

Caryn Kuhlman  
630-730-8027

# Out and About

January 2009



“Home is where your Story Begins..”

## Happy New Year

I would like to take this opportunity to wish all of you a healthy, happy and joyous new year. I am very grateful to have you in my life.

For most of us, January first represents a time when we stop and reevaluate our priorities, set goals and think about the intentions we have for the year ahead. And for many of us, the economic downturn has us focused on our financial situation. With many of us losing money from our 401k plans and our home values, property taxes along with escalating utility and food bills, have given us all reason to be concerned.

We should all take a good look at where we are financially, and as you do, one of the first things to check is how much you owe on credit cards. It is one of the leading indicators of how you are doing financially. I have dedicated the second page of the newsletter with a few of the warning signs that you may have over used your credit cards. I have also included a small section on getting out of debt. If you recognize these warning signs, seek help now. Many situations can be fixed if they are caught early.

And while you are evaluating your priorities this year, spend some time thinking of what is most important to you. Than make the time to spend with them. Happy New Year to All.

## Recipe of the Month

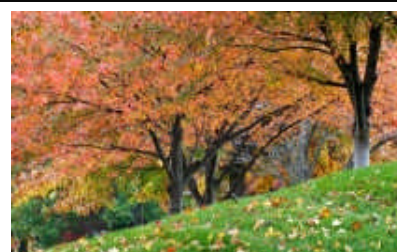
### Recipe of the Month

#### Quick Low Fat Veggie Soup

- 2 carrots, peeled & diced
- 1 large diced onion
- 4 teaspoons garlic
- (If using jarred, otherwise
- 4 cloves of minced garlic)
- ½ chopped cabbage
- ½# frozen green beans
- 2 tablespoons tomato paste
- 1 teaspoon dried basil
- 1 teaspoon dried oregano
- 1 teaspoon kosher salt
- 1 large zucchini diced

Spray a Dutch oven with cooking spray and heat on medium high. Add carrots, onion and garlic, cook until tender. Add all the remaining ingredients except the zucchini and bring to a boil. Cover, reduce heat to medium and simmer for about 15 minute or until the green beans are tender. Add the zucchini and cook until tender.

**NOTE: I Forgot to Add  
32 oz of Low Fat Chicken Broth!**



## Did You Know?

- 280 Homes sold in Lombard during 2008.
- The least expensive home that was sold in Lombard last year was \$122,000.
- The most expensive home sold in Lombard last year was a whopping \$1,190,000.
- This year, the average time a home was on the market, before being sold was 159 Days.
- If you are planning to make a move this year, please give me a call and I will be happy to assist you. There has never been a better time to purchase a home. With record low interest rates and high inventory, it may be the right time for you.

## Do you have too much credit debt?

If you have only one resolution this year, make reducing your credit card debt a priority. Credit card debt is a growing problem in America. And many people don't realize that they are in trouble until it is too late. Here are ten warning signs that you may have taken on too much debt.

1. You have no savings.
2. You are only making the minimum payment on your credit card balances.
3. You continue to purchase on those credit cards.
4. You have at least one card that is near, at or over your credit limit.
5. You are occasionally late paying your credit cards due to lack of money.
6. You are not sure how much you actually owe on your credit cards.
7. You have used cash advances from credit cards to pay off other bills.
8. You have been denied for credit.
9. You have bounced or over drawn on your checking account.
10. You have thrown away or hidden away unopened bills.

These may seem like obvious signs of trouble. But when you are busy living your life, family, work, friends, phone calls, laundry, meals, grocery shopping, deadlines, birthdays and everything else we do, (By the way, I dealt with all of this today) it's easy to put off taking a hard look at our financial security. Have a look today!

## How to reduce your credit card debt.

Most financial planners will agree that the best way to stay out of debt, is to never get into debt in the first place. However, if you are beginning to feel overwhelmed with your situation, here are a few steps to take that you can do on your own.

1. List all your credit cards, including the balance, interest rate, minimum payment according to your last statement. Rearrange them so that the card with the highest interest rate is at the top and the lowest at the bottom.
2. Add up the required minimum payments for all cards. Once you have that amount, it's time to start cutting back on unneeded purchases. How much money do you have left that you can pay in ADDITION to the minimum payment amount? Take that amount and add it to the minimum payment of the credit card with the highest interest rate. Continue to do this until that card has become paid off. Then begin to add that extra amount to the next highest card.
3. Make phone calls to reduce your costs on your cell phones and internet providers. Skip movies for awhile, instead give Caryn a call.