

Don Puryear's...



Service For Life!®

“Insider Tips For Healthy, Wealthy & Happy Living...”

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Detangle Stress of Family Ties


The holidays are a wonderful opportunity to spend time with family. But sometimes the pleasure of being with our loved ones comes with a few tangled ties to stress. Here are a few strategies to make sure you experience maximum joy from being with family:

 **Get Rid of Fantasy.** If your image of the perfect holiday has Tiny Tim's voice ringing "God bless us, every one!" your great expectations may be completely out of alignment with reality. Communication problems are not unusual in with extended families. You cannot control every situation, but you can lead by example, setting aside differences and bad patterns.

 **Establish Ground Rules and Boundaries.** Among the immediate family discuss what is expected. Agree to keep respect for each other and to not share anything with the extended family that would cause embarrassment. Develop your own family traditions and be willing to let go of outdated rituals that no longer serve you and your immediate family.

 **Simplify, Prioritize, and Say No.** Remember the wisdom of a 1960's band who told us that you *Can't Buy Me Love*. Less can be more when it comes to gift giving. Let your heart express love in ways that may not require a lot of money and give yourself permission to spend less.

 **Provide Structure for Kids.** You've heard before that love is spelled with the letters T-I-M-E. Yet during the holiday season kids can become starved for attention as you rush around trying to do everything. Break away from the extended family at least once each day to take walks or some other physical activity. Giving this time to your kids, and limiting sugar and caffeine, can go a long way to them behaving when you are around extended family.

 **Honor Your Own Needs and Limitations.** Trust that quiet inner voice that tells you when you have done enough. You deserve time to sit down and reflect on your many blessings, including your family!

**Wishing You and Yours the
Happiest of Holidays!**

**Season's
Greetings**



Word of the Month

Studies have shown your income and wealth are directly related to the size and depth of your vocabulary. Here is this month's word, so you can impress your friends (and maybe even fatten your wallet!)

Temerity (tuh MER i tee) noun

Meaning: reckless, boldness, rashness, audacity, unreasonable, without regard for danger.

Sample Sentence: None of his students had the temerity to speak up and challenge the professor's opinion.

Keep Up With the Joneses

You have a good chance of getting a last minute reservation at the most popular restaurants if you call around lunchtime the day before. This is the most common time for people to cancel reservations for the next evening.

Get Rid of Lower Back Pain

Your back pain may be easily corrected by simply changing a few things about how you sit. Follow this advice from www.spine-health.com:

- Keep knees even with the hips.
- Have both feet flat on the floor.
- Straighten your shoulders.
- Get up and walk around every hour or so and stretch as needed.

Kings of Comedy

It's been almost a decade since the last episode of Seinfeld was filmed. Yet Jerry Seinfeld is still the world's top-earning comedian from his TV series. With \$60 million a year in earnings, he is way ahead of 2nd ranked David Letterman at \$40 million and Ben Stiller whose 3rd ranked earnings are around \$38 million.

Quotes To Live By

I think a hero is an ordinary individual who finds strength to persevere and endure in spite of overwhelming obstacles.

—Christopher Reeve

Paying attention to simple little things that most men neglect makes a few men rich.

—Henry Ford

Avoid Online Shopping Scams

The convenience of doing holiday shopping online is really appealing. Follow these four tips from shopping experts for avoiding scams and making safe purchases online:

1. **Read the domain carefully at the top of the browser.** If the name is slightly different than the legitimate retailer – with extra words, or misspellings – it could be a sneaky company hoping to snag your money.
2. **Make sure the domain's checkout pages are secure.** Only enter credit card information if the domain begins with <https://> instead of <http://>. The “s” means it is secure.
3. **Never agree to a wire transfer payment.** Legitimate retailers online accept credit cards where you have more protection against fraud.
4. **Beware of ridiculously low prices.** Scammers can lure you with prices much lower than other retailers and end up sending you poor quality merchandise – or nothing at all – after they get your money.

You can find a scam alert archive at www.aarp.org or get more details about online security at www.onguardonline.gov.



BOTL is Live!!

Don's modernized “message in a bottle” site is up and running and will soon be open to the public! Be sure to “like” botl's **facebook page** ([facebook.com/botlit](https://www.facebook.com/botlit)) to get all the information and news for this exciting, new social media site!

Essential Technologies For 2012

Technology is shrinking the world as we know it and allowing us to learn more, get more done and connect with more people. If you sometimes feel it's impossible to keep up with the latest and greatest, start with these technology tools that will be around for years to come.

Online storage has moved from the corporate world into our homes. You can find many sites for photo storage like www.dropshots.com and www.kodakgallery.com. Saving documents has become easy too with www.dropbox.com and docs.google.com.

Time management tools online abound. The frontrunner is www.evernote.com and it is said to be like sticky notes on steroids. You can keep track of your thoughts easily and access notes from anywhere in the world. It is searchable and has great tutorial features.

Social network sites help you meet new people and catch up with friends. The most popular site to connect with people online is www.facebook.com. Google now has a similar network for friends at www.plus.google.com. For professional networking, try www.linkedin.com.

Brain Teaser...

What happened in 1961 that will not happen again until 6009?

(See page 4 for the answer.)

Dry Cleaning For Less

Dry cleaners have a slower business during the months of January, July and August so it is a great time to get these big dry cleaning projects done. Look for discounts of up to 15%. If they don't advertise a discount, ask for one.

Be Fire Extinguisher Savvy

Take the advice of the National Fire Protection Association, www.nfpa.org. Remember the proper way to use a fire extinguisher with the word **PASS**.

- **Pull** the pin to allow material to be discharged.
- **Aim** low and point to the bottom of the blaze.
- **Squeeze** the lever above the handle to operate.
- **Sweep** the extinguisher from side to side until flames are out.

Give Your Feet a Workout

Closed shoes can prevent your foot joints from staying properly lubricated. Foot exercises can help keep feet healthy and prevent problems. Try this one: While sitting, lift your foot and spread your toes as wide as possible and hold them open for five seconds. This helps prevent muscle weakness that can cause toes to overlap.

Please Be Careful Driving

New Year's is the day of the year when the greatest numbers of people are killed in automobile accidents.

Healthy Wallet Professions

According to the U.S. Bureau of Labor Statistics, the top-paying industries are dominated by health care professionals; surgeons, followed by anesthesiologists, oral surgeons, obstetricians & gynecologists, internists, orthodontists, and other physicians. It is not until you reach the ninth income level that you find someone in a field not related to health care.

Last Minute Tax Tips

Timing matters when it comes to getting your maximum deductions at tax time. Review this list of tax tips to see if there are any last minute actions you can take to keep more money in your pocket and send less to the IRS.

- **Donate things you no longer use** such as furniture in usable condition, perfectly good business clothing you no longer wear, and kid's outfits they have outgrown. Learn more at: www.financegourmet.com.
- **Charitable contributions** to non-profit organizations are often deductible. Find a good charity at: www.charitynavigator.org.
- **Medical expenses** can be deducted, so if you have been putting off a trip to the dentist or optometrist, saving on taxes may be your catalyst.
- **Education costs** are another way to lower taxes. If you will have education expenses next year, think about paying tuition and registration fees early. Remember that audio and video programs related to your business skills can be considered an education cost.
- **Taxes at the state, local and foreign levels** can be deductible. Get past due taxes paid now and prepay for 2012 to help minimize your tax bill.
- **Going GREEN can pay** with Home Energy Tax Credits. If you replace energy wasting windows, doors, roofs, central air conditioning and heating systems and more, you may be able to get a credit on your taxes. Refer to www.ase.org to see some of the criteria.
- **Job search expenses** can be deductible but have many rules. Be sure to investigate these possible deductions: agency fees, resume preparation and mailing, travel and transportation, phone/fax costs and others.
- **Boost your tax-deferred retirement savings** to the maximum allowed.

There are many more ways to minimize your taxes to your lowest legal level, so use these tips as a starting point and consult a licensed professional for tax advice. By the way, the expense of tax advice is also deductible.

Of course, you can also learn more by visiting www.irs.gov.

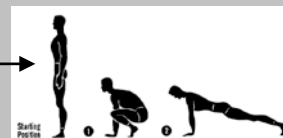
Don't Wait to Start Those New "Yours" Resolutions

According to recent University studies, if you stick with a consistent workout routine for only 3 weeks, you will more likely see it through! Making exercise an appointment in your "book" will cause that behavior shift that can turn a phase into a healthy, life-changing habit. Start short and sweet. Add this quick 4 minute interval routine in your life just two – three times a day and you will feel energized and wanting more!

Do this mini circuit twice: 20 seconds max effort/10 seconds rest:



Jumping Jacks
Squat Thrusts
High Knees
Mountain Climbers



If you aren't familiar with the exercise, just Google it! You can always visit my BodyByBeth Facebook page and send me a message!

Thanks for Thinking of Me!

Did you know I can help you or any of your friends or family save time and money when buying or selling a home **anywhere in the world?**

RE/MAX sells more real estate than any other company, and we have over **100,000** agents worldwide – resources and experience we can make available to YOU! Thanks for keeping me in mind with your referrals...and spreading the word!

Brain Teaser Answer:

The year will be read exactly the same when it is upside down.

When the Birds Come Back to the Nest...

“Boomerang Kids” is the name given to children that return home after college or after an unsuccessful launch into full adult responsibilities. If this happens to you, consider this advice from experts:

1. Charge them rent.
2. Ask for help with household chores, cooking and cleaning.
3. Set an anticipated move-out date.
4. Expect them to pay part of graduate school tuition if returning to school.
5. Talk about your own transition into adult life with the financial and career struggles you had at the beginning.

THANK YOU for reading my Service For Life![®] personal newsletter. I wanted to produce a newsletter that has great content and is fun and valuable to you. Your constructive feedback is always welcome.

AND...whether you're thinking of buying, selling or financing real estate, or just want to stop by and say “Hi,” I'd love to hear from you...



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Who Wants to Win a Gift Card to Subway?

Congratulations to Mary Visconti for answering last month's trivia question correctly. Enjoy your prize! Here's the question, if you missed it!

How Many Feathers Does a Turkey Have?

- a) 2500 b) 5500 c) 3500 d) 6500

The answer is c) 3500. So, let's move on to *this* month's trivia question.

What country has the longest life expectancy at birth?

- a) Australia b) Canada c) Switzerland d) Japan

Email me at DonPuryear@remax.net, and you could be one of my next winners!

Real Estate Corner...

Q. How do I find the best deal when getting a home loan?

A. Your decisions about a home loan can translate into thousands of dollars over the life of your loan. Request quotes from multiple lenders and follow these tips to get the best deal on a mortgage:

- 🌲 **Stay confident** and ask for clarification of items you do not understand.
- 🌲 Ask to see different options for **down payments** and **term of your loan**.
- 🌲 **Interest rates** are critical to you getting the lowest possible mortgage payment. The interest rate you get is based on your credit score, but know that interest rates changes on a daily basis. You have the power to decide whether to lock-in the current rate at the time you submit your loan application or take the chance that it might float down during the processing period.
- 🌲 Carefully analyze **disclosures** and **estimated costs** provided by the lender.

You deserve fair rates and extremely good service from the lender who gets the opportunity to earn your business. Based on my own personal experience and on the positive experiences of many of my clients, I highly recommend Nick Gilbert, the Branch Manager of Cornerstone Mortgage. You can reach Nick by email at NGilbert@houseloan.com or by telephone at 713-349-6212.