



Tammy Jo and Tiffany's...

# Service For Life!®

“Insider Tips For Healthy, Wealthy & Happy Living...”

Buying A Home Soon? Learn how to save thousands of dollars when finding, buying or financing your home. See our website...

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Grand Rapids, MI

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## Here's What To Do If Your Car Is Recalled...

Have you ever owned a car that's been recalled? Millions of people have, including (most recently) 3.8 million owners of certain Toyota and Lexus models.

Here's what you should know: Manufacturers must notify all registered owners and purchasers of the vehicles by mail that the problem exists and evaluate its safety risk. They must say how to get it corrected (at no charge), when the remedy will be available, how long it will take, and whom to contact if there's a problem getting the work done.

If you've heard about a recall but don't receive a letter in a "reasonable" amount of time, take these steps:

- ◆ **Visit the manufacturer's web site** and the site for the National Highway Traffic Safety Administration (NHTSA) at [www.safercar.gov](http://www.safercar.gov). Search the NHTSA's database for recalls on your vehicle. While you're there, search the database for any "technical service bulletins" for your car. These are memos to dealer service departments on any mechanical issues that you might want to have addressed, especially if your car is still under warranty.
- ◆ **Get a CARFAX report on your car (by Vehicle Identification Number)**. This is important if you're buying a used car since manufacturers are not required to repair a recalled car *at no charge* if it is more than 10 years old.
- ◆ **Call your dealer to schedule an appointment**. They will probably tell you to be patient.
- ◆ **Play a key role in keeping vehicles as safe as possible** by reporting any safety-related problems to the NHTSA. File a complaint online, call their hotline or mail the complaint to their office in Washington, DC. You also can search online for complaints others have made by vehicle model.

### Learn How To Maximize The Value Of Your Home!

Did you know there's a free consumer report showing which repairs and fix-ups will net you the most value for your home? It's called the "*Homeseller's Guide To Money-Making Fix-Ups*," and it's great even if you're not planning on selling soon. You can get a FREE COPY email [ireland@grar.com](mailto:ireland@grar.com) or call 616-813-5742

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## Word of the Month...

Studies have shown your income and wealth are directly related to the size and depth of your vocabulary. Here is this month's word, so you can impress your friends (and maybe even fatten your wallet!)

**Ubiquitous** (yu-bik-qua-tus) adj.

**Meaning:** Being or seeming to be everywhere at the same time.

**Sample Sentence:** IPODs seem to be ubiquitous on college campuses.

## Are You Feeling Groggy?

The expression dates back to the British Royal Navy, which gave sailors a daily ration of rum to keep them content. Most of them saved it up to have one big binge. Too much "grog" made them happy all right but it had a decidedly negative effect on their performance. Sounds true today!

## Why Do They Call It Bing?

Microsoft's newest search engine is not named after a cherry and does not stand for "But It's Not Google." It's meant to represent the sound of something found, as in "Bingo! I've got it!"

## Have A Laugh

My neighbor's daughter hurt her arm and needed to take a painkiller. But she couldn't get the lid off the bottle. Her Mom explained that it was a childproof cap and she'd have to open it for her. "Wow," the girl exclaimed, "How does it know it's me?"

## Quotes To Live By...

The single most important thing to remember about any enterprise is that there are no results inside its walls. The result of a business is a satisfied customer.

--Peter Drucker

Remember, you can't steal second if you don't take your foot off first.

--Mike Todd

True terror is to wake up one morning and discover that your high school class is running the country.

--Kurt Vonnegut

# Resolve To Follow These Fitness Trends In 2010

The American College of Sports Medicine has ranked the top fitness trends for 2010 based on a worldwide survey of fitness professionals. Make a New Year's resolution to incorporate these trends in your family's fitness program this year:

- **Educated and experienced fitness professionals.** As the fitness market becomes more competitive, consumers are realizing the importance of working with professionals who have been certified through accredited health/fitness educational programs.
- **Strength training.** This was once the domain of bodybuilders, but it's now an essential part of a complete physical activity program.
- **Children and obesity.** This is the year to reverse an alarming trend of rising obesity rates by getting overweight kids involved in exercise.
- **Personal training.** As more personal trainers are educated and certified, they are becoming more accessible to a greater number of people.
- **Core training.** This training specifically emphasizes strength and conditioning of the stabilizing muscles of the abdomen and back.
- **Special programs for older adults.** Fitness facilities are offering more exercise programs for active older adults. Get your parents involved now!
- **Sport-specific training.** High school athletes are now training during the off-season to prepare themselves for their specific sports.
- **Pilates.** This form of exercise that targets the core of the body has become a mainstay of most fitness facilities. If you haven't already done so, try it this year to increase your flexibility and posture.

## THE MORTGAGE MINUTE

If you are on the fence about buying a home...don't delay. The tax credit ends at the end of April. If you are already thinking of buying this year, why not move it up a couple of months and get up to an additional 8K in your pocket!!!! All it takes is a quick "check" to get you started.

For an approval, here are the steps we take:

1. We take a quick application, pull credit, if everything looks good.....then
2. We get your docs (DL & SS, 2yr tax returns, last 2 pay stubs, 2 month bank statements) which you can send to me by fax/email/ or drop off at my office...
3. I will send you through the initial underwriting to make sure you are approved.
4. Once we have the approval, we send the approval to Tammy Jo who will already have a home search set up to your specifications to find the PERFECT HOME for YOU!!

**NICK VANVORST**

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## Brain Teaser...

Name five days of the week without saying Monday, Tuesday, Wednesday, Thursday and Friday?

(See page 4 for the answer.)

## To Friend Or Unfriend?

Apparently “unfriend” is more popular. That’s why the New Oxford American Dictionary chose it as the 2009 Word Of The Year. It means to remove someone as a “friend” on a social networking site. Other finalists were “intoxicated” (distracted while driving and texting) and “funemployed” (having fun while being unemployed). Work these words into a conversation today!

## That’s Funny

During rounds, a new nurse heard the doctor yelling, "Typhoid! Tetanus! Measles!"

"Why does he keep doing that?" she asked a colleague.

"Oh, he likes to call the shots around here."

## Stay In A Hotel With History

Historic Hotels of America has identified more than 200 hotels that fit the bill. These hotels must be at least 50 years old, listed or eligible for the National Register of Historic Places or recognized locally as having historic significance. Click on Travel & Sites at [www.preservationnation.org](http://www.preservationnation.org).

## Kids Are Expensive

A new government study found the average cost to raise a child from birth through age 17 is \$221,000! Here’s the breakdown:

- Housing – 32 percent
- Child care/education – 16 percent
- Food – 16 percent
- Transportation – 14 percent
- Health care – 8 percent
- Miscellaneous – 8 percent
- Clothing – 6 percent

## Too True!

Did you hear about the teenager who got a tattoo but kept it a secret? “Please don’t tell my parents,” she begged when she showed off the little Japanese symbol to her friends. “Great,” they said, “but what does it stand for?” “Honesty,” she replied.

# Make The Census Count For You

It’s almost time to stand up (or sit down) and be counted. 2010 census forms will be mailed or delivered to every residence in the U.S. and Puerto Rico this March. Here’s what you should know about it:

**It’s the law.** The Constitution requires that the government count every resident of the U.S. every 10 years. Responses are mandatory, but are confidential and used for statistical purposes only.

**It’s short.** It should take only 10 minutes to answer the 10 questions. But you won’t be able to do it online.

**It’s providing temporary jobs.** The government is hiring hundreds of thousands of census workers to complete the task. Call your local census office for employment information.

**It’s important.** Census data are used to apportion congressional seats to states and to distribute more than \$400 billion in federal funds to local, state and tribal governments each year.

**It benefits your community.** When you fill out the form, you’re helping your community determine what resources it needs. The data is used to make funding decisions on things such as schools, hospitals, job training centers and emergency services in your area.

## Here’s A Free, Valuable Resource...

If you’d like to receive a **FREE LIST** of gorgeous homes, personally researched to meet your individual requirements (with no obligation whatsoever), please contact me at 616-292-4400 or [tammyjo@grar.com](mailto:tammyjo@grar.com)

# Can Medication Make You Sick?

Medication is supposed to make us better, but it can have the opposite effect. Take care to avoid these medication mistakes:

- **Mixing over-the-counter (OTC) and prescription medications.** You may be double dosing. For example, if you take a cold pill that contains acetaminophen (more than 600 OTC and prescription medicines do), don’t pop an additional Tylenol for good measure. Too much of the drug can cause liver damage.
- **Not recognizing the “rebound effect.”** That’s when a drug produces reverse effects when the effect of the drug has passed or the patient no longer responds to it. In other words, a remedy meant to help may make a condition worse. This has been known to happen with pain relievers, OTC eye drops, decongestant sprays, sleeping pills and teeth whiteners. Best advice: If you don’t think a drug or product is working, don’t just take more of it. Talk to your doctor about alternatives.

Check out the NEW changes to our website: [www.home2grandrapids.com](http://www.home2grandrapids.com)

## Thanks For Thinking of Me!

Did you know I can help you or any of your friends or family save time and money when buying or selling a home? Thanks for keeping me in mind with your referrals...and spreading the word about my services.

## Brain Teaser Answer:

The day before yesterday, yesterday, today, tomorrow, and the day after tomorrow.

## Check Out These Markets

Here are the 2009 MSN Real Estate most-livable and affordable U.S. markets:

- Des Moines, IA
- Buffalo-Niagara Falls, NY
- Oklahoma City, OK
- Scranton-Wilkes-Barre, PA
- Minneapolis-St. Paul/Bloomington, MN
- Little Rock-North Little Rock, AR

## Clever Uses For Unwanted CDs/DVDs

- Candle holders: They'll catch drips and reflect the light.
- Cool decoration: String them together and make a mobile.
- Party invitation: Jot details on the shiny side and mail in envelope.
- Game pieces: Make a giant checkerboard & spray paint the CDs in different colors.
- Kids' name tags: Hang them on ribbons and let the kids wear them.

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# “Who Else Wants To Win Movie Tickets For Two?”

It has been a while since we have done this, so lets do a WARM up!!!

**Who was the first host of Saturday Night Live when it debuted on October 11, 1975?**

- a) George Carlin b) Steve Martin c) Billy Crystal d) Candice Bergen

The answer is a) George Carlin. So, let's move on to this month's trivia

QUESTION:

**Who is the highest paid athlete in the world (including salaries, bonuses, prize money and endorsements)?**

- a) Michael Jordan b) Kobe Bryant c) Tiger Woods d) David Beckham

Call Me At 616-292-4400 OR Email Me At [tammyjo@grar.com](mailto:tammyjo@grar.com)

*And You Could Be One Of My Next Winners!*

## Real Estate Corner...

### Q. What's the latest on the first-time homebuyer tax credit?

A. The tax credit for qualified first-time homebuyers was extended to this spring. Some of the original features are the same, including:

- First-time buyers can get a credit of as much as 10 percent of the purchase price, up to \$8,000. The home must be your principal residence for the next three consecutive years.
- If you don't pay enough tax to offset the credit, you can get a tax refund.
- You can't purchase the home from your ancestors (parents, grandparents, etc.) or your lineal descendants (children, grandchildren, etc.).

New features include:

- A buyer must have a contract before May 1, 2010 and the sale must close before July 1, 2010.
- Income limits have been raised. Check sites such as [www.irs.gov](http://www.irs.gov) or [www.federalhousingtaxcredit.com](http://www.federalhousingtaxcredit.com) for details.
- If you buy after Nov. 6, 2009, the credit is available if the home will be your principal residence and the price is less than or equal to \$800,000.
- Repeat buyers who lived in one residence for five consecutive years of the last eight can qualify for a tax credit of as much as 10 percent of the purchase price, up to \$6,500.
- For purchases after Nov. 6, 2009, you can't claim the credit if you buy the home from a spouse or spouse's family members.

**For more detailed information go to [www.home2grandrapids.com](http://www.home2grandrapids.com)**

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