

Insider Tips for Healthy, Wealthy and Happy Living – [View in browser](#)

Peg Augustus's...

Service For Life!®

Inside This Issue...

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If you're like most people, you just renew your insurance policies each year – and you're probably paying too much. In today's *Service For Life!*® Free consumer newsletter, you'll learn what discounts to ask for to lower your auto and home insurance policy costs.

You'll also learn four ideas for happier holidays, how your electronic devices are affecting your health, what to do if you're being followed, how to get the designer look for less with eyeglasses – plus fun facts, a trivia challenge, and lots more.

Peg Augustus

Peg Augustus, REALTOR®
Lakeshore Realty

P.S. When you notice people talking about real estate in the next few weeks, can you tell them about the free consumer information I provide?

They may be people with a growing family and they need more

room. You can help them buy their dream home for a lower payment than they might think is possible by mentioning my Free Consumer Report "**7 Secrets For Saving Thousands When Financing Your Home.**" To request a copy for a friend, simply email me by [clicking here](#).

Today's Brain Teaser . . .

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

(see answer below)

How To Save On Home And Auto Insurance

If you just renew insurance policies each year rather than taking the time to review your coverage and discounts, you're likely paying too much. Shop around annually (set a date in your calendar to help you remember) to see if you're getting the best deal. You can contact a broker, or use sites like [Insure.com](#) or [QuoteWizard.com](#). Ask your provider if they offer the following deals.

Vehicle Insurance

- **Safety devices:** Providers like State Farm and Geico offer a discount for daytime running lights, while Liberty Mutual and Travelers offer a discount for anti-lock brakes.
- **Young drivers:** Drivers under 25 in your household can mean your rates skyrocket, but good students usually warrant a discount because they're often safer drivers. Insurance companies may want to see proof of a B average in school.

Home Insurance

- **Multiple plans:** If you buy auto and home insurance from the same company, you can often get 5 to 15% off your rate.
- **Land value:** Don't mistakenly buy coverage for the price of your land in your homeowner's policy – only include coverage for the price of the home. Land is not at risk of theft or fire, which is what you're protecting from.
- **Modernizing/disaster prep:** Ask your insurer – You may be able to add storm shutters, better roofing material, or modernize your electrical or plumbing systems to help lower premiums.

Consider ways to get lower rates as soon as you purchase a new home or vehicle (homes in areas with lower crime rates or a professional fire department generally have lower rates. Vehicles with certain features like anti-theft devices can usually get a discount from auto insurers).

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Thinking Of Selling Your Home Soon?

Don't attempt to sell your home without my Free Consumer Guide, ***"6 Steps For Selling Your Home For Top Dollar."*** My exclusive report will give you all the facts for a fast, top dollar sale. To request your copy, email me by [clicking here](#).

What To Do If Someone Is Following You

The feeling that someone might be following you is terrifying. Though it's not likely, what would you do if the feeling became reality? Being aware of your surroundings is the best way to tell if someone is actually following you. Whether you're on foot or in a vehicle, here's how to know if someone's tailing you and then how to handle the situation:

How to Tell

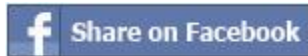
- Try not to act as if you're looking for the person following you. Keep walking or driving at the same speed, and try not to look over your shoulder.
- Notice small details. Is the car behind you taking all of the same turns? Does the suspicious person take a turn away from you but re-appear minutes later?
- Walk or drive more slowly. If you're in a car, move to the right lane and drive a few miles under the speed limit. If you're walking, stop for a moment and notice if people around you stop as well.

What to Do

1. Stay calm. Don't speed or panic because you'll be more likely to cause an accident.

2. Be confusing. Change your route, stop, retrace your steps, take a quick exit or enter a store unexpectedly.
3. Call the police. It's better to let the professionals handle the situation. Let them know exactly where you are and describe the suspect person or vehicle in detail.
4. If you're being followed, don't drive home in case it's a criminal with bad intentions. You don't want them to know where you live. Instead, drive to the nearest police station or busy public area.

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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.pegaugustus.com

Fun Facts and Laughs

4 Ways To Happier Holidays . . .

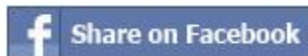
The holidays can get stressful in a hurry. Try these simple methods for celebrating the season – and make it easier for you and your family.

1. **Focus on the act of giving, not the presents themselves.** Buy gifts for the kids, but get your kids involved in giving homemade gifts (cookies, picture books) to other family members.
2. **Start a family gift exchange.** One idea: have family members put books they'd enjoy on an Amazon.com wish list. Share those lists and choose the books you want to give them.
3. **Participate in (or donate to) a charitable activity.** Check out a site like www.volunteermatch.org, but start looking early to make sure you are matched with the organization you

want. On a smaller scale, bake something special and deliver it to a fire station or senior citizens' home.

4. **To ease your own stress, remember to plan ahead.** Use a calendar to set aside days for exercise and rest, and learn to say no if you have too many commitments.

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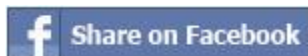


Homemade Flu Fighter. . .

If you're trying to recover from the flu or a cold, doctors say to get plenty of fluids and electrolytes. Store-bought sports drinks contain processed sugar and artificial ingredients, though, so why not try making your own? This recipe is much healthier.

In a blender, combine:
2 cups of filtered water...
1/2 cup of fresh orange juice...
1/2 cup of fresh lemon juice...
1/8 teaspoon of sea salt...
and 2 – 4 Tbsp. of organic raw honey.

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Websites for Medical Advice . . .

These websites can help you do some research before a visit to your doctor.

www.webmd.com – Find credible, timely information from an award-winning site: helpful medical and health information, online support communities, and expert commentary.

www.mayoclinic.com – The non-profit, number-one-rated hospital has detailed information about healthy lifestyle, drugs and supplements, and tests and procedures.

www.nlm.nih.gov/medlineplus – The National Institutes of Health provide reliable information for patients and family in understandable

language.

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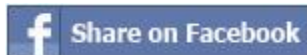
Have A Laugh – Boat Tales. . .

A riverboat captain was bragging to his passengers about how long he'd been captaining boats. "I've been on this river for so many years, I know each and every sandbar personally!"

Just then the boat rammed into a sandbar so hard, the entire boat and all its passengers were shaken violently.

"Look, there's one of them now!" shouted the captain.

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Are You My Client Of The Month?

Every month I choose a very special *Client Of The Month*. It's my way of acknowledging good friends and saying "thanks" to those who support me and my business with referrals, word of mouth and repeat business.

This month's *Client Of The Month* is .

You might be my next *Client Of The Month* too! Watch for your name here in an upcoming month.

Trivia Challenge for the Month...

“Who Else Wants To Win ?”

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: was the first person to correctly answer my quiz question.

What famous skateboarder was the first person to perform a trick called the 900, which is 2.5 rotations in the air?

a) Tony Alva b) Ryan Sheckler c) Shaun White d) Tony Hawk

The answer is d) Tony Hawk – nicknamed *The Birdman*, he is one of the most successful pro skateboarders in history. He has even skated at the White House – with permission! Let's move on to *thismonth's* trivia question.

What ancient city and UNESCO site is carved into a sandstone cliff?

- a) Ur
- b) Petra
- c) Palmyra
- d) Carthage

EMAIL ME BY: [Clicking Here](#) OR Call Me At 775-831-2846 And You Could Be One Of My Next Winners!

Brain Teaser Answer:

A snake

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.

Real Estate Q & A . . .

Q. What do I need to know about negotiating when I sell my home?

A. Revealing too much information to buyers when you're negotiating the sale is a common, costly mistake. To get the most for your home:

- **Work with a professional REALTOR®** who knows questions to ask potential buyers that determine their motivation for buying and what price they can afford.
- **Don't mention the "appraisal" value of your home** at a showing to try to persuade a buyer to pay more for it. An appraisal may not be accurate and is not the best indicator of the value of a home.
- **Don't tell a buyer why you're selling** (especially if you need to sell it quickly). Just say your housing needs have changed.

You can learn about six more costly mistakes in my Free Consumer Report called ***"How To Avoid 7 Costly Mistakes When Selling***

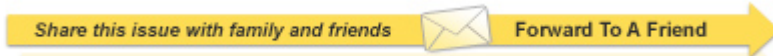
Your Home.” Call me and I’ll send a copy right over to you.

Do you have a real estate question you want answered? Feel free to call me at **775-831-2846** or email me by [clicking here](#). Perhaps I’ll feature it in my next issue!

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