Proverb

Following these simple techniques can help you have a prosperous financial future. If you would like to learn more about the Jump\$tart Coalition and their principles of money management, visit [www.jumpstart.org](http://www.jumpstart.org).

## Can't Make Your House Payments?

Every day I am alarmed at the number of homes going into foreclosure. There is a secret that not many know. . . *The Lender Does NOT want your house!* The lender will do many things to help save you from foreclosure and to keep your home off their books.

Please call me if you or someone you know is having a difficult time meeting their monthly house payments and may be falling behind. There are several ways in which I can help prevent foreclosure.

With the recent changes in lending together with Adjustable Rate Loans coming due, you may very soon find someone you know in this situation.

## Here's Help For Identifying Dangerous Respiratory Infections

Do you ever wonder what is causing you to feel as if a Mack truck has hit you? Well, here are some tips to help you identify what ails you. Below are descriptions of the five most common respiratory infections.

The **common cold** causes mild symptoms that include tiredness, stuffy nose, sore throat, and headache. The drainage is usually clear and runny during the first few days and a bit yellow or green for a few more days. Generally, you will feel much better in about five days, although the drainage and coughing may last up to two weeks. If symptoms persist longer or become more severe, it could be another type of infection.

**Strep throat** is a serious bacterial infection that requires antibiotics. Symptoms include sore throat, fever, and difficulty swallowing. It does not include any of the nasal symptoms that accompany the common cold.

**Acute bronchitis** is an infection of the bronchial tubes. A cough that produces phlegm is a sure sign. It can take up to a month to clear up.

**Influenza** is more severe than a common cold, but produces many of the same symptoms. Some of the additional symptoms include muscle aches, fatigue, a high fever, and a bad cough.

**Pneumonia** is the most serious of the common respiratory infections. It attacks the lining of the lungs. The symptoms are severe coughing, high fever, and weakness. In addition, phlegm may be bloody, thick, and green or brown.

Now that you are armed with the information to help you identify what type of infection you may have, you will hopefully be back on the road to recovery much faster.

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## Brain Teaser Of The Month

The shape of my form  
will waver and bend.

From the things I'm destroying  
and the things I will rend.

My color will vary  
from bright red and blue.

The power I'm using  
will dictate my hue.

*(answer at the bottom of last page)*

## Real Life Dilbertisms

These are real quotes from Dilbert-like managers.

- "What I need is a list of specific unknown problems we will encounter."
- "Doing it right is no excuse for not meeting the schedule."
- "E-mail is not to be used to pass on information or data. It should be used only for company business."
- "This project is so important, we can't let things that are more important interfere with it."

## Snap, Crackle, Pop

The popping sound you hear when you crack your knuckles is actually caused by a collapsing bubble of gas. Your knuckles are surrounded by a clear liquid called synovial fluid, which lubricates the joint. When you pull your finger, it expands causing carbon dioxide gas in the synovia to form a bubble. Then, the bubble bursts as the finger is released.

Is it harmful? It is hard to say because very little research has been conducted on the subject. Some specialists feel that cracking your knuckles is unlikely to cause arthritis, but a lifetime of the habit could eventually damage ligaments.

## Let The Sunshine In

Recent research has shown that when students study using natural light they tend to excel on tests and learn the material better. So, if you need to learn a new concept at work or school, try to study during daylight hours near a window.

# Sleep Disorder Alert

There's a sleep disorder that strikes more than 10 million Americans, yet many people don't even realize that they are being affected. Sleep apnea is a serious disorder that has been tied to heart disease and stroke. People who have sleep apnea stop breathing as many as several hundred times during the night. This prompts people to wake up frequently in order to resume breathing. The process can leave you feeling extremely tired.

Obstructing tissue in the back of the throat usually causes the condition. The American Sleep Apnea Association has tips for identifying sleep apnea. If you are a loud, habitual snorer, are often sleepy during waking hours, are overweight or have a large neck, you may be more at risk for sleep apnea. A free brochure on sleep apnea is available by calling (202) 293-3650 or on-line at

<http://www.sleepapnea.org/help>.

## If You Enjoy This Newsletter, Why Not Share It With People You Know?

I love helping people, and I hope you enjoy reading my newsletter each month. If you'd like your friends, co-workers, relatives, business-acquaintances, etc. to receive a FREE subscription, just fill out the information on my "*Insider's Free Resources*" page and send or fax it to me (the number's on the sheet), OR just call me at 801-676-0375 and I'll make sure they receive a free subscription.

I'll also send them a note with their first issue letting them know that you were the thoughtful person who suggested they receive this newsletter. It's that easy!

## Getting The Most Out Of Your Extended Warranties

With the ever-expanding market of technological gadgets, many extended warranty offers are available. If you decide that you want to purchase an extended warranty, here are a few tips to help you get the most for your money.

- Be sure that the warranty is backed by an "A" rated insurance firm and offers access to convenient customer support.
- Look for a "no lemon" guarantee. This allows you to get a replacement item if your product does not perform properly after a set number of repairs.
- Verify that service will be provided at a convenient location by a qualified technician.
- Watch out for hidden costs such as trip charges, parts, or deductibles.
- Be sure that the warranty covers unexpected occurrences such as power surges.
- Ensure that the warranty can be transferred if you decide to sell the product.
- In addition to extending the manufacturer's warranty, you should look to see if the offer includes additional benefits during the original warranty period.

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## 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!

## Energize Your Career With Good Feng Shui

Feng shui is an ancient Chinese belief that preaches that your physical surroundings affect the positive and negative energy in your life. If your career could use some energizing, you might want to follow these tips from the Feng Shui Institute of America:

- Position your workplace so that you are facing the door with your back to a solid wall. This will give you a sense of control and support.
- Eliminate clutter and trash from your workplace to make room for more positive objects.
- Place decorative red objects around your office, such as red roses or candles, to attract greater recognition.
- Add live plants and lights to energize the room.

## Low Fat Alternatives

- Remove the majority of fat from a can of soup by putting it in the freezer for 10 minutes and scooping the fat off the top.
- To flavor your next batch of rice without adding lots of calories, cook it in broth instead of water.

## Answer To Brain Teaser...

*Fire*

**THANK YOU** for reading my Service For Life!<sup>®</sup> 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.

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# “Who Else Wants To Win A \$50 Lowe’s Gift Card”

*Your chances to win could be better than you think!*

We had two people guess incorrectly last month, but don’t give up! Try again this month!

**What is the most plentiful element in seawater?**

- a) hydrogen   b) chlorine   c) oxygen   d) sodium   e) magnesium

The answer is letter “B,” chlorine. So let’s move on to this month’s trivia question...

**How fast do the fastest messages transmitted by the human nervous system travel?**

- a) 280-300 MPH   b) 55-75 MPH   c) 130-150 MPH  
d) 90-110 MPH   e) 180-200 MPH

*The first person to call me with the correct answer will win! 801-676-0375*

## Real Estate Corner...

**Q. How can I figure out how much insurance coverage I need to protect myself if my home is ever destroyed?**

A. Over 70 percent of homes in the United States are underinsured. And, of those homes, 70 percent are underinsured by at least 30 percent. This is a major problem! The confusion between market value and replacement value is where many of these problems originate. Many people base their insurance coverage on the market value of their home. Market value is what a buyer will pay for your property, but this is irrelevant if your home is destroyed. What you should really be basing your coverage on is replacement value. This is much more complicated to compute.

When computing replacement value you must figure in all of the costs of rebuilding your home. This is often 20-30 percent more than new construction because of the added demolition and removal costs. Once the land has been cleared, you will need to add the cost of actually building your home by multiplying the square footage by the average cost per square foot. You can find out average square footage costs from your local builder’s association or builder’s union. Then, you need to add in additional money for upgrades and improvements that you have made. Also, check your local building codes because changes in codes since your original home was built can cost a bundle when rebuilding. In some cases, it may cost even more to rebuild your home than the market value. This is often the case in run-down areas where land values have fallen. In any case, don’t just base your homeowner’s coverage on the lender’s requirements. These often only cover the mortgage balance leaving you with nothing. If you are thinking of selling or buying soon, and require competent and caring representation, please call me at 801-676-0375.

*Get Free money-saving home tips at my web site: [www.UtahHomesInfo.com](http://www.UtahHomesInfo.com)*