

# "On the Homefront"

March / April 2010

## Donna J. Hahn

Cell: (630) 319-8602

Fax: (630) 778-4139

E-mail: [donna@donnahahn.com](mailto:donna@donnahahn.com)



*Donna  
Hahn*

"Professionalism with a Personal Touch"



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

### Simple steps to reduce pet dander and dust mite allergens in the home and classroom

Now that school is in full swing, children are spending less time on the playground and more time indoors with each other. With the constant interaction of classroom projects, gym class and story time, one important concern that is often overlooked is indoor allergens from pet dander and dust mites.

More than half the American population tests positive to one or more allergens, according to the Third National Health and Nutrition Examination Survey.

Reducing indoor allergens from cats, dogs and dust mites in the home and classroom creates a clean, comfortable environment for your family. Parents and teachers should be mindful of what indoor allergens from pet dander and dust mites their children might be exposed to in their classrooms, recommends Dr. Paul Ehrlich of Beth Israel Medical Center in New York City.

'Children spend more than six hours a day in their classrooms; it is inevitable that with all of the dust-collecting hot spots, such as bookshelves and planters, indoor allergens from cats, dogs and dust mites will be circulating,' Ehrlich says.

The federal government's National Survey of Lead and Allergens in Housing shows that dog and cat allergens are universally present in American homes,

### Double Chicken and Broccoli Alfredo

Serve this quick and delicious pasta dish with your favorite tossed salad and crusty bread. Place extra virgin olive oil on a small plate and use as a dip for your bread!

Preparation Time - 5 minutes  
Cooking Time - 10 minutes

- \* 1 package (9-oz.) BUITONI Chicken and Roasted Garlic Ravioli, prepared according to package directions
- \* 1 package (10-oz.) BUITONI Refrigerated Alfredo Sauce
- \* 1 package (10-oz.) refrigerated sliced chicken breast meat
- \* 2 cups broccoli florets, cooked

**HEAT** sauce and chicken in medium saucepan over medium heat until hot; toss with pasta and broccoli.

Serving Size: 4

### Butterscotch Gingerbread Cookies

Butterscotch morsels add their sweet creaminess to this classic gingerbread cookie. The ultimate treat, warm from the oven with a glass of cold milk.

Preparation Time - 15 minutes

Cooking Time - 9 minutes

Cooling Time - 15 minutes

- \* 3 cups all-purpose flour
- \* 2 teaspoons baking soda
- \* 1 1/2 teaspoons ground cinnamon
- \* 1 1/2 teaspoons ground ginger
- \* 3/4 teaspoon ground cloves
- \* 1/2 teaspoon salt
- \* 1 1/2 cups packed brown sugar
- \* 1 cup (2 sticks) butter or margarine, softened
- \* 1/3 cup mild molasses
- \* 1 large egg
- \* 1 2/3 cups (11-ounce package) NESTLÉ

**TOLL HOUSE** Butterscotch Morsels

**PREHEAT** oven to 350° F.

**COMBINE** flour, baking soda, cinnamon, ginger, cloves and salt in small bowl.

**BEAT** sugar, butter, molasses and egg in large mixer bowl until creamy. Gradually beat in flour mixture until well blended. Stir in morsels. Drop by rounded tablespoon onto ungreased baking sheets.

**BAKE** for 9 to 11 minutes or until cookies are lightly browned. Cool on baking sheets for 2 minutes; remove to wire racks to cool completely. Yields 2 dozen cookies

whether a pet lives in the home or not. Homes with pets tested significantly higher for pet allergens than homes without pets, but even pet-free homes harbored pet allergens, according to the survey.

Children are indirectly exposed to the allergens from pet dander and dust mites, which can easily cling to children's clothes, bringing these allergens from home into the classroom.

Dr. Ehrlich suggests that parents and teachers take the following steps to help reduce allergens in the classroom and the home:

- \* Have your child change clothes once home from school. Allergens from pet dander and dust mites can easily cling to a child's clothes, bringing these allergens from the classroom into the home.
- \* Remove dust collectors, such as piles of unused books, from common spaces, including play areas or bedrooms.
- \* Use an electrostatic duster to swipe over desks, chairs and windowsills daily. Swiffer 360 Dusters help to reduce up to 90 percent of common household allergens from cats, dogs and dust mites.
- \* Thoroughly clean your child's cubby or toy storage bin every week, as it can collect dust and pet dander from weekly usage.
- \* Use a HEPA (High Efficiency Particle Air) Filter in high-traffic areas and common rooms to reduce allergens, making the air cleaner for your children.

Source: <http://helloelizabethtownfknox.com/tls/?action=article&itemld=3712>



Eric Hamilton

Phone: (630) 728-7918

Fax: (630) 375-5862

Website: [applywitheric.com](http://applywitheric.com)

Email:

WELLS  
FARGOHOME  
MORTGAGE

## Mortgage Watch

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

|                     |        |
|---------------------|--------|
| CONV. 30 Year fixed | 4.875% |
| CONV. 15 Year fixed | 4.250% |
| CONV. 5/1 Arm       | 3.750% |
| FHA 30 year fixed   | 5.125% |

**What are you waiting for, buy NOW!**

APR's vary with each individual loan.



### The Offer: There's More to It Than Price

#### Fixating on price in real estate may cost you the deal:

Sellers who decide that a specific dollar figure will buy their home and won't budge from that bottom line may sell themselves short.

Buyers who drop out of a transaction for a property they love because the seller's counter-offer shocks them may be quitting before they have really started negotiating.

When a buyer makes an offer to purchase a house, condominium unit or commercial property, the purchase price is a prime consideration, but it represents only part of the total value offered to the seller. Problems may arise for both sides of the transaction when this fact is forgotten.

#### Value Elements in an Offer

The value expressed in a buyer's offer to purchase, or in a seller's offer to sell, involves 5 key elements -- a financial package:

1. **Purchase Price**, the stated amount of dollars offered by the buyer, represents a significant contributor to value, but there are other important factors which can reduce the amount the seller receives or which can compromise the transaction. It's not the purchase price, but the net proceeds of the sale that sellers -- and savvy buyers -- should concentrate on.

2. **Closing Date**, or the day ownership changes hands and the seller receives the money, can represent cost or value to both parties. Savvy buyers usually attempt to meet the seller's preferred moving date, especially when the seller has committed to purchasing another property or needs the proceeds of the sale on a specific date. For instance, a closing before that date may be expensive because the seller would have to move out and store everything until they could move into their new home. That double move and the inconvenience represent out-of-pocket costs and time lost that make the actual purchase price lower than stated. A closing date later than the seller's preferred date may leave the seller owning two homes—and paying off two mortgages—at once. The seller may incur extra costs in arranging bridge financing to meet legal obligations to close on their new home before they receive proceeds from the sale of their current home. Choice of closing date may represent costs or value to the buyer as well. Balancing this reality for both parties is key in negotiation.

3. **Inclusions and Exclusions** to the sale also represent costs and value for both parties. Appliances, heating systems and draperies are common seller inclusions designed to boost value for buyers. If warranties for everything from a new roof or solar panels to new appliances cannot be transferred to a buyer, these items become "second-hand" and will probably represent less value to buyers. Buyers are also free to include excluded seller items, like an antique light fixture, in the offer to purchase. Deals have been lost to disagreements over light fixtures, fireplace accessories and vintage furnishings, so prudent sellers remove contentious items before listing. A buyer may offer less than list

price and ask for nothing; a seller could sign back for more money and include items to sweeten the pot. Value is very subjective for these non-real-estate items and that's where negotiations can get heated.

4. **Terms and Conditions** are clauses in the offer which cover "what if" risks for one party and the obligations of both parties. These clauses detail what the buyer asks the seller to do for the purchase price. Arrange a survey or include a treasured light fixture? Sellers can create conditions in an offer to sell, but usually conditions are of greater concern to the buyer, particularly if approval of a third party like a lender or city planning department is involved in determining the property's suitability. Conditions to arrange financing or a home inspection are among the "ifs" that define the offer to purchase. The degree of uncertainty attached to the conditions and the buyer's related ability to close effect the value of an offer. For instance, a buyer who is pre-approved for a mortgage of sufficient size offers less risk to a seller. However, if the purchase price is significantly-above market value, the lender may not approve the mortgage, so a condition for financing is essential to protect all parties. A full-price offer with conditions that will be difficult to meet may hold less value than an under-list-price offer with no conditions. Alternatively, if the conditions are merely formalities, the conditional offer could represent greater value. Would you recognize the difference if you were the seller? That's where the expertise of the real estate professionals involved becomes valuable...

5. **Intent and Sincerity** are vital aspects of an offer although difficult to quantify. How determined is the buyer to buy, and why? How determined is the seller to sell? If either party changes their mind after the contract exists and before the closing date, the injured party has remedies in court. These legal steps may not make up for lost time and, perhaps, a missed market. An investor or flipper may decide to cut losses and bail out of the deal if the market drops significantly before closing. A seller may have second thoughts if their plans to move fall through. For both parties, value should lie in the certainty that the other party will close in spite of market shifts.

Yes, price matters, but there's a lot more involved in creating an offer that demands to be accepted. That's why an experienced real estate professional is a valuable contributor to success. Professionals can calculate, or at least estimate, the seller's net proceeds after costs related to the offer and deduction of commission. This information helps the seller accurately evaluate an offer to purchase. Understanding cost and benefit for all elements of an offer helps a buyer intent on ownership to create the best financial package possible.

Tip: Re-read this article when you are ready to make an offer, counter an offer or accept one. This will ensure value is visible to you on all levels before you decide to walk away or sign on the dotted.

Source: [Have You Home and Money Too and Shared Ownership](#)

Thinking of Selling your home, give me a call and mention this newsletter and you will receive a \$3000.00 reduction in commission. Call today for your appt. Some restrictions apply.

## 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



### Car care myths exposed

Knowledge may be power, but that's only the case if you put what you know into good use. Sure, it's a common phrase that can be used in many different situations, but when applying it to car care, weeding through the myths can result in financial savings and longer vehicle life.

**Myth:** My car's motor oil should be changed every 3,000 miles

It is recommended that vehicle owners follow their manufacturer's maintenance intervals while it is still under warranty. However, if your car is no longer under warranty, try using a synthetic oil that can extend your oil change intervals. The number of miles you can allow between your oil changes will depend on the way you drive and the oxidations stability of the motor oil.

Oxidation stability can be measured by the American Society for Testing and Materials' (ASTM) rigorous Thin Film Oxidation Uptake Test (TFOUT). This test is so demanding that it lasts 1,300 minutes. Conventional motor oils typically last less than 300 minutes and Synthetic motor oils typically last less than 500 minutes. One high performance synthetic motor oil, Royal Purple, has been shown to outlast the duration of the test. Royal Purple motor oils are recommended to extend oil change intervals as much as 12,000 miles under normal driving conditions, and have also been shown to improve fuel economy.

**Myth:** A dealership must handle all maintenance on my vehicle while it is under warranty.

The key to maintaining your factory warranty is that car care items specified in the owner's manual are performed on schedule. As long as the service is documented, it can be performed by any auto-repair shop. You can also do the work yourself; just make sure you keep accurate records and receipts in case warranty issues arise and for future repair.

**Myth:** My car engine needs to warm up before driving. During winter months, it is a common practice for drivers to warm their vehicles up inside, but a cold engine will warm up faster when it is being driven instead of idling. If you use your car infrequently, take a few minutes to warm up your car before you drive away. This allows cold, thick oil to warm up,

protecting your engine from damage. For cold weather starts, all you need is 30 seconds to ensure proper oil flow and lubrication. In the event of frigid temperatures, driving at a slower speed for a few miles will give your car enough time to warm up.

**Myth:** You tires should be inflated to the pressure shown on the tire sidewall. Because of the wide variety of tires on the market today, tires can be used on more than one vehicle, so inflating your tires based on the PSI number on the sidewall may not be ideal for your specific vehicle. Car owners should follow the manufacturer's recommendations for cold weather and normal conditions tire pressure. That number can be found on a doorjamb sticker in newer cars, or in the glove box or fuel door on older models.

**Myth:** Are dishwashing detergents suitable for washing my car?

It is common for people to use dish detergents to wash your car, but do so with some warning. Dish detergents are designed to remove animal or vegetable fat and will equally target the wax on your car. Instead, opt for a product specifically for automotive use. Quality products are based on detergents and not soaps which are made of rendered animal byproduct that contain trace elements that could damage your paint.

**Myth:** All oil filters are the same

You may think that 'an oil filter is an oil filter,' but that's not true, because there can be significant differences that affect both filtration efficiency and longevity. The oil filter is the engine's main line of defense against abrasion and premature wear. The more dirt and other contaminants the filter can trap and hold the better.

Inexpensive filters are typically made with the 3,000-mile interval in mind, using low-quality paper media that deteriorates rapidly for filtration. There are a number of new high performance premium oil filters on the market from manufacturers such as Royal Purple, Wix and K&N. These filters are made for extended oil drain intervals. For example, Royal Purple uses a proprietary long-life, micro-glass media that provides protection for 12,000 miles. You can learn more at [www.royalpurple.com](http://www.royalpurple.com).

Source: <http://helloelizabethtownftknox.com/tls/?action=article&itemId=3702>

**Did you know...**

Mammals are the only animals with flaps around the ears.

African elephants only have four teeth to chew their food with.

A house fly lives only 14 days.

A dog was the first in space and a sheep, a duck and a rooster the first to fly in a hot air balloon.

**Keeping your wood floor's natural shine**

Wood floors are a beloved part of a home, and are also a great investment that can boost your home's value by up to \$10,000, according to the Hardwood Information Center.

The wood care experts who make Murphy Oil Soap have some advice on how to keep your floors looking shiny and beautiful.

\* The first key to maintaining your wood floors is to know what type of finish you have.

Most wood floors installed after the 1960s are finished with polyurethane, which hardens into layers of solid plastic sheets on the surface of the wood.

To find out, scratch the surface of the wood with a coin in an inconspicuous area. If the finish flakes off, a finish like varnish or shellac was probably used. If you think you have wax floors, apply a few drops of water and wait 10 minutes. If white spots appear under the droplets, then your floor has a wax finish. A polyurethane finish will not flake after being scratched with a coin, and white spots will not appear after exposure to water droplets.

\* A finish with a dull and lifeless appearance can usually be revived with a good cleaning to remove accumulated dirt. For polyurethane-finished floors, use a cleaner like Murphy Oil Soap for cleaning. To give your floors the best shine, make sure you follow diluting directions properly when using the concentrated version of Murphy Oil Soap.

\* Other ways to help preserve your wood floor shine include regularly sweeping and vacuuming your floors weekly; placing area rugs in high traffic locations; using floor protector pads or soft felt on the bottoms of furniture legs; setting a humidifier or dehumidifier to maintain a level of 30 to 50 percent humidity in the home; and protecting your floors from direct sunlight.

Source: <http://helloelizabethtownftknox.com/tls/?action=article&itemId=3723>

**Tylenol recalls 21 types of children's liquid medication**

The maker of Tylenol is recalling 21 types of infants' and children's liquid Tylenol because it may be contaminated with bacteria. The affected lots were manufactured more than a year ago between April and June 2008. The full list of types and lots can be found on the Tylenol's Web site.

Included in the recall are a variety of flavors and remedies including Tylenol Suspension, Tylenol Cold, Tylenol Plus Cough, Tylenol Plus Flu and Tylenol Plus Cold/Allergy in cherry, grape, strawberry and bubble gum flavors.

In a letter to healthcare professionals, McNeil Consumer Healthcare wrote, "an unused portion of one inactive ingredient did not meet all quality standards." Specifically, the bacteria *B. cepacia* (*Burkholderia cepacia*) was detected. According to the Centers for Disease Control, "people who have certain health problems like weakened immune systems or chronic lung diseases, particularly cystic fibrosis, may be more susceptible to infections with *B. cepacia*."

McNeil said that the bacteria did not make it into the finished product adding that "the likelihood of a serious medical event is remote." Still, it directed that the products be removed from stores and warehouses.

Consumers are advised to check their medicine cabinets for the affected products. The lot numbers can be found on the bottom of the box and also on the sticker surrounding the bottle. Parents who think they have given the medicine to their child, should check with their pediatrician. The list of products follows:

Children's Tylenol Plus Cold MS Suspension 4 oz. Grape  
 Children's Tylenol Suspension 4 oz. Grape  
 Children's Tylenol Suspension 4 oz. Strawberry  
 Children's Tylenol Suspension 4 oz. Bubble Gum  
 Infants' Tylenol Suspension 1/2 oz. Cherry  
 Infants' Tylenol Grape Suspension Drops 1/4 oz.  
 Children's Tylenol Dye Free Suspension 4 oz. Cherry  
 Children's Tylenol Suspension 4 oz. Cherry  
 Children's Tylenol Plus Cough & Runny Nose 4 oz. Cherry  
 Infants' Tylenol Suspension Drops 1/2 oz. Grape  
 Children's Tylenol Plus Flu 4 oz. Bubble Gum  
 Children's Tylenol Plus Cold Suspension 4 oz. Grape  
 Children's Tylenol Plus Cough/ST Suspension 4 oz. Cherry  
 Infants' Tylenol Suspension Drops 1 oz. Grape  
 Infants' Tylenol Dye Free Suspension 1 oz. Cherry  
 Children's Tylenol Pediatric Suspension 1 oz. Cherry  
 Infants' Tylenol Suspension Drops 1 oz. Cherry  
 Children's Tylenol Plus Cold/Allergy 4 oz. Bubble Gum  
 Infants' Tylenol Grape Suspension Drops H/G 1/2 oz.  
 Infants' Tylenol Drops 1 oz. Grape  
 Children's Tylenol Suspension 4 oz. Cherry, Hospital Govt.

Source: <http://blogs.consumerreports.org/safety/2009/09/tylenol-recalls-21-types-of-childrens-liquid-medication.html>