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The KING Team's...

## Service For Life!®

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How Do I Make Sure I Find the Right Home At The Right Price?
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**Hi Folks...**

Credit card companies offer lots of rewards to get you to use them. But understanding the various programs and keeping track of your rewards isn't always easy. In today's *Service For Life!*® Free consumer newsletter, you'll learn tips on how to use those rewards to your best advantage.

You'll also learn some clever ways to make a small space in your home look larger, foods you should and shouldn't feed your dog – plus fun facts, a trivia challenge, and lots more.

Don't let the summer heat keep you from putting your home on the market. The kiddos

are back in school and you've got some well deserved time to get your home prepared to sell. Maybe our tips this month will help get you motivated..

**Also Remember our Annual Pumpkin Giveaway is just around the corner. Saturday October 15th, 2016 from 9:00am - Noon at our Keller Williams Office. 1042 Columbus Ave. Marysville, Oh 43040. See You There!!**



**Mike, Ashleigh & Kim**

The KING Team, REALTORS®  
Keller Williams Consultants

**P.S.** When you notice people talking about real estate in the next few weeks, can you tell them about the free consumer information we provide?

They may be people thinking about buying an investment property. You'll be their wise friend if you tell them about our Free Consumer Report: **"8 Dumb Mistakes Even Smart Investors Make."** Don't let them put in an offer before giving us a call for this report at 937-645-0447, Or,

[REQUEST YOUR COPY](#)

## Today's Brain Teaser . . .

What do you have to give before you can keep it?

*(see answer below)*

## How To Get The Most Out Of Your Credit Card Rewards

These days most credit cards offer some kind of rewards to entice you to use them.

Here's how to use them to your best advantage:

- **Get the right card for you, and use it for most of your purchases.** Do you want airline or hotel points, merchandise points, or cash back? Do your research and choose what meets your needs. Be sure to compare potential annual fees, interest rates, limited time offers, etc.
- **Keep track if and when your points expire.** Redeem the points as soon as you can, or you may forget you even have them.
- **Check out the card's other perks.** You may be focused on earning points, but the card may offer other things like purchase protection.
- **Read the terms and conditions.** Credit card companies may change their terms and notify you by a letter you might not pay attention to. Read it, and if you don't like the changes, get a different card.
- **Pay off your balance on time every month.** The rewards won't be worth it if you're paying interest or late fees on your purchases
- **Make sure you understand the rewards program.** If you get confused (you aren't alone!), call the company's Customer Service Department for clarification. Ask for help to make sure you are getting the benefits you are entitled to.
- **Go to the card company's web site and follow them on social media.** You may get tips on special promotions or points for participating in surveys.

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## Learn How To Maximize The Value Of Your Home

Did you know there's a free consumer report showing what to fix to net the most value for your home? It's called "***Make Your Home Show Like A Model Without Breaking The Bank***" and it's an essential guide to homeowner profits. You can get a free copy by calling Mike at...**937-645-0447**

REQUEST YOUR COPY

## Make Your Room Look Larger

Short of knocking down the walls, you can make a small space look larger with these clever ideas to fool the eye:

- **Use vertical instead of horizontal elements.** Tall bookcases and a floor lamp will raise the eye up.
- **Paint the walls and ceiling different shades of the same color (preferably light).** Make the ceiling lighter than the wall color (avoid pure white) but add a darker floor and trim.
- **Let natural light in by minimizing window treatments.** Extend the rods beyond the width of the window so the entire window is visible.
- **Go for mirrors.** Consider an oversized mirror or glass tables.
- **De-clutter your surfaces.** Choose accent pieces carefully. Store collectibles and magazines in decorative boxes and baskets.

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## FREE Consumer Help Is Just A Phone Call Away!

Learn valuable secrets for saving thousands and avoiding costly mistakes when buying, selling or refinancing a home. Best of all, it's FREE. Ask about our ***“Insider’s Free Resources”*** by calling Ashleigh at: **937-537**.

## Fun Facts and Laughs

### *Good/Bad Foods for Your Dog . . .*

#### *Good:*

- **Unsalted peanut butter (without xylitol)** – an occasional tablespoon
- **Cooked, unseasoned chicken** – especially if you’re out of dog food
- **Raw carrots** – fiber & vitamins
- **A scrambled egg** – a protein boost

#### *Bad:*

- **Chocolate** – causes vomiting, diarrhea and may be life threatening
- **Onions** – damages red blood cells
- **Grapes & raisins** – can cause kidney failure

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### ***Goat Joke . . .***

Two goats wandered into the junkyard and starting munching on junk. One of them nibbled on an old reel of film. When he was done, the other goat came over and asked, “So, did you enjoy the movie?”

“Actually I liked the book much better,” the goat replied.

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### ***Websites for Internships and Volunteer Work . . .***

- [www.internships.com](http://www.internships.com) – Search for internships by city or use the “Internship Predictor” to evaluate your interests and skills.
- [www.idealists.org](http://www.idealists.org) – Look for jobs, internships or volunteer opportunities worldwide.
- [www.volunteermatch.org](http://www.volunteermatch.org) – Find a cause in your community that needs your help.

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### ***Yikes: Data Overload!***

According to [TheWeek.com](http://TheWeek.com), every second there are...

- 7,173 tweets
- 53,766 Google searches
- 120,607 YouTube videos viewed
- 2,481,685 emails sent
- 35 million megabytes of internet traffic (1 megabyte is 1024 kilobytes; all of Shakespeare’s works would fit in a 5 megabyte file)

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## Please Welcome New Clients And Good Friends Into Our Real Estate Family...

We'd like to take a moment to personally introduce and welcome a few of my newest clients and good friends who have supported our business over the years. And special thanks to everyone who thought of us with your referrals!

**Shane and Lissette Walcutt**

**Amy McKittrick**

**Pouya**

**Tony and Sara Cain**

## Brain Teaser Answer:

Your word!

## Real Estate Q & A . . .

**Q. What should I do to find the right home at the right price?**

**A.** The first step is to be financially prepared *before* you start house hunting. Here are two key points:

- **Find a motivated lender.** Ask your REALTOR® (choose one who is an experienced Home Buyer Representative- preferably Mike or Ashleigh) to refer you to one or two reputable lenders. Study up on basic terms so you'll be able to choose the loan that will be the best deal for your situation.
- **Get pre-APPROVED, not just pre-QUALIFIED for a loan.** You'll have more power to negotiate because the sellers know you can close on the transaction.

You can find more tips on saving money when buying your next home in our Free

Consumer Report called ***“8 Secrets For Saving Thousands When Buying Your Next Home.”*** Call or email us and we’ll send you a copy.

Do you have a real estate question you want answered? Feel free to call Mike at **937-645-0447** or email us. Perhaps we’ll feature it in our next issue!

[EMAIL US YOUR QUESTION](#)

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