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 Broker Associate, ABR, CRS, CLHMS
 Certified Distressed Property Expert
 Licensed Attorney
 Owner-Happy Tails Dog Spa

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Donald Puryear

Service For Life![®]

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

Secrets For Saving A Bundle On Your Auto Insurance

Did you know that you could be saving hundreds, perhaps thousands per year on auto insurance? It’s true. But most Americans don’t take the time to find the best deal on insurance. In fact, a survey of drivers by Progressive showed that for \$500 many people would be willing to give up their sense of smell for six months, but only two in 10 will shop around for auto insurance (which would be a much easier way to save \$500!). Here are tips to help you be proactive and save a bundle on your auto insurance.

First, learn the terms. Do you know the difference between collision and comprehensive? For a laugh -- and some education -- check out the auto insurance quiz video at www.iii.org/individuals/auto. Another good resource for insurance-related information is www.moneycentral.msn.com (click on Personal Finance). It can help you decipher the exact coverage you need. Get educated about the various types of insurance *before* you spend the time getting quotes.

Next, talk with your agent about the coverage you already have and look for areas where you can save money. Some suggestions include installing anti-theft devices, carpooling to reduce mileage, taking a defensive driving class, driving a low-risk car, maintaining a good driving record, or including your car on the same policy as other family cars, getting a multi-vehicle discount. It’s also important to have a good credit history. Studies have shown that there’s a correlation between your credit history and the risk to an insurance company.

Then go online to comparison shop. Most large insurance companies have web sites where you can get a personalized quote. A few user-friendly sites are www.statefarm.com, www.progressive.com and www.farmers.com. If you prefer, you can also get a quote from most insurance companies over the phone.

Surprisingly, Americans spend more time shopping for household electronics than for auto insurance. In fact, we shop an average of 13 days to save about \$203 on that electronic purchase, but we spend less than one day researching our auto insurance purchase. Take a little time and shop around. It will save you a bundle in the long-run.

AVOID FORECLOSURE!
 If you know anyone who is behind on mortgage payments, please let them know there are options available. An unprecedented number of homes are going into foreclosure, but short sales are a reasonable alternative. I can help. Call me at 713-302-6543. Information is also available on my website: NoPlaceLikeHouston.com

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

FUN WITH WORDS

Smiles: Longest word in the English language - There's a mile between the first and last letters!

Antique: An item your grandparents bought, your parents got rid of, and you're buying again.

Boss: Someone who's early when you're late, and late when you're early.

Cannibal: Someone who is fed up with people.

Committee: A group that keeps minutes and wastes hours.

Derange: Where de buffalo roam.

Gossip: Never tell a lie if the truth will do more damage.

Wrinkles: Something others have. YOU have character lines.

U.S. Government Web Site Of The Month...

There are over 27,000 government web sites covering nearly every topic you can imagine. If you would like to open your own business, take advantage of assistance available through the **Small Business Administration**. Simply log on to www.sba.gov. The site provides counseling, educational courses, and information about loans. It also provides a database of federal, state, and private contracts available to small business owners.

Valentine's Day Trivia

St. Valentine's Day was declared an official holiday by King Henry VIII on February 14, 1537.

Alexander Graham Bell applied for his patent on the telephone on Valentine's Day 1876.

XOXO symbolizes "hugs & kisses." X goes back centuries when those who could not sign their name would simply sign with an X, often kissing the X to emphasize the importance of the mark. This practice led to X representing a kiss. The O represents arms in a circle around another person, a "hug."

Realtors to the Rescue!

My staff of licensed agents and I are committed to animal rescue and will donate a portion of our commissions to the rescue organization of your choice with every transaction.

Please save the date –We're sponsoring a fundraising dog wash at Happy Tails Dog Spa for Miniature Schnauzer Rescue of Houston on March 15th. Details are available in the Pet Resources section of our website, www.NoPlaceLikeHouston.com.



Brady

Tips For Using Ceiling Fans

Philip Diehl invented the electric ceiling fan in 1882, and by the late 1920s, ceiling fans were part of the décor and ventilation system of just about every public eatery. This remarkable invention can help you reduce your electric bill...and that's FANtastic news!

1. During the cooler/winter months when you are heating your home, a ceiling fan can lower energy consumption by up to 10%. Warm air rises, so the air near the ceiling is warmer than the air near the floor. The ceiling fan should be set to run in a clockwise direction, which pushes the air up against the ceilings and down the walls, gently recirculating the warm air without creating a windchill effect.
2. During the warmer/summer months, a ceiling fan can lower your energy costs by allowing you to set your air conditioner's thermostat at a higher temperature. A ceiling fan cools by creating a windchill effect, though it does not actually reduce the room temperature. For the breeze or windchill effect, the ceiling fan should be set to run in a counterclockwise direction.
3. Most fans have a switch located on the side of the section that houses the motor. To change the direction of your fan, turn the fan off, climb on a safe ladder, and flip the switch to the opposite setting.
4. There is no benefit to leaving a ceiling fan on in a room you are not occupying. In fact, it will simply cost you more money because of the electricity being used.
5. Don't forget to dust your ceiling fan blades regularly. To prevent dust from flying all over the room, use a damp cloth or sponge to clean the fan blades.

Four Paws Help You Perform Better!

A study of married couples shows that when given an unpleasant task, pet owners performed better when their animal companions were near than when their spouse or human friends were around. What's going on here? Doctors say that we try to perceive people as supportive, but instead we think they are evaluating us – causing greater stress during unpleasant tasks. Your pet loves you no matter what!

And I'm sure you love your pet just as much! February is **Responsible Pet Owners Month** and **Pet Dental Health Month**. Taking care of your pets' teeth can add many healthy years to their lives. Ask your vet about professional teeth cleaning. They generally offer discounts in February. Also, February 20th is **Love Your Pet Day**, so give your pet a special hug & treat on that day. February 24th is **Spay Day USA**, so please consider donating the cost of a spay to one of Houston's nonprofit shelters or rescue organizations on the 24th.

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

Brain Teaser Of The Month

Without me, you cannot have love or victory. I belong in heaven but am found in the grave. I have been tossed in every river and am the center of gravity. Search for me in vain!

What am I?

(answer at the bottom of last page)

The Real Thing

Did you know that Coca-Cola advertising helped create the modern image of Santa Claus? Here's other good coke lore:

- Norman Rockwell and N.C. Wyeth both painted for Coca-Cola, creating a beloved vision of mid-century American life.
- In 1985 Coca-Cola was the first soft drink consumed in space.
- There are recipes for Cherry Coke Ham, Coca-Cola Chicken and Chocolate Cola Cake.
- A 23-inch tall coke bottle radio from 1933 can be worth up to \$7,500 to collectors.

Why Swap Now?

Sarah was reading a newspaper while her husband was engrossed in a game on TV. Suddenly, she burst out laughing. "Listen to this: There's a classified ad here where a guy is offering to swap his wife for season tickets." "Hmmm," her husband said, not bothering to look away. Sarah teased, "Would you swap me for season tickets?" "Absolutely not," he said. "Season's more than half over!"

Helpful Kitchen Tips

Apply honey topically to minor burns and wounds. The combination of sugar and antibacterial components in the honey kills germs, its thickness creates a protective barrier over the wound, and antioxidants stop damaging inflammation.

Raw potatoes also sooth minor burns, providing relief almost instantly. Wash the potato, cut it into thin slices, and press them on the burn.

How To Slash College Tuition Costs

Whether you're a parent sending your child to college or an adult wanting to return to college, there are great tips to help you afford the high cost of tuition. College costs are rising at a rate faster than inflation. In fact, tuition and fees at private schools now average \$23,712 per year. And public schools average \$6,185 per year. One of the easiest ways to cut the cost of college is to take advantage of several tax programs currently available.

If you are paying tuition for yourself, your spouse, or a dependent, you may be eligible for education tax credits. Tax credits allow you to deduct your expenditures from the federal taxes that you owe at the end of the year. For more information on the two credits – the **Hope Credit** and the **Lifetime Learning Credit** – go to www.collegeboard.com/student/pay/ways-to-pay/446.html or IRS Publication 970.

Other options to help you save money are state-sponsored tuition plans. **Prepaid Tuition Programs** allow you to purchase tuition credits to be used at a later time. **Tuition Savings Plans** allow you to begin an account at a higher rate of return for future tuition use. To find out if either of these programs are offered in your state call 1-877-277-6496 or log on to www.collegesavings.org.

For more information on other types of college tax savings, visit www.irs.gov keyword education incentives.

Do you have an article to contribute, information to share, or a tough real estate question?

I love hearing from all of my good friends and clients who enjoy reading my monthly letter, and I appreciate your suggestions, contributions & questions. Please share informative and entertaining articles you come across. If I feature your submission, you'll receive a **\$50 gift card!** (Also, please send me names of friends & family you'd like to add to my mailing list.)

Coffee Facts: Did you know...

- As a world commodity, coffee is second only to OIL!
- Coffee was discovered around 800 to 850 AD by a goatherder named Kaldi of Ethiopia when he noticed his goats behaving in a frisky manner after eating the leaves & berries of a coffee shrub
- Coffee was first known in Europe as "Arabian Wine"
- The first drip coffee maker was invented in 1809 by Meslitta Bentz, who made a filter out of her son's notebook paper
- In 1670, Dorothy Jones became the first licensed American coffee trader.
- Hawaii is the only state of the United States in which coffee is grown commercially; Hawaiian coffee is harvested between November and April
- Lloyd's of London began as "Edward Lloyd's Coffeehouse"
- When roasted coffee beans cool, they release about 700 chemical substances which make up the vaporizing aromas
- Coffee trees are evergreen and grow over 15 feet tall
- Milk in coffee – "café au lait" – became popular in the late 1600s when a French physician recommended its use for medicinal purposes
- *If you refer a friend to me for a lease, sale or purchase, I'll send you a \$50 Starbucks gift card!*

Find 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!

Be Sure Your Breath Is Minty Fresh

Here are some quick tips to help you prevent halitosis.

- Drink at least eight glasses of water each day.
- Use baking soda toothpaste.
- Brush your tongue, in addition to your teeth, twice daily.

Avoiding Headaches

Over-the-counter headache relievers are big sellers. You can avoid taking them by helping prevent the headache in the first place. Here are the leading causes and some prevention ideas.

- **Stress:** Relax for 30 minutes each day. Eat a high carbohydrate, mid-afternoon snack.
- **Diet:** Avoid caffeine, wine, chocolate, cheese, and any other trigger foods.
- **Eye Strain:** Take your eyes off the computer for short "breaks."
- **Sitting:** Stretch at least once per hour.
- **Sleep:** Keep a regular sleep schedule, even on the weekend.

These simple tips can help you avoid headaches and feel better without any medication. But if you do have a headache, you can always try this **Folk Remedy:** Use your thumb and forefinger to squeeze the area between your upper lip and nose for 5 seconds, repeating as needed. By blocking nerve signals, this process reduces headache pain in many sufferers.

Answer To Brain Teaser...

The letter V.

THANK YOU for reading my Service For Life!® newsletter.

Donald Puryear
RE/MAX Metro
713-302-6543

donpuryear@remax.net
www.NoPlaceLikeHouston.com

“Who Wants To Win Tickets for Two to Phantom of the Opera?”

Guess Who Won Last Month's Trivia Question? **Gina Patterson** won a raffle ticket for a \$1,000,000+ custom home. Congratulations, Gina!!!

According to Kiplinger's 2006 report, which of the following cities has the highest concentration of millionaires?

- a) Los Alamos b) New York City c) Houston d) Dallas e) Seattle

Surprisingly, the answer is letter "A," Los Alamos. So let's move on to this month's trivia question...

Candy became a popular Valentine's gift in the 17th Century based on which Shakespearean character's quote, "Sweets to the Sweet"?

- a) Romeo b) Puck c) Hamlet d) Cleopatra e) Ulysees

To win, be the **FIFTH** to go to my website, www.NoPlaceLikeHouston.com, and send the correct answer to me through the **COMMENTS** section under "Contact Us." The winner will receive two GREAT tickets to the 8pm showing of Phantom of the Opera at the Hobby Center on Saturday, August 1st. The first four to respond with the correct answer will receive the perfect Valentine's present, a \$50 gift certificate to **The Chocolate Bar!**

Real Estate Corner...

Q. We are planning to make major home improvements. I am worried about getting our investment back when we decide to sell. How do we know if we are spending wisely?

A. When remodeling, you must weigh the cost of the remodel versus the value of the finished product. When I say "value," I am not only talking about resale value, but I am talking about the value of the remodel to you personally. Some important questions to ask are how long you will be staying in your home and what benefits will the remodeling project bring to your daily life.

Regarding resale value, your remodeling project needs to be assessed based on your neighborhood. The best home improvements are cosmetic improvements. Minor updates to the kitchen and bathrooms, or a new roof are always valuable. Aesthetic additions such as new carpeting or paint are another type of remodeling project that returns almost 100 percent of their cost to the value of your home.

For larger projects, the average return within one year after the remodel varies. Major kitchen remodeling gives an average return of 87 percent, a family room addition at 84 percent, a master suite averages 82 percent, and window replacement 68 percent. As you can see from these examples, your remodeling project will always add some degree of value to your home.

When remodeling, it is important to remember that you will be selling your home someday and you need to make wise remodeling decisions. You must weigh the up-front cost of the project versus the usefulness to you and added value to your home.

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