

TODAY'S LIVING

For Client Name

discovering america

preventing
sports injuries

saving for college

home trends
that will floor you

all you need to know
about online banking



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Explore the history and beauty of the United States as we visit popular national landmarks. From the Liberty Bell in Philadelphia to San Francisco's Golden Gate Bridge, join us on page 8 as we take a trip to discover America.

Clockwise from top left: Wake up your taste buds with Mediterranean cuisine, pg. 12; Use these space-saving tips for your dining room, pg. 7; From sea to shining sea, explore famous U.S. landmarks, pg. 8.

4 Crack the Books

No two students study the same way; some children love school and are naturally motivated to study, while others spend an entire evening avoiding homework. Whatever your child's learning style, the tips on page 4 can help you to encourage good study habits in your child and raise a successful student.

5 Collecting Dust?

Remember those baseball cards you loved as a child? What ever happened to your favorite doll? If you are nostalgic for the treasures of your childhood, why not move your memorabilia out of storage and display it? Turn to page 5 for some ideas on how to showcase your collection.

7 A Delightful Dining Room

Want to add some spice to your dining room? If you're like many people, your dining room is used for everything from paying bills to studying, and occasionally *dining*. Read page 7 for some practical decorating tips and suggestions on how to make the most of this multi-purpose room.

12 Mediterranean Cuisine

With generous portions of fruits and vegetables and a splash of flavor from healthy fats, like olive oil, a Mediterranean diet may lower your risk of heart disease. Turn to page 12 to learn more about how you can enjoy the bold flavors and health benefits of Mediterranean cuisine.

13 Prevent Sports Injuries

Most sports injuries are caused by unrealistic demands on your body – you may train too hard or too soon. Even experienced athletes can overlook basic safety guidelines, but you can prevent sports injuries with the tips found on page 13.

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Online Banking

With such features as savings and checking accounts, direct deposit and online bill-paying, online banking is quickly gaining popularity.

If you're thinking about online banking, there are many advantages, but there are some disadvantages to consider as well.

Advantages

- It's convenient; you can bank anytime, anywhere there is Internet access.
- The money you earn on your deposits, or Annual Percentage Yield (APY) rates are often higher with online banking. Several online banks have reported APY rates of 3.30 percent, while traditional banks average 0.6 percent.
- It has low opening balance requirements. A minimum opening balance can range anywhere from \$100 up to \$25,000 at a traditional bank or brokerage firm. Several online banks allow you to open an account with as little as one dollar.
- You can save time, money and protect the environment. Online bill-paying can save at least 41 cents per transaction, and you use less paper for checks and statements, which also reduces the likelihood of identity theft by mail interception.

Disadvantages

- Some online banks are not FDIC insured. To verify if a bank is insured visit www.FDIC.gov and click on 'Bank Find'.
- You may be concerned about sufficient Internet security or frustrated by technical difficulties with Web sites. According to Javelin Strategy and Research, a firm specializing in financial consulting, however, most identity theft is still done mostly without the help of technology. Many cases take place when a checkbook or receipts are stolen. It's still a good idea to update your computer's virus protection software and not respond to emails asking for account information.
- There may be a day or two delay before you are able to access money when transferring funds or while waiting for checks to clear.

Online banking should be considered carefully. Shop around to see what local banks, credit unions and online banks have to offer. Weigh the advantages and disadvantages to see if online banking is right for you.

A Love of Learning

Homework is an opportunity for students to learn. It's also a means for parents to communicate with their children and be involved in their children's education. As a parent, expressing interest in your child's homework can spark his or her enthusiasm and help to develop a lifelong love of learning.

Not all children learn the same way; the three styles of learning are auditory, visual and tactile. Auditory learners best absorb information when it is presented aloud, either in a classroom or on audio tapes. Visual learners respond to written instruction on the chalkboard, in hand-outs or textbooks. Tactile or kinesthetic learners need hands-on lessons. No style is best for everyone, but knowing which method fits your child can help you present information in a way that he or she can comprehend.

The following are some rules you can set to help your child become a better student:

- **Establish a routine.** Designate a time each night for your child to do homework, study or read. Check

completed assignments for accuracy and go over any information about which your child may have questions.

- **Minimize distractions.** Music, television and household noise can be distracting, so make it quiet time for the entire family while your child is studying.
- **Get organized.** Purchase a folder for each of your child's school subjects. Keep supplies needed for each subject in its corresponding folder. For example, a calculator can be kept in the math folder. Also have plenty of paper and extra writing implements on hand.
- **Start early.** Even young children can benefit from a quick, daily review. This shows your child that you care about his or her education.
- **Be supportive.** Give praise whenever possible. Let your child know that you are proud of his or her academic efforts and accomplishments.



That's Quite a Collection!

Are your collectibles gathering dust in your attic or basement? If you have such items as old books, record albums or retro toys that you can't bear to throw away, you may want to use them as design elements throughout your home. These items can bring a sense of the past and a touch of whimsy to your décor. They can also be a great conversation starter when you have guests.

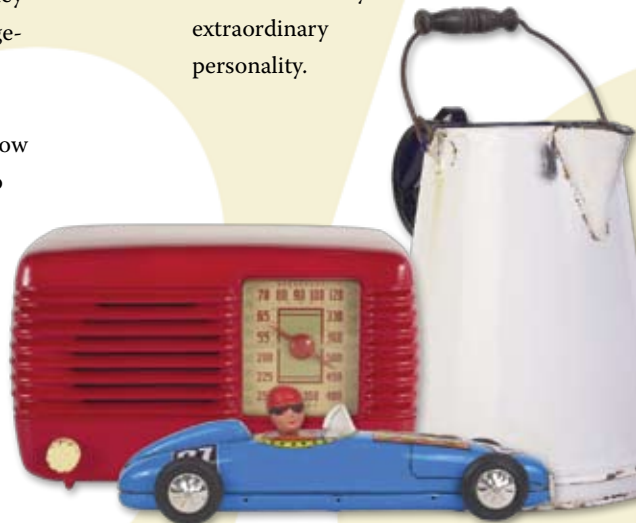
Don't worry if your collection is small; sometimes less can be more. In fact, if you have a large collection, you may want to select only a few of your favorite items to display. Or you could rotate the items in your display, changing them periodically.

When arranging your collection, it's a good idea to have a theme in mind. Group according to the object's use, its time period, size or color. When items are scattered about with no theme, they are simply clutter, but planned arrangements can make a lasting impression.

Display cases, shadowboxes and curio cabinets are all good ways to show off your treasured items. You can also arrange objects on shelves or across your mantelpiece, but if you are looking for unique ways to display

your collectibles, consider these ideas:

- Photos don't always have to be framed and hung on the wall; you could lay out an array of your favorite photos on an end table, then top with a heavy piece of glass. You could also fit a photo inside of a clear glass vase. Add a silk flower for more impact.
- Such small collectibles as marbles, seashells or buttons can be displayed in baskets or glass bowls. Try to match the display piece to its container. For example, if you collect matchbooks, you could display one or two next to a crystal ashtray.
- If you're a sports enthusiast, there are custom cases available so you can proudly hang your autographed baseball bat.
- Be creative. After all, your collection is a reflection of your extraordinary personality.



Back to the Basics – Floor Coverings

Trends in home design are getting back to the basics with earthy textures and nature-inspired hues.

If you want to decorate your home in neutral tones and natural fabrics, don't overlook your floors. Such natural-fiber floor coverings as sisal, coir and sea grass can give your home a sophisticated look. Available in a variety of designs and colors ranging from light tan to dark brown, these floor coverings work well in both casual and formal areas.

Sisal – made from a type of cactus leaf, sisal fibers can be up to three feet long, which makes them easy to weave into a variety of designs.

Coir – is produced from the husk of coconut and has a slight hairy texture. Because of its unique look, coir can make an interesting area rug, but is not recommended for wall-to-wall installations.

Sea grass – the softest of the three materials, is grown in flooded paddies and is naturally stain resistant.

If you decide to use natural-fiber flooring in your home, the following tips may help you get the best results:

When choosing a natural-fiber floor covering for wall-to-wall installation, make sure your material comes from a single batch. Since these are natural materials, there will likely be slight color variations from batch to batch, especially if the material has been dyed.

Restrict natural-fiber floor coverings to dry indoor locations. Avoid such areas as the bathroom and workstations in the kitchen. Also, keep in mind that natural-fiber floor coverings can have a rougher texture than traditional carpeting and can be uncomfortable to bare feet. Because of this, some people avoid using these materials in children's playrooms or bedrooms.

To ensure longevity in the materials, use a spray-on fabric protector and vacuum frequently to prevent dirt from working its way deep into the carpet, where its abrasive action can cause wear.

Decorating a Versatile Dining Room

Today's dining room is much more than simply a place to eat. Unless you entertain frequently, your "formal" dining room may often be used as a home office, library, or craft area. With a few appealing, space-saving tricks, you can turn your dining room into a multi-functional space and still be able to host a dinner party without having to find a spot to store the paperwork scattered across the tabletop.

Your first step in decorating your dining room is to decide what uses you want the room to serve. If you do a lot of scrapbooking, for example, you may need hidden bins to hold your photographs and supplies. If you are an avid reader, you may want a comfortable chair in the corner for a cozy reading nook. Consider the following suggestions:

- If your dining room opens to other rooms, try painting the walls in similar shades for a smooth transition. Subtly separate rooms by choosing different accent colors.
- Make the room appear larger by drawing the eye upward with crown molding and hanging window treatments high above the top of your windows.
- Hardwood or tile flooring in a diagonal pattern can visually lengthen a small dining room.

A vertically-striped area rug can also have this effect.

- Built-in bookshelves take up little floor space and can be used to store practically anything, including decorative dishes or platters. Arrange your favorite pieces on shelves for an eye-catching display.
- A sideboard or buffet table can provide additional serving space when entertaining guests, and can be a handy storage spot for your hobbies or paperwork.
- Keep it simple. Don't overwhelm your dining room décor with too much or oversized furniture. Bench seating, rather than individual chairs, offers plenty of room for guests without taking up space that you could use for your other interests.



Beauty discovering america

Day after day, you work hard to get ahead and provide for your family. Isn't it time you reward yourself with a hard-earned vacation? Strengthen family bonds and have fun while you explore the rich history and beautiful scenery found at famous U.S. landmarks.

If you plan to drive to your vacation destination, be sure to keep the following safety precautions in mind:

- Take your car to a qualified automotive technician for a thorough tune-up before you hit the highways.
- Pack an emergency kit for your vehicle with a flashlight, extra batteries, warning flares or reflective triangles and jumper cables.
- Also pack a first-aid kit with sterile dressings, adhesive bandages, antibiotic ointment, eye wash solution, thermometer, scissors, tweezers, such over-the-counter medications as a pain reliever and antacids, and any prescription drugs that family members may need.



- Map your route online before you leave to avoid detours or traffic delays.
- Make reservations for lodging well in advance of your trip to ensure vacancy and possibly get a discount.
- Bring pillows so passengers can nap while in the car; and make sure the kids have plenty of games and music to keep them entertained while on the road.

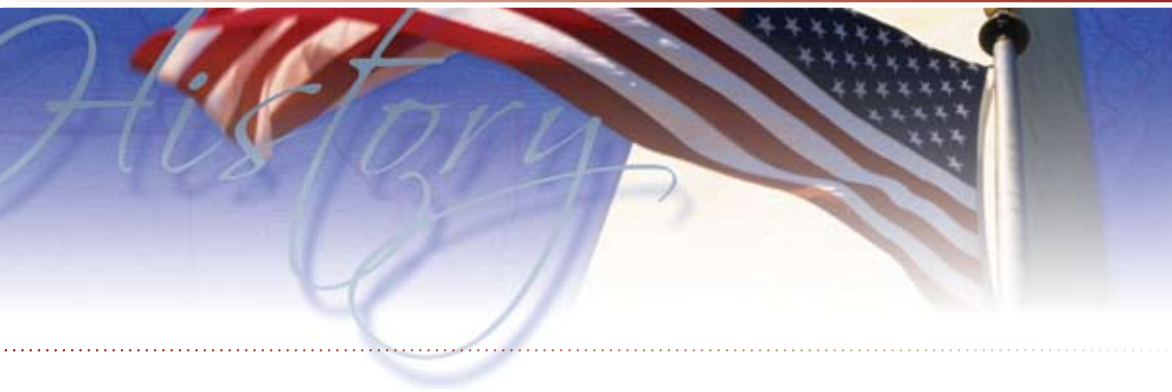
Now you're ready to hit the road, but what destination do you choose? Read on as we travel across the country to learn about some U.S. landmarks that may be the ideal spot for your family vacation.

The Statue of Liberty

A gift of friendship from the people of France in 1886, the Statue of Liberty stands tall above New York Harbor. Lady Liberty has become an international symbol of the opportunity and freedom found in the United States.

The broken shackles at the feet of the Statue of Liberty signify liberation from tyranny; the seven



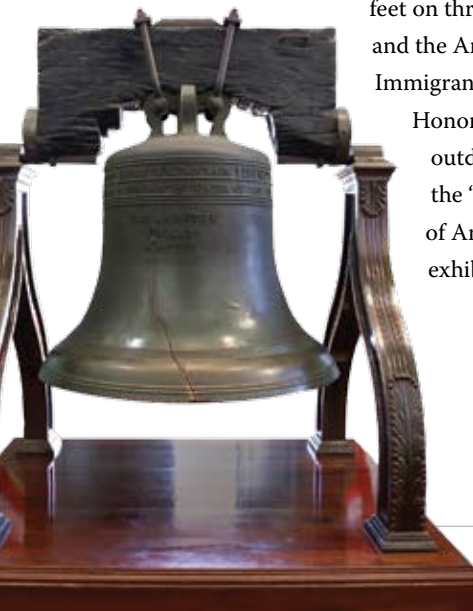


spikes of her crown represent the seven seas and seven continents of the world. The torch held aloft in her hand symbolizes enlightenment and the tablet held in Liberty's other hand shows the date of America's independence, July IV MDCCLXXVI in Roman numerals (July 4, 1776).

At more than 300 feet from the base of the pedestal to the torch, there are 154 steps leading to the head of this colossal copper sculpture, but the view from the top is well worth the climb.

When visiting the Statue of Liberty, you'll also want to be sure to see the Ellis Island Immigration Museum, with exhibits that

occupy more than 40,000 square feet on three floors, and the American Immigrant Wall of Honor® located outdoors near the "Peopling of America" exhibit.



The Liberty Bell

On July 8, 1776, the Liberty Bell rang out to summon the citizens of Philadelphia to hear the first public reading of the Declaration of Independence.

There has been widespread controversy about when the crack appeared on the Bell, but it is agreed that the final expansion of the crack which rendered the Bell unringable occurred on Washington's birthday in 1846.

Another interesting fact about the Liberty Bell is that the inscription on the Bell spells 'Pennsylvania' with only one 'n'. This is not necessarily a misspelling, however, because at that time, the official spelling of the state had not been determined.

A visit to the Liberty Bell would not be complete without touring the rest of the Independence National Historic Park. Covering 55 acres of Philadelphia, this area preserves the birth of American democracy, the site of the meetings of the first and second Continental Congress, and the home of founding father, Benjamin Franklin.



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Washington, D.C.

The capital city is home to the U.S. Federal Government and many important and fascinating landmarks. You can visit the White House, Arlington National Cemetery and the Tomb of the Unknown Soldier, the National Archives, or the world-famous Smithsonian museums. Stroll through the mall where many national monuments are within walking distance of



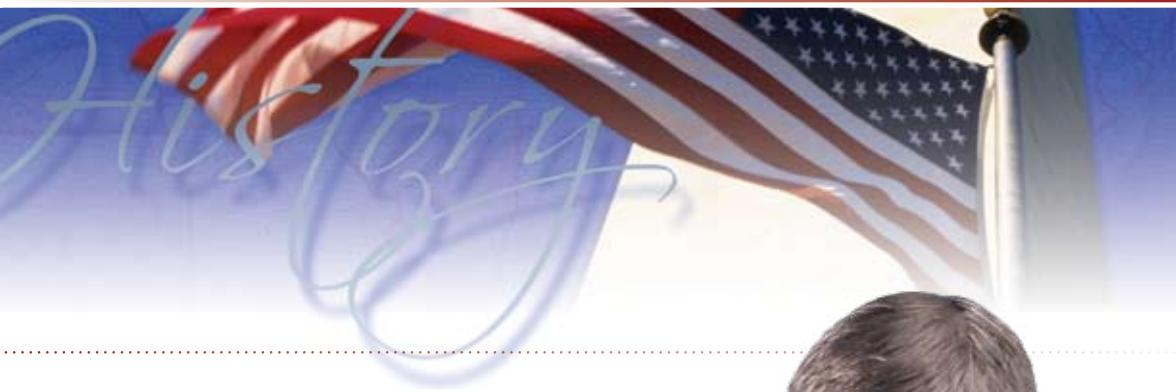
each other, including the Lincoln Memorial, Washington Memorial and reflecting pool, WWII Memorial, Vietnam Veteran's Memorial and others. This sight is especially spectacular at night when the monuments are illuminated.

Although spring is the busiest season for visitors, it is also when the cherry blossoms begin to bloom, a beautiful sight that you won't want to miss. If you would like more information about all there is to see and do in the nation's capital, log on to the official tourism site of Washington, D.C. at www.washington.org.



Mount Rushmore

Drilling on the mountain to carve the faces of four presidents began in 1927, and though this was a dangerous task, approximately 400 workers safely completed the last face (Roosevelt) in 1939. Can you name all four presidents honored on Mount Rushmore (*without peeking at the photo on the back cover?*) They are, from left to right: George Washington, Thomas



Jefferson, Theodore Roosevelt, and Abraham Lincoln.

Mount Rushmore is located in the Black Hills of South Dakota, also referred to as the “Island in the Prairie.” Meander along walking paths, decorated with beautiful wildflowers, keeping an eye out for deer and mountain goats.

During your visit you can also learn more about the history of Native American tribes at the nearby Native American Educational and Cultural Center. And make sure that you stop to see the Crazy Horse Memorial, the world’s largest mountain sculpture currently in progress.

The Golden Gate Bridge

Spanning from the San Francisco Bay to the Pacific Ocean, the Golden Gate Bridge is a part of the picturesque California State Highway 1. Upon its completion in 1937 it was the longest suspension bridge in the world, but has recently moved to number two behind the Verrazano-Narrows Bridge in New York City.

The Golden Gate National Recreational Area celebrates and

protects 60 miles of coastal lands along the San Francisco Bay. Enjoy the breathtaking views and extensive botanical and animal life. The park

is home to nearly one third of California’s native plants and 24 threatened and endangered species.

From such extreme sports as hang gliding or windsurfing to touring Alcatraz or simply watching a colorful sunset, the Golden Gate National Recreational Area offers something for everyone in your family.

TIP

If you are planning a vacation with your family and would like to learn more about these or other great American landmarks, visit the National Park Service Web site at www.nps.gov.



Mediterranean Cuisine:

Heavy on Flavor, Easy on the Heart

There are many benefits to following a Mediterranean diet. The diet focuses on eating a variety of fresh and healthy foods, and it may help in lowering the risk of heart disease.

There is no one strict definition of a Mediterranean diet as the Mediterranean area includes more than 20 countries from Europe and Africa, but there are some similar ingredients. Those following a Mediterranean diet consume approximately nine servings of fruits and vegetables per day, and take in such healthy fats as olive oil and omega-3 fatty acid found in fish and nuts. Fish is served several times a week, but red meat is rarely eaten. Grains are an important part of Mediterranean diets as well; bread is often topped with olive oil or a fruit or vegetable puree rather than butter.

The key component that makes a Mediterranean diet healthier than other diets is the intake of mono-unsaturated fatty acids, HDL (good) cholesterol, found in olive oil and fish, rather than poly-unsaturated fatty acids which raises LDL (bad) cholesterol found in red meat and butter; however, even though there are health benefits to fats found in olive oil

and nuts, use them in moderation as they are high in calories.

Studies by the American Heart Association have found that higher levels of HDL cholesterol may reduce the risk of heart disease. Experts believe that HDL cholesterol also removes arterial plaque build-up.

It is also good for you to regularly eat fresh produce. Tomatoes, for example, are full of lycopene, an antioxidant that is linked to reducing cancer, especially prostate cancer. A diet rich in fruits and vegetables can provide many of the essential vitamins and minerals our bodies need.

A diet based on Mediterranean cuisine may become a family favorite because of its flavorful combination of healthy foods.



Stay in the Game

While you cannot avoid every injury, most sports injuries are preventable. If you take the following precautions, you will be less likely to be injured when exercising or playing your favorite sport:

- Make sure that you are in proper physical condition. Follow an exercise program designed for your sport to train your body *before* you play. Check with your health care professional before starting an exercise program.
- Wear recommended protective equipment. Pads, mouth guards, goggles and other gear is designed specifically to help you stay safe.
- Know and abide by the rules of your sport, especially if it's a contact sport.
- Thoroughly warm up and cool down when physically active. It's a good idea to stretch before and after even a low-impact sport like golf.
- Don't overdo it. Rest is a critical component of proper training, and can actually make you stronger. Give your body time to recuperate.
- Pay attention to messages your body may be sending.

Never work out or play sports when you are very tired or in pain. This is your body's way of giving you a warning sign.



Common Sports Injuries and How to Prevent Them:

Neck Sprain – do several neck rolls and shoulder shrugs before exercising.

Tennis Elbow – avoid overusing or hyper-extending your elbow so you don't strain the tendons and ligaments.

Knee Pain – most knee pain is caused by twisting your knee or bending at an angle greater than 90 degrees.

Shin Splints – run on the softest surface available and wear cushioned shoes that offer plenty of support.

Muscle Cramps – drink plenty of water to stay hydrated. Apply ice, but do not massage affected muscles.

Foot Pain – stretch your Achilles tendon by gently pulling your foot backwards for 10 seconds. Wear appropriate shoes that fit well.



aving for Higher Education

The cost of a college education can be staggering. According to *Trends in College Pricing, 2006* by the College Board, the annual price of tuition and fees at a four-year public university has risen 6.3 percent from an average of \$5,492 in 2005-06 to \$5,836 in 2006-07. That does not include the 5.1 percent increase in room and board, which brings the average total cost per year to more than \$12,700.

Have you begun saving for your children's education? If not, you may want to look into a 529 savings plan.

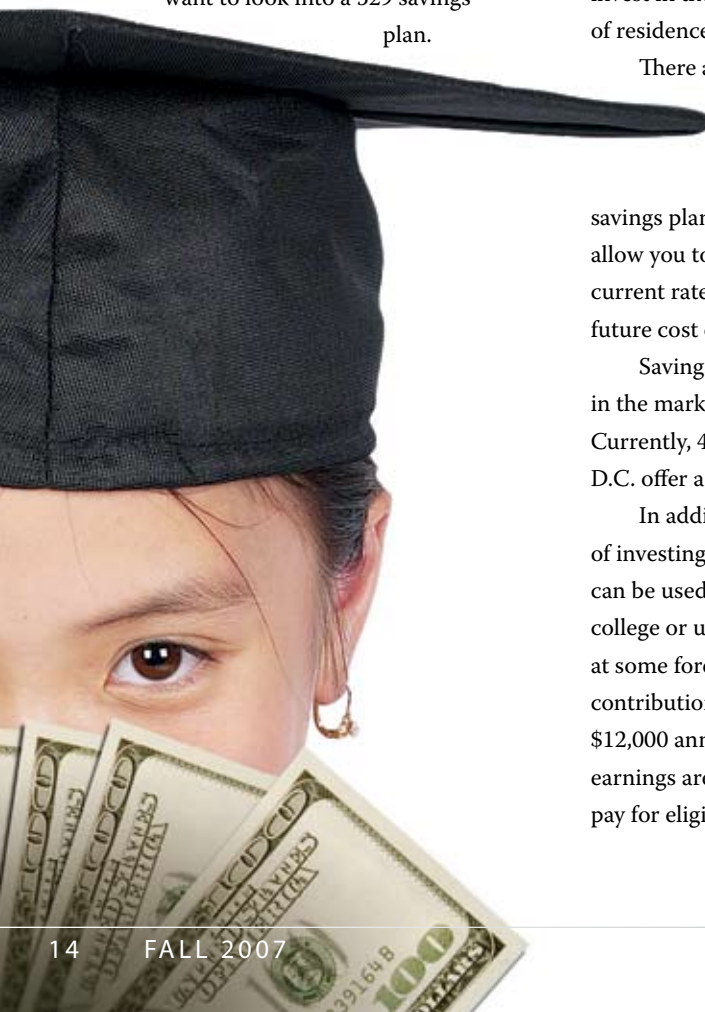
A 529 plan is a tax-deferred investment plan, much like a 401(k), that allows you to set aside money toward your children's (or grandchildren's) college expenses.

These plans are administered by states; each state determines how its plan is structured and what investments are available. Most plans allow out-of-state investors, but you may qualify for state tax advantages and such other benefits as a state tax deduction, matching grants and scholarship opportunities, if you invest in the plan offered by your state of residence.

There are two types of 529 plans available: prepaid and savings. Prepaid plans, also known as guaranteed savings plans, are offered in 18 states and allow you to purchase tuition based on current rates, then are paid out at the future cost of tuition.

Savings plans allow you to invest in the market, typically mutual funds. Currently, 48 states and Washington, D.C. offer a savings plan.

In addition to the tax advantages of investing in a 529 plan, these plans can be used at virtually any accredited college or university in the U.S. and at some foreign schools. Your plan contribution also qualifies for the \$12,000 annual gift tax exclusion and earnings are not taxed when used to pay for eligible college expenses.



What's Your Decorating Style?

Do you prefer the clean lines of modern design or the comfortable ease found in cottage décor? Take this quiz to find out your home decorating style.

While shopping for a new chair for your living room, the first one to catch your eye is ...

1. Overstuffed
2. Aged leather
3. Elegant
4. Geometric

Your favorite season is ...

1. Spring
2. Summer
3. Fall
4. Winter

The overall color scheme of your home is ...

1. Pastel shades like pale blue or dusty pink
2. Earthy hues like terra cotta or moss green
3. Neutral tones of taupe or ivory
4. Monochromatic with "pops" of color

Your favorite flower is ...



1. A daisy



2. A tulip

The type of window treatment found in your home is ...

1. Lacy sheers
2. Rolled rattan blinds
3. Formal drapes
4. Roman shades



3. A rose



4. An orchid



If your answers are mostly 1's ...

You are likely to enjoy the soft floral fabrics and relaxed charm of the **Cottage, Country** or **Romantic** styles of decorating. Accent your home with unique, handpainted tins or baskets.



If your answers are mostly 2's ...

You like the textured walls and old world charm of **Southwestern, Mediterranean** or **Tuscan** styles. Warm tile floors with a woven rug that reflect the colors of the sea.



If your answers are mostly 3's ...

You prefer the tailored look of **Traditional** decorating, but may also transition to the simplicity found in **Contemporary** design. An artistic lamp or still-life painting may enhance your décor.



If your answers are mostly 4's ...

You are inclined to the simple grace found in **Asian** or **Modern** styles. Add a striking print or vase in a bold color for dramatic flair.

Fall 2007

Dear Client Name,

Fall is here, which means the end of the year will be upon us quickly. This is the perfect time to thank you for trusting us with your real estate needs. It was a pleasure to work with you and we sincerely hope to work with you again in the future.

Please accept this issue of *TODAY'S LIVING*® magazine as our gift to you and your family. Whether seeking something serious or whimsical, every member of your family will be able to find an article of interest in this issue. So keep this gift on the kitchen table, in the living room or anywhere else your family gathers to relax. And when you're done, pass it on to a friend or family member.

We look forward to helping with your real estate needs again in the future. Additionally, if you have a friend or business associate in need of real estate expertise, please pass our information on to them. After all, referrals are our biggest compliment.



Best regards,

Your Signature Here

Your Name Here

P.S. Remember to call on us again with all of your future real estate needs, and share our name and phone number with anyone you know who may be in need of our reliable service. Call us at (000) 000-0000.



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