



Kandy Clayton's...

Service For Life![®]

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

Important Tips For Buying Disability Insurance

Are you insured in the event you become disabled? Many Americans don't have disability coverage because they don't feel that they need the insurance. Ask yourself if you could afford to support yourself and loved ones if you were out of work for a long period due to illness or injury. Strangely enough, many of us carry life insurance policies to protect our families in case of death, but decline disability coverage. For younger workers, it's more likely you will be injured than it is that you will die. It also is more likely that you will be hurt away from your job than on the job and that you will become disabled due to disease than to an injury.

When considering long-term disability insurance there are several things you should keep in mind. The first item is that most automatic disability coverage given by the majority of employers is not enough to sustain you during an injury. You will probably need to purchase additional coverage. If you carry only your company's insurance, you may lose your right to appeal a denied claim. This is because the insurance company works for your employer, not for you. So your individual rights may be limited. You also need to find out if the benefits you receive will be taxable income. Most company policy benefits are taxable, but some individual policies are exempt.

When purchasing individual coverage, look for a policy that will provide you with the best coverage and the least number of restrictions. Most policies are fairly specific about what is covered and what is not. The rates for coverage often are calculated based on your age and sex. For example, a middle age female can expect to pay slightly more than her male counterpart does.

When shopping for a policy, use a licensed agent who is approved to work with several insurance agencies. This will provide you with a broader range of options. Individual policies that are not regulated by the Employee Retirement Income Security Act (ERISA) give you greater flexibility and safeguards to protect yourself.

If you can afford it, be sure that your policy is based on your overall ability to do your specific job. Avoid policies that provide benefits only if you become
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How Much Of Your Personal Net Worth Is Sitting In Your Home?
You might be shocked to learn how much your net worth has automatically increased and is sitting idle in your home. Don't leave your financial well-being up to just anyone. Call me at 801-676-0375 and I'll give you all the facts, based on valid, real-world home sales history.
Call now!

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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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!

Vacuity \va kyoo itee\ (noun)

Meaning: emptiness of mind, lack of intelligence, interest or thought
Sample Sentence: As they scribbled notes, the press was astounded by the display of **vacuity** in the speaker's remarks.

Tricky Trivia...

1. How long did the Hundred Years War last?
2. What is a camel's hairbrush made of?
3. What color is a Purple Finch?
4. What was King George VI's first name?
5. Where are Chinese gooseberries from?

(answers on the last page)

Call To Seniors

The Senior Corps is a national service program looking for volunteers over the age of 55. If you are over 55 and have extra time now that you are retired, then visit the web site www.seniorcorps.org for a listing of volunteer opportunities. www.aarp.org/volunteerguide also provides a state-by-state listing of needed volunteers. Volunteering is a great way to stay active in your community after retirement.

Tired Of Dandruff Flakes?

Try this simple mixture of one part antiseptic mouthwash to five parts water. Massage the mixture into your scalp for about five minutes and then wash as normal. You'll be amazed at the results even as soon as the first wash. As you continue to use the solution, your dandruff will simply "flake" away.

Quote Of The Month

"If A equals success, then the formula is: A=X+Y+Z. X is work, Y is play, Z is keep your mouth shut."

Albert Einstein

totally disabled. And, be sure that your policy is not written such that if you can perform even a portion of your job, your benefits will be reduced. Your best bet is to purchase a total disability policy.

Look for a policy that covers both physical and psychological disabilities. Also, make sure your policy waives your premium during any period of disability. Most policies have only a short waiting period to get started and the benefits should be applicable for your entire lifetime. If they do not last for your entire lifetime, aim for an age when you know that you will be getting another income such as Social Security or a pension. Be sure that your coverage is guaranteed as long as you pay your premiums. If possible ask for a cost of living increase to be written into the policy. It will be worth it if you find yourself disabled.

Purchasing a long-term disability policy is a good idea for most working adults. Disability insurance not only offers you peace of mind, it'll go a long way to support you and your family if the unforeseen strikes.

**Thank You! Thank You! Thank You!
Thank You! Thank You!**

Thanks to *YOU* the word is spreading. Thanks to all of my clients and friends who graciously referred me to your friends and neighbors last month! See, rather than pester people with unwanted calls and visits, I build my business based on the positive comments and referrals from people just like you. I just couldn't do it without you!

Steve & Debbie Curtis, Karen Neisler & Robbie Cardon

Strengthening Your Memory...

Failing memory is a natural progression as you age. It doesn't necessarily indicate you are headed toward a future of Alzheimer's Disease. It may only mean that your brain has suffered normal wear and tear along with the rest of your body.

Fortunately, healthy brains are able to regenerate cells to replace damaged ones. If you find it difficult to remember names of acquaintances or rare words, don't worry. In most cases, it's a natural type of memory lapse. But when you can't remember your spouse's name or common everyday words, you need to seek treatment. Most cities have memory specialists at their local hospitals. They can help you to identify the problem and treat it accordingly.

Your brain is like a muscle; it gets stronger with use. A few tips to keep your mind strong include playing word games such as crossword puzzles or anagrams on a regular basis. You also can take classes on new and interesting subjects to increase your brain activity. If you have trouble remembering things, try to repeat them to yourself. And always write things down. Relying on your memory alone can cause you more stress and worsen your problems. Establish routines and follow them. These simple tips can keep your memory strong for years to come.

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Brain Teaser Of The Month

I sizzle like bacon;
I am made with an egg.
I have plenty of backbone,
but I lack a good leg.
I peel layers like onions,
but I still remain whole.
I am as long as a flagpole.
Yet I fit in a hole.
What am I?

(answer at the bottom of last page)

Avoid That Chocolate Cake

Are you trying to lose a little weight but can't avoid sweets? Here is a great idea. Next time you want to resist the temptation presented by sweets, rinse your mouth with a solution of one-teaspoon baking soda in a glass of warm water. Swish for a few seconds and then spit out the solution. Your sweet tooth should be immediately calmed.

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:

Teachers, parents, and students can access lessons and educational materials on any topic at the Department of Education's Gateway to Educational Materials (www.thegateway.org). The Gateway makes finding educational materials on the Internet easy by connecting users to over 140 educational web sites. They offer ideas for both classroom and at-home activities.

"Nice Try, Kid..."

A little boy had been pawing over a stationer's stock of greeting cards for some time when a clerk asked, "Just what is it you're looking for? A birthday greeting, message to a sick friend, Anniversary or congratulations to your mom and dad?"

The boy shook his head and answered, "Got any blank report cards?"

Easy Time Management Tips

Do you ever find yourself struggling to balance work, family, and personal needs? Many Americans are feeling the time crunch and discovering that a life of rushed, out of control days is not the answer for happiness. If you want to gain control of your time and ultimately your life, here are a few simple tips.

- ◆ List your priorities and goals and then analyze if time spent is matching these goals. If your number one goal is the relationship with your spouse, then you need to be sure that you are spending enough quality time with him or her.
- ◆ Analyze your time management and see where you might attempt to modify. Then, take time to reflect on your time management every day.
- ◆ Identify ways to reduce your monetary needs in order to reduce your stress and the need to work so many hours.
- ◆ See if you can work from home or job-share in order to gain commuting time and reduce stress.
- ◆ Turn off the TV. Television is one of the easiest ways to waste time without even realizing it. Escape from your cell phone, pager, and fax machine when you leave the office. And don't fall into the rut of surfing the net for hours after work.
- ◆ Give away any items that clutter your home and that you have not used for at least six months.
- ◆ If you have children and they want to participate in extracurricular activities, limit their participation to one at a time. This will reduce carpool demands and the stress of juggling multiple activities.

Do You Have A Tough Real Estate Question You Want Answered?

I love hearing from all of my good friends and clients who enjoy reading my monthly letter. And I'm always looking to answer pressing questions you might have about *anything* relating to real estate or home ownership. If you have a question, tip or idea, please feel free to call me at 801-676-0375. Perhaps I'll feature you in a future issue!

Is "Free Checking" Really Free?

Free checking is one of the hottest trends in retail banking. Customers seem to love it, and it's become a financial windfall for banks. Here's how it works: Because no minimum balance is required to open an account, the "free checking" programs tend to attract people who are more likely to overdraw their accounts. When accounts overdraw, banks honor the charge, but hit their depositors with big fees. Banks argue this saves the consumer money, because bouncing checks can cost multiple fees for consumers, not to mention get you blacklisted by financial databases.

If you withdrawal \$100 from an ATM and you have only \$50 in the bank, you get the hundred, but you also get an overdraft charge. To you it could be just \$20 or \$30, but to banks it's BIG interest for letting you use their money for just a few days. Banks average about \$150 per year in overdraft fees from their "free" checking accounts.

Free checking is great if you're careful with your funds. If you can keep from overdrawing your account, you'll save potentially hundreds of dollars per year.

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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!

Learn From The Mistakes Of Others...

When the type on the office printer began to grow faint, the office manager called a local repair shop where a friendly man informed her that the printer probably just needed to be cleaned. Since the store charged \$50 for such cleanings, he suggested that the manager might try reading the printer's manual and doing the job herself.

Pleasantly surprised by his candor, the office manager asked, "Does your boss know that you discourage business?"

"Actually it's my boss' idea," the repairman replied. "We usually make more money on repairs if we let people try to fix things themselves first!"

Tricky Trivia Answers

1. 116 years
2. Squirrel fur
3. Crimson
4. Albert
5. New Zealand

Brain Teaser Answer

A Snake

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.

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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 Was The Only Person To Respond To Last Month's Trivia Question? I'm pleased to announce Jessica Pieros, who is ten years old was the only one who responded and therefore she get's McDonald's bucks to treat herself to whatever she wishes. This was last month's quiz question...

How many types of clouds are there?

- a) Twelve b) Three c) Seven d) Ten e) Five

The answer is letter "D," Ten. They are cirrus, cirrocumulus, cirrostratus, altocumulus, altostratus, nimbostratus, stratocumulus, stratus, cumulus, and cumulonimbus. So let's move on to this month's trivia question...

How many leaves does the average mature oak tree shed each fall?

- a) 100,000 b) 380,000 c) 700,000 d) 850,000 e) 900,000

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

Real Estate Corner...

Q. We Are Considering Purchasing A Home And Are Uneasy About The Negotiation Process. Can You Help?

- A. The goal of a positive real estate negotiation is to result in a win-win agreement. This is an agreement where both the seller and buyer feel they have received an equitable deal. Here are a few simple tips to help ensure that you negotiate fairly.

First, make sure that you offer a fair price. Nothing turns a seller off faster than a "low-ball" offer. Likewise, don't get into negotiations on a grossly overpriced home. This can leave you feeling taken advantage of and exhausted. Both the asking price and your offer should be based on current and factual comparable sales in the area.

Second, always respect the priorities of your counterpart. Try to identify the other side's motivations. Then, examine your own. If some items prove to be a sticking point in negotiations, offer to meet half way. This may require you to pay half of some expenses or modify your closing date, but in the end you will feel as if you have fairly compromised. If you have addendums to your main agreement, it may be helpful to solidify the purchase agreement and then deal with the addendums later.

Finally, using a third party on your behalf will keep you focused and emotionally disconnected—resulting in a much better outcome. I've made the art of successful negotiation the cornerstone of my business. I work hard to understand the needs of both the seller and the buyer in the transaction, and can put these years of experience to work for you. If you are thinking of selling or buying soon, and require competent and caring representation, please call me at 801-676-0375

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