

## Be Smart in the Sun: 3 Tips to Help You Glow, Not Burn

It's important to remember the very real benefits to be derived from the sun. In addition to a healthy glow, vitamin D and gentle levels of UV radiation are associated with everything from hormonal regulation to antibacterial properties. Make the most of the sun this summer without having to swim in an ocean of sunscreen.

### Dress Right

Wearing a simple hat, a lightweight shirt and basic protective clothing is the first step in staying safe and comfortable when working or playing outdoors. Don't scrimp when it comes to comfort clothing, and always bring extra shirts, shoes and hats when at the beach. It's a lot easier to wash an extra outfit than soothe sunburn for the next few days.

### Start Slow

Skin builds up a slow tolerance, so be especially cautious the first few times you are out in the sun. Children, the elderly and those with fair skin are especially prone to sunburn early in the season. Make it a priority to keep track of the time and avoid the hottest part of the day.

### Ask about Medications

Many medications – including common over-the-counter drugs – can cause sun sensitivity even among people who rarely burn. Ask your physician or pharmacist about sun exposure for any medications you may take.

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## Remerica-TC Baseball Team



Remerica - Traverse City is proud to be a 2009 sponsor for American Legion Little League Baseball. The boys have been practicing hard but because of rain-outs have only played three games so far, each of which they have won through mercy! They are doing very well & enjoying themselves immensely. We look forward to supporting them throughout the rest of this year's season & plan to sponsor them again for 2010.

## Choose These Foods for a Long, Deep Sleep

Diet plays an important role in regulating sleep patterns. If you are one of the millions of people who suffer from insomnia or other sleep-related problems, try out these tasty tips to help get a good night's sleep.

**Milk:** It's not merely an old wives' tale - milk contains tryptophan, which is believed by many to encourage sleep. However, if you are short on milk, try other dairy products or turkey instead. Even if the amount of tryptophan isn't high enough to bring on the z's, chances are the warm memories associated with a glass of milk before bedtime will be enough to set the stage for a calm and cozy night.

**Melatonin:** Meat is one food that contains melatonin, a naturally occurring hormone that helps regulate the normal circadian rhythm associated with sleep. Every person and creature on earth has a natural sleep/wake cycle that is very sensitive to disruption. Unfortunately, modern life often conflicts with the natural rhythm of the body. Melatonin can be added to the diet in the form of a supplement for those in need of additional help.

**Cut the Caffeine:** Coffee, chocolate, cola and other products that contain high levels of sugar or caffeine often interfere with sleep cycles. While you are at it, be sure to eliminate all other stimulants at least four hours prior to bedtime and replace with slow stretching exercise or a relaxing walk to help work off excess energy.

**Don't Drink and Sleep:** It's also a good idea to reconsider alcoholic beverages. Although they may initially relax both mind and body, the high sugar content and metabolic effects often cause insomnia later in the night or early morning.

# Why Now Might Be the Time to Get Into the Housing Market

Rising unemployment, sluggish real estate values and uncertain economic times may not seem like criteria for buying a home, but upon closer inspection it could prove to be the winning combination. Here's why.

**Tightening Credit Standards:** Credit isn't as easy to come by as it once was, and it's expected to get even worse as banks attempt to cut losses. Even if home prices remain stable, rising interest rates could add hundreds of dollars to monthly mortgage payments. Consider locking in prices by obtaining a low fixed-rate mortgage before rates rise. It's one of the best ways to protect your family from an uncertain economic future.

**Taxes and Insurance:** The lower price of a home benefits buyers in more than

one way: taxes and insurance expenses are also lower. In fact, buying in an area that caps tax increases will likely lead to savings for years to come as you fix the cost associated with home ownership.

**Better Negotiation:** It's a buyer's market, so sellers are more likely to entertain flexible options or other creative ways to make a deal work. Distressed homeowners are searching for ways to seal the deal, and banks are even getting in on the act. While the media has made a big to-do about private partnerships to help eliminate toxic assets from the banks' rosters, the sad fact is that the average offer from institutional investors is only 30 cents on the dollar. Short sales, option contracts and other lowball offers are increasingly entertained by both sellers and banks.

## E-NEWSLETTER

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## Why Not Pass Me to a Friend?

If you've enjoyed this newsletter and found its information useful, please pass it to a neighbor, friend or co-worker.

And if you have any comments about it, don't forget to give me a call or send me an email!

## Wondering How Much Your Home Is Worth?

How has the price of your home changed in today's market? How much are other homes in your neighborhood selling for?

If you're wondering what's happening to prices in your area, or you're thinking about selling your house, I'll be able to help.

Just give my office a call for a no-fuss, professional evaluation.

I won't try to push you into listing with me or waste your time.

I'll just give you the honest facts about your home and its value.

And maybe I'll also give you the "inside scoop" on what's happening in the housing market near where you live!

Just give my office a call at (231) 941-8283 to arrange an appointment.

Alternatively, stop by at the office. The address is on the back page of this newsletter.

## Worth Quoting

Here's a sampling of what some famous people said about comedy:

"Comedy is tragedy plus time."

Carol Burnett

"Life doesn't make any sense, and we all pretend it does. Comedy's job is to point out that it doesn't make sense, and that it doesn't make much difference anyway."

Eric Idle

"Life is a tragedy when seen in close-up, but a comedy in long shot."

Charlie Chaplin

"Comedy is simply a funny way of being serious."

Peter Ustinov

"Good taste is the enemy of comedy."

Mel Brooks

"Comedy is acting out optimism."

Robin Williams

## Did You Know?

**Can you fill in the missing words in these well-known phrases and sayings? (Answers below)**

Don't \_\_\_\_\_ Peter to pay Paul.

Make \_\_\_\_\_ while the sun shines.

A hedge between keeps friendship \_\_\_\_\_.

He had his \_\_\_\_\_ in the door.

Ask no questions and be told no \_\_\_\_\_.

Pull yourself up by the \_\_\_\_\_ straps.

Young wood makes a \_\_\_\_\_.

(Answers: rob, hay, green, foot, lies, boot, hot fire)

# How to Make Your Home First Choice for Buyers

Thinking about selling your home but worried about the competition?

Whether you live in a cookie-cutter neighborhood where every home looks more or less the same or you simply need a few fresh ideas to help your home stand out from the rest for sale on the same street, use these simple tips to make it the best on the block.

## Tackle Trouble Spots

Like every home, yours has a few trouble spots that you have probably learned to live with.

Unfortunately, time might make the heart grow fonder, but unfortunately it rarely helps sell a home.

Have an independent appraisal

performed and pay special attention to needed repairs, deferred maintenance and any “ugly” areas.

Invest in fresh paint, plants and other quick fixes designed to enhance curb appeal.

## Find a Focal Point

Make sure there is something memorable about your home from the moment prospective buyers see the front door until they leave.

Avoid candles, fresh flowers or other potential allergy or chemical sensitivity triggers and opt for neutral yet elegant décor or decorations instead.

Every room should capture attention while inviting visitors to explore.

## Make It Theirs

Remember, attract – don’t detract. Clear clutter and make sure each room is open enough that buyers are able to envision their belongings in the room – not yours.

Neutral colors, natural lighting and a casual ambiance combined with simple yet inspiring plants, paintings or other props help create a “special spot” they will want to call home.

## Price It Right

Buyers will often look at your house only if the price is right. It’s easy for them to compare the price of your house with the prices of others on the street, so it’s essential to make sure yours is priced competitively.

## Exercise Tips for Busy People

If you are like most people, time isn’t always on your side, especially when it comes to exercise. Learn how to stay in shape without making a major time commitment with these easy tips:

**Bring It Home:** Traveling to the gym only adds to the inconvenience. Instead, start an exercise routine in the privacy of your own home and dedicate the time you would have spent traveling to extend your routine. Examples of easy-to-implement exercise ideas include flexibility and stretching, free weights and even spinning.

**Multitask:** Make the most of walking the dog or spending quality time with your spouse by getting out in the fresh air. Jog, walk or bike to add some much-needed cardio while catching up on the events of the day. It’s not only good for your heart but helps keep you close to the ones you love at the same time.

**Play to Win:** A little competition never hurt anyone, so why not make it a win-win proposition by joining a team or just getting together with friends and family for a little wholesome competition? Baseball, basketball or other team sports help keep you active and fit, with the added benefit of being fun for everyone.

## REMERICA’S “ROLLING BILLBOARD”

We are happy to announce that Remerica-TC has wheels! We have a great new addition that not only helps us maintain signs but also promotes our company and directs *traffic* to our website. Several companies have sponsored this van and added their Logo. Please contact Brad Nichols at (231) 941-8283 for more information about adding your logo.



## Ask the Agent: This Month’s Question

**I want to make sure that I am choosing the right neighborhood. How can I decide?**

Consider these factors.

- Are there good local schools? Whether or not you have children, good schools increase property values.
- Is the area close to services such as hospitals, public transportation, shopping, parks, and recreational and cultural sites?
- How safe is it? Check with police, and look in the newspaper for crime-watch statistics.
- Are people outside their homes, working in their yards or walking their dogs? Neighbors who interact with one another create a safer and more pleasant environment.
- Is the area popular? Ask your real estate agent, and check the number of “for sale” and “sold” signs.
- What is the neighborhood’s price range? Have average property values gone up, gone down or stayed the same?

# NEWS YOU CAN USE

## *This Month's Sudoku*

				5			6	
	4		6		7			2
9			2			7		8
			5	9		4		
		8	1		6	5		
		4		2	8			
5		1			2			9
7			8		5		4	
	2			3				

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