

August, 2005

YOUR LIFE MAGAZINE™

Reading for women with *real* lives.

Tons of product reviews!

- Laptop cases
- Pet care items
- Childrens' books/DVDs
and more!

**Cramps? Hot flashes?
Get rid of them both!**

FROM FIZZLE TO SIZZLE

Digging your way out of a relationship rut



THIS MONTH'S GIVEAWAY

ENTER



know exactly how much your mortgage payment will be, and you can plan for it.

Benefits and Advantages:

- Low rates for the full term of your mortgage
- Security of a fixed monthly payment for the life of your loan, regardless of fluctuations in interest rates
- More stability may give you peace-of-mind

Disadvantages

- Higher initial monthly payments compared to those of adjustable rate mortgages
- Less flexibility

ADJUSTABLE RATE MORTGAGE (ARM)

With this kind of mortgage, your interest rate and monthly payments usually start lower than a fixed-rate mortgage. But your rate and payment can change either up or down, as often as once or twice a year. The adjustment is tied to a financial index. Throughout the life of that loan, the principal and interest payment will adjust periodically based on fluctuations in the interest rate.

Benefits and advantages:

- Lower initial payments due to lower beginning interest rate
- Ability to qualify for a higher loan amount due to lower initial interest rates
- Lower interest payments if the interest rate drops over time
- Interest rate caps limit the maximum interest payment allowed for the loan

Disadvantages

- Your future monthly payment is uncertain.



Are you and your family prepared in the event something should happen to you? How will they know how to manage financially, or what your financial standing is?

If Something Should Happen to Me is a unique kit that gets you organized before something happens, leaving your family everything they need to know.

Finding Fast Life Insurance