

"Let us never negotiate out of fear. But let us never fear to negotiate."

—John F. Kennedy

Dear Friend,

We all have those friends who always seem to get great deals on everything they buy. What's their secret? They know which prices are fixed and which ones can be negotiated lower with a little work.

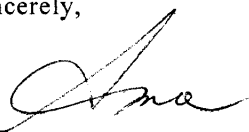
You know that the sales price for automobiles can be negotiated as well as their financing terms, but did you also know the same can be done for jewelry and even high-end electronic equipment? It all depends on where you shop to get your deals.

This month's Item of Value is dedicated to helping you get the lowest price on your purchases. You will find a list of items with flexible prices as well as the types of stores where you are most likely able to negotiate. I've also included some universal negotiation tips that will work for any type of purchase.

On the reverse side, I've broken down the cost of a typical vacation to demonstrate that doing some homework really will save you money on your next trip.

I'm here to make sure you aren't paying too much before you make your next big purchase.

Sincerely,



Anna Babineaux
Your Personal Mortgage Consultant For Life

Oh, by the way®...if you know of someone who would appreciate the level of service I provide, please call me with their name and telephone number, and I'll be happy to follow up and take great care of them; 713-907-5365; mbabineaux12@comcast.net

