

"On the Homefront"

January 2009

Donna J. Hahn

Direct Line: (630) 759-4839

Cell: (630) 319-8602

Fax: (866) 844-6325

E-mail: Soldalot@kw.com



*Donna
Hahn*

"Professionalism with a Personal Touch"



KELLER WILLIAMS
R E A L T Y
NEW HORIZONS OF ILLINOIS

The Secret to Getting Discounted Auto Warranty

What happens if your transmission breaks down? Or something is wrong with your engine? With the increased cost of gas and maintenance, automobiles are already expensive to operate, let alone fix if something major fails. If your factory warranty is up, get ready to dip into savings, or worse, take out another credit card.

With the current economy, we are always looking for ways to cut costs. One of the best ways to do this is with a good automotive warranty. A vehicle service warranty gives you peace of mind because you know you will never have a major automobile expense in the future. You might think that purchasing a warranty is too expensive. However, with the right resource, you can obtain a comprehensive warranty at a very reasonable price.

Auto Repair Warranty, Inc. is a family-owned full service vehicle warranty company that covers any vehicle under 100,000 miles and some makes or models that have even more miles.

They often cover high-end vehicles that other companies won't such as BMW, Mercedes, Land Rover, Hummer, etc.

How do they offer their warranties for so much less than their competitors? The answer is because they are a warranty company. They are not a broker or dealer. They do not add a profit to the cost of the warranty and they choose to sell warranties at a fair, correct and competitive price.

"With over 100 combined years experience in the vehicle repair business, we know the cost of repairs and constantly review repair frequency and costs for all older and newer vehicles to establish our risk exposure. We then calculate our warranty price based on this data. This allows us to offer the same or more warranty coverage than most other companies at a lower cost for our clients," says Michael Petruziello at Auto Repair Warranty, Inc.

Their popular bumper to bumper warranty covers the engine, transmission, rear-wheel drive, four-wheel drive, air conditioning, heating, electrical, sensors, steering, front suspension, labor and much more. If there is something that the warranty does not cover such as tires, tune-ups and any maintenance item that may be needed, the company offers free service consulting so you know you are paying what you should and not getting ripped off by inflated auto repair prices.

In addition, Auto Repair Warranty, Inc. offers 24/7 roadside assistance for their clients. Towing, emergency tire problems, gasoline, lockout service and emergency transportation up to 50 miles are all covered.

When you purchase a warranty with Auto Repair Warranty, Inc., all contracts stay in-house. When you have a claim, it is paid directly to the repair facility by a corporate credit card immediately upon completion of the work. You are not required to pay for the repair and then wait for an administrator or insurance company to mail you a refund check.

Auto Repair Warranty, Inc. is "A+" rated, safe by the Better Business Bureau, D&B Listed and is highly rated by several other quality assurance organizations as well, so you know you're insured by a trusted and reliable company.

Source: estatesofsomerfield.com

Tortellini Stir-Fry

This stir-fry is redefined - with pasta instead of rice. It's a great way to get all the vegetables found in Asian stir-fries, but with an Italian accent. Serve with fruit salad and a glass of Perrier water to complete this meal.

Preparation Time - 15 minutes

Cooking Time - 10 minutes

- * 1 package (9 oz.) BUITONI Refrigerated Three Cheese Tortellini, prepared according to package directions, drained
- * 1 tablespoon vegetable oil
- * 1 package (16 oz.) loose-pack frozen stir-fry vegetables
- * 1/3 cup prepared peanut- or garlic-flavored stir-fry sauce
- * 2 tablespoons water
- * 1/8 teaspoon crushed red pepper (optional)
- * 2 tablespoons chopped unsalted cashews or peanuts

HEAT oil in large skillet over medium-high heat. Add vegetables; cook, stirring occasionally, for 7 to 8 minutes or until crisp-tender.

STIR in cooked pasta, stir-fry sauce, water and crushed red pepper; cook for 1 to 2 minutes or until mixture is heated through. Sprinkle with nuts just before serving.

Serving Size: 4



Eric Hamilton

Phone: (630) 728-7918

Fax: (630) 375-5862

Website: qualitywitheric.com

Email: eric.hamilton@wellsfargo.com

**WELLS
FARGO**

**HOME
MORTGAGE**

Mortgage Watch

Courtesy of Eric Hamilton Mortgage Consultant
Wells Fargo Home Mortgage
Information Only, Rates subject to change

CONV. 30 Year fixed	5.000%
CONV. 15 Year fixed	5.000%
CONV. 5/1 Arm	5.500%
FHA 30 year fixed	5.500%

What are you waiting for, buy NOW!

APR's vary with each individual loan.

Great websites to check out

To find Sex Offenders in your area, and get alerts on recalled products and food go to: <http://www.familywatchdog.us/>

For a Family Guide to Stranger Safety go to: <http://www.thesafeside.com/downloads>

Fun games, and puzzles for kids go to: <http://www.highlightskids.com>

To find out what things are made of go to: <http://www.strangematterexhibit.com/>

How to Keep Your PC Clean and Quick

What you don't know can hurt you – big time – when it comes to what's hiding in your PC. From “naturally” occurring registry errors to more insidious threats like spyware, hidden problems can slow your computer performance to a crawl or even cause it to crash.

A little pro-active maintenance, however, can go a long way towards preventing problems. Keeping your PC “clean” and running at its best is as simple as establishing a routine maintenance schedule and using the right kinds of software to address the most common problems. The good news is, many of these maintenance tasks can be automated, thanks to software developers who understand how busy the average PC user is – and how baffling trouble-shooting can be.

Here are three key “cleaning” tasks that you should perform on a regular basis (at least once a week):

Run a Registry Cleaner

If your computer is slower now than when you first bought it, the problem may be registry errors. Installing and removing software, playing online games, application crashes and upgrades of software problems can all create “natural” errors in your PC's registry. They accumulate over time and the more errors you have, the higher the likelihood that you'll experience trouble.

Source: estatesofsomerfield.com



Sony recalls notebooks that may overheat

Sony's VAIO VGN-TZ100 series, VGN-TZ200 series, VGN-TZ300 series and VGN-TZ2000 series of notebooks are hot—literally. The electronics giant announced

today with the U.S. Consumer Product Safety Commission that it is voluntarily recalling models in these four notebook lines due to potential burn hazards to the user.

According to the CPSC, irregularities in the wiring and/or a loose screw inside the screen hinge could cause a short-circuit and overheating.

Not every model in the four VAIO series is affected. VAIO owners should call Sony (888-526-6219) and check Sony's Web site for more information. Consumers should also check our latest post on the Consumer Reports Safety Blog and at the CPSC Web site for more details about the Sony notebook recall.

Remedy: Consumers should stop using the recalled notebook computers immediately and contact Sony to determine if their notebook is affected. The firm will arrange for an inspection and repair, if needed.

Consumer Contact: For additional information, contact Sony toll-free at (888) 526-6219 anytime, or visit the firm's Web site at www.sony.com/support

Source: consumerreports.com

Quote of the Month:

"Always tell the truth; then you don't have to remember anything. "

- Mark Twain

Connie J. Butcher

Law Offices of Trent & Butcher
 Email: cjbatty@aol.com
 Website: trentbutcherlaw.com
 Off: 630-682-3100 Cell: 630-605-7781

Areas of Practice

**Real Estate, Personal Injury,
 Worker's Compensation,
 Wills/Trust**



The 411 on Health Insurance

You've heard it before: accidents happen. There's a great deal of truth in this oft-quoted statement. It's one reason why you should always have good health insurance, because without it, you may be putting yourself in serious financial straights.

"Understanding the types of available coverage can help ensure you won't be caught in a regrettable predicament that could cost you and your family for years to come," says Kurt Stammberger, vice president of marketing for Vimo, a company that provides integrated comparison-shopping information on group health insurance products and services, doctors and health insurance plans.

Health Insurance...In General.

General Health Insurance refers to many different types of insurance policies. These range from policies that cover the costs of physicians and hospitals to those that meet specific needs, such as the necessity to pay for long-term care. Even disability insurance, which replaces lost wages if you are unable to work due to sickness or accident, is considered health insurance, even though it's not specifically for medical expenses. However, when the discussion revolves around health insurance, it generally focuses on the type of insurance employers offer to their employees. This is the kind that covers medical bills, surgery and hospital expenses, and is often referred to as "comprehensive" or "major medical" health insurance.

When the dialogue turns to more general health care coverage, it is more likely that you'll hear terms such as "fee-for-service" or "managed care". Further, you'll most likely hear about certain kinds of managed care plans. These span the gamut from health maintenance organizations or HMOs to Preferred Provider Organizations or "PPOs," and Point-of-Service or "POS" plans.

While fee-for-service and managed care plans differ in significant ways, in some ways they are parallel. For example, both cover an assortment of medical, surgical, and hospital expenses, while most offer some coverage for prescription drugs, and some include coverage for dentists and other providers. But there are many important differences that will make one or the other form of coverage the appropriate one for you and possibly your family.

Coverage for a group is characteristically offered through many companies, although unions, professional associations and other organizations also offer it. As an employee benefit, group health insurance has many rewards. Much

although not all -of the cost is frequently absorbed by an employer, as premium overheads are often less due to group purchasing in large groups. In this arena, by enrolling when you first become eligible for coverage, you most likely will not be asked for proof that you are insurable.

(Enrollment usually happens when you first take a job, and often during a certain period each year, which is called "Open Enrollment"). Some companies even offer their employees a choice of fee-for-service and managed care plans. Additionally, some group plans also offer dental insurance along with medical.

Health Insurance for the Short-Term.

Temporary health insurance is generally a reasonably priced, short term medical plan intended for healthy people who are, in the interim, without health insurance. It can become effective as early as the following day after enrollment, it can be purchased for periods as short as 30 days or up to 180 days, and it's usually paid for in either one single payment or monthly payments. Temporary health insurance is often utilized by those with specific, short-term needs and generally for individuals who may be:

- * In between jobs or laid off
- * Graduating from college
- * Waiting for group coverage
- * Coming off parents' health plan as a dependent
- * Working part-time or temporarily
- * Waiting for permanent health insurance to begin

Insurance for the individual is also a smart choice if you work for a small company that does not offer health insurance or if you happen to have your own company and are self-employed. The advantage to this insurance is that you can customize your plan to fit required needs from the insurance company that you choose. In this case, you should also be a diligent comparison shopper, as coverage and costs differ greatly between all of the companies out there. While assessing policies, you should consider what is covered, what is paid, and how much you're required to pay in deductibles and coinsurance.

A thought to ponder: Now that you have a general understanding about the types of insurance available, one idea holds true - be sure that when it comes to health insurance, you always have some. To be caught in an unlucky predicament without it can not only be a hit to your health, but it can be a dire drain to your wallet, as well.

To learn more about the different types of health coverage available, and how to determine what policy is right for you, visit www.vimo.com.

Source: estatesofsomerfield.com

Tip of the Month:

Grab 2 dryer sheets (the sheets you stick in your dryer to prevent the clothes from becoming staticy) and put one under the driver's seat and one under the passenger seat. You will be amazed at how good this makes your car smell for a long time. Just change them each time you detail the inside of your car and it is a cheap and effective way to keep your car smelling fresh.

**Did you know...**

The airplane Buddy Holly died in was the "American Pie" (thus the name of the Don McLean song).

The Secret to Bone and Joint Health

A person's bones and joints are fundamental to every movement they make. From young to old, millions of Americans suffer from bone and joint problems that limit their mobility and the way they live their lives.

The good news is it doesn't need to be that way. With some easy steps, you can help improve or even prevent common conditions associated with bones and joints. Here's what you need to know:

1. Stay Active

Exercising and staying active is an important part of keeping your bones and joints healthy because regular activity helps to build strength and endurance. Low-impact activities can be easy and very beneficial. Walking and swimming are both great choices. Remember to stretch before any physical activity to reduce injury.

If you suffer from pain during movement, avoid those movements that are painful, but do exercise your joints. Move each joint through its full range of pain-free motion each day. Listen to what your body is telling you and choose exercises that are comfortable.

2. Supplements

Vitamins and supplements can support a healthy lifestyle. There are two supplements that are influential to bone and joint health: calcium and glucosamine.

Calcium

Calcium is essential for building strong bones and teeth and helping prevent osteoporosis. Taking 800 to 1,000 mg of calcium and 400 to 800 IU of vitamin D per day may help prevent osteoporosis along with lifestyle and dietary changes.

Botanical Laboratories, makers of Wellesse health products, created a liquid calcium supplement with vitamin D that is a great way to get the calcium you need in an easy-to-ingest form. Just one dose of this lactose-free formula con-

tains 1,000 mg of Calcium, the same amount as three glasses of milk.

Glucosamine

Many studies have found that glucosamine is effective in helping keep joints healthy and functioning properly. Think of it as an extended warranty for your knees, back, shoulders, elbows and other parts of your body that bend or twist. Glucosamine preserves the body's natural shock absorber -- cartilage -- which is crucial for joint performance and flexibility.

Wellesse Joint Movement Glucosamine is a popular choice for physically active people who want to protect their joints and keep them healthy. This formula was created in a liquid form because research has shown that nutrients from liquid sources can be more easily absorbed than from solids. It is a comprehensive formula created with a pleasant taste so you can take it alone or mix it with juice.

3. Talk With a Physician

If you have any concerns or unusual pain, talk with a physician who can help diagnose your condition and work with you to create a treatment plan.

Keep your body in motion with strong bones and flexible joints by starting a glucosamine and calcium supplement today. Get your \$2 coupon for Wellesse Joint Movement Glucosamine now by visiting www.Wellesse.com. Both supplements are available online or through your local pharmacy.

* These statements have not been evaluated by the Food and Drug Administration. This product is not intended to diagnose, treat, cure or prevent any disease.

Source: estatesofsomerfield.com