



Donald Puryear

# Service For Life!®

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

January 2009  
Broker Associate, ABR, CRS, CLHMS  
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

## How To Save Up To \$5,000 Per Year On Your Grocery Bill

It’s been a closely guarded secret of savvy consumers for years. But now you can save up to \$5,000 a year on your grocery bill. And when you think about it, those savings could help you buy a new car, a great vacation, new furniture for your home, or contribute towards a nice retirement. One experienced coupon clipper bought \$470 worth of groceries for only \$.03 – yes three cents, by using coupons. Here’s how you can do it too!

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**Do some research.** If you want to save big money, you need to have a plan. Learn savvy grocery shopping strategies by visiting such websites as [www.grocerycouponguide.com](http://www.grocerycouponguide.com), [www.couponmom.com](http://www.couponmom.com) and [www.couponing.about.com](http://www.couponing.about.com).

**Get organized.** Gather all the coupons you can, even if it means buying multiple copies of the Sunday paper. Shop only at the supermarkets in your area that offer double or triple coupons. And print out coupons online at such sites as [www.coolsavings.com](http://www.coolsavings.com) and [www.valpak.com](http://www.valpak.com).

**Use coupons to buy the smallest size possible.** Many coupons don’t specify minimum size requirements. An example of using this to your advantage is redeeming a \$.50 off coupon for a \$.59 travel size shampoo. Once the coupon is doubled at the checkout, you will be paid \$.41 and have a 3 oz. shampoo free. If you had purchased the next size up using the same coupon, you would have been paying \$.50 rather than being paid.

**Ask for rain checks on sold-out items.** A store’s inventory problems can work to your advantage. Get a rain check for a high quantity of the item. When the item comes in, you can use your coupons along with the sale price to get a great deal.

**Visit manufacturer websites.** Many companies offer coupons in exchange for filling out surveys. Find these sites by typing the name of a specific product into the search engine of your choice.

**Along with these suggestions, you can also incorporate rebate offers.** By using these hints, you can save a bundle at the grocery store and start socking away money for that special purchase.

Find money-saving home tips at my website: [www.NoPlaceLikeHouston.com](http://www.NoPlaceLikeHouston.com)

This year’s brainteaser in the annual philosophy competition called the Great American Think-Off is a tricky morality question:

**Is it ever wrong to do the right thing?**

Anyone can enter by submitting an essay of 750 words or less, and four finalists will be chosen to debate the question on 6/13 before a live audience.

For details, go to

[www.Think-Off.org](http://www.Think-Off.org)

## Word Play

“My daughter, she’s had a terrible time. First off, she got tonsillitis, followed by appendicitis and pneumonia. After that, she got rheumatism, and to top it off, they gave her hypodermics and inoculations.

I thought she never would get through that Spelling Bee!”

-Walter Welsh, Houston Chronicle

## Party Anyone?

### Tips for Eating Smart...

You will be surprised at how easy it can be to have fun and enjoy yourself without overdoing it at the food table. Here are a few helpful tips:

- ♦ Eat slowly.
- ♦ Don’t arrive at the party hungry.
- ♦ Don’t socialize near the food table.
- ♦ Contribute a dish that is low fat.
- ♦ Only eat items you really love.
- ♦ Take small portions.
- ♦ Don’t nibble for the entire night.

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

There are over 27,000 government web sites covering nearly every topic you can imagine. Here’s one that could help you:

Travelers can check for weather-related delays using the Federal Aviation Administration’s web site [www.fly.faa.gov](http://www.fly.faa.gov). It’s a cool site that shows current general airport conditions at airports across the country. You do need to check with your airline for information on your specific flight. There’s also a link to Frequently Asked Questions about flying.

## Quotes to Live By

*“Let us rise up and be thankful, for if we didn’t learn a lot today, at least we learned a little, and if we didn’t learn a little, at least we didn’t get sick, and if we got sick, at least we didn’t die; so, let us all be thankful.”*

-Buddha

*“We make a living by what we get. We make a life by what we give.”*

-Winston Churchill

*If you don’t like something, change it. If you can’t change it, change your attitude.”*

- Mary Angelou

## Lessons from a Dog

In studying and training dogs, the “Dog Whisperer” Cesar Millan has made some interesting observations that can be applied to us.

**Dogs live in the moment**, not worrying about tomorrow or dwelling on the past. We should focus on what is happening NOW.

**Dogs live with a purpose**. All animals – including humans – have an innate need to work. When bored, dogs get into trouble.

**Dogs thrive on exercise, affection and structure**. So do we.

**Dogs rely on instincts**. Don’t ignore your instincts! Pay attention to nonverbal cues of others, like body language & energy.

**Dogs celebrate every day**. Every walk, every meal, every pat, every game is a celebration for dogs. We need to celebrate and appreciate the simple treasures & simple pleasures in our lives.

## Make Housecleaning A Breeze With These Helpful Hints

We all hate it, but it has to be done. Don’t spend your weekend inside cleaning. Here are ten helpful hints to get the job done with speed and precision, so that you can get out and enjoy your free time!

- 1. Establish a regular cleaning schedule.** If you try to fit it in between activities, you’ll never get the whole job done.
- 2. Begin with machines first.** Get the clothes washer or dishwasher started so that it will be ready to empty by the time you are done with other tasks.
- 3. Put all your cleaning products in a tote you can carry around.** Have a tote for upstairs and one for downstairs.
- 4. Clean your home from top to bottom.** Dust first; vacuum last.
- 5. Use your time wisely.** Spray cleaning solutions on fixtures and mirrors, so that the cleaners can begin to work while you are cleaning other areas.
- 6. Use the right tools.** A damp sponge will get pet hair off upholstery. Cloth diapers are excellent dusting cloths. Wearing cotton gardening gloves will make mini-blind dusting a snap, and wet wipes are great for touchups of doorknobs, light switches, bathroom sinks and chrome.
- 7. Pick up the clutter first.** Clean off all the surfaces before you start so you can work faster.
- 8. Remove temptation.** Get rid of the table or place where all of the daily junk is piled. You are more apt to put items away if this spot isn’t available.
- 9. Get the family involved.** Assign chores to your family members. If they are involved in the cleaning, they may be less likely to make the mess!
- 10. Treat yourself - Use a cleaning service!** Let the professionals give you a helping hand. I use Molly Maids (713-222-6700), which really helps with my busy schedule.

## HOMEMADE BEAUTY TIPS

**Create your own spa scrub:** Combine ½ cup of brown or refined sugar with ½ cup of olive oil. Apply to wet skin, making small circles. Rinse. Sugar is gentler than sea salt and can also be mixed with your favorite face or body cleanser.

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## Trivia Tease...

Forward, I am heavy.  
Backward, I am not.  
What Am I?

(answer at the bottom of last page)

## Airline Humor...

"Thank you for flying Delta Business Express. We hope you've enjoyed giving us the business as much as we've enjoyed taking you for a ride."

## Sleep Tight

If you're not getting a good night's rest to help you be alert during the workday, think about changing how you sleep.

Health experts say that the best position to sleep in is on your side, curled in a fetal position. Rest your head on a pillow, which should hold the head level with the rest of your body. The second-best sleeping position is flat on your back with your head resting on a pillow. Try to avoid sleeping on your stomach, a position that could strain your neck and back.

## Real Life Classified Ads

- Dog for sale: Eats anything and is fond of children.
- Stock up and save: Limit one.
- Man wanted to work in dynamite factory. Must be willing to travel.
- Dinner Special-Turkey \$2.35; Chicken or Beef \$2.25; Children \$2.00.

*You can complain because  
roses have thorns,*



*Or you can rejoice because  
thorns have roses.*

ZIGGY

## JOB RELOCATION?

Did you know I'm a member of the **Employee Relocation Council**, and I routinely help folks moving to or from Houston for work? If your company is hiring or transferring employees, please tell your HR director or recruiting coordinator about my services. I would welcome the opportunity to help.

# How to Avoid Health Club Rip-Offs

We all know that exercise is important for our health, but wading through those health club contracts can be enough to discourage anyone. If you decide that you want to join a health club, do your homework. When you first go to the club, be prepared: Their job is to sell you a long-term membership. Here are a few tips to remember before you sign on the dotted line:

1. **Don't sign a long-term contract or pay for more than 30-days in advance.** If the club closes (as many frequently do), you don't want to get stuck with trying to get a refund on a pre-paid membership.
2. **Don't fall for "free membership" contests.** It's all a sales pitch, and we all know there's no such thing as a free lunch. Read the fine print.
3. **Take the contract home and read it.** Do not sign anything at the club. This will give you an opportunity to review it thoroughly and decide if the club is really the right place for you to exercise.
4. **Get promised incentive deals in writing.** If a salesperson offers you that "special" deal, be sure that you are really going to get it.
5. **Be sure you completely understand the cancellation policies.** You only have three days in most states to cancel your contract with no consequences. Review everything before you sign a contract.
6. **Call your state consumer agencies or Better Business Bureau to see if there are any outstanding complaints that have been filed against the club.** This is always a good source for information.
7. **Visit the gym during their peak hours.** If access to parking and to gym equipment is too limited, you may want to look elsewhere for your membership.

Follow these simple steps and your health club experience can be productive and rewarding...not to mention increase the quality and length of your life.

## Houston, We Have a SOLUTION!

Mortgage defaults are at an all-time high. If you know anyone who is experiencing distress related to their mortgage, please let them know that there are options that do not involve foreclosure or bankruptcy. **But time is of the essence.** Short sales are document-intensive and require effective communication with the lender and systematic pricing & marketing. My staff and I are Certified Distressed Property Experts, trained in helping buyers and sellers navigate that process. CDPEs average an 82% success ratio with short sales, far greater than the nationwide average of 12%.

## Who Wants To Be A Millionaire?

Think you have saved enough for your retirement? Think again. You'll probably need a million dollars to have a secure, comfortable retirement. To have that amount, with an average annual rate of return of 10 percent and making regular monthly investments, here is what you need to invest each month:

\$5,000 a month for 10 years =	\$1,024,225
\$2,600 a month for 15 years =	\$1,077,623
\$1,400 a month for 20 years =	\$1,063,116
\$800 a month for 25 years =	\$1,061,467
\$480 a month for 30 years =	\$1,085,034
\$300 a month for 34 years =	\$1,027,617
\$100 a month for 45 years =	\$1,048,250

Carol Lay, author of **The Big Skinny: How I Changed My Fattitude**, has an interesting theory: "*Calories are units of heat, so ice cream has no calories.*" Go to my blog to find out how to get a free copy of this HILARIOUS "diet book."

Find money-saving home tips at my website: [www.NoPlaceLikeHouston.com](http://www.NoPlaceLikeHouston.com)

## Trivia

- ◆ Humans, if they are very sensitive, can detect sweetness in a solution of one part sugar to 200 parts water. Some moths and butterflies can detect sweetness when the ratio is only one part sugar to 300,000 parts water.
- ◆ An elephant's trunk can hold more than five liters of water.
- ◆ In any given week, an average of 2.3 million Americans are on a paid vacation.
- ◆ Human adults breathe about 23,000 times each day.

## Homes are Getting Bigger

According to the U.S. Census Bureau, the most recent "average" single-family home completed had 2,469 square feet, 769 more square feet than in the 1970's. Here are other stats:

- 39 percent of homes sold had four or more bedrooms, almost double the rate of 20 years ago.
- 26 percent of homes sold had 3 or more bathrooms, triple the rate from 1986.
- The average price of a new home this year was \$305,900. In 1950, it was \$11,000. Oh, how times have changed!

## Coffee Tips:

Spice up your coffee by adding a pinch of cinnamon or a couple drops of almond or vanilla extract before brewing.

Apply coffee grounds to wet skin to exfoliate and tighten.

## Answer To Trivia Tease...

The word "TON"

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

**Donald Puryear**  
**RE/MAX Metro**  
**713-302-6543**

[donpuryear@remax.net](mailto:donpuryear@remax.net)  
[www.NoPlaceLikeHouston.com](http://www.NoPlaceLikeHouston.com)

# "Who Wants To Win A Chance for a \$1,000,000 Custom Home?"

*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 a one-month unlimited pass to Yoga One Studios: **Rosalind Lyssy!** See you in Hot Hatha, Roz!

**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

The answer is letter "A," twelve. So let's move on to this month's trivia question....

**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

To win, be the first to go to my website, [www.NoPlaceLikeHouston.com](http://www.NoPlaceLikeHouston.com), and send the correct answer to me through the **COMMENTS** section under "Contact Us." The winner will receive the number **32799** for the January 23<sup>rd</sup> raffle drawing of a million-dollar custom home. (Additional details for the custom-home drawing are available on my blog.)

## What is a short sale?

**Q. I bought my house in 2005 for \$275,000, and it's my understanding the home is now worth less than I owe on it. Can I qualify for a short sale?**

A. A short sale occurs when a homeowner *with a financial hardship* enters into negotiation with the homeowner's mortgage company or companies to accept less than the full balance of the loan at closing. A buyer closes on the property and the property is thus "sold short." In order to have a short sale approved, a seller has to be in or be headed for foreclosure. Among other circumstances, hardship qualifications for a short sale include loss of job, business failure, divorce, forced job relocation, military transfer, sudden medical obligations, and change in monthly household income. A seller without a financial hardship that is upside down on his mortgage is **not a potential short sale.**

**Q. Isn't the outcome of a shortsale the same as a foreclosure?**

A. Absolutely not. The consequences of a foreclosure are far more severe and longer-lasting than a short sale. A foreclosure has a significantly greater impact on reducing credit scores and will not only be reported on credit history but may also remain as a public record for 10 years or more. A foreclosure limits the ability to obtain a mortgage for a future purchase, not only the financing available but also the rates. Foreclosures impact current and future employment, particularly jobs with security clearance or access to funds. And in 100% of foreclosures, the bank has the right to pursue a deficiency judgment, whereas that right is often negotiated away during a short sale. Bottom line: **AVOID FORECLOSURE IF AT ALL POSSIBLE.**

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