

Insider Tips for Healthy, Wealthy and Happy Living – [View in browser](#)  
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Chad Edward Haug's...

## Service For Life!®

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Inside This Issue...

- [Financial Tips for New Graduates...](#)
  - [Is it a Cold or Something Else?...](#)
  - [Fun Facts and Laughs:](#)  
Houseplants for Every Room, Websites for Monthly Surprises,  
And More...
  - [Trivia Challenge:](#)  
Win \$20 Firehouse Subs Gift Card
  - [Real Estate Q&A:](#)  
My Home Isn't Selling. What Should I Change About My Marketing?
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Chad Edward Haug  
C Edwards Real Estate  
Phone: 630-276-8337  
Email: [chadhaug@gmail.com](mailto:chadhaug@gmail.com)

Dear {FIRST\_NAME|Friend}...

Many recent graduates are grappling with debt when they leave college. In today's Service For Life!® Free consumer newsletter, I have several suggestions on how to get a handle on personal finances for those just getting started in the professional world. If you don't have college graduates in your life, perhaps you could pass these helpful tips along to someone else who does.

You'll also learn about surprising cold symptoms, and the

best plants for every room of the house – plus fun facts, a trivia challenge, and lots more.

***Chad Edward Haug***

Chad Edward Haug, REALTOR®

C Edwards Real Estate

**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 graduating senior and they want to buy an investment property while their child is in college. You can mention my Free Consumer Report: "8 Secrets For Saving Thousands When Finding, Buying and Financing Your Next Home." Then give them my phone number - 630-276-8337. Or, you can always request a copy for a friend by emailing me at [chadhaug@gmail.com](mailto:chadhaug@gmail.com).

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**Today's Brain Teaser . . .**

What travels faster: hot or cold?

*(see answer below)*

**Financial Tips For College Graduates**

As the price tag on a college degree continues to skyrocket, it's become increasingly important that recent college grads are financially savvy. Instead of gifting an inspirational book to the young adults in your life this graduation season, pass these tips on instead.

- **Don't ignore debt.** Get a plan in place as soon as

possible to pay off credit cards and loans. Pay AT LEAST the minimum due every month, and make extra payments when possible. Put extra money toward those debts that carry the highest interest rates first.

- **Start saving.** Even as you pay off debt, it's important to save money from every paycheck. Tuck some away for retirement, and establish a savings account covering at least three months' worth of living expenses. A steady, more generous paycheck is a nice addition to a new, professional lifestyle, but it is still essential to be financially prepared for any changes in the future.
- **Take advantage of employer matching retirement plans.** Many corporate employers will match a certain percentage of retirement contributions deducted automatically from your paycheck. If at all possible, invest the maximum amount that your employer will match.
- **Reassess accounts and credit cards.** Do a bit of research and make sure the checking account you have makes the most sense for your financial situation. Is there a bank or account with more flexibility and better benefits? The same is true for credit cards: Make sure you're getting the lowest interest rate possible and any earned rewards match your lifestyle and interests.
- **Find a side gig.** Whether you walk dogs on the weekend or put creative skills to use with a freelance contract, a little extra money can go a long way to cushion the bank account fresh out of college.

You can suggest to new graduates that they sign up for a free budgeting app like **Mint** or **You Need A Budget**. They'll thank you!

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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. Just call **630-276-8337** anytime, 24 hours, and I'll rush a copy out to you for free. Or,

REQUEST YOUR COPY

## Could It Be A Cold?

Beyond common cold symptoms, the body is excellent at communicating when something's not quite right. Here are several surprise symptoms that could indicate you might have a cold – and a few signs you may have something else.

### It could be a cold if:

- Your senses of smell and taste aren't up to par.
- You are thirstier than usual.
- You feel muscle aches and pains in unusual places, such as the scalp.
- You have particularly vivid or unusual dreams.
- You find it hard to focus on a task or aren't interested in socializing.
- Your eyes are more sensitive to light than normal.

### It might be more than *just* a cold if:

- You suffer from severe headaches.
- You just returned from a trip, especially if you were abroad.
- You continue to experience many symptoms after four days.
- You experience a low-grade fever for several days.
- Your symptoms are in one location, such as the throat or an ear.

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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.Cedwardsrealestate.com](http://www.Cedwardsrealestate.com)

## Fun Facts and Laughs

### *House Plants for Every Room. . .*

House plants can do far more than simply spruce up the way a home looks. Certain plants wield certain benefits – and many thrive better in some rooms than in others. Put your green thumb to work and get these plants growing where they serve you best!

#### **In the living room:**

- The *peace lily* removes mold spores in the air and is relatively low maintenance. Though it can adapt to low light, placing it in a well-lit area will keep it flowering almost nonstop.
- Colorful or striking-looking plants like *cacti* or *bird of paradise* can add a fun touch to this lively space.

#### **In the bedroom:**

- *Weeping figs* remove airborne toxins and increase oxygen levels, allowing for better sleeping conditions.
- *French lavender* promotes calm and serenity.
- If you have ample sunlight, add *aloe*, which purifies the air.

#### **In the bathroom:**

- *Chinese evergreen* is durable and the soil should be kept moist – perfect for a humid room!
- *Ferns* thrive in environments with low light and high humidity.

#### **In the kitchen and dining room:**

- *Golden pothos* are good hanging plants, so they don't take up precious counter space.

- *Bamboo* is simple to care for and makes for an interesting table centerpiece.
- From *rosemary* to *mint*, any sort of herb is welcome in the kitchen.

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### ***The RIGHT Way to Use Child Car Seats. . .***

It is in your kids' best interest (and the law!) to properly use car seats. Even if you're taking a quick drive down the street, here's what you need to know:

- Choose a car seat that best fits a child's weight, size, and age as well as your vehicle's design. Learn how to use the seat you purchase.
- Look for a car seat label that notes the seat meets or exceeds Federal Motor Vehicle Safety Standard 213.
- Don't use a car seat that is more than six years old, shows signs of wear, or has been involved in a car accident.
- Upgrade car seats as the child grows. Infant-only seats should always face the rear of the car. Kids two years or older, or those who outgrow the height/weight requirements for rear-facing car seats, should use a forward-facing car seat as long as possible.
- Check installation with the help of a certified child passenger safety technician at a child car seat inspection station. These are often hosted by local health departments, fire departments, and hospitals.

Please note: Laws vary by state. Check out your local regulations at [drivinglaws.aaa.com](http://drivinglaws.aaa.com)

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### ***Websites for Monthly Surprises. . .***

These themed subscription boxes arrive monthly, filled with fun items.

[www.TryTheWorld.com](http://www.TryTheWorld.com) – Cooking ingredients, drinks, and snacks from a new country every month.

[www.BarkBox.com](http://www.BarkBox.com) – One for Fido! Every month includes at least two toys, two all-natural bags of treats, and a chew.

[www.CauseBox.com](http://www.CauseBox.com) – Filled with products from socially conscious brands.

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### ***How Not to Lose Your Vehicle. . .***

Keep track of where you parked your car with these tips:

- Take a video as you walk away from the car. This will help you retrace your steps back.
- Add something to your car to make it more noticeable, such as a colorful antenna topper.
- Always park in the same type of area, such as always on the top deck of a parking garage or by an intersection of two streets.
- If you carry a smartphone, pin the location of the car in a map before you leave it.

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### **Please Welcome New Clients And Good Friends Into Our Real Estate Family. . .**

I'd like to take a moment to personally introduce and welcome a few of my newest clients and good friends who have supported my business over the years. And special thanks to everyone who thought of me with your referrals!

**Big thank you to Connie Leturno with Lennar Homes In Edgewater Subdivision for being such a great resource**

**with buying a New Construction home in Shorewood!  
Truly a pleasure to work with, Love the quality of  
Homes and Beautiful Design.**

Trivia Challenge for the Month...

## **"Who Else Wants To Win \$20 Firehouse Subs Gift Card?"**

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

**In 1999 Time Magazine named Albert Einstein as "Person of the Century." Who did they say was one of the two runners-up?**

- a) Franklin D. Roosevelt
- b) Winston Churchill
- c) Sigmund Freud
- d) Pople John Paul II

The answer is a) Franklin D. Roosevelt. The other runner-up was Mahatma Gandhi. Let's move on to *this* month's trivia question.

**The "Strongest Girl in the World" (a fictional character) has a pet monkey named what?**

- a) Bananas
- b) George
- c) Abu
- d) Mr. Nilsson

*You Could Be One Of My Next Winners! Call Me At 630-276-8337 OR*

**EMAIL ME YOUR  
ANSWER**

## Brain Teaser Answer:

Hot. You can catch a cold.

## Real Estate Q & A . . .

### **Q. My home isn't selling. What should I change about my marketing tactics?**

**A.** If you've taken your home off the market and are looking to try again, choose a REALTOR® who shares your goals and stands out as a Home Marketing Expert. A Home Marketing Expert should provide you with a dynamic new marketing plan that goes beyond holding open houses and sending out flyers. Here are some things to look for in the plan:

- Offering updated ideas about your home's condition, staging and asking price.
- Using all advertising avenues, including the Internet. Did you post compelling pictures of your home the first time you tried to sell it? Did you include a virtual home tour? A drone video of the area?
- Posting on social media. Does this person use Facebook to showcase properties (in an appropriate manner)?
- Getting the attention of other REALTORS®. Does this person have contacts with REALTORS® who are already working with out-of-town buyers who may be moving to the area?

To learn more about how to sell your home the second time, call and ask for my Free Consumer Report called **"4 Tips To Guarantee Your Home Sells The Second Time."** I'll send a copy right over to you.

Do you have a question related to real estate or home ownership? Please call me at **630-276-8337**. Perhaps I'll feature your question in my next issue!

## EMAIL ME YOUR QUESTION

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**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. Help your friends get more out of life by forwarding this email to them...

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C Edwards Real Estate  
23441 W Grinton Dr  
Plainfield, Illinois 60586  
US