



June/July 2009
 Broker Associate, ABR, CRS, CLHMS
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 Houston Association of Realtors
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Don Puryear

Service For Life!®

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

Important Tips For Buying Disability Insurance

Are you insured in the event you become disabled? Many Americans don't have disability coverage because they don't feel that they need the insurance. Ask yourself if you could afford to support yourself and loved ones if you were out of work for a long period due to illness or injury. Strangely enough, many of us carry life insurance policies to protect our families in case of death, but decline disability coverage. For younger workers, it's more likely you will be injured than it is that you will die. It also is more likely that you will be hurt away from your job than on the job and that you will become disabled due to disease than to an injury.

When considering long-term disability insurance, there are several things you should keep in mind. The first item is that most automatic disability coverage given by the majority of employers is not enough to sustain you during an injury. You will probably need to purchase additional coverage. If you carry only your company's insurance, you may lose your right to appeal a denied claim. This is because the insurance company works for your employer, not for you. So your individual rights may be limited. You also need to find out if the benefits you receive will be taxable income. Most company policy benefits are taxable, but some individual policies are exempt.

When purchasing individual coverage, look for a policy that will provide you with the best coverage and the least number of restrictions. Most policies are fairly specific about what is covered and what is not. The rates for coverage are often calculated based on your age and sex. For example, a middle-aged female can expect to pay slightly more than her male counterpart will.

When shopping for a policy, use a licensed agent who is approved to work with several insurance agencies. This will provide you with a broader range of options. Individual policies that are not regulated by the Employee Retirement Income Security Act (ERISA) give you greater flexibility and safeguards to protect yourself.



Help us find loving homes for these four sweet puppies!
 Chihuahua Mix - Rescues
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Cindy@PuryearTeam.com

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WORD PLAY



What's the difference between the bird flu and the swine flu?
 For bird flu, there's a *tweetment*.
 For swine flu, an *oinkment*.

Mickey Mouse fell in the river.
 How did Mighty Mouse revive him?
Mouse-to-mouse resuscitation!

National Ice Cream Month

In 1984, President Ronald Reagan designated July as National Ice Cream Month, so open that carton of Rocky Road and enjoy a break from Houston's summer heat!!



Tricky Trivia...

1. How long did the Hundred Years War last?
2. What is a camel's hair brush made of?
3. What color is a **Purple** Finch?
4. What was King George VI's first name?
5. Where are Chinese gooseberries from?
(answers on the last page)



Call To Seniors

The Senior Corps is a national service program looking for senior volunteers. If you are retired and have extra time, then visit these web sites for a listing of volunteer opportunities:

www.seniorcorps.org
www.aarp.org/volunteerguide

Senior Real Estate Specialist

After meeting educational, training and production requirements, I was awarded the SRES designation by the National Association of Realtors, positioning me to assist buyers and sellers facing some of the issues unique to the senior community. Let me put that training to work for YOU!



GREEN TIP: Use hydrogen peroxide instead of bleach to cut grease & remove stains.



Quote Of The Month

"If A equals success, then the formula is: A=X+Y+Z. X is work, Y is play, and Z is keep your mouth shut."



-Albert Einstein

If you can afford it, be sure that your policy is based on your overall ability to do your specific job. Avoid policies that provide benefits only if you become totally disabled. And, be sure that your policy is not written such that if you can perform even a portion of your job, your benefits will be reduced. Your best bet is to purchase a total disability policy.

Look for a policy that covers both physical and psychological disabilities. Also, make sure your policy waives your premium during any period of disability. Most policies have only a short waiting period to get started and the benefits should be applicable for your entire lifetime. If they do not last for your entire lifetime, aim for an age when you know that you will be getting another income such as Social Security or a pension. Be sure that your coverage is guaranteed as long as you pay your premiums. If possible, ask for a cost of living increase to be written into the policy. It will be worth it if you find yourself disabled.

Purchasing a long-term disability policy is a good idea for most working adults. Disability insurance not only offers you peace of mind, it'll go a long way to support you and your family if the unforeseen strikes.

<p>Thanks for the Referral! Referrals are the cornerstone of our business, and we are truly grateful for the opportunity to help your friends & family. Special thanks to those who referred clients to us who have recently purchased new homes:</p> <p>Autumn Dunn Sawyer Blackburn Robin Young-Ellis Sharon Sullivan Mary Trevino Jenny Schlief</p> <p><i>Grazie</i>  <i>Merçi</i> </p>	<p> What they're saying...</p> <p><i>"I would recommend Don Puryear to anyone."</i> 812 Robin St – Aaron Benson 7/14/09</p> <p><i>"Don's guidance was priceless."</i> 8628 Meadowcroft – Donna Mahmoudi 6/30/09</p> <p><i>"Service and market knowledge were great. I would recommend Don & Co. to anyone."</i> 720 Hartman – Jason Roe 7/3/09</p> <p>Overall Ratings: 5.0/5.0 – Perfect Score! Categories: Competency, Market Knowledge, Communication & Experience</p>
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Strengthening Your Memory...

Failing memory is a natural progression as you age. It doesn't necessarily indicate you are headed toward a future of Alzheimer's Disease. It may only mean that your brain has suffered normal wear and tear along with the rest of your body.

Fortunately, healthy brains are able to regenerate cells to replace damaged ones. If you find it difficult to remember names of acquaintances or rare words, don't worry. In most cases, it's a natural type of memory lapse. But when you can't remember your spouse's name or common everyday words, you need to seek treatment. Most cities have memory specialists at their local hospitals. They can help you to identify the problem and treat it accordingly.

Your brain is like a muscle; it gets stronger with use. A few tips to keep your mind strong include playing word games such as crossword puzzles or anagrams on a regular basis. You also can take classes on new and interesting subjects to increase your brain activity. If you have trouble remembering things, try to repeat them to yourself. And always write things down. Relying on your memory alone can cause you more stress and worsen your problems. Establish routines and follow them. These simple tips can keep your memory strong for years to come.

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Brain Teaser Of The Month

I sizzle like bacon;
I am made with an egg.
I have plenty of backbone,
but I lack a good leg.
I peel layers like onions,
but I still remain whole.
I am as long as a flagpole,
yet I fit in a hole.
What am I?
(answer on last page)



Difficulty Dieting?

Are you trying to lose a little weight but can't avoid sweets? Here is a great idea: Next time you want to resist the temptation presented by sweets, rinse your mouth with a solution of one-teaspoon baking soda in a glass of warm water. Swish for a few seconds and then spit out the solution. Your sweet tooth should be immediately calmed.

Tired Of Dandruff Flakes?

Try this simple mixture of one part antiseptic mouthwash to five parts water. Massage the mixture into your scalp for about five minutes and then wash as normal. You'll be amazed at the results even as soon as the first wash. As you continue to use the solution, your dandruff will simply "flake" away.



Why do you "put in your two cents"... but it's only a "penny for your thoughts?"
Where's that extra penny going!!!!

"Nice Try, Kid..."

A little boy had been pawing over a stationer's stock of greeting cards for some time when a clerk asked, "Just what is it you're looking for, young man? A birthday greeting? Message to a sick friend? Anniversary, congratulations to your mom & dad?"



The boy shook his head and answered, "Got any blank report cards?"

Swedish Proverb

Friendship doubles our joy
and divides our grief.

Amore

Easy Time-Management Tips



Do you ever find yourself struggling to balance work, family, and personal needs? Many people are feeling the time crunch and discovering that a life of rushed, out-of-control days is not the answer for happiness. If you want to gain control of your time and ultimately your life, here are a few simple tips.

List your priorities and goals, and then analyze if the time spent is matching these goals. If your number one goal is the relationship with your spouse/partner, then you need to be sure that you are spending enough quality time with him or her.



Analyze your time management and see where you might attempt to modify. Then, take time to reflect on your time management every day.



Identify ways to reduce your monetary needs in order to reduce your stress and the need to work so many hours.



See if you can work from home or job-share to gain commuting time and reduce stress.



Turn off the TV. Television is one of the easiest ways to waste time without even realizing it. Escape from your cell phone, pager, and email when you leave the office. And don't fall into the rut of surfing the net for hours after work.



Give away any items that clutter your home and that you have not used for at least six months.



If you have children and they want to participate in extracurricular activities, limit their participation to one at a time. This will reduce carpool demands and the stress of juggling multiple activities.

Do You Have A Tough Real Estate Question?

My goal is for you to consider me as your personal Realtor and more importantly as your real estate resource. In addition to being an experienced agent & broker associate, I have been a licensed attorney since 1990. I'm here to help, and if I can't answer your question, I should be able to find someone who can!

donpuryear@swbell.net

713-302-6543

Is 'Free Checking' Really Free?



Free checking is one of the hottest trends in retail banking. Customers seem to love it, and it's become a financial windfall for banks. Here's how it works: Because no minimum balance is required to open an account, the "free checking" programs tend to attract people who are more likely to overdraw their accounts. When accounts overdraw, banks honor the charge, but hit their depositors with big fees. Banks argue this saves the consumer money, because bouncing checks can cost multiple fees for consumers, not to mention get you blacklisted by financial databases.

If you withdraw \$100 from an ATM and you have only \$50 in the bank, you get the hundred, but you also get an overdraft charge. To you it could be just \$20 or \$30, but to banks it's BIG interest for letting you use their money for just a few days. Banks average about \$150 per year in overdraft fees from their "free" checking accounts.

Free checking is great if you're careful with your funds. If you can keep from overdrawing your account, you'll save potentially hundreds of dollars per year.



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Thanks for Thinking of Me!

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



INFORMATION PLEASE

Google offers a great service...and it's FREE! Store **1-800-466-4411** in your cell phone. When you need a business number, dial this number. You'll be prompted for the city, state, business name, and so on....and then you will be connected directly to the business you are trying to reach!



Unclogging a Sink Drain

If your drain is backing up, it may be clogged. Try pouring one cup of baking soda down the drain. Then warm up one cup of distilled white vinegar, and pour that down the drain. After about ten minutes, run the hot water for a minute.



Tricky Trivia Answers

1. 116 years
2. Squirrel fur
3. Crimson
4. Albert
5. New Zealand



Brain Teaser Answer

A Snake



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



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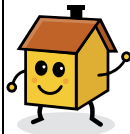
“Who Wants To Win a \$50 Starbucks Gift Card?”

Your chances to win could be better than you think!

Congratulations to Melanie Nelson, winner of May's trivia question. The nationally recognized flower of Memorial Day is the **Red Poppy!** Enjoy your Smoothie King gift card, Melanie!



So let's move on to this month's trivia question...



From 1908 to 1940, Sears Roebuck & Co. customers ordered about 75,000 houses out of the Sears catalog. The houses were shipped by rail to city lots and farms all over the country. How many pieces did each “kit home” contain?



- a) 12,000 b) 21,000 c) 43,000 d) 30,000 e) 900,000

The **THIRD** person to email me at donpuryear@remax.net with the correct answer will win!

Real Estate Corner...



- Q. We are considering purchasing a home but are uneasy about the negotiation process. Any suggestions?**
- A. In general, the goal of a positive real estate negotiation is a sales contract that is equitable and fair to both the seller and the buyer, a win-win situation. (Note that both the process and the goal are very different when purchasing a foreclosure or other distressed property.)

Before making an offer, try to determine how long the property has been on the market, why it is being sold, and whether other offers have been submitted or are currently under consideration. If you are in a multiple-offer situation, there are steps you can take to increase the likelihood of your offer being selected over the others, like a larger option fee or faster closing date.

Next, determine whether there are any limitations or concessions that may be important or necessary to the seller, like a particular closing date or the possibility of a short leaseback.

Your offer should be based on current, actual sales of comparable (similar) properties in the area. If your offer is supported by market information but is significantly lower than the list price, provide the seller a copy of your market analysis so that he will know your offer was well-reasoned and not a random, “low-ball” offer. Otherwise, the seller could easily be offended.

Be sure you understand the consequence of every term being negotiated, as well as what terms are typical & customary. The more reasonable your terms, the closer you should be to an agreement, and the easier it is for you to focus on the terms that matter most to you...like price. If some items prove to be a sticking point in negotiations, try to find a reasonable compromise. And finally, remember that Realtors are trained and experienced in negotiating contracts. **When making the single largest purchase of your life, the most important suggestion I have is that you engage the assistance of a Realtor with experience in your market.**

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