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Service For Life!®

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

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Council of Residential Specialists
Institute for Luxury Home Marketing
Employee Relocation Council
Greater Houston Builders Association

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Here's Good Estate Planning Advice

According to a recent survey, 57 percent of Americans don't have a will. If you're one of those, chances are the courts will distribute your assets to your family based on the state's formula. This means that someone you don't want your assets to go to could end up with them, and someone you really want to have them could end up with little, if any!

It's important to have a will, even if your possessions are not substantial. The greatest favor you can do for your survivors is to stipulate in your will what you want to happen to your assets. With that in mind, here are a few simple tips:

1. It's easier than you think to create a will. For a will to be legal in most states, you have to be at least 18 years old and of sound mind. The will must be typewritten, signed, and dated by you. Two people who won't receive anything from your estate must witness the signing. Contrary to popular belief, the will does not need to be notarized. You do, however, need to name an executor within the will. In Texas, a will written entirely in your handwriting, known as a "holographic will," can be valid.
2. You can create your own will using a computer program -- usually for less than \$100. Visit sites such as **legalzoom.com**, **legacywriter.com** and **buildawill.com**, or buy a software program such as Quicken WillMaker Plus.
3. Creating your will on a website isn't for everyone, and in fact, my recommendation on matters of this nature is always to consult an experienced attorney. Lawyer fees vary according to the complexity of your estate and their hourly charges. Don't write a will yourself if you have a blended family, if people are likely to fight over money, or if you have over \$1 million in assets. There are tax consequences to certain estates, so if you have significant assets, consult an attorney who is board certified in estate planning & probate.
4. A living trust may be used as an alternative to a will. This allows your assets to pass immediately to your designee without going through the probate process after your death. Generally, a living trust is only appropriate in circumstances such as when someone owns property in several states. If you need a living trust, see your lawyer, or create a living trust at **heritagelivingtrust.com**.



Help us find a home for **Sable**, a one-year-old spayed female wire-haired fox terrier.
www.msrh.org

Finally, remember to keep your will in a safe place and let the appropriate people know where it's located.

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

GET HAPPY!

Tell a joke. Laughter IS the best medicine.

Try a new perfume; buy flowers or a candle for your desk. Good smells trigger good moods.

Exercise – Take a walk, practice yoga or workout at the gym. Your body will function better and you'll feel better!

Spend some time in the sun. Your body benefits from the Vitamin D.

Find meaning in the small things. We have so many things to be grateful for. Happiness comes from within!

Eat healthy. Food can boost our energy and increase our endorphins and serotonin. Enjoy cereal, walnuts, flaxseed, salmon, eggs, beans, grain, fruit & vegetables.

Surround yourself with friends and family who make you feel better about yourself.



Save Our Planet!

There are some simple steps you can take to become a recycling pro:

1. Request a recycling bin from the city by calling 311 and start recycling newspapers and plastic bottles.
2. Bring tote bags to the grocery store and avoid using plastic bags whenever possible.
3. Save used coffee grounds to sprinkle around landscaping plants, especially evergreens. They add nourishing acid to the soil, and earthworms love them!
4. Change the default margins on your printer at home and work, and use both sides of paper whenever possible.
5. Visit our City's website, www.GreenHoustonTX.gov, for information on city recycling programs.

Words to Live By

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

"You must be the change you wish to see in the world." **Mahatma Gandhi**

"Imagination is more important than knowledge." **Albert Einstein**

"Time is money." **Benjamin Franklin**

Dog Wash on Sunday, March 15th!

Please join us for a fundraising dog wash for Miniature Schnauzer Rescue of Houston (www.MSRH.org). The event will be held at Happy Tails Dog Spa, 1315 Waugh Drive from 10am to 5pm.



Cali Before

Treat your dog to a deluxe bath or spa day! For details, visit the Pet Resources section of www.NoPlaceLikeHouston.com or call 713-522-8144.



Cali After

Proof of vaccinations required for all dogs.

Making Wise Online Purchases

These days you can buy nearly any product online, but are you concerned about making purchases safely and securely? Are you unsure of how secure your personal information will be if you give it to an online vendor?

If you are making a purchase online, use this checklist to avoid potential problems. It's a good idea to remember to evaluate the merchants on more than just price and selection. Here are a few tips for making wise online purchases.

1. **Shop with companies you know.** If you don't know them, do some research before you make a purchase.
2. **Shop on a secure site.** Look for symbols such as a closed padlock or unbroken key on the screen before you enter your personal information. Plus, you should see **http://** change to **https://** when you go to the order page.
3. **Read the store's privacy policy.** Find and review the policy to confirm that the merchant won't share, rent or sell personal information. For example, your name may be automatically added to a mailing list just by making a purchase.
4. **Be sure there is a telephone number for customer service.** Reliable companies should have a physical address and at least one phone number. Be sure that there are customer service representatives available via the telephone.
5. **Examine shipping charges.** Shipping fees can vary considerably from site to site. Place your orders far enough in advance so you won't have to use the outrageously expensive express shipping.
6. **Find out how you will know if your order has been shipped.** Be sure that the merchant can provide you with e-mails to confirm receipt of the order, shipment of the order, and a tracking number you can check online.
7. **Know how returns will be handled.** Investigate the return procedures carefully before ever placing an order. Look in the FAQ section of the site, or find a phone number or an e-mail address to get questions answered. Also, check to see if they charge a restocking fee.

Using this checklist will help minimize any problems and make online shopping a pleasant, convenient, and cost-effective experience.

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Trivia Tease...

I can be cracked; I can be made.

I can be told; I can be played.

What am I?

(answer at the bottom of last page)

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:

Citizens can now access information regarding pending or decided Supreme Court cases. Simply log on to www.supremecourtus.gov to see what is on the docket and how new decisions may affect you.

Dry Lips Driving You Crazy

If nothing seems to work on those dry cracked lips, try one of these tips using common household items.

Soak a black or orange pekoe tea bag in warm water for five minutes. Then apply the bag to your lips for one to two minutes. The tannic acid helps heal.

Mix one teaspoon of baking soda and one pierced capsule of vitamin E into a paste. Apply it to your lips and leave for one to two minutes. Hold a warm washcloth over your lips for one minute and then wipe the paste off gently.

Bizarre Trivia

- Over 2,500 left-handed people a year are killed from using products made for right-handed people.
- The electric chair was invented by a dentist.
- Astronauts cannot cry. In space, there is no gravity, so the tears can't flow.
- A person who is lost and starving can obtain nourishment by chewing on his shoes, provided they are made of leather.
- Every year on St. Patrick's Day, March 17, the Chicago River & the San Antonio River are dyed green!

Have you been to Discovery Green, the fantastic new 12-acre park located in downtown Houston?
www.DiscoveryGreen.com

Do You Really Need Those Vitamins?

Studies show that if you eat a healthy, balanced diet, chances are that you don't need those extra supplements. In fact, overdosing on vitamins can even be harmful to your health and a waste of money.

According to the *2005 Dietary Guidelines For Americans*, a healthy diet:

- ◆ Emphasizes fruits, vegetables, whole grains, and fat-free or low-fat milk;
- ◆ Includes lean meats, poultry, fish, beans, eggs, and nuts; and
- ◆ Is low in saturated fats, *trans* fats, cholesterol, salt and added sugars.

Your diet should be your primary focus when trying to balance your vitamin intake. However, those who should definitely consider taking supplemental vitamins include strict vegetarians, people who don't drink milk or individuals with a family history of cancer or heart disease. In addition, women who are pregnant, breast-feeding, menstruating, or those with a calcium deficiency need to be taking supplements. Vitamins also are important for individuals who are eating less than 1,200 calories per day.

If you think you need to take supplemental vitamins, the guidelines for the daily maximum intake of each vitamin are as follows: Vitamin A – 900 mcg. for men, 700 mcg. for women; Vitamin B6 – 2 mg., Vitamin B12 – 6 mcg., Folic acid – 400 mcg., Vitamin D – 400 IU., Vitamin E – 50 IU., Calcium – 1,000 mg., Selenium – 55 mcg., and Zinc – 15 mg. Remember that too much of a good thing can actually be harmful. Overdosing on vitamins can even cause liver disease, nerve injuries, hair loss, and kidney stones.

Real Estate Reminders

For new homeowners who purchased in 2008, remember to file your **homestead exemption** with the county. You have until **4/30**, but there's no time like the present.

To protest the county's assessment of your property value for tax purposes, the deadline is **6/1**. Laura Mullen, a CPA and experienced professional tax protester, helps me keep my property values in line. You can reach Laura at **713-526-5978**.



Hazardous Waste Disposal



Did you know that every gallon of motor oil that's improperly disposed of can contaminate one million gallons of drinking water?

Do not put old batteries, old cans of paint, fluorescent lights, aerosol cans, drain cleaners, used motor oil or outdated electronics (computers, cameras, TVs, cell phones) in your garbage. They contain **toxic chemicals** and contaminate the environment if not disposed of properly.

The City of Houston has programs in place for disposal of hazardous waste. Visit their website – www.houstonsolidwaste.org -- for information and a list of local disposal sites.

For a comprehensive list of hazardous waste items and to learn more about what you can do to help save our planet, visit www.Earth911.com.

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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!



The Four-Leaf Clover

The four-leaf clover is a rare variation of the common three-leaf clover.

According to legend, the first leaf is for hope, the second leaf is for faith, the third leaf is for love...and the fourth leaf is for LUCK!



Alternative Medicine Database

There is a federal Internet database on alternative medicine that offers free access to more than 462,000 articles, abstracts and references on everything from meditation to magnets. The database was developed by the National Center for Complementary and Alternative Medicine and the National Library of Medicine. This useful information is available at www.nccam.nih.gov/camonpubmed.

History of Medicine

Patient: I have an earache.

Doctor: **2000 BC** "Eat this root."

1000 BC "That root is heathen.

Drink this potion."

1940AD "That potion is snake oil.

Swallow this pill."

1985 AD "That pill is useless. Take this antibiotic."

2000 AD "That antibiotic is artificial. Eat this root."

Walter Welsh, *Houston Chronicle*

Answer To Trivia Tease...

A joke!



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

Your chances to win could be better than you think!

Guess Who Won Last Month's Trivia Question? I'm pleased to announce the Grand Prize Winner of last month's quiz: Emily Kuo was the FIFTH person to correctly answer my quiz 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

The answer is letter "C," Hamlet. Enjoy your tickets to **Phantom of the Opera**, Emily!! So let's move on to this month's trivia question...

When was the first St. Patrick's Day Parade in New York City?

a) 1901 b) 1762 c) 1737 d) 1841 e) 1945

To win, be the **SEVENTH** to go to my website, www.NoPlaceLikeHouston.com, and send the correct answer to me through the **COMMENTS** section under "Contact Us"!

Real Estate Corner...

Q. We are getting ready to sell our home, but we don't fully understand how the asking price is determined. Can you help us figure out how much our home is worth?

A. First and foremost, recognize that home values are based on objective criteria. A buyer typically doesn't care what you paid for your home or how much you've spent improving it. Rather, his concern is the current market value of the home.

The single most important pricing tool is a comparative market analysis (CMA), a report based on what other similar homes in your neighborhood have actually **sold** for within the last three to six months. The CMA converts home values to a price per square foot that can then be applied to your home. This should not be the only determinant, but it can be helpful in setting a fair asking price. (Appraisers perform a similar analysis for lenders, and if a home doesn't appraise at or above the sales price, typically the sales contract will fall apart or need to be renegotiated.)

Consider your competition, similar homes in your market that are currently for sale. Actual sales prices are more important than list prices, but if your home is not priced competitively with what is currently available to buyers, you will have difficulty attracting buyers.

Historically, foreclosures were not a significant factor in a market analysis. However, in today's market, it is important to evaluate the impact of both currently available and recently sold foreclosures in your neighborhood.

If you are thinking of selling or buying soon, and require competent and caring representation, please call me at 713-302-6543.

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