



Don Puryear

Service For Life!®

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

August 2009
Broker Associate, ABR, CRS, CLHMS
Accredited Luxury Home Specialist
Certified Distressed Property Expert
Licensed Attorney
Owner-Happy Tails Dog Spa

Member of
Houston Association of Realtors
Distressed Property Institute
Council of Residential Specialists
Institute for Luxury Home Marketing
Employee Relocation Council
Greater Houston Builders Association

Summer is Coming to an End, but not Hurricane Season!



Having a Hurricane Preparedness article a little late, are we? Not really! It is true, Hurricane season begins in **June**, but lest we forget, it doesn't end until **November**. Our previous experience with Hurricane Ike pounding us in mid September indicates we tend to slack on our Hurricane safety once summer ends. However, these giants are not to be taken lightly, and they do not just affect the immediate coast.

Hurricane hazards come in many forms: the storm surge, high winds and flooding. This means it is important for your family to have a plan that includes all of these hazards. Look carefully at the safety precautions necessary to take with each type of hurricane hazard, and prepare your family disaster plan accordingly. But remember this is only a guide, and the first and most important thing anyone should do when facing a hurricane threat is to use common sense.

Develop a family hurricane preparedness plan before an actual storm threatens your area. Discuss the type of hazards that could affect your family. Know your home's vulnerability to storm surge, flooding and wind and try to make safety improvements before hurricane season. If you decide to “hunker down” in the storm, the most important precaution you can take to reduce damage to your property and keep your family safe is to protect the areas where wind can enter. **Strengthen the exterior of your house so wind and debris do not break through and create openings. Be sure to remove objects that may become projectiles with high winds.** Reinforce the roof, shutters, doors, and garage doors, and where possible, secure plywood or protective coverings over windows. Contact your local building code officials to find out what requirements are necessary for up-to-date storm safety. Locate a safe room or the safest areas in your home for each hurricane hazard.

If you have a Facebook account, become our fan! We are excited to network with our friends and colleagues in the Houston real estate market and beyond! Look for our “Become a Fan” icon on the left menu bar of our website
NoPlaceLikeHouston.com

Check your insurance coverage. Flood damage is not usually covered by homeowners' insurance, so consider purchasing flood insurance. The **National Flood Insurance Program** is a pre-disaster flood relief and insurance protection program designed to reduce the rising costs of disasters. This government program makes federally backed flood insurance available to residents and business owners. For more information, call **1-888-CALL-FLOOD, Extension 445**, or visit their website at www.fema.gov/business/nfip/. (If you would like for us to recommend an insurance agent, please call me at 713-302-6543.)



Inside This Issue... Hurricane Preparedness...Page 1

Simple Signs of a Stroke...Page 2

Are You Really Protected From Computer Viruses?...Page 3

Tips for Safer Driving...Page 3

Beat This Trivia Question and You Could Win a Spa Treatment at Etheria...Page 4

Realtor's Corner...Page 4



Visit our Blog (upper righthand tab on our website) for our daily real estate comic strip by Randy Klasbergen. Please let us know what you think!

Get important real estate tips at my website www.NoPlaceLikeHouston.com

Joker's Corner



Why don't aliens eat clowns?
Because they taste funny!

There are two cowboys in the kitchen.
Which one is the real cowboy?
The one on the range!



August is Family Fun Month!



Take time out to enjoy your family, a last-minute vacation to Kemah or Galveston, camping, a family dinner, or watching a movie.

Celebrate your family by spending time together, laughing, playing and appreciating each other...and of course, there's no reason to limit family fun to just one month!



Tricky Trivia

1. Where are Panama Hats made?
2. What color is the "black box" in jet airplanes?
3. Which animals do we get catgut from?
4. When do Russians celebrate the October Revolution?
5. What animal is thought to be the source name for the Canary Islands?

(Answer is at the bottom of the last page.)

Going Green Works!



Recycling one aluminum can saves enough energy to run a computer for 3 hours.

It takes 70% less energy to produce a ton of paper from recycled paper than from trees.

Recycling one glass jar saves enough energy to light a 100-watt bulb for four hours.

Treat yourself to a clean home!

Veronica Ocampo (832-322-7188) cleans my home and often helps my clients get their homes in top condition before listing. Best of all, her rates are reasonable.



Quote of the Month

"Be who you are and say what you mean, because those who mind don't matter, and those who matter don't mind." ~Dr. Seuss

If you are in an area where the probability of storm surge causing major flooding is high, officials will order an evacuation. **If you plan to evacuate, do not hesitate or delay your departure.** City and county officials order these evacuations to reduce the risk of injury or death, so please take them seriously. Make your accommodation plans as quickly as possible, and bear in mind that hotels and shelters fill quickly, so call ahead for reservations. If you have to travel great distances, be prepared to sit in traffic. Have a full tank of gas and plenty of snacks and water. **Designate an out-of-state friend as a family contact**, so all your family members have a single point of contact if you lose contact with each other. Be sure your children know how to call **911** and that they also have the contact information for your designated family contact.



Lastly and very importantly, make a plan now for what to do with your **pets** if you need to evacuate. Research hotels in advance so that you have a list of those that allow pets. Additionally, create a list of specialized pet shelters, animal control shelters, veterinary clinics, and friends & relatives out of harm's way that may serve as potential refuges for your pet during a disaster. Make sure that your pets are current on their vaccinations. Pet shelters may require proof of vaccines and need proper identification before boarding your animal. Pets have amazing instincts and heightened anxiety just like you during storms and may hide or run away, so have a current photograph of your pet in case you lose track of them. An even better precaution, keep a collar with identification on your pet and have a leash on hand to control your pet in the event they travel to a safe place with you. Have a properly-sized pet carrier for each animal. Carriers should be large enough for the animal to stand and turn around. Whether you plan to board your pet or take them with you, make sure you have plenty of their medications if they are taking any.



And last but not least, stock up on the supplies that you will need to help you through a disaster. Cut out this checklist to ensure you have all you need to be prepared!

- ✓ **Food & Water** (at least 1 gallon per day per person) - 3 to 7 day supply
- ✓ **First Aid Kit / Medicines / Prescriptions / Tool Set**
- ✓ **Clothing** - seasonal / rain gear/ sturdy shoes
- ✓ **Blankets/Pillows/Toiletries /Hygiene items/Moisture wipes**
- ✓ **Battery-Operated and Hand-Crank Flashlights & Radio / Batteries**
- ✓ **Telephones** - Fully charged cell phone with extra battery and a traditional (not cordless) telephone set
- ✓ **Cash (with some small bills) & Credit Cards** - Banks and ATMs may not be available for extended periods
- ✓ **Toys, Books and Games**
- ✓ **Important documents** - in a waterproof container or watertight re-sealable plastic bag
- ✓ **Vehicle fuel tanks filled, tires filled, oil checked**
- ✓ **Generator to run household necessities** – see our blog on August 4th for more info!
- ✓ **Pet care items/food/medicine/vaccination records**



Stroke Detection Made Easier



Neurologists say that if they can get to a stroke victim within 3 hours, there is a better chance of a full recovery. The key to successfully obtaining treatment within this three-hour window is recognizing that a person has had a stroke. Basically, a stroke is what happens when a blood clot or other artery blockage prevents blood from reaching the brain. "When blood and the crucial nutrients and oxygen that it carries cannot reach the brain, brain cells can quickly die, leaving permanent damage," states health columnist, Diana Rodriguez.



Get important real estate tips at my website www.NoPlaceLikeHouston.com

Brain Teaser of the Month

Two fathers and two sons go fishing at a lake. In the lake there are only three fish, and each person had a fish when they left the lake. How is this possible?

(Answer is at the bottom of last page.)

Helpful Government Web Site:

Learn how to get health insurance for your children through the Children's Health Insurance Program at www.insurekidsnow.gov. This site from the U.S. Department of Health & Human Services offers state-specific information on who is eligible and how to enroll. Make sure that your children grow up to be strong and healthy.



Great Local Dive:

Sweet Lola Yogurt Bar in Midtown (304 Gray St) – The divine yogurt and decadent toppings are only surpassed by the amazing personal touches that owner Sarina can scoop out! Visit www.SweetLolaYogurtBar.com for more information.

Download and Go!



For a totally different look at Downtown Houston, take advantage of the City's free audio tours! By putting on your tennis shoes and your MP3's earbuds, you can get a work-out and a little more history about this dynamic, off-beat and diverse city that we call home! Simply log on to www.HoustonDowntown.com, and click on the "Free Audio Walking Tours" tab. There are three cool tours to choose from:

"**Ultimate Downtown Walking Tour**" takes you to historic gateways, hole-in-the-wall sites and cool local dives you may never have thought to try. "**Museum District Walk and Roll**" takes you on a leisurely stroll of Houston's cultural mecca, the Museum District, and its lovely surrounding neighborhoods.

"**A Walk in the Park: Discovery Green Walking Tour**" takes you on the tour of his Houston Pride and Joy, and best kept secret, Discovery Green.



Thankfully, there are some simple indicators for stroke detection. Remembering to ask a possible stroke victim these four questions can be the difference between a full recovery and not. After the possible stroke victim stumbles, has a fainting spell, "dazes off," or has a splitting headache for no reason, ask these simple questions.

- + Ask the individual to **smile**. If they can't smile or if their smile is crooked, that may be an indicator they have had a stroke.
- + Ask the person to **speak a simple sentence coherently**. If their speech is slurred, it may also be a stroke indicator.
- + Ask them to **raise both arms**. If this is difficult, or they can only raise one, this may be an indicator they have experienced a stroke.
- + Ask them to **stick out their tongue**. If their tongue is crooked, that is also an indication of a stroke.

Again, if they have trouble with *any one* of these tasks, call an emergency number immediately, and describe the symptoms to the dispatcher. People that may be at higher risk for strokes are people 55 and older, have family history of strokes, have high blood pressure, high cholesterol levels, diabetes or heart disease, and have bad health habits – e.g., cigarette smokers, high-fat diets, limited exercise.

Are You Protected From Ruthless Computer Viruses?

A recent survey found that while 92% of consumers think that their virus protection software is up-to-date, nearly half had computers that had not been updated within the month.

Unfortunately, 54 percent of the participants said they had had a virus on their computer, and 15 percent said they weren't even sure whether they had a virus or not.

The lessons learned? It's important to update your virus protection as frequently as daily. Download the virus signature database from the software vendor of your choice. Two popular virus protection software are available through www.symantec.com or www.mcafee.com.

Simple Tips for Safe Driving


The National Highway Traffic Safety Administration says that distracted driving causes 25 percent of the auto accidents in the U.S. each year. Follow these tips for safer travels:

Limit cell phone use to emergencies.

If you must make or take a call, keep it brief, or pull over to a safe place first. Did you know text-messaging while driving is illegal in some states?

Don't eat and drive.

Do your grooming at home. If you're going 60 mph and look in the mirror for 2 seconds, you'll travel 180 feet without your eyes on the road!

Concentrate on the road, not on what your kids, friends or pets are doing in the back seat. Best advice: Stay focused, stay safe, and don't drive yourself to distraction. 

Toilet Troubles

Did you know that the toilet is the #1 water-wasting appliance in the home? Check out the H2Orb Water Management System, a solution to leaks, stuck-open flappers, leaky fill valves and more. For information, call 866-598-3474 or visit www.TheH2Orb.com. Or if you need a plumber, consider **Chavez Plumbing, 281-591-3033**.




They have consistently provided reliable services and competitive rates to me and my clients.




Get important real estate tips at my website www.NoPlaceLikeHouston.com

We Appreciate Your Referrals!

Did you know I can help you or any of your friends, family or acquaintances 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 experiences we can make available to YOU! Thanks for keeping me in mind with your referrals...and spreading the word!

Tips for the Kitchen!

- To get the most juice out of fresh lemons, bring them to room temperature and roll them under your palm against the kitchen counter before squeezing. 
- Wrap **celery** in aluminum foil when putting it in the refrigerator and it will keep much longer.
- When a cake recipe calls for flouring the baking pan, use a bit of the dry cake mix instead. Then, there won't be any white mess on the outside of the cake.

Tricky Trivia Answers

1. Ecuador
2. **Orange**
3. Horses and Sheep
4. November
5. Dog

Brain Teaser Answer

There is a *grandfather*, a *father* and a *son*. The father is both a father and a son. I never said there were four people!

THANK YOU for reading my Service For Life!® newsletter. Your constructive feedback is always welcome.

RE/MAX 
Outstanding Agents.
Outstanding Results.

Donald Puryear
RE/MAX Metro
713-302-6543

donpuryear@remax.net
www.NoPlaceLikeHouston.com



Who Wants to Win a Spa Manicure/Pedicure from Etheria?



Your chances to win could be better than you think!

Congratulations to Wes Bowers, winner of last month's trivia question. The Sears Roebuck "kit homes" contained 30,000 pieces! Enjoy your coffee, Wes!! And now for this month's trivia question...



How many bones are in your hands & feet?

- a) 106 b) 24 c) 48 d) 68 e) 180



Go to www.NoPlaceLikeHouston.com, click on *Contact Us* in the top right corner, and enter your answer in the *Comment* section. *The FIFTH person with the correct answer will win a gift card for a manicure & pedicure at Etheria!* (Learn more about Etheria by visiting their website, www.EtheriaSalon.com.)

Real Estate Corner...



Q. How Much Can I Afford To Pay For A New Home?

A. Determining what you can purchase is probably the single most important step when deciding to purchase a home. Lenders can help you make this determination by using the "Payment to Income Ratio" or the "Debt to Income Ratio." This saves you time by eliminating homes priced outside of your range.

The Payment to Income Ratio is a fairly simple formula. It adds your future mortgage payment, property taxes and insurance together to get what is called a "PITI" payment. This amount is divided by your total household income to produce a percentage. Most loan companies consider anything under 28 percent an acceptable ratio and the loan is granted.

The Debt to Income Ratio is not as simple. It not only adds the PITI payment, but all monthly payments. This includes auto loans, credit card payments, investment payments, and other fixed monthly bills. The acceptable percentage using this method is usually higher than the standard 28 percent, but varies by lender.

Another variable is the amount of cash you have available for a down payment and for closing costs. For example, with an FHA loan, a buyer can put 3.5% down, whereas most conventional loans will require at least 5% down. Investment properties and second homes typically require 20% down. Due to current underwriting requirements, many condominiums require a minimum of 20% down regardless of the sales price or the buyer's financial qualifications. In addition to the down payment, there are other costs related to title fees, homeowner's insurance, lender fees, and so on that should be considered before entering into a contract.

A lender can provide this information to you at the outset of your search, and in fact, when you do find the home you want to buy, you will most likely need to submit an approval letter from a lender...so it's best to have already laid that groundwork. For a recommendation of a reliable, professional lender, please call me at **713-302-6543** or email me at DonPuryear@remax.net.

Get important real estate tips at my website www.NoPlaceLikeHouston.com