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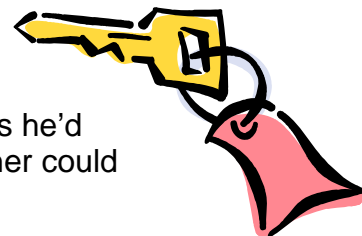


February 2008

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Our Home News

How Important Is Packaging?



A young man was getting ready to graduate from college. For many months he'd admired a beautiful sports car in a dealer's showroom, and knowing his father could well afford it, he told him that was all he wanted.

On graduation morning, the young man's father called him into his private study. His father told him how proud he was to have such a fine son, and how much he loved him. He handed his son a beautifully wrapped gift box. Curious, but somewhat disappointed, the young man opened the box and found a lovely, leather-bound Bible, with his name embossed in gold on the cover. "With all your money," he said angrily, "you give me a Bible?" He stormed out of the house, leaving the Bible behind.

Many years passed and the young man was very successful in business. He had a beautiful home and a wonderful family. He thought of his father often, and how he hadn't seen him since that graduation morning. Then one day he received a telephone call telling him his father had passed away. His father had willed all of his possessions to his son, and he was asked to come immediately and take care of things.

When he arrived at his father's house, sadness and regret filled his heart. He began to search through his father's important papers and saw the still-new Bible, just as he had left it years ago. He opened the Bible and began to turn the pages. As he did so, a car key dropped from the back of the Bible. It had a tag with the dealer's name, the same dealer with the sports car he'd desired. On the tag was the date of his graduation, and the words *Paid in Full*.

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Are you missing out on blessings because you're focused on how they're wrapped?



January Quiz Answer

Question: Which human organ produces insulin?

Answer: Pancreas.

Source: www.cancerhelp.org.uk

A Family That Eats Together...

In these busy times, when something has to give, it's often the family mealtime. But family meals are a time of strengthening family ties, keeping track of your children's lives, and can lead to better physical and mental health for your children. Shared meals can offer



shopping for family-sized meals can save money.

Here are some tips for making family mealtime a pleasant and fun experience:

Better communication – an opportunity to update each other on what's going on with school, jobs and friends.

Stronger family bond – the time together promotes a feeling of being needed and belonging.

Shared learning – from table manners and social skills to family values and basic cooking skills.

Improved nutrition at reduced cost – when families eat together the meals tend to be more nutritious; studies show that those who ate meals with families as adolescents were more likely to eat fruit, dark green and orange vegetables, and drink fewer soft drinks as young adults. And

- Make family meals a priority.
- Aim for four or more meals a week.
- Be flexible about when and where you eat – at home, in a restaurant, in a park, near the playing field.
- Cook it quick and eat it slow.
- Respect each individual's right to decide how much to eat.
- Work toward happy, relaxing conversations.
- Ask for family members' menu suggestions, then shop for food and cook together, and clean up together.
- Take telephone calls later.
- Turn the TV off.

Keep a sense of humor and laugh a lot.



Call to receive your free copy of "How To Sell Your House For Top Dollar-Fast!"

Are you thinking about selling your home but you're not sure what it is worth? The value of your home is determined by a number of factors, including the selling price of other homes in your area. Want to know what your home is worth?

I'll provide you with a free home evaluation at no obligation.

On Valentine's Day

Valentine's Day is February 14, and if romantic music is part of your plans, here's a Top 12 list of love songs spanning 80 years and the many moods of love:

- "Someone to Watch Over Me," Rosemary Clooney
- "Night and Day," Fred Astaire
- "Unchained Melody," Righteous Brothers
- "First Time Ever I Saw Your Face," Roberta Flack
- "Cherish," The Association
- "Can't Help Falling in Love with You," Elvis Presley
- "Your Song," Elton John
- "I Will Always Love You," Dolly Parton
- "In Your Eyes," Peter Gabriel
- "Just the Way You Are," Billy Joel
- "We've Only Just Begun," The Carpenters
- "Come Away with Me," Nora Jones

Take Charge When Buying a Home

If you approach the home buying process intelligently and with confidence, you are much more likely to buy a house you'll be proud to call home.



Approaching the task of buying a home can be overwhelming; there's so much to consider:

How much house can I afford?

How can I find the best loan?

Where will I come up with a down payment, and how much will I need?

Should I buy a new or resale home, and which will go up in value?

Should I work with an agent or look at homes on my own?

And these questions are just the beginning. Buying a home is one of the largest financial transactions in your lifetime - do your research so you know what you're doing.

Here are the two most important things to remember no matter where you are on the road to home ownership:

1. You can and should understand everything that is happening in the home buying process.

There is nothing that is so complex that it can't be easily explained to anyone with average intelligence. Just because you don't apply for a thirty year mortgage once a week doesn't mean you have to take the first one that comes along. You'll need to learn some new terms, apply some new concepts and take the time to understand what you're getting into.

If, at any point, something happens that doesn't make sense to you, simply demand a full and complete explanation. If it still doesn't make sense, seek help from someone you trust like your CPA, your banker or maybe an online real estate columnist.

2. In the world of real estate sales, YOU are the most important person in the entire process.

It's easy to think that everyone else carries more weight than you. The agent talks fast and has an answer for everything. The lender may decline your loan application, and on and on.

But the truth is that you, the buyer, are the one person in the transaction that makes it all happen. If you decide to not buy, the entire process comes to a grinding halt.

So flex your consumer muscle and take command of this process. Surround yourself with a team of professionals that you have confidence in and make them work for you.

Approach home buying with intelligence and confidence, and by doing your homework, and you are more likely to buy a house you're happy with and to know that you made the right decision.

How To Slow Down And Listen

Do you ever find your mind wandering when someone is talking to you? No, you're not abnormal and you don't have attention deficit disorder.

Most people speak at an average rate of about 120 words a minute, but most people can *listen* about four times faster. So, your mind fills in the gaps by thinking of other things.

Be aware of this and try to "slow down" your listening. Work on staying focused, so you can really comprehend everything the speaker is saying.

Visit Our Website At www.ValerieFuson.com

Filled with information & resources designed to help you buy or sell your home.

- View Our Current Listings & Tours
- Conduct Your Own Search of Available Properties
 - Mortgage Qualification Calculator
 - Know Your Real Estate Transfer Tax
 - Receive Free Market Snapshots

Get the most recent information on home listings, home sales, and market trends based in your area. This report contains the most up to date and accurate picture of home sales in your neighborhood.

- New Community Links
 - Suburban Village Links
 - Local School Information

Cook County Assessor-Check to see if you filed for your Exemptions & online appeals
Cook Co. Treasurer- View copy of tax bill

Golf Nation Raffle

Sign up to receive a free Market Snapshot and you will be automatically entered into a drawing to receive a Free round of golf for four at Golf Nation's Virtual Simulator. Play any one of 50 famous courses. Sign up at www.Valeriefuson.com or Call Val (847) 910-5300 (pls. call if you refer someone for an additional entry in the raffle.)

Now through April 30, 2008.

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Our Home News

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"My mission is to educate my clients to make informed decisions and build wealth through sound investments."
