



August 2011

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Don Puryear's

Service For Life!®

Insider Tips for Healthy, Wealthy & Happy Living

Prevent Problems with Your Pup

Houston is definitely a dog-lover's city! But we all must remember: Even the sweetest dog may bite if accidentally frightened or provoked. Of the 4.5 million people who suffer dog bites annually, about one in five requires medical attention. Children, especially those ages 5 to 9, are most at risk. You are the first tool in preventing any accidents between adults, children and your pets.

Here are a few tips for dog owners:

- **Socialize your dog** — Start to expose your puppy or adopted dog to a variety of situations, a little at a time and under controlled circumstances. Continue until your dog appears comfortable around people and other animals. Dog daycares and dog parks can provide great opportunities for socializing!
- **Neuter your dog** — Neutered dogs are less aggressive and less likely to bite.
- **Train your dog** — Teaching your dog basic commands such as “sit” or “stay” establishes obedience, helps your dog understand what you want him to do, and enables you to maintain control of your dog.
- **Keep your dog healthy** — Have your dog vaccinated against rabies and preventable infectious diseases, and see your vet on a regular basis. Walks and exercise will help expend energy and prevent out-of-control behaviors.
- **Be alert** — Even if your home is fenced, dogs can easily be provoked enough to lunge at perfect strangers or even jump the fence defending their territory. Know your dog, and watch for signs that your dog may be uncomfortable or feel threatened.

Some general guidelines for interacting with unfamiliar dogs:

- Don't run from a dog and don't scream.
- When approached by an unfamiliar dog, remain motionless; if knocked over, roll into a ball and remain still.
- Immediately report stray dogs.
- Avoid direct eye contact with a dog --They perceive it as confrontational.
- Don't disturb a dog who is sleeping, eating or caring for puppies.
- Don't pet a dog without allowing it to see and sniff you first.
- Use gloves and blankets when handling an injured dog. If they are in pain, they are likely to respond defensively to anyone who approaches.

August is National Picnic Month!

Celebrate the last few weeks of summer with a fun family picnic. Want to find a park near your neighborhood? Check out Houston's Park and Recreation Service on their site for a complete list: www.houstontx.gov/parks/

Joker's Corner

Why did the kids all eat their homework?

Because the teacher said it was a piece of cake!

Grilling vs. Barbecuing

There's a difference! Grilling is typically cooking directly over a heat source at high heat (350 degrees or above) for a relatively short amount of time, about 30 minutes.

Barbecuing is cooking at 250 degrees or less for a long time, usually at least two hours.

Sign of the Times

A family was looking at some old movie posters when the daughter looked puzzled at the one of Superman coming out of a phone booth. Her father asked, "Doesn't she know who Superman is?"

"That's not it," replied the mother. "She doesn't know what a phone booth is!"

Uses for White Vinegar

- Spray it on upholstery to discourage your cat from scratching it.
- Leave an open bottle in a freshly painted room to reduce the smell.
- Use some in the rinse water to keep black jeans looking black.

Notable Quotables

You can't stay mad at somebody who makes you laugh.

~Jay Leno

The large print giveth, but the small print taketh away.

~Tom Waits

A government that robs Peter to pay Paul can always depend on the support of Paul.

~George Bernard Shaw

Secure Your Smart Phone

Use a password. It takes a few extra seconds to sign on, but it's worth it to protect your privacy and keep spyware from watching you.

Be smart. Assume you might lose the phone. Don't store bank account, credit card numbers or other sensitive information. Depending on the system, you can download a tool that will help you locate your lost phone and wipe out the information.

Choose apps selectively. Download applications from sites you trust and read the user reviews to learn from the experiences of others.

Don't click on links or call phone numbers sent in emails and text messages. People are three times more likely to click on a link on their phone because they tend to rush. Search for "mobile security" in the Android Market or iTunes store for an app that will stop you from inadvertently downloading viruses.

Be wary of public Wi-Fi networks. Eavesdroppers may be able to see your data on web-enabled phones. Only use wireless networks you trust.

Multi-Task Your Resistance Training!

Don't have a lot of time to devote to Weight Training? Who says you have to? You can get an intense workout by training both the upper and lower body simultaneously. Not only are you saving time, but you are pumping the heart even more! Try a circuit that has exercises devoted solely to working the whole body with every rep!

Need some inspiration? Check out my youtube channel at www.youtube.com/BodyByBeth, for workouts and circuits devoted to getting you fit even on a time crunch!



Good News on Credit Scores

You know you're entitled to a free credit report from each of the three U.S. credit bureaus each year (go to: www.annualcreditreport.com). Now you can get more insight into the lending process. As of July 21, 2011, if you get turned down or don't get the best terms on a loan, credit card or insurance policy due to your credit score, you must be shown the score used to judge you.

The five new required disclosures are:

- Your credit score.
- The range of possible credit scores under the model used to generate the score.
- The key factors (at least four) that adversely affected your credit score in the model used.
- The date on which the score was created.
- The name of the person or entity that provided the credit score.

To learn more about credit scores, go to the FICO web site at scoreinfo.org.

Know Your Lightning Facts

You probably think it won't happen to you but weather research indicates over 500 people are struck by lightning each year. When you're outside and a storm comes up, as soon as you hear thunder, there's an immediate lightning danger. Protect yourself by knowing the myths from the facts.

Myth: If you're caught outside, you should lie flat on the ground.

Fact: Lying flat INCREASES your chances of being affected by dangerous ground current. Keep moving towards a safe shelter (not the nearest tree or tower). If you absolutely can't get to shelter, make yourself into a ball.

Myth: Lightning never strikes the same place twice.

Fact: Lightning can strike the same place repeatedly. The Empire State Building is hit nearly 100 times a year.

Myth: If you touch a lightning victim, you'll be electrocuted.

Fact: Lightning victims are safe to touch. Call 911 and do not delay CPR.

Myth: Rubber tires protect you from lightning.

Fact: When lightning strikes a car, it travels through the metal frame into the ground. Most cars are safe, but convertibles, motorcycles and bicycles aren't.

Myth: You are completely safe from lightning if you are in a house.

Fact: You are safe in a house, but anything that conducts electricity isn't, including water. To help protect your TV, computer and appliances, invest in individual surge protectors and consider hiring an electrician to install one on your home's service panel.

6 Money Saving Tips for Back-to-School Shopping

Know Before You Go: Know what you need and what you already have before shopping.

Set Up a Central Supply Site at Home: Instead rushing to the store for supplies only to find you had them at home anyway, set up a centralized station for extra supplies.

Stick to Your List and Your Budget: Sometimes school supply aisles look like toy stores, so don't let your kids weigh into the purchasing decisions.

Shop on Off Times: Most stores carry school staples, like lined paper, notebook and pencils, so get those while the prices are normal.

Shop Around: Even craft stores and dollar stores are carrying supplies!

Procastination Works: Sometimes late bloomers can see major markdowns, but you may run the possibility of not finding what you need.

Useless but Fun Trivia

True or False? Reno, Nevada, is actually west of Los Angeles, California.

(See page 4 for the answer.)

Popcorn Puppy Feet?!

Many dogs' feet smell like popcorn or corn chips, which is why the condition is called "Frito feet." It's due to specific yeast and bacteria that live between their toes. The bacteria proteus and pseudomonas happen to give off these snacky smells.

Remember Drive-ins?

While most of them have closed, www.drive-ins.com says there are 478 still operating around the world, 370 in the U.S. and 66 in Canada. You can search the site by zip code to see the status of drive-ins (some you may remember!) in your area.

Environmental Info

Looking for hazard info in your area? Go to the National Environmental Public Health Tracking Network at: www.cdc.gov/ephtracking

Bad Combo: Meds and Sun

Did you know the ultraviolet (UV) rays in the sun can interact with medication you're taking, causing a painful skin reaction?



Limit your sun exposure if you're taking any of the following: NSAIDs (Advil, Aleve), antibiotics, Statins (cholesterol lowering drugs), diuretics, diabetes and heart medications and exfoliating skin care products.

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Know Your Diner Lingo

You may hear the waiter use these terms the next time you order something at a local diner:

- 😊 **Moo juice** – milk
- 😊 **Walk a cow through the garden** – burger with lettuce, tomato & onion
- 😊 **Honeymoon salad** – lettuce alone and no dressing
- 😊 **Paint a bow-wow red** – a hot dog with ketchup

Brain Teaser Answer:

True! Reno sits at Longitude 119° 81' W, and Los Angeles sits at Longitude 118° 15' W.

Check it out on Google Maps!

THANK YOU for reading my **Service For Life!**[®] newsletter. Your feedback and suggestions are always welcome. And whether you're thinking of buying, selling or leasing, or just simply want to say "Hi," I'd love to hear from you!

 
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Who Wants to Win a Gift Card to Barnes and Noble?

Congratulations to Too Ann Choo for entering the correct answer to my quiz question.

What is the world's largest desert?

- a) Gobi b) Sahara c) Arabian d) Antarctic

The answer is d) Antarctic. A desert is defined as a region that receives little precipitation (less than 250 mm per year). The Antarctic's surface area is 5.5 million square miles. The largest **non-polar** desert is the Sahara at 3.5 million square miles. So, let's move on to *this* month's trivia question.

The center of the Earth is how many miles below the surface?

- a) 2,000 b) 4,000 c) 8,000 d) 10,000

The First two people to email me the correct answer at DonPuryear@ReMax.net will be my winners!

Real Estate Corner...

Q. What is a CLUE report?

A. The Comprehensive Loss Underwriting Exchange (CLUE) is a national insurance industry database of personal property claims. Insurance companies use it to underwrite or rate new policies. Whether you are selling or buying a home, you should talk to your insurance agent about obtaining the report, which reflects the insurance claims history (up to seven years) on the property. Here are the benefits:

- **Sellers.** If you order the report before listing your home, you can check it for accuracy and be aware of any problems you might have in selling. A clean report, which you can make available to potential buyers, can be a good selling point.
- **Buyers.** Seeing the report eliminates any "surprises" (water or fire damage, mold etc.) that may affect the cost and availability of getting homeowners insurance on the property. The report, which is protected by the Fair Credit Reporting Act, can only be accessed by the owner, insurer or lender for the property, so you will need to ask for it.

SPECIAL THANKS to Andrew Perez, STATE FARM INSURANCE, for information about CLUE reports.

For your insurance needs, please contact Andy at **713-923-6430** or **andrew.perez.g4in@statefarm.com**.