



Buying A Home Soon? Learn how to save thousands of dollars when finding, buying, or financing your home. See my enclosed insert for details.

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Sue's...

Real Estate Muse!

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

3 Critical Components Of A Healthy Exercise Program

Are you committed to improving your health? Then you probably already know that a successful exercise program is important. Every healthy exercise program should have three basic components: aerobic exercise, resistance training, and flexibility exercises.

1. **Aerobic Exercise** uses large muscle groups. Activities include walking, jogging, swimming, or cycling. Remember to always warm-up and cool down when doing these exercises.

- *Frequency* – 3-5 days per week.
- *Intensity* – Try to start out at 50 percent of your maximum heart rate and then increase with time. Never exceed 85 percent of your maximum heart rate or get so out of breath that you are unable to talk normally. To figure your maximum heart rate, subtract your age from 220. Then, to get your exercising heart rate take your pulse for 10 seconds and multiply it by six. Remember you don't need to exercise at high intensity to achieve significant health benefits.

- *Duration* – 20-60 minutes each session. This can be done either in one daily block or in several shorter blocks (ex. three 10-minute chunks).

2. **Resistance Training** builds muscular strength, endurance and maintains strong bones. Activities include all types of weight lifting. Be sure you warm-up and cool down using aerobic exercises.

- *Frequency* – 2-3 days per week with at least one day of rest between workouts.
- *Intensity* – Start slowly and get a certified trainer to help you determine the appropriate weight for you to lift. Increase weight slowly to avoid injury.
- *Duration* – 1-3 sets of 8-12 repetitions is usually a good goal. Be sure to evenly work your arms, legs, back, stomach, and chest. Try to pattern your workout so you aren't stressing one portion of your body continuously. In other words, work your leg muscles, then your arm muscles, and then return to your legs.

Learn How To Maximize The Value Of Your Home!

Did you know there's a free consumer report showing which repairs and fix-ups will net you the most value for your home? It's call the "Homeseller's Guide To Moneymaking Fix-Ups," and it's great even if you're not planning on selling soon. You can get a free copy by calling me at... 302-449-5811

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!

gambol \gam'bel\ (verb)

Meaning: to leap about playfully; frolic

Sample Sentence: The ring bearer and flower girl **gambled** about at the wedding reception.

Fishing Tricks

Professional fisherman Tom Mann shared this advice with novice fishermen:

- Hold your rod nearly straight up.
- Let the hook catch the fish; don't use a forceful jerk.
- Use rocks or pilings to block any swift currents.
- Use boat motors to scare small fish out of reeds. These small fish will eventually entice bigger fish.
- Don't feel like you have to go to deep waters to get big fish. Eventually, they will come to the shallow waters to feed on the smaller fish.

Enough To Roll Your Eyes

What did the mayonnaise say to the refrigerator?

"Close the door, I'm dressing!"

What do you get from a pampered cow?

Spoiled milk

Quotes Of The Month...

"The man who does not read good books has no advantage over the man who cannot read them."

Mark Twain

"If the facts don't fit the theory, change the facts."

Albert Einstein

"A 'no' uttered from deepest conviction is better and greater than a 'yes' merely uttered to please, or what is worse, to avoid trouble."

Gandhi

3. **Flexibility** improves the range of motion of your muscles and joints. All types of stretching are included in this component.

- **Frequency** – 2-5 days per week
- **Intensity** – Use gentle movements and avoid jerking or bouncing. When you begin to feel the muscle stretch, hold it there and don't go further. This will help you avoid injury. Overall intensity should stay in the low to moderate range.
- **Duration** – As little as five minutes each day is beneficial. Each stretch should be held for about 10 seconds.

By incorporating these three components with proper nutrition, you can create a balanced program that will keep you healthy for years to come. For more information, you can visit discoverfitness.com, or you can design a step-by-step plan at workoutplan.com.

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!

Secrets For Staying Healthy

Are you tired of battling constant colds, flu, and earaches in your family? Experts suggest some simple tips for avoiding some of those illnesses.

- **Keep your hands clean.** Stop the spread of germs by washing your hands after using the bathroom, going on an outing, or being at school. Avoid using antibacterial soaps. They are actually detrimental because they may increase germ strength.
- **Drink water.** Adults should drink at least eight glasses of water each day and children should drink one cup per every 10 pounds they weigh. Water cleanses toxins and improves the effectiveness of germ trapping membranes.
- **Eat lots of fruits and vegetables.** They are filled with antioxidants and vitamins. Families should try to make a game out of trying a new fruit or vegetable each week.
- **Breathe moist air.** Use a humidifier to keep the humidity level at least 25 percent. The moisture allows your germ trapping membranes to work better.
- **Get a good night's sleep.** Keep a consistent schedule in order to maximize the effectiveness of your immune system.

Also remember, common ailments such as occasional colds are actually making your family's immune systems stronger.

Brain Teaser...

I have five letters.
If you take the first and last,
I will still be the same.
Even if you take the middle letter,
I will be the same as before.
Who am I?

(answer on bottom of last page)

Simple Savings Tip

Check your phone bill carefully. Many consumers are being charged for services like call waiting, voice messaging, or call forwarding when they don't even use these options. By canceling those unused services, you could save a few bucks each month. That may not sound like a lot, but over the course of a year the little savings can add up to a bundle.

Golf Wisdom

"The best wood in most amateurs' bags is the pencil."

Chi Chi Rodriguez

"He who has the fastest golf cart never has a bad lie."

Mickey Mantle

"Tee your ball high...air offers less resistance than dirt."

Jack Nicklaus

"Golf can best be defined as an endless series of tragedies obscured by the occasional miracle."

Anonymous

Fun New Web Site

A visit to terrafly.com can prove to be an interesting and educational experience. This web site contains high-definition photographs of the entire United States. The photos are taken from spy satellites. The site allows you to zoom in and maneuver in all directions and provides detailed information about specific areas. Try it! I'm sure you will find it fascinating.

No More Wrinkles

If you've left your clothes sitting in the dryer too long and they have become wrinkled, try this trick. Put a damp towel in with the dry clothes and run the dryer for about five minutes. The wrinkles will be gone!

Medical Web Sites: Good Advice Or Modern Quackery?

If you are like most Americans, the Internet has become a quick and valuable medical resource. Unfortunately, not all of the health related web sites give accurate information. How can you protect yourself from misinformation? Here are a few basic guidelines you should use when evaluating the trustworthiness of a site.

- ✓ **Authority.** Be sure medically trained professionals are giving the advice.
- ✓ **Complementary.** The site should be offering information to support the relationship between doctor and patient. Never trust a site that claims to replace your doctor's advice.
- ✓ **Attribution.** Be sure information is supported by clear references. Available links should be provided. If a claim about the effectiveness of a product is made, be sure there is supporting evidence.
- ✓ **Timely.** The date information was modified should be clear.
- ✓ **Sponsorship.** Be sure to notice the identity of any organization that contributes funding for the site. For example if a specific pharmaceutical company funds the site, you can almost guarantee that nothing negative will be said about any of their products.

A visit to www.quackwatch.com can provide you with even more information about the validity of specific health related web sites.

Want To Know How Much Your Neighbor's Home Listed Or Sold For?

Maybe you're just curious. Or maybe you want to know how much equity you have in your home. Or perhaps you're thinking of selling soon and want to know how much your home has increased in value. Either way, I can help...with no "sales pitches" or runarounds. Just give me a call at **302-449-5811** and I'll give you all the facts.

Credit Card Bargains

All those credit card offers begin to look the same after a while. With a visit to biz.yahoo.com/d/c/step1.cgi you can search for the best deal based on your specific spending habits. By considering the rates, fees, and grace periods, you can truly choose the best credit card for your personal needs.

- **Rates** – Don't just shop for the lowest rate. Extremely low introductory rates usually jump up to high rates after a short time. Some even hike your interest rate up permanently if you are a few days late with a payment.
- **Fees** – This is where credit card companies make their money. Research everything from transfer fees to over-the-limit fees before you sign up for a card. Also, find out exactly when late fees are incurred. If you have good credit don't pay an annual fee. And, be sure you will never be charged to close your account.
- **Grace Period** – It should be at least 25 days from the time of purchase. Some sneaky grace periods are much shorter so you pay interest even when paying your balance in full each month.

Search the Tri-State area for your perfect home: www.DelawareRealEstateAgents.com

Unknown Facts...

- On average, 12 newborns will be given to the wrong parents daily! That explains it!
- Chewing gum while peeling onions will keep you from crying.
- Astronauts are not allowed to eat beans before they go into space because passing wind in a spacesuit damages them. Not to mention the other drawback!

Kids - Talking About Love

Question: What do most people do on a date?

"On the first date, they just tell each other lies, and that usually gets them interested enough to go for a second date." – Mike, age 9

Question: What effect do good looks have on love?

"Beauty is skin deep. But how rich you are can last a long time."
– Christine, age 9

Question: Is it better to be single or married?

"It's better for girls to be single, but not for boys. Boys need somebody to clean up after them." – Lynette, age 9

Question: How do you make love last forever?

"Spend most of your time loving instead of going to work."
– Tom, age 7

Revitalize Yourself

Studies show frequent three or four day trips are just as revitalizing as longer vacations, so get going!

Brain Teaser Answer...

The word EMPTY

THANK YOU for reading my Real Estate Muse 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...

Sue Leek

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“Who Else Wants To Win Movie Passes For Two?”

Your chances to win are better than you think!

I'm pleased to announce that there were 2 correct guesses within 7 days of the mailing of last month's newsletter. The two lucky winners were... **Bob Fell** of Newark, DE and **Joann Boney** of New Castle, DE. **Congratulations!**

What yummy treat was reportedly invented in 1903?

- a) The banana split b) Suzie Q's c) The ice cream cone d) M&M's

The answer was "C," The ice cream cone. So let's move on to this month's trivia question...

Who was the only child born in the White House?

- a) Amy Carter b) John Kennedy c) John Q. Adams d) Ester Cleveland

I will accept all answers received within 7 days of my mailing this newsletter. From the correct answers, 2 names will be drawn and win Passes for Two to the Movies! Please call: 302-449-5811 with your answers.

Real Estate Corner...

Q. We're considering installing a pool and/or spa. I am concerned about the resale value of this investment. Can you help me make the best decision?

A. The addition of a pool is not the best investment if you are only concerned about resale value. Pools have notoriously low resale value. In fact, pools only add about 33 percent of their cost to the value of the home. So, if you spend \$20,000 on a beautiful new pool, you will probably only recoup about \$6,700 when you sell your home.

In addition, some buyers view pools as safety hazards and maintenance burdens. Many families with young children won't consider homes with pools because of highly publicized drowning dangers. You also should consider the space constraints of your yard. If the pool is going to take up the entire yard, it's probably a bad idea for resale alone.

If you've decided you want a pool, consider the cost an investment in your enjoyment, not just in the resale value of your home. If you are going to be purchasing a home in the near future it's advisable to buy a home that already has a pool. This eliminates the initial installation cost and resale risk, but gives you the enjoyment value.

A spa may be a better option if you are only concerned with resale values. Spas cost much less, averaging about \$5,000 to purchase. Try looking at home improvement centers or wholesale stores to find the best bargains. Most spas only cost about \$10 a month in additional electricity to run (depending on usage), but repair costs seem to be their biggest downfall. Including a nice deck or patio will increase the value even more.

If you are considering buying or selling and are in need of caring, competent representation, please contact me at **302-449-5811**.

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