



The Richter Group, Inc

Richter Review!®

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



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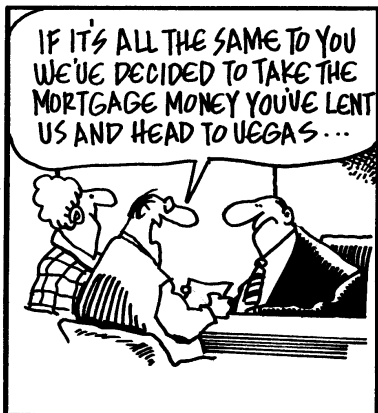
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10 Tips To Avoid Embarrassing Auto Troubles

Isn't it humiliating? You're sitting in your car at a busy intersection during rush hour. You're at the front of a long line of cars all eager to get going, and you can feel the tension.

As you sit there, you're thinking of all the things you need to do as soon as you get home. Then it happens. Sputter, chug...stop! Your engine quits. Your dash is lit up with glaring red and yellow lights.

Quickly you turn the key...but nothing happens. Right then, the traffic light turns green. Cars on all sides of you start rushing by. You can feel your hands sweating as you fumble around your controls, trying to get your car going.

The car behind you surges forward. He starts to holler obscenities at you, as if you could control what's happening. Through the glaring of horns, the pressure of people cursing you...you wonder why this happened.

Most people don't think about their cars much -- until there's a problem. And they usually surface at the most inappropriate time. Short of filling up the gas tank...perhaps only when it drops below "empty"...some people don't give their cars a second thought.

But cars are like any other mechanical device. To keep them in good shape, experts offer some tips on making sure your ride is dependable. Here's a list of 10 check-ups you can do to avoid those stressful, embarrassing moments when your car decides to die at the most inappropriate time.
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Richter Insurance Group
offers **Auto, Home, Life, Health, Business, Umbrella, and more,** with some of the top insurance companies such as **Travelers, Progressive, Hartford, Blue Cross, Aetna, Humana** and others.

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Dog-Gone Sheets!

If you're like me, making up the bed with clean sheets can result in disoriented bedclothes. To make sure your feet will remain covered (as sheets are put on sideways), simply stitch a few strands of red thread to the middle of the bottom of the sheet, blanket, or comforter. That way you know which end goes at the foot of the bed—the first time!

Famous Quotes About Taxes

No one will ever come up with a funny income tax joke. It does, however, lend itself to some wry humor...

“There are two distinct classes of men...those who pay taxes, and those who receive and live upon taxes.”
(Thomas Paine)

“The hardest thing in the world to understand is income tax!”
(Albert Einstein)

“When there is an income tax, the just man will pay more and the unjust less on the same amount of income.”
(Plato)

“The government that robs Peter to pay Paul can always depend upon the support of Paul.”
(George Bernard Shaw)

“There is no art which one government sooner learns from another than that of draining money from the pockets of the people.”
(Adam Smith)

“Like mothers, taxes are often misunderstood, but seldom forgotten.”
(Lord Bramwell)

“But in this world nothing is certain but death and taxes.”
(Benjamin Franklin)

“A taxpayer is someone who works for the federal government, but who doesn't have to take a civil service examination.”
(Ronald Reagan)

And My All-Time Favorite...

“The trick is to stop thinking of it as *YOUR* money.”
(IRS Auditor)

Tip #1: First, change your oil frequently and regularly. Experts say the most important thing you can do to extend the life of your car is to change the oil every 3,000 miles or three months. A quick stop at a Fast-Lube shop can extend the life of your car by years, and save thousands of dollars in the process.

Tip #2: Once a month, look under the hood. This 15-minute investment can prevent 70 percent of the problems that lead to highway breakdowns. Check the fluid levels of oil, coolant, automatic transmission fluid, power steering fluid, break fluid and windshield washer fluid.

If you don't know where to find these items, learn more about them by buying a how-to book or look up car maintenance on a website such as www.ehow.com. If you don't have time, ask a gas station attendant.

Tip #3: Never let your gas tank go to almost empty before filling up. The bottom of your fuel tank is loaded with deposits, dirt, and residue that's not good for your engine, fuel injectors, or carburetor.

Tip #4: Check tire inflation weekly, and alignment every six months. Properly inflated and aligned tires last longer, save money, and are safer.

Tip #5: Change your vehicle's filters. Changing the air, fuel, and oil filters extends the life of your car, and makes it operate more efficiently.

Tip #6: Change your engine coolant at least once a year, preferably every six months. But be careful, coolant can be toxic and harmful if ingested by children or pets.

Tip #7: Lubricate moving and rubber parts. This includes windshield wipers, door rubber, and exposed gaskets.

Tip #8: Get rid of rust immediately. Rust will eat away your car, causing a premature demise. If you find a rusty spot, scrape it away and sand the area. Then protect the bare metal with primer and paint.

Tip #9: Wash your car frequently and keep it out of the sun. Driving a clean car (with clean windshield) improves visibility and enhances your safety. Plus, ultraviolet rays can harm paint, especially metallic paints.

Tip #10: Most important: Schedule regular maintenance every 12,000 miles or one year, whichever comes first. Scheduled maintenance will keep warranties valid and maximize the value of your warranty. Plus, it prolongs the life of your vehicle, and will increase the value of your automobile when you decide to sell it.

Frequent auto maintenance can save you thousands, increase your car's value...and most certainly remove the risk of sudden, embarrassing moments in traffic!

Receive a \$25 Gas Card

For referring a friend to Richter Insurance!

We thank you for being our customer and appreciate your business. Our agency grows through referrals from satisfied customers like you. If you have a friend or associate who could benefit from the service we provide, please call us.

Did You Know....

- It is possible to lead a cow upstairs, but not downstairs.
- Coca-Cola was originally GREEN!
- Every day more money is printed for the board game MONOPOLY than the U.S. Treasury.
- The first couple shown in bed together on prime time television was Fred and Wilma Flintstone.
- The smartest dogs are: 1) Scottish border collie, 2) Poodle, and 3) Golden Retriever.
- The dumbest dog: Afghan hound.
- The Hawaiian alphabet has only 12 letters.

The TRUE Value Of TIME...

We often forget how valuable our time is, until we see it all in perspective. Here's what I mean...

To realize the value of one year, ask a student who has failed a final exam.

To realize the value of one month, ask a mother who has given birth to a premature baby.

To realize the value of one week, ask an editor of a weekly newspaper.

To realize the value of one hour, ask the lovers who are waiting to meet.

To realize the value of one minute, ask the person who has missed the train, bus, or plane.

To realize the value of one second, ask a person who has survived an accident.

To realize the value of one millisecond, ask the person who has won a silver medal in the Olympics.

Time waits for no one. Treasure every moment you have.

Famous Quote...

"I went into McDonald's yesterday and said, 'I'd like some fries.'" The girl at the counter said, "Would you like some fries with that?"

Jay Leno

Please Welcome Our New Clients and Friends Into The Richter Group Family...

We'd like to take a moment to personally introduce and welcome a few of our newest clients. And special thanks for everyone who thought of us with your referrals!

Nellie Faynblit, Thomas Shaffer, Tuvshintuvgal Damba, John Shalaby, Yanqi Wang, Dipti Parikh, Mike Adkins, Dolores Berry, Paul Lishnevsky, Anupam Katak, Linda Weinstein

Internet Offers Pet Travel Help

Going on vacation and leaving your trusted pet companion behind can be a traumatic experience – for both of you. And who can bear the sight of sad eyes as your pet watches you walk away from the kennel where you left them.

Well, that doesn't need to be the case. There's a new resource for making your vacation as fun for your pet as it is for you. A listing of 25,000 hotels, motels, bed and breakfasts, ski resorts, and campgrounds that welcome pets can be found at the www.petswelcome.com website. So there's no need to leave Fido at home during your vacation.

The site also offers information on kennels, vets, and medical facilities for your pet when you are on the road. Also available are travel and moving tips, and other helpful information to pet owners on the road.

Helpful Tips For Around The Home

- **How To Remove Stubborn Burnt-On Food From Your Skillet:** To easily remove burnt-on food from a skillet, simply add a drop or two of dish soap and enough water to cover the bottom of the pan, and bring it to a boil on your stove.
- **Help For Today's Baker.** When a cake recipe calls for flouring a baking pan, use a bit of the dry cake mix instead of flour, and there won't be any white mess on the outside of the cake.
- **Easy On That Salt!** If you accidentally over-salt a dish while it is still cooking, drop in a peeled potato and it will absorb the excess salt.
- **Soften That Brown Sugar.** Place a slice of apple in hardened brown sugar to soften it.
- **Opening Tough Jars Made Easy.** If you have trouble opening jars, try using latex dishwashing gloves. They give a non-slip grip that makes opening jars easy.

Real Estate Corner...

Thank you to all who have referred and entrusted us with your friends and family. We hope you've received and enjoyed the complimentary movie tickets as a small token of our appreciation. We will continue to think of new and creative ways to show our appreciation. Please let us know if you have any ideas. The best place for referrals is on our website:

www.therichtergroupinc.com

Or email at

info@therichtergroupinc.com

THANK YOU for reading our Richter Review!® newsletter. We wanted to produce a newsletter that has great content and is fun and valuable to you. Your constructive feedback is always welcome.

AND... whether you're thinking of buying, selling, financing, investing, insuring, or just want to stop by and say "Hi," We'd love to hear from you...

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Q. Could You Give Me A Few Tips For Selling My Home Fast and For Top Dollar?

A. If you're thinking of selling your home, how you "position" it can mean the difference between getting a top-dollar sale, and having it sit on the market for a long time. If you're thinking of selling soon, you must call and get our Free report, "**44 Money-Making Tips For Preparing Your Home To Sell.**"

It's free as part of our consumer service program. **Please Call Us With Any Real Estate Question At: (847) 325.5995**

Here are some examples:

- First impressions are lasting. Look at your home as if you were driving up to it for the first time. What does the home look like? The driveway? The lawn or landscaping? Pay particular attention to the entry walkway and the front door area. Make sure all curtains are open and lights are on.
- Get rid of any odors. They're a big turn-off. Smoking and pets are the most likely cause. Have carpets cleaned and home deodorized before showing it.
- A coat of paint in critical areas (kitchen, master bedroom and baths) can do wonders to change the appearance and make the home look more valuable.
- Get rid of that clutter! The way you live in a home, and the way you SELL a home are two different things. You have to move anyway, so pack up all your clutter and get it out of the way. An uncluttered home looks bigger and more appealing. Make your home look like a model home.

SUDOKU PUZZLE

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Look For the Next Issue for the Answer.