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**Everything You Always
Wanted To Know...**
section of Today's AdVantage.

Are you an expert in your industry?

- Write a monthly column that answers the questions of many local readers as pertaining to your industry.
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Each column will accommodate your photo, your company's logo and approximately 150 words. Additional space for your editorial material may be purchased at an extra cost per column/inch. This special advertising section must be purchased in six-month increments. You will have the first right to refusal to renew at the end of six months. Your column must be submitted at least 7 days prior to publication date or the previous month's column will be reprinted.

Everything you always wanted to know about...

Staging A Home
Q: Why should I have my home staged?
A: Many people put a lot of effort into preparing their cars to be sold. Why wouldn't you do that and more for a house that has more value?
Buyers make their decision about buying or not buying in the first few minutes - in the first few minutes of seeing a home. So, wouldn't it be best to make it look as good as possible? Because whether you provide a good first impression could mean the difference between a quick sale and a long wait for a buyer. No matter how many great features you have in your house, people's eyes are drawn to negative features first.
Staged homes look better.



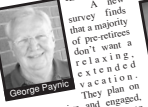
Anna Schmidt, ASP
See Home Staging, Next Page

Third Party Negotiating
People don't have experience negotiating high value things like houses and cars. You can use an experienced negotiator at no extra cost.
Example: A couple buying a house for \$200,000. The asking price was \$200,000. They offered \$180,000. The house was bought for \$180,000. The previous owner had made a down payment and lost all equity in the house when the bank repossessed it. It needed a lot of repair. Plus, the bank would sell the house for the end of the quarter. By using a 3PN, the house could have been negotiated and bought much cheaper, making the down payment and monthly payment much smaller, and a percentage of the savings would go to the 3PN. The money is given.



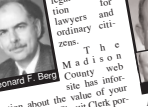
Bill Richer
See Negotiating, Next Page

Retirees
If you're like most people retiring, your retirement probably won't be anything like your parents' or grandparents'. A new survey finds that a majority of pre-retirees don't want a relaxing, extended vacation. They plan on remaining active and engaged, even if it means continuing to work. The old retirement ideal of living on your "golden years" on a golf course is quickly becoming passé. Most people now consider retirement as a second act - time to go back to school, change careers or even fall in love again. The study also found that the wealth isn't necessarily the answer, and that tapping their potential was more important than big money.



George Paynic
See Family Owned Time for Parents, Next Page

Personal Law
Q: What web sites provide a good introduction to the law?
A: The internet is a very valuable source for legal information for lawyers and ordinary citizens. The Madison County web site has information about the value of your home. Also the Circuit Clerk portion of that site will guide you on small claim, eviction and wage garnishment. www.co.madison.il.us
Equity for Equality has information for people with disabilities. www.equityforall.org
Concerned about privacy? See the Privacy Rights Clearing House at www.privacyrights.org. Practical summaries of Illinois law are found at Prairie State Legal Services www.prairiestatelegal.com and Illinois Legal Aid www.illinoislegalaid.org.



Leonard F. Berg
See Law, Next Page

Hair Loss
Q: What causes hair loss?
A: Birth control pills, women who have a genetic predisposition to suffer from Alopecia, androgenic alopecia can have it occur at a much younger age by taking birth control pills. The hormonal changes that occur trigger the onset of female alopecia. If a woman has a history of female pattern loss in her family, she should advise her doctor before going on the pill. After the discontinuation of the pill the hair may not regrow as fast as it usually does. In some cases the process cannot be reversed and the woman may not regrow some of the hair that was lost.
Are you tired of agonizing about your hair loss? Call us.



Steven Jones
See Cavalier Hair Clinic, Next Page

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Car Sales
Frequently asked questions about the Gas/Electric Toyota Prius.
Do I need to plug it in?
Pris automatically recharges using batteries using regenerative braking, or through its onboard generator.
How often do I need to service my Prius? Prius service is serviced just like any Toyota except the brake pads and batteries are designed to last far longer.
How long will my Prius last? Prius is built to last a standards of quality as all Toyotas, so expect it to last a very long time.
What is Toyota's commitment to the environment? Partial Zero Emission Vehicle (the Prius Technions Vehicle) the new produces almost 90% fewer emissions than the average new car.
Save Home Page



Gordon Carver
Steve Hobbs
See Car Sales, Next Page

Nutrition
Q: I know the B vitamins are important, but what for?
A: The B vitamins play a crucial part in supporting the nervous system. They can effectively reduce seasonal allergies and asthma symptoms. Some help prevent Alzheimer's and coronary artery disease. Some help relieve carpal tunnel and PMS.
A nutritional survey from the USDA found that 80% of Americans do not get enough of one or more of these essential nutrients on a daily basis. The result: Who's most at risk of a vitamin B deficiency? People who experience heavy daily physical activity, people taking oral contraceptives, those who are taking diet, women who are taking oral contraceptives, and those who are taking prescription drugs for stress or acid indigestion. All of these can leave us lacking one or more of the B vitamins.
For further detailed information, visit www.citrusnutrition.com



Beverly Wendy
See Nutrition, Next Page

Loans
Q: How much money will I need to buy a home?
A: That depends on a number of factors, including the price of the house and the type of mortgage you get. You need "nesting money" - the deposit you make on the home when you submit your offer to prove you're serious about buying. The "down payment" - a percentage of the cost of the home; and "closing costs" - the cost associated with processing the paperwork to buy a house. When you make an offer on a home, your earnest money goes into an escrow account. If the offer is accepted, this money will be applied to the down payment of the house. If the offer is not accepted, your money is returned.
Down payment costs vary, from 3% to 20%, depending on the type of loan, closing costs on top of 3-4% of the price of your home. When you apply for an estimate of all the costs so you won't be caught by surprise.
1121 W. 1538 E. Troy Rd
Alton, IL (618) 656-1356
www.affordablehomes.com



Carrie Epstein
See Loans, Next Page

Investments
Q: What are some of the advantages of holding my investments in an A.G. Edwards Account?
A: Safekeeping. In street name, securities certificates are registered in your name. If you hold your securities in a depository rather than being registered in your name, although the securities remain your personal property, their safekeeping is the responsibility of your brokerage firm. If you hold your securities in a depository, it may take up to eight weeks to replace them. In addition, replacements may cost you between one and three percent of each security's fair market value.
Efficient record keeping. Entrusting your brokerage firm with the care of your securities can reduce filing and record-keeping errors and eliminate the risk of misplacement or loss. You'll receive regular statements reflecting all positions in your account and their current value.
Prompt trade settlement. Because your securities are already in your account, you can be assured of prompt trade settlement, without penalties for late delivery or mailing.
No cost. Brokerage firms typically do not charge a fee for holding securities in street name and may also clip coupons at no cost for bonds held in street name.
Less tax hassle. When securities are held in street name, the brokerage firm will generate an annual Form 1099 for income tax filing for all securities held in your account. If you are to hold all of your stocks and bonds in your own name, you would have to fill out a separate Form 1099 for each individual stock you owned.
Faster dividends and interest credits. Normally, the brokerage firm will credit dividends and interest payments on street name securities to the account on the pay date declared by the issuer.
Easy transfer to beneficiary. The brokerage firm that holds your securities in street name can easily transfer your securities to your beneficiaries and provide complete and accurate valuation of your assets.
Even if you already hold stock certificates, it's not too late to register them in street name and when purchasing future securities, keep in mind some of the benefits of street name registration.
This article provided by Tim Brueggeman at A.G. Edwards & Sons, Inc. INVESTMENTS ONLINE



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