



Have a Great Holiday Season. Enjoy Your Family And Your Time Together.

Don't Pay for Lists of Foreclosed Homes...

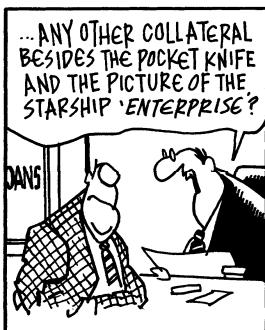
Write - Lists@MDREPros.com and we'll send you all the foreclosed homes

U.S. Government Web Site Of The Month...

Did you know the U.S. government is online? In fact, there are over 20,000 government web sites covering nearly every topic you can imagine. Here's one that could help you:

Begin planning for retirement by computing your estimated benefits from the Social Security Administration. The web site www.ssa.gov also provides information on getting a Social Security number and reporting earnings.

Buying Or Financing A Home? Go to www.MDREpros.com And Click On Our Free Report, "7 Secrets For Saving Thousands When Financing Your Home."



Which Of These Costly Financial Mistakes Do You Make?

Does paying bills, making investments, and saving for the future always seem to leave you short on cash? Most people worry about money, and money management can be a constant struggle.

The good news is that you are not alone in your money management frustrations. In response to a recent survey showing that young Americans are less financially educated than in previous years, Jump\$tart, a coalition of financial service representatives has developed some money management principles that can help all of us.

Know your take-home pay. This is the amount left after all mandatory deductions. Before you borrow, compare your total payment obligations with the income that you will have available to make these payments. Never financially commit to more than you can repay.

Map out your financial future. Most people have no financial plan at all. List your financial goals and a plan to achieve them. Remember to always pay yourself first. Make regular deposits into an account specifically designated for long-term financial goals.

Start saving as soon as possible. Remember that your savings are determined by the interest that you earn and over the period you have saved.

Money doubles by the "Rule of 72." To determine how long it will take your money to double, divide the interest rate into 72. For example, an account earning 6 percent interest will double in twelve years (72 divided by 6 equals 12).

Compare interest rates. Get rates from multiple firms in order to get the best value for your money. Remember that high returns equal high risk. Diversification of assets is the best way to take advantage of these great returns without risking your entire financial future.

Be sure that you are adequately insured. This is the only way to ensure that you will not be wiped out by an unexpected illness or an accident. The cost of insurance should be figured into your financial plan.

Following these simple techniques can help you have a prosperous financial future. If you would like to learn more about the Jump\$tart Coalition and their principles of money management, visit www.jumpstart.org.

Here's Help For Identifying Dangerous Respiratory Infections

Do you ever wonder what is causing you to feel as if a Mack truck has hit you? Well, here are some tips to help you identify what ails you. Below are descriptions of the five most common respiratory infections.

The **common cold** causes mild symptoms that include tiredness, stuffy nose, sore throat, and headache. The drainage is usually clear and runny during the first few days and a bit yellow or green for a few more days. Generally, you will feel much better in about five days, although the drainage and coughing may last up to two weeks. If symptoms persist longer or become more severe, it could be another type of infection.

Thinking Of Selling Your Home Soon?

Don't attempt to sell your home without our Free consumer guide, "44 Money-making Tips For Preparing Your Home To Sell." Our exclusive report will give you all the facts for a fast, top dollar sale. Just call **1-877-550-6373 (MDRE) x 306** anytime, 24 hours, and we'll rush a copy out to you.

It's also available at www.MDREPros.com

Strep throat is a serious bacterial infection that requires antibiotics. Symptoms include sore throat, fever, and difficulty swallowing. It does not include any of the nasal symptoms that accompany the common cold.

Acute bronchitis is an infection of the bronchial tubes. A cough that produces phlegm is a sure sign. It can take up to a month to clear up.

Influenza is more severe than a common cold, but produces many of the same symptoms. Some of the additional symptoms include muscle aches, fatigue, a high fever, and a bad cough.

Pneumonia is the most serious of the common respiratory infections. It attacks the lining of the lungs. The symptoms are severe coughing, high fever, and weakness. In addition, phlegm may be bloody, thick, and green or brown.

Now that you are armed with the information to help you identify what type of infection you may have, you will hopefully be back on the road to recovery much faster.

A little laugh

Bubba Hooper went to a psychiatrist. 'I've got problems. Every time I go to bed I think there's somebody under it. I'm scared. I think I'm going crazy.'

'Just put yourself in my hands for one year,' said the shrink. 'Come talk to me three times a week, and we should be able to get rid of those fears.'

'How much do you charge?'

'Eighty dollars per visit, replied the doctor.'

'I'll sleep on it,' said Bubba.

Six months later the doctor met Bubba on the street. 'Why didn't you ever come to see me about those fears you were having?' asked the psychiatrist.

'Well Eighty bucks a visit three times a week for a year is an awful lot of money! A bartender cured me for \$10. I was so happy to have saved all that money that I went and bought me a new pickup!'

'Is that so! And how, may I ask, did a bartender cure you?'

'He told me to cut the legs off the bed! - Ain't nobody under there now!!!'



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Are You Or Someone You Know Facing Foreclosure? There Are Options!

DO NOT PAY ANY MONEY UP FRONT TO PEOPLE WHO PROMISE TO HELP YOU!

As professional licensed Realtors, we only get paid when we help you with your situation. And our solutions may not include selling your home! There are options!

At MDRE Pros, we understand that **BAD THINGS HAPPEN TO GOOD PEOPLE**. You **NEED TO CONTACT US RIGHT AWAY!** The MDRE Pros Team is a team of Professional Licensed Realtors, who specialize in helping folks just like yourself, dig out of these difficult situations.

We specialize in helping people who are in foreclosure. We can help you, too! **All you have to do is go to www.MDREpros.com and click on the "Foreclosure Counseling" link.** We also have a toll-free 24 hour a day answering service. Call (877) 550-MDRE (6373) x 190 and leave a message, and one of the MDRE Pros Professional Realtors will call you to set up an counseling appointment!

The **KEY IS TO STOP THE FORECLOSURE** and keep it off your credit report, **YOU NEED TO CALL US NOW, THE CLOCK IS TICKING!** Depending on your situation, if you do have to sell your home, we can also help you find another place to live. And, we will handle all of the details of the sale and deal with your lender and the title company processing all of the paperwork that

Word Of The Month...

Studies have shown that 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. You may even be able to fatten your wallet!

indolent \in do lent\ (adjective)
Meaning: lazy; lethargic and not showing any interest or making any effort
Sample Sentence: The college student was indolent, as she did not study all weekend.

Quote of the Month

"You cannot prevent the birds of sorrow from flying over your head, but you can prevent them from building nests in your hair."

Thank You! Thank You! Thank You!

Thanks to *YOU* the word is spreading. Thanks to all of our clients and friends who graciously referred us to your friends and neighbors recently! See, rather than calling people with unwanted calls and visits, we build our business based on the positive comments and referrals from people just like you. We just couldn't do it without you!

This Month's Winner is

Nick Piper

Congrats and thanks for thinking of us!

MDRE Pros would like to thank some of our new friends...

Charles & Remini Brown Jr.

Rick Albee

Lavar Richardson

John Rollins

Jennifer Deluca

Kevin Reeves & Tasha Remely

Tony Bui & Helen Le

Community Ads and Services

Baby Sitting - New Market - Lydia - 301-865-8603

House Cleaning - Westminster area - Kelly - 410-635-2355 - Kae128@msn.com

Math Tutor - New Market - Jenny - 301-865-8603

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Vice President

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edelgado@dfmcorp.net

Let us give you \$300 towards your house warming party!

When you use MDREpros as your Professional Realtors and DFM as your lender to purchase your new home, DFM will give you up to \$300 towards your house warming party! (Contact Eric Delgado for more info!)

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