



December 2008
 Broker Associate, ABR, ALHS, CLHMS
 Certified Residential Specialist, CRS
 Licensed Attorney
 Owner-Happy Tails Dog Spa

Member of
 Houston Association of Realtors
 Galveston Association of Realtors
 Council of Residential Specialists
 Institute for Luxury Home Marketing

Inside This Issue...

How Safe Is Your Family From Home Accidents?....Page 1

New Year's Traditions & Resolutions....Page 2

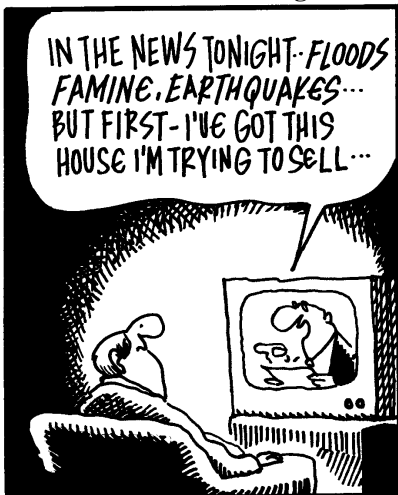
Here's A Simple Calculation For Effective Weight Loss....Page 3

Liver Cleansers.....Page 3

Is Your Bedroom Causing You Sniffles And Sneezes?....Page 3

Beat This Trivia Question And You Could Win a month of unlimited Yoga at Yoga One Studios....Page 4

WARNING! Don't Co-Sign A Loan Until You Read This....Page 4



Donald Puryear

Service For Life![®]

"Insider Tips For Healthy, Wealthy & Happy Living..."

Protect Yourself and Family With These 7 Simple Household Tips

It's been called the battle cry of the recalcitrant victim: *"It will never happen to me!"* Yet each year, nearly one million families become victims of one or more potentially devastating accidents.

I'm not talking about auto accidents or even sports injuries. These accidents occur without you leaving the home. And they're accidents that could have been avoided.

They include electrical and kitchen fires, gas leaks, smoke and carbon monoxide injuries, scalding from hot water, and falling down stairs. At best, they cause injury. At worst, they can be deadly.

That's why this issue is dedicated to revealing seven easy, cost-effective ways for reducing your chances of facing such a household calamity. Take my test. See which ones you have covered in your home...and which ones should be on your safety list. Then turn to the bottom of the last page of this newsletter to see how you scored.

1. Have you replaced your smoke detector(s) in the last 10 years? As of 1997, 94 percent of all homes have smoke detectors. In fact, a working smoke detector can reduce your risk of dying in a house fire by nearly 50 percent. But did you know that, according to the National Fire Protection Agency (NFPA), smoke detectors should be replaced every 10 years? And batteries should be changed every six months.

2. Does your family have an escape plan if a fire should occur? It's easy to say, *"It'll never happen to us,"* but only 16 percent of households have developed and practiced a simple fire escape plan. Here's a tip: To maximize your family's safety, you should have at least two ways out of every room and discuss and practice these routes at least twice a year. If you live in a three-story townhome, invest in an escape ladder. Also, plan an emergency meeting place a safe distance from your home in the event of a fire.

3. Parents, do you have anti-scald valves on all faucets and vent locks or gates on all windows? Water temperatures can fluctuate by as many as

Thinking Of Selling Your Home Soon?
 Don't attempt to sell your home without my free consumer guide, *"44 Money-making Tips For Preparing Your Home To Sell."* My exclusive report will give you all the facts for a fast, top-dollar sale. Just call me anytime at **713-302-6543**, and I'll rush a copy out to you.

Get free money-saving home tips at my web site: www.NoPlaceLikeHouston.com

Seasonal Word Plays

Sign at a local gym: “*Wishing you a Merry Fitness and a Happy New Rear!*”

Christmas tree ornament: “*Presents make the heart grow fonder.*”

A Home Remedy For Chills And Fever

To treat the chills and fevers of a cold or the flu, try this time-tested home remedy for bringing body temperature down: Take your thickest, fluffiest large towel and wet a one-to-two inch rim of the narrow end with cool water. Place the wetted end around the neck of the ill person, and let the rest of the towel drape over his or her body. The coolness at the neck and the warmth of the rest of the towel should halt the fever & chills cycle.

Useful Web Sites

Do you know your neighbors? Type in an address on www.felonspy.com, and a neighborhood map will pop up. Red balloons and thumbtacks mark the homes of convicted felons!

Get tips on choosing a health plan, doctor, course of treatment, or long-term care facility from the Dept. of Health and Human Services at www.healthfinder.gov.

Reconnect with friends and family through the remarkable social network on www.Facebook.com. Be sure to add me as a friend!

Create a to-do list or leave yourself reminders on www.jott.com. Jott will remind you of meetings, birthdays, anniversaries, and other important events and activities you can't afford to forget!

ATTENTION SHOPPERS!

We have an innate “hoarding instinct,” and retailers know this. That's why you may not be interested in a box of spaghetti marked \$2.50, but it seems like a bargain when presented as two boxes for \$5.00. And if the store adds “Limit four boxes,” you wouldn't think of buying less than the maximum allowed! Also, people buy roughly 30% more items when shopping with a big cart...so use the hand basket whenever possible!

30 degrees Fahrenheit. Because of this, scalding is a leading cause of burn-related injuries among young children. Also, remember to install safety gates on windows; window screens alone are not strong enough to prevent falls.

- 4. Do you have a class ABC fire extinguisher mounted near an exit on every level of your home?** Home fires are the leading cause of death in the U.S. for people over the age of one. That's why, in addition to smoke and fire detectors, fire extinguishers should be located on every level of your home. And don't forget to keep an extinguisher near your kitchen.
- 5. Do you have ground fault circuit interrupters (GFCIs) for receptacles near all water supplies and damp areas?** Yes, this includes all outlets in bathrooms, laundry area, kitchen or anywhere dampness meets electricity. GFCIs are designed to act like circuit breakers to eliminate shock hazards. They protect a circuit by monitoring the current and shutting it down if an imbalance is detected.
- 6. Do your stairwells have bright lights at both the top and bottom, and are your outside steps illuminated?** More than 42 percent of falling deaths result from tripping on stairs and steps. Illuminating the location of steps will go a long way toward preventing tripping. For outdoor steps, illuminated paint or tape can be effective. And don't forget to secure all rugs and carpeting on or near your steps with rubber backing or double-stick tape.
- 7. Do all of your exterior doors have deadbolt locks on them?** Most burglars take the easy way into your home: either a door or window. That's why deadbolts offer the greatest protection. It's best to use double-cylinder bolts when there is glass in or near a door. This will virtually eliminate a burglar's chance of opening the bolt by hand.

Do You Have A Pressing Real Estate Question?

I'm always looking to answer questions you might have about *anything* relating to real estate or home ownership. Do you want to know what your neighbor's home sold for? Do you need help applying for your homeowner exemption or protesting your property value? What about recommendations for contractors, painters, electricians and other service providers? If you have a question, tip, or idea, please feel free to call or email me. Perhaps I'll feature you in a future issue!

HAPPY NEW YEAR!

New Year's is the most universally observed holiday in the world. It's the time of year for setting goals and making a fresh start. As Yogi Berra said, “If you don't know where you're going, you'll end up someplace else.” Business and lifestyle coaches all agree that if you WRITE your goals down and share those goals with someone who will hold you accountable, there is a dramatically greater likelihood that you will achieve them. And let's not forget to eat black-eyed peas on January 1 to bring luck throughout the year.

In France, for good health and good fortune, you would eat a stack of pancakes on New Year's Day, and in Italy, you would eat lasagna but be sure to avoid noodles/macaroni. In Spain, you would eat one grape with each stroke of the clock at Midnight on New Year's Eve...and in Peru, you would do the same thing plus eat a 13th grape once the New Year begins to assure good luck. And in Norway, you would prepare rice pudding and hide a whole almond in the bowl. The family member who gets the almond is assured major wealth!

Get free money-saving home tips at my web site: www.NoPlaceLikeHouston.com

St. Jude's Ranch for Children

This holiday season, you will receive many greeting cards. Rather than discard them at the end of the season, please donate them to St. Jude's Ranch for Children. The card fronts are trimmed to fit a 5x7 inch card back and are attached to a new blank card. The recycled cards are then sold, with proceeds going directly back to the abused, abandoned and neglected children at the three ranches.

St. Jude's Ranch for Children
100 St. Jude's St
Boulder City, NV 89005-1681
1-800-492-3562
www.StJudesRanch.org

Wacky Answering Machine Messages

Some wild answering machine messages recorded and verified by the world famous International Institute of Answering Machine Messages:

- ♦ Hi. I'm probably home. I'm just avoiding someone I don't like. Leave me a message, and if I don't call back, it's you.
- ♦ Hello. You've reached Jim and Sonya. We can't pick up the phone right now because we're doing something we really enjoy. Sonya likes doing it up and down, and I like doing it left to right. So leave a message, and when we're done *brushing our teeth*, we'll call you back.
- ♦ A is for academics; B is for beer. One of those reasons is why we're not here. So leave a message.
- ♦ Hi. This is John. If you are the phone company, I already sent the money. If you are my parents, please send money. If you are my bank, you didn't lend me enough money. If you are my friends, you owe me money. If you are female, don't worry--I have lots of money.
- ♦ Hi! John's answering machine is broken. This is the refrigerator. Please speak slowly, and I'll stick my message to myself with one of those magnets.
- ♦ This is not an answering machine. This is a telepathic thought-recording device. After the tone, think about your name, your number, and your reason for calling...and I'll think about calling you back.

Here's A Simple Calculation For Easy & Effective Weight Loss

Let's face it: Weight loss really boils down to simple mathematics; your body weight is significantly controlled by the number of calories you eat and burn each day. To lose weight, you need to take in fewer calories than you use. On average, it takes 3,500 calories, above those you normally burn, to add a pound of body weight. So to lose one pound per week, you need to consume 500 fewer calories per day than the number you need to maintain your current weight.

That said, here's a simple formula to help you figure out your correct calorie intake. If you are sedentary, multiply your weight by 14 to estimate the number of calories you need per day to maintain your current weight. If you are moderately active (three or four aerobic sessions per week), multiply by 17. If you are very active (five to seven aerobic sessions per week), multiply by 20.

For example, if you weigh 180 lbs., and are moderately active, you need 3,060 calories per day to stay at that weight. To lose a pound a week, reduce your intake to 2,560 calories per day.

Liver Cleanser

Weighing about 3 pounds, the human liver is roughly the size of a football. Located in the upper-right-hand part of the abdomen, behind the lower ribs, it performs more than 200 functions essential to health, digestion, and elimination of toxic substances from the body.

According to Mayan folk medicine, lemon & water is an effective liver cleanser. Simply add the juice of one lemon to an 8-ounce glass of lukewarm water, and drink before you eat your breakfast.

Another option: Eat fresh parsley in salads, or juice a half cup of the leaves along with a half a beet and one carrot for a tasty, healthy drink!

Note: If you have hepatitis or any other problem with your liver, talk to a health professional before trying these liver cleansers.

Bottom Line's Best-Ever Kitchen Secrets by Joan & Lydia Wilen

Is Your Bedroom Causing You Sniffles and Sneezes?

If you suffer from dust allergies, there's a good chance they're coming from your bedroom while you sleep. The National Institute Of Allergy and Infectious Diseases offers these tips for creating a dust-free bedroom, improving air quality and breathing easier, especially for people with allergies or asthma:

- ♦ If possible, remove all rugs and carpeting from the bedroom. If this is not possible, make sure you vacuum at least twice a week;
- ♦ Encase your box spring and mattress in zippered plastic;
- ♦ Wash your bedding once a week in at least 130 degree water to kill dust mites;
- ♦ Avoid upholstered furniture, venetian blinds, fuzzy wool blankets, and feather or wool-stuffed comforters because they are large dust collectors;
- ♦ Clean the floors, furniture, tops of doors, ceiling fans, and window frames and sills with a damp cloth at least once a week.

Get free money-saving home tips at my web site: www.NoPlaceLikeHouston.com

Thanks for Thinking of Me!

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? Thanks for keeping me in mind with your referrals...and spreading the word!

Did You Know...

- ♦ Almonds are a member of the peach family;
- ♦ Maine is the only state whose name is just one syllable;
- ♦ "Dreamt" is the only English word that ends in the letters "mt."
- ♦ Al Capone's business card said he was a used furniture dealer;
- ♦ Tigers have striped skin, not just striped fur;
- ♦ The average person falls asleep in seven minutes;
- ♦ It is impossible to sneeze with your eyes open.

Tight Shoes...Really, Now!

A man walks into a shoe store and tries on a pair of shoes. "How do they feel?" asks the sales clerk. "Well, they feel a bit tight," replies the man. The assistant bends down and has a look at the shoes. "Try pulling the tongue out," the clerk says (are you ready?)...

"Well, theyth sthillo feelh a bith thighth."

Answer To Home Safety Quiz:

How many times did you answer Yes?

- 0-2** Your home is hazardous, take immediate measures.
- 3-5** Your family's well-being is important, but you still have more work to do.
- 6-7** Your family's safety is top priority.

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.

Donald Puryear
RE/MAX Metro
713-302-6543

donpuryear@remax.net
www.NoPlaceLikeHouston.com

"Who Wants To Win a One-Month Unlimited Pass to YogaOne Studios?"

Take my Trivia Challenge and you could win too!

Guess Who Won Last Month's Trivia Question? I'm pleased to announce the Grand Prize Winner of last month's quiz: **Dr. Alex Frigini** was the first person to correctly answer my quiz question...

Which was the first balloon in the 1927 Macy's Thanksgiving Day Parade?
a) Snoopy b) Betty Boop c) Felix the Cat d) Mickey Mouse e) Superman

The answer is letter "C," Felix the Cat. So let's move on to this month's trivia question...

How Many Flowers Are In the Design Stamped On Each Side Of An Oreo Cookie?

- a) 12 b) 8 c) 14 d) 4 e) 6

Call or text me right now with your answer and you could win! 713-302-6543

Real Estate Corner...

Q. Our daughter and her husband want to buy a home, but recently asked us to "Co-Sign" on the loan. What are the consequences of this action?

- A. There's nothing wrong with helping a family member or close friend with buying a home. However, co-signing on a loan should be done with great care and knowledge of the consequences. Co-signing means that you are extending your personal credit for the benefit of someone else. Problem is, if the borrower defaults, the lender will look to you for *full* repayment. So you're not really a co-signer, you're a co-debtor. Here are a few tips that may prove helpful when co-signing:
- ♦ Although you're co-signing, make sure your co-borrower is putting cash into the transaction. The more they put in, the lower your risk.
 - ♦ Obtain a credit report on the person you're co-signing for, even if it's another family member. If they've defaulted on other debts, there's a good chance they'll default on the debt you're co-signing.
 - ♦ Ask the lender to release you from the loan when the principal balance is reduced to a certain amount.
 - ♦ Examine how your credit rating and ability to borrow will be impacted. Co-signing on a loan can sometimes impact your ability to get financing if you need it.
 - ♦ Make sure your name is listed on the deed as a co-owner. If you're on the deed, and if you make any cash contributions, you may be able to deduct mortgage insurance, property taxes, and a pro-rata portion of interest you pay. Ask your accountant or tax planner.
 - ♦ If the home is sold, will you share in any appreciation or gain in value?
- If you're considering buying or selling soon, and you need competent and caring representation, please call me at **713-302-6543**

Next month we'll address the hot topic of "short sales," an option to foreclosures that is becoming commonplace at every price level!

Get free money-saving home tips at my web site: www.NoPlaceLikeHouston.com