

Neighbors™ of

# Downers Grove

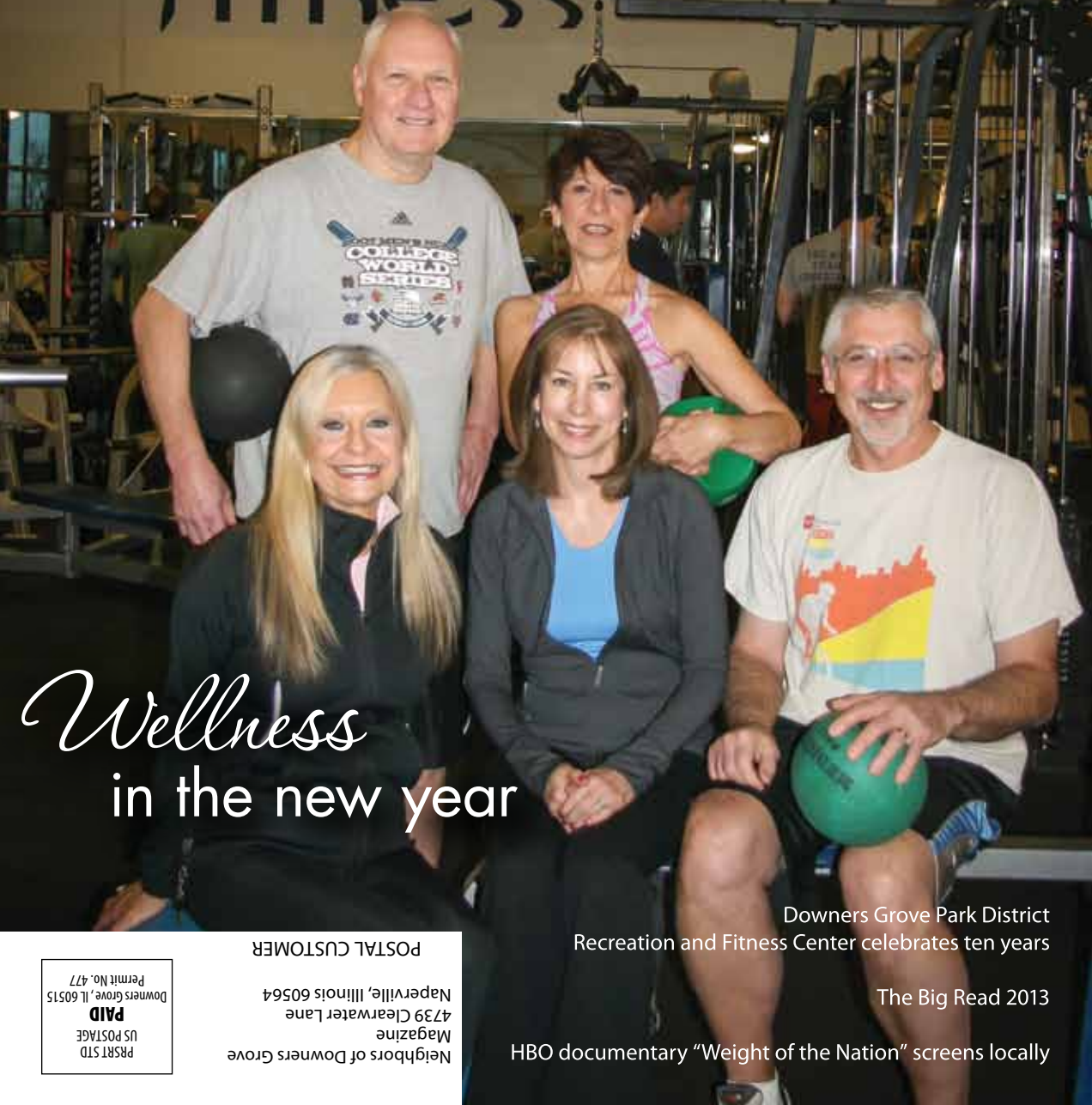
neighborsofdownersgrove.com

February/March 2013

Your community magazine



4500  
FITNESS



*Wellness*  
in the new year

Downers Grove Park District  
Recreation and Fitness Center celebrates ten years

The Big Read 2013

HBO documentary "Weight of the Nation" screens locally

POSTAL CUSTOMER

Neighbors of Downers Grove  
Magazine  
4739 Clearwater Lane  
Naperville, Illinois 60564

PR8815TD  
US POSTAGE  
PAID  
Downers Grove, IL 60515  
Permit No. 477

# Real Estate Corner

By Lisa Wenzel

## Wellness in the home

There are many products on the market today that improve the wellness of your home. If you are looking to create a healthier home environment check out some of these ideas. First let us look at air filtration. There are basic air filters that remove dust, while others remove super fine particles that can aggravate health conditions such as asthma and allergies. Basic filters are less expensive and will remove the larger air particles. Premium filters, while more expensive, remove pet dander, pollen, dust mites and smoke. These filters must be changed on a regular basis and will provide better air quality circulating throughout your home.

You can find products such as the HEPA (High-Efficiency Particulate Air Filtration System) which uses hospital-grade filtration technology to control contaminants. A sealed design helps contain particles in the system and keep them from bypassing the filter and going back into your home environment. Many home owners with allergies or other health issues install these systems to provide greater air purification.

A water filtration system can also help improve the wellness of your home. There are many types to choose from, such as whole house, refrigerator or Brita filter systems. Whole house filters will remove sediment that is currently in the water from the city pipes or well systems. Today's newer refrigerators may include their own removable water filters, whereas Brita filters are portable and can be stored inside the refrigerator. Just like the furnace, these water filters need to be changed on a regular basis to provide a better quality of drinking water.

Lastly, wellness in the home can be achieved by removing household cleaning products that contain toxic chemicals which are harmful to humans as well as pets. Non-toxic products are safe for our children and pets and can be stored without fear.

These are just a few wellness ideas that can be used in your home. Remember, wellness doesn't just mean for your body but where your body lives.

# Mortgage Expert

By Keith Hoffman

## Financial well being—a new year

As we move into a new year, many people seem to be concerned with their well-being. Not only with our health but many of us look at our finances and what will come with a new year. Tax rates are changing along with big changes in social security. The House and Senate have passed H.R. 8, the American Taxpayer Relief Act of 2012 (ATRA), which includes several changes to tax laws affecting your payroll. Beginning January 1, 2013, the employee paid social security rate has increased to 6.2%. Medicare Tax will increase by 0.9% for all employees earning over \$200,000.

While many people have either refinanced their homes or purchased new ones, interest deductions have not been affected. So if you fall into either one of these categories, you can still deduct the interest you have paid on both first mortgages and second mortgages or home equity loans (HELOC's). And don't forget that you not only should get a form 1098 from your mortgage company, you will also need to look at the HUD 1 Settlement Statement you got from your closing. That will also reflect interest you paid at closing for the upcoming month. So be sure to locate those papers and include that in your tax deductions.

Interest rates are continuing to stay low and many people have looked at either reducing their monthly payments to save money or decided to reduce their 30 year mortgages to shorter terms like 20 year, 15 year or even 10 year terms. While everyone has different goals, the decision to choose depends directly on your individual goals. If you are thinking about making a change, be sure to consult a mortgage professional who will help you figure out what loan program is best for you.

## RECEIVE \$1,000 IN CLOSING COSTS\* BY CLOSING WITH YOUR COMMUNITY HOUSING EXPERTS

**Lisa Wenzel, ABR, GRI**

Home Buying & Selling  
Rentals, Short Sales  
First Time Homebuyers

**Wenzel Select Properties, Ltd.**

"Selecting Properties That  
Meet Your Needs"

630.430.4790

[www.wenzelselectproperties.com](http://www.wenzelselectproperties.com)



**Keith Hoffman**

Residential Mortgage Specialist  
630-306-LOAN(5626)  
[www.1amllc.com/hoffman](http://www.1amllc.com/hoffman)



**1st Advantage Mortgage**  
A DRAPEL AND KRAMER Company



\*Must close with both Lisa and Keith on or before 1/20/13. Ask for details.  
Keith Hoffman (NMLS: 120177) is an agent of Draper and Kramer Mortgage Corp dba, 1st Advantage Mortgage an Illinois Residential Mortgage Licenser (90BR002493 NMLS:2591)  
located at 221 S. 22nd St. Suite 120, Lombard, IL 60148. Telephone 630-739-2100. Registered by IDFPFR, 111 S. Michigan Ave, Chicago, IL 60603. Telephone 312-755-5888. 6/19/13.