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

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Grover, a 4-year-old mini schnauzer, needs a forever home. Watch him play with his friends in the Romper Room at Happy Tails Dog Spa.

[www.dogdaycare.com/houston](http://www.dogdaycare.com/houston)

*Donald Puryear*

# Service For Life!<sup>®</sup>

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

## How To Quickly And Easily Slash Your Energy Costs

Everyone wants to feel comfortable in their own home. After all, it's not too much to ask to be warm in the winter and cool in the summer. But if the reality of skyrocketing energy costs has you reeling, here's a little helpful advice.

First, think about adjusting your "comfort zone." The typical household keeps the thermostat set at 72 degrees in the summertime. Yet for every degree you raise the temperature, it saves you about 3 percent on the cooling portion of your energy bill. Setting your thermostat to 78 degrees, for example, will save you 18 percent. For a family spending \$150 a month on cooling bills, that's a monthly savings of \$27 in just that area alone. Likewise, keeping your winter thermostat between 68 and 72 degrees won't save you quite as much as cutting back on air conditioning in the summer, but it may save you from seeing a huge boost in your monthly heating bill.

Aside from compromising on your "comfort zone," there are other effective, yet inexpensive measures you can take to minimize your energy costs. One simple and inexpensive way to conserve energy is to make sure your windows are adequately caulked and "draft" ways, such as your attic, are properly insulated. You'd be amazed at how much energy your home loses through those areas.

Only use your washer, dryer and dishwasher when you have full loads. Running a dishwasher every day costs you about \$11 per month, and doing 20 loads of laundry per month costs between \$10 and \$16, depending on whether you use gas or electric appliances. Leaving your computer and monitor on 10 hours a day costs about \$5 a month, and running your 27-inch TV four hours a day will cost about \$2 a month.

Watching the energy efficiency of your kitchen appliances also makes sense. It takes twice as much energy to operate a pre-1992 frost-free refrigerator than a post-1992 model. In fact, anyone who knows about "SEERs" (seasonal energy-efficiency ratios) knows you can save money buying cheap appliances, but you pay much more when operating them.

### Setting the Stage!

The marketability of homes increases dramatically with professional staging. In fact, I am such a firm believer in the benefits of staging that when I list properties for sale, I provide staging services ranging from consultations to completely furnishing vacant homes AT MY OWN EXPENSE. To meet my professional stager, go to [www.AutumnDunn.com](http://www.AutumnDunn.com).

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

## Word Plays

- The roundest knight at King Arthur's round table was Sir Cumference. He acquired his size from too much pi.
- Two silk worms had a race. They ended up in a tie.
- A grenade thrown into a kitchen in France would result in Linoleum Blownapart.
- No matter how much you push the envelope, it will still be stationery.
- The butcher backed into the meat grinder and got a little behind in his work.
- Sign in the lawn of a drug rehab center: "Keep off the Grass"
- A small boy swallowed some coins and was taken to a hospital. When his grandmother telephoned to ask how he was, a nurse said, "No change yet."

Contributed by Sandra Craig.  
THANK YOU, SANDRA!!!

## More Uses For Eye Drops

Eye drops used to relieve sore, tired, and red eyes should be discarded after one month according to the manufacturers. This is to prevent the spread of bacteria, which can cause eye inflammation and infection. But with the price of eye drops, you may be reluctant to throw them away. Well DON'T! There are other safe uses for them instead. For example...

- ♦ Apply a few drops to a blemish that is red. It will remove the red and reduce the inflammation.
- ♦ Apply eye drops to insect bites, including mosquito bites, for instant relief.
- ♦ If you have minor skin abrasions, eye drops will take the sting out of the abrasion. Amazing!

## To Err is Human...

In my last newsletter, I shared a "fact" regarding the American flag flying over the Parliament Building on the Canadian two-dollar bill. Thanks to Ramsey Jankowski and [www.Snop.es.com](http://www.Snop.es.com) for setting the record straight. It is NOT an American flag. Ramsey is receiving a Starbucks gift card for his eagle eyes and his follow-through. THANK YOU, Ramsey!

Working with your energy companies can help too. Many electric companies offer a fixed monthly plan, so you can even out the highs and lows throughout seasons. You also can sign-up for a "time of use" program, which varies your electric rate based on what time of day you use power.

Here's a quick review of **Eight Simple Steps** you can take to save a bundle on your energy bills.

1. Raise your thermostat setting in the summer to 78 degrees; lower it to 68 in the winter.
2. In hot weather, close curtains that face east or west to keep the sun from raising the indoor temperature. On cold but sunny days, throw those drapes open.
3. Make sure your fireplace flue is closed, the windows are adequately caulked, and the weather stripping around doors is in good condition.
4. Turn off your furnace pilot light during non-heating season.
5. Don't scrimp on the SEER rating of your appliances. Make sure you buy energy-efficient appliances with high SEER ratings.
6. Set your water heater thermostat to 120 degrees, or 140 if you have a dishwasher.
7. Replace incandescent lights with energy-efficient compact fluorescent bulbs.
8. If you have a pool, shorten the operating time of the filter and auto-cleaner, lower the heat and keep the pool covered when not in use.

In many areas, you can contact your local electric, gas and/or oil companies to get a "home audit" where they'll evaluate your home's energy efficiency and give specific recommendations on how to minimize your energy costs.

## Cell Phone Tips

The Emergency Number worldwide for Mobile is 112. If you find yourself out of the coverage area of your mobile network and there is an emergency, dial 112 and the mobile will search any existing network to establish the emergency number for you. This number 112 can be dialed even when the keypad is locked!

If you have remote keyless entry for your car and you lock your keys inside, call someone who has an extra key. Be sure to call them on their cell phone from your cell phone. Hold your cell phone about a foot from your car door and have the other person press the unlock button, holding it near the mobile phone on their end. Even if they are hundreds of miles away, your car will unlock!

Calls to 411 for information can cost \$1 or more. To get the information without incurring ANY charge at all, dial 800-373-3411 or 800-FREE411.

**THANKS TO SHARON SULLIVAN FOR SHARING THESE TIPS!**

## Hanging-Up On Telemarketers

Do you *still* feel you get more phone calls from solicitors than from family and friends?

Enter your name and phone number on the **National Do Not Call List Registry** by simply going to the Federal Trade Commission's web site at [www.ftc.gov](http://www.ftc.gov).

**How can you tell if there's a bee on the phone? You get a buzzy signal.**

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

## Mind Teaser For The Month

If nine thousand, nine hundred nine dollars is written as \$9,909, how should twelve thousand, twelve hundred and twelve dollars be written?

(answer at bottom of last page)

## Man's Best Friend...

- ♦ The reason a dog has so many friends is that he wags his tail instead of his tongue. (Anonymous)
- ♦ A dog is the only thing on earth that loves you more than he loves himself. (Josh Billings)
- ♦ If you pick up a starving dog and make him prosperous, he will not bite you; that is the principal difference between a dog and a man. (Mark Twain)
- ♦ Dogs are not our whole life, but they make our lives whole. (Roger Caras)
- ♦ If you think dogs can't count, try putting three dog biscuits in your pocket and then give him only two of them. (Phil Pastoret)

Contributed by Roz Lyssy.  
THANK YOU, ROZ!

## More Helpful Tips For Around The Home...

**Hiccups:** A spoonful of sugar can help the hiccups go away. Quickly swallow one teaspoon of granulated white sugar for fast relief.

**Address Books:** Make a copy of your address book. Photocopy the up-to-date pages, then store the duplicate in a safe place; it will save hours of frustration if the original is lost.

**Fresh Carpets:** Keep your carpet smelling fresh and clean with baking soda. Simply sprinkle the soda liberally over the entire carpet and let it sit for an hour. Then vacuum it up.

**Safe Children:** Dress kids in bright clothes when you are taking them to crowded places such as national parks, amusement parks, or zoos. A colorful shirt or hat will make it easier for you to spot your child.

**Wills:** Videotaping you signing your will, and reading your will on videotape can put to rest any suspicions that you were not of sound mind when you created the document.

*The smallest deed is worth more than the grandest intention* – Roger Baldwin

## WARNING: A Silent Killer Lurks...

The danger is liver disease caused by Hepatitis C (HCV). HCV damages the liver, which is one of the body's most important organs. Today, there are an estimated 4 million Americans infected...and 70 percent have no symptoms!

Symptoms can be confused with less serious and shorter-term illnesses...appetite loss, fatigue, nausea, fever, dark-yellow urine, and jaundice. If you received blood for any reason – surgery, a car accident, cesarean birth – before July 1992, when accurate blood screening began, you could be at risk. And you can have it for 30 years before you notice symptoms.

Hepatitis C can be diagnosed with a simple blood test, and treatment is effective in up to 40 percent of cases. Untreated, it can lead to cirrhosis, liver failure, and liver cancer.

If you'd like more information about HCV and its other risk factors, go to <http://www.cdc.gov/ncidod/diseases/hepatitis/c/>, call the Hepatitis Foundation International at 1-800-891-0707, or call the American Liver Foundation hotline at 1-800-GO LIVER. (1-800-465-4837).

### Scout's Honor Rescue

I'm thrilled to announce that the First Annual Movie Night & Silent Auction for Scout's Honor Rescue on November 6<sup>th</sup> raised over \$50,000! THANK YOU TO EVERYONE WHO SUPPORTED THIS GREAT CAUSE.

[www.ScoutsHonor.org](http://www.ScoutsHonor.org)

## Turbo-Charge Your Retirement!

Whether you're young or old, I hope you're saving for your retirement. If not, it's never too late to start. And if you want to know about an excellent vehicle that's superior in many ways to the traditional "IRA," you should consider the "Roth IRA." Here's how it works...

If you deposit money into a Roth IRA account and leave it there until retirement, you never pay taxes on the earnings. That's right – I said **NEVER!** With a standard IRA, the money grows tax-deferred – you pay federal and state income tax on it as you withdraw funds during your retirement. And that can eat up to a quarter to a third of your retirement income. With a Roth IRA, you can build a nest egg that in 30 or 40 years from now contains over \$1 million, and it's yours – TAX FREE!

What you don't get from the Roth IRA is an income tax deduction in the year you make the contribution. So you pay the taxes up front. But the tax-free compounding over the years makes the tradeoff more than worthwhile. It's the best savings deal we've had since the income tax went into effect.

### And speaking of taxes...

- Children may be deductible, but they are still taxing.
- Why do they call it "tax returns" when so little of it does?
- When making out your tax return, it's better to give than deceive.

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

- ♦ The muscle under the skin that contracts making your hair stand up, or giving you "Goosebumps" is called "erector pilli."
- ♦ Sir Winston Churchill rationed himself to only 15 cigars a day!
- ♦ Pound for pound, hamburgers cost more than new cars.
- ♦ Many sailors used to wear gold earrings so they could afford a proper burial when they died.
- ♦ The Eiffel Tower grows six inches every year. In the summer, the metal expands to make the tower grow, but in the winter, the metal contracts to shrink the tower back down.

## High-Hopes Dashed!

When driving her daughter to preschool, a doctor realized she had left her stethoscope on the car seat. When her little girl picked it up and began playing with it, the doctor thought, "*Be still, my heart. My daughter wants to follow in my footsteps!*"

Just then the child took the stethoscope and spoke into the instrument, "*Welcome to McDonald's. May I take your order?*"

## Solution To Today's Tease:

It should be written as \$13,212

**THANK YOU** for reading my Service For Life!<sup>®</sup> 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, and your contributions are greatly appreciated.

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# "Who Wants To Win A \$50 Honeybaked Ham Co. Gift Card?"

*Take my Trivia Challenge and you could win too!*

Guess Who Won Last Month's Trivia Question? Congratulations go to Arely Palacios, the first person to correctly answer my quiz question:

**What breed of dog was originated in Germany by a tax collector who needed a guard dog for protection?**

a) Rottweiler b) German Shepherd c) Schnauzer d) Dobermann e) Chihuahua

The answer is "D," Dobermann. Tax collector Louis Dobermann developed the breed in around 1890. Arely won a \$50 Starbucks gift card!

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

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

## Real Estate Corner...

**Q. Our real estate agent suggested that we have a professional home inspection performed before we put our home on the market. Why should we consider this?**

- A. Getting your home professionally inspected before you put it on the market seems like a strange thing to do at first glance. In fact, many agents don't even think of having homes inspected before they list them. But once you understand how it can benefit you, the home seller, it turns out to be a very prudent decision, particularly with an older home. Here's why...
- ♦ Home inspections eliminate any "surprises" that can delay or even kill a home sale. They also help the seller negotiate better. In most cases, the buyer(s) will use weaknesses of the home (frequently from an inspection performed *after* the home is in escrow) to negotiate a lower price at a time when the seller is most vulnerable. Rather than become a victim of such tactics, you can show you've already taken their issues into account in determining your price.
  - ♦ Getting your home inspected before going on the market actually allows you to understand the *true* value of your home – knowing what you may need to fix and what you want to leave alone. It also helps you to price it better and understand what your "net" proceeds will be from a sale. The strengths and weaknesses of your home are going to be known by the buyer at some point anyhow. And the sooner *you* know them, the more you can act to minimize, eliminate, or adjust for them.
  - ♦ Home inspections ensure a faster close by eliminating contingencies and other issues, and help ensure a problem-free closing.
  - ♦ Annual inspections and treatment for wood-destroying insects/termites can prevent extensive damage and should be considered as a part of your routine home maintenance.
  - ♦ If the buyer insists on hiring his own inspector, he may be able to hire the original inspection company for a follow-up inspection at a reduced fee.

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