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Member of
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 Institute for Luxury Home Marketing

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Donald Puryear

Service For Life![®]

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

Is Your Bank Charging You More Than It Should For Services?

If you've ever had the suspicion that your bank is overcharging you, you may be right! In fact, banks are making windfall profits off of unsuspecting consumers. And it's money you don't have to be losing.

According to Liz Pulliam Weston, personal finance writer for MSN Money, the banking industry collects more than \$50 billion a year in various service charges, more than twice the total of a decade ago.

Many banks charge too much for just about everything – from monthly account fees, to “per check” service, to stop payments, to overdraft protection. You might think these are just minor fees everyone has to endure, but more and more consumers are becoming dissatisfied by all the “nickel and dime” charges.

Here's what you can do to reduce or eliminate many of these costs:

- ✓ Ask your bank for a detailed description of each type of checking account they offer, and choose the right account for you.
- ✓ Get overdraft protection. The fees are generally lower than when you bounce a check.
- ✓ Consider using a debit card for your purchases. You don't have to worry about facing a big credit card bill at the end of the month. You do have to worry about not having enough cash left to cover your major expenses. But watch out for bank fees when you use your card.
- ✓ Shop for bank services the same way you would shop for anything else. As a general rule, smaller banks have lower (and fewer) fees. Check out the banks in your area that are owned locally, and make a switch. You'll be surprised how much money you can save on an annual basis from one bank to the next.
- ✓ Don't buy physical checks from your bank. There are trustworthy companies that print checks for significantly less money.
- ✓ Shop around for the best deal on savings accounts. Banks offer basic, low-interest savings

Don't You Just Hate Pushy Salespeople?

If you're like me, you can live without the pressure and hassles from aggressive salespeople. That's why I treat my friends and clients with helpful, healthy respect. So if you or someone you know ever has questions about real estate, please feel welcome to call me at **713-302-6543**. There's never any pressure or hassles – I'm here to help.

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

Word For The Month...

Experts say a strong vocabulary is a sign of higher intellect and advanced culture. Here's this month's word, so you can impress your friends and colleagues...

sesquipedalian

\ses-kwuh-puy-DAYL-yuhn\ (noun)

Meaning: a long word

Sample Sentence: Sesquipedalian, the big word for "big words" like eponymous and proprioceptive, can impress others when pronounced and used correctly.

For a word of the day every day, go to www.dictionary.com.

It's A Whole New World!

A teacher asked one of her pupils, "What's the nation's capital?" He said, "Washington, D.C." On being asked what the "D.C." stood for, the pupil proudly replied, "Dot com!"

Consumer Corner...

Nuisance Calls. Prevent unwanted calls by letting telemarketers around the country know that you are not phone-friendly. Register with the Federal Trade Commission's National Do Not Call Registry at: www.DoNotCall.gov.

Long Distance Car Trips. Service your car at least two weeks before taking a long trip. If something needs work or a part requires replacement, you will still have time to get it fixed by your own mechanic.

Lower Airfares. Save with "consolidators," which buy up blocks of airline tickets and sell them at a discount. Many consolidators sell to the public. Look for ads in Sunday travel sections of big city newspapers.

Automated Teller Machines (ATMs). Save time by choosing the least busy hours to visit your ATM. Avoid lunch hours, payday – usually Thursdays and Fridays – and Monday mornings.

Bad Breath. Switch toothpaste. Research suggests that toothpastes containing hydrogen peroxide may be more effective at controlling the germs that cause bad breath than ordinary fluoride toothpaste.

accounts and higher interest money-market accounts. Look at what brokerage firms have to offer.

- ✓ If you're a senior, make sure you ask about special discounts or checking accounts with no fees.
- ✓ Sign up for direct deposit of your paycheck. That way, you know your money will be there when you need it.
- ✓ Use personal finance software such as Quicken or Money, which allows you to keep track of your finances and download your transactions.
- ✓ Join a credit union. They are member-owned and not-for-profit. The Credit Union National Association estimates the nation's 90 million credit union members save \$8 billion a year thanks to better interest rates and reduced fees. Go to www.joinacu.org and use the CU Matchup tool.

Remember, shop for your banking services the same way you shop for anything else – take your time, comparison shop, and get picky. Know what they're *really* charging. Read the fine print. Ask questions and expect straightforward answers. After all, it's *YOUR* money!

Sick of the flu? Give prevention your best shot.

Who should get the flu shot? ANYONE WHO WOULD LIKE TO STAY HEALTHY THROUGH THE FLU SEASON!

According to the Center for Disease Control, each year in the US, on average:

- 5 to 20% of the population get the flu
- More than 200,000 people are hospitalized from flu complications
- There are about 36,000 flu-related deaths

Other ways you can prevent the flu:

- Use a tissue when you cough or sneeze, then throw it out
- Wash your hands often, and specifically after coughing or sneezing
- If you're sick, stay at home
- If you have been exposed to the flu or begin to have symptoms, see your doctor immediately for antiviral treatment

Special thanks to Amy Whitfield for sharing this important and timely message!

The "Early Bird" Save\$ On Fuel

The proverbial "early bird" not only "catches the worm," but also catches savings at the fuel pump. **Fill your gas tank early in the morning, when it's cool, and you can get about 5 percent more gas for the same price.** The heat of the afternoon sun causes the gas to expand in the station's fuel tanks so that less pumps out as the day wears on. Believe it or not, the average "early bird" can have significant Saving\$ with this method!

Reader's Quote For The Month...

"I never saw a wild thing sorry for itself." –D.H. Lawrence
(Special thanks to Kim Teweleit for sharing her favorite quote!)

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

Mind Teaser...

Can you name the ten body parts that are only three letters long? None of them are slang. Five are below the neck and five are above.

(answer at bottom of last page)

The World As 100 People...

If we could shrink the earth's population to a village of 100 people, with all the existing human ratios remaining the same, it would look like this...

- ♦ 60 Asians
- ♦ 12 Europeans
- ♦ 8 Latin Americans
- ♦ 5 from USA & Canada
- ♦ 1 from South Pacific
- ♦ 14 Africans
- ♦ 49 would be female, 51 male
- ♦ 82 would be non-white, 18 white
- ♦ 67 would be non-Christian, 33 would be Christian
- ♦ 32% of the world's wealth would be in the hands of only 5 people and all 5 would be U.S. citizens
- ♦ 80 would live in substandard housing
- ♦ 24 wouldn't have electricity
- ♦ 33 wouldn't have access to safe water
- ♦ 67 would be unable to read
- ♦ 50 would suffer from malnutrition
- ♦ 1 would be near death, 2 near birth
- ♦ 1 would have a college education
- ♦ 7 would have Internet access

When you consider our world from such a perspective, the need for both acceptance and understanding becomes glaringly apparent.

Quotes About Friendship...

- ♦ "If you live to be a hundred, I want to live to be a hundred minus one day, so I never have to live without you." – Winnie the Pooh
- ♦ "True friendship is like sound health; the value of it is seldom known until it is lost." – Charles Caleb Colton
- ♦ "A real friend is one who walks in when the rest of the world walks out." – Anonymous
- ♦ "Walking with a friend in the dark is better than walking alone in the light." – Helen Keller
- ♦ "Never injure a friend, even in jest." – Cicero
- ♦ "A true friend stabs you in the front." – Oscar Wilde
- ♦ "Be slow in choosing a friend, slower in changing." – Benjamin Franklin

Are You Getting Enough Exercise?

Everyone knows that regular exercise is the single best way to maintain a healthy, balanced life. But there's been a debate about how much exercise is appropriate to obtain the maximum health benefits.

Sports medicine physicians say even a little exercise can go a long way in providing you with better health. "Any exercise is better than none," says Gordon Matheson, professor of functional restoration and director of Stanford University's Sports Medicine Program.

The U.S. Surgeon General calls for most people to accumulate 30 minutes of exercise every day to improve health. "**Accumulate** is the operative word," Matheson says. "Research shows us that the effects of exercise are cumulative – everything counts. Continuous exercise is good because it helps build endurance, but health benefits are gained by finding small opportunities during the day," he says.

So instead of riding the elevator, walk up the stairs. Park at the back of the parking lot rather than in front of the store. Walk your dog an extra five minutes. The accumulated amount of exercise throughout your day is what really counts.

Can you recommend a reliable service provider?

We all know the value of a service provider who comes highly recommended from someone we trust. Please share your recommendations with me, and I will pass them on. I have personally received exemplary service from **Molly Maid**, and I am pleased to recommend them not only for their thorough and professional cleaning services, but also for their promptness and reasonable rates.

Tony.Kirby@mollymaid.com 713-222-6700 www.MollyMaid.com

Errors On Credit Reports Causing Problems For Consumers

Don't trust your credit report! *Consumer Reports* says consumers find some 13 million inaccuracies on their credit reports each year, ranging from erroneous late payments and other people's debt information to nonpayment of a bill dating to before they were born.

Federal law entitles you to one free credit report every year from each of the three national credit bureaus – Equifax, Experian and TransUnion. All requests for free credit reports MUST go through the special web site:

www.annualcreditreport.com, the telephone number: 1-877-322-8228 or the address Annual Credit Report Request Service, PO Box 105281, Atlanta, GA 30348-5281. The individual credit reporting agencies will not honor a request for a free report if you contact them directly.

Paul Richard, author of a popular do-it-yourself credit guidebook and Executive Director of the Institute of Consumer Financial Education (ICFE), urges consumers to exercise their right to the free report. He also offers advice on how to correct any errors in the "*Do-It-Yourself Credit File Correction Guide*." You can purchase the guide at www.financial-education-icfe.org.

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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!

Did You Know...

- ♦ 98 percent of the weight of water is made up of oxygen.
- ♦ A single ounce of gold can be beaten flat into a thin film covering 100 square feet.
- ♦ Bats will always turn left when exiting a cave.
- ♦ "Mickey Mouse" was the password the allied forces used during the D-Day invasion.
- ♦ Woodrow Wilson's picture is on the \$100,000 bill.
- ♦ The San Francisco cable cars are the only mobile National Monuments.

Favorite Quotes:

- ♦ "The seven ages of man: spills, drills, thrills, bills, ills, pills & wills" – Richard J. Needham
- ♦ "Age is a question of mind over matter. If you don't mind, it doesn't matter." – Satchel Paige
- ♦ "If I knew I was going to live this long, I would have taken better care of myself." – Eubie Blake
- ♦ "Old age is 15 years older than I am." – Oliver Wendell Holmes
- ♦ "He is so old that his blood type was discontinued." – Bill Dana

Answer To Mind Teaser...

1. Arm
2. Leg
3. Rib
4. Toe
5. Hip
6. Eye
7. Ear
8. Jaw
9. Lip
10. Gum

THANK YOU for reading my Service For Life!® 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.

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“Who Wants To Win a \$50 gas card?”

Take my Trivia Challenge and you could win too!

Guess Who Won Last Month's Trivia Question? Roz Lyssy was the first to provide the correct answer. Minutes later, Donna Powell called with the correct answer....so BOTH Roz & Donna received Target gift cards.

How Many Bathrooms Are In The White House?

- a) 17 b) 22 c) 11 d) 28 e) 35

No need to go calling the White House, because I'll tell you now. The answer is "E," There are 35 bathrooms in the White House...none of which are available to the public! So let's move on to this month's trivia question...

Where would you find the world's highest waterfall, "Angel Falls," which drops from Devil's Mountain?

- a) Brazil b) Africa c) Venezuela d) Peru e) Alaska

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

Real Estate Corner...

Q. You have a lot of initials after your name. What do they stand for?

- A. As most of you know, I wear many hats, a background that has made real estate a perfect fit for me. In terms of education, I hold a Bachelor of Arts degree in French and a Doctorate of Jurisprudence (law degree). I've been a licensed attorney since 1990, with a great deal of experience in contract law and negotiation.

As a business person, I am the owner of Happy Tails Dog Spa, a thriving dog daycare in River Oaks, and I'm in the process of opening a second, much larger facility. My prior experience in business included owning & operating a large court reporting agency for over a decade. As a Registered Professional Reporter, I have personally reported many high profile and complex mass-tort cases nationwide.

As a Realtor, I have pursued and earned the following real estate designations to maximize the value of my services to you:

- ✓ **CRS – Certified Residential Specialist** – A designation from the National Association of Realtors (NAR) achieved by less than 4% of all Realtors, requiring several training courses and significant production. (My application was based on 25 transactions and over \$10 million in sales in a one-year period.)
- ✓ **ABR – Accredited Buyer Representative** – A designation from the Real Estate Buyers Education Council, a council of NAR, based on educational and production requirements related to representing buyers, including in-depth training on Buyer Representation Agreements and purchase contracts.
- ✓ **ALHS & CLHMS – Accredited Luxury Home Specialist and Certified Luxury Home Marketing Specialist** – Designations from the Luxury Home Council and the Institute for Luxury Home Marketing based on training programs and production requirements, including selling a specified number of homes valued over \$500,000.
- ✓ **SRES – Senior Real Estate Specialist** – A designation from NAR based on training focusing on issues related to transactions involving "Active Adults" and Seniors

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