

Tammy Jo and Tiffany's...

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How To Be A Safe & Savvy Online Shopper

Fifty-eight percent of consumers are likely to purchase a holiday gift online this year, and you may be one of them. To make safe and informed buying decisions, make sure your PC security programs are up-to-date and only shop on trusted sites. To shop even smarter, follow these additional tips:

- ◆ **Use a price comparison search engine for items big and small.** One of the best is www.pricegrabber.com. Some sites also let you set a price alert on a product (they'll e-mail you when it hits your target price). If you see an item in a store, go online to see if the price is cheaper.
- ◆ **Read buyer reviews, but with a dose of skepticism.** (Some companies pay for peer reviews.) Check out www.epinions.com for unbiased reviews. Before a major purchase, go to www.consumerreports.com. You can read product testing results for a small monthly fee.
- ◆ **Don't click on BUY before you've looked for a coupon or promo code** at a site like www.coupons.com or www.retailmenot.com.
- ◆ **Consider the retailer's reputation for customer service.** Be sure to look at their return policy. Is there an additional shipping or restocking fee?
- ◆ **Read the retailer's privacy policy.** When you fill out a profile, retailers gather information about your shopping and buying habits so they can target ads to you. Your web browser will allow you to limit or prevent sites from installing cookies on your computer, or you can buy software that will manage this.
- ◆ **Use a site that offers a secure transaction.** Look for a padlock icon or "https" in the check-out page web address.
- ◆ **Ask your friends and coworkers about specific products or sites.** Likewise, if you have a bad experience, share it with others.

FREE LIST OF HOMES!!!!

If you'd like to receive a FREE LIST of homes, personally researched to meet your individual requirements (with no obligation whatsoever). Please call me (TJ) at 616-292-4400.

Did you know: INTEREST RATES ARE LOW!! LOW!! LOW!! Get more house for your money!!!

Word of the Month...

Studies have shown your income and wealth are directly related to the size and depth of your vocabulary. Here is this month's word, so you can impress your friends (and maybe even fatten your wallet!)

Synchronicity (sin-kra-nis-uh-tee) noun

Meaning: a simultaneous occurrence, or coincidence of events that seem to be meaningfully related

Sample Sentence: I like the synchronicity of getting an e-mail from someone you were just thinking about.

Credit Card Tip

Here's how to get the best credit card deal. Get a card from a federally chartered credit union. Many of them have interest rates as low as 8-9 percent and they are prohibited from charging more than 18 percent APR. To search for a credit union in your area, go to www.creditcardconnection.org

Keep Your Pet Safe

What do you have around your house that is the #1 health hazard for your pets? It's your medication! The Animal Poison Control Center had nearly 46,000 calls last year about pets ingesting prescription and OTC drugs that accidentally dropped on the floor. Keep a close eye on your pills and call your vet if you suspect a problem.

Got Toys?

Fisher-Price has recalled 11 million of them. For recall info, go to www.service.mattel.com/us/recall.asp

Quotes To Live By...

Education is the ability to listen to almost anything without losing your temper or your self-confidence.

—Robert Frost

When someone tells you nothing is impossible, ask him to dribble a football.

—Author Unknown

There are few things more satisfying than seeing your children have teenagers of their own.

—Doug Larson

What You Should Know About Child Identity Theft

Guess who are the next victims of identity theft – children! It's hard to believe but criminals are searching for dormant social security numbers (SSN) online and selling them to people (strangers or even their family members) who use them to establish phony credit. Victims may not know it's happened until they are older and apply for financial aid or try to open a line of credit.

While you can't prevent identity theft, you can take steps to limit the opportunities for it to happen. Here's what you can do and look for:

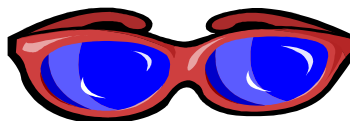
- Safeguard your child's SSN and only give it out on a "need to know" basis. School sports teams and doctors' offices do not have to have the number. Be cautious about disclosing place and date of birth details, particularly online (cybercriminals can find SSNs based on that information). Teach your kids not to give out personal information, especially on social networks (have them use nick names or code names when filling out online profiles).
- Watch for red flags like these:
 - You receive checks, pre-approved credit card offers or bank statements in your child's name. Note: the pre-approved credit card offer may just be a marketing tool sent by an affiliate of your bank because you opened a college fund for your child.
 - You get calls from collection agencies.
 - Your teen is denied a driver's license because another person has a license with that SSN. The imposter may even have accumulated tickets or citations in the child's name
- If you suspect anything, call Social Security and ask if any income has been reported with your child's number. You can see if there's a credit report for your child, but don't do so unless you have a strong indication of theft (ordering a report unnecessarily opens the door to thieves).

For more information, see sites such as www.idtheftcenter.org.

GOOD VISION IN A DOWNPOUR

How to achieve good vision while driving during a heavy downpour. We are not sure why it is so effective; just try this method when it rains heavily. It is useful...even driving at night.

Most of the motorists would turn on HIGH or FASTEST SPEED of the wipers during heavy downpour, yet the visibility in front of the windshield is still bad..... In the event you face such a situation, just try your SUN GLASSES (any model will do), and miracle! All of a sudden, your visibility in front of your windshield is perfectly clear, as if there is no rain.



Now I have not tried this yet, so let me know if it works!!

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Brain Teaser...

Eight years ago Bill was eight times the age of his son Bob. Today if you add their ages together they add up to 52. How old are Bill and Bob today?

(See page 4 for the answer.)

Who Knew Online Dating Was So Popular?

With over 20 million registered users, eHarmony calls itself the #1 online dating site for singles. They say, on average, 542 people get married every day in the U.S. because of their site – that accounts for nearly 5 percent of new U.S. marriages!

Makes Sense To Me...

There was a big job to be done and Everybody was asked to do it. Everybody was sure Somebody would do it. Anybody could have done it, but Nobody did it. Somebody got angry because it was Everybody's job. Everybody thought Anybody could do it but Nobody realized that Everybody wouldn't do it. So Everybody blamed Somebody when Nobody did what Anybody could have done!

Do You Have One Of These Phobias?

- Epistemophobia – Fear of knowledge
- Geliophobia – Fear of laughter
- Pteronophobia – Fear of being tickled by feathers
- Melophobia – Fear of music
- Nosocomophobia – Fear of hospitals
- Pogonophobia – Fear of beards
- Panophobia – Fear of everything

Know This Car Safety Tip

Children prematurely moved to seat belts are four times more likely to suffer serious head injuries during an accident than children in child safety or booster seats. Seat belts are designed for adults – children under 4 feet 9 inches tall should ride with a booster seat. See www.nhtsa.gov/Safety/CPS for more info.

Space Trip

Looking for a cool place to take the kids? Check out the attractions and educational programs (like space school!) at www.spacecenter.org

Don't Be Vitamin D-ficient

Do you get an “F” in vitamin D? Most of us don't get enough of this nutrient that's needed by all the tissues in the body. Studies show a vitamin D deficiency can raise your risk of developing cancer, high blood pressure, heart disease and osteoarthritis. Here's how you can raise your grade:

The main source of vitamin D is the sun's ultraviolet rays. So, baking in the sun is bad, but a little sun is good. Try 15 minutes of sun exposure on sunscreen-free arms/legs a few times a week.

Eat D-rich foods. Fatty fish, eggs and orange juice naturally contain it but many other food items are fortified with it. Read the labels.

Ask your doctor for a vitamin D (blood) test. It's particularly important if you are obese, elderly or have fair or dark skin and purposefully stay out of the sun. You also may be low if you live north of 35 degrees latitude (above Atlanta, GA) in winter, where the sun's rays are less strong.

Take D supplements (with your largest meal of the day). Aim for 1,000 IU a day; 1,200 if you're over 60. Some people need more than 2,000 a day. Talk to your doctor for specific supplement doses.

Would You Like To Know How Much Your Neighbor's Home Listed Or Sold For?

Maybe you're just curious. Or perhaps you're thinking of selling soon and want to know how much your home is worth. Either way, I can help...with no “sales pitches” or runarounds. Just give me (Tiffany) a call at 616-813-5742 and I'll give you all the facts.

Some Holiday Baggage Tips...

Are you planning to drag your bag through various airports over the holidays? These tips will help ease the pain:

Don't travel with wrapped gifts in your carry-on or checked luggage. Transportation Security Administration (TSA) agents may have to unwrap them for inspection. Wrap the gifts when you get to your destination.

If you want to lock your checked bag, buy a TSA-approved lock. You'll find them at airports and travel stores or look online at sites such as www.safeskieslocks.com or www.travelsentry.org.

Ship your bags ahead of time. On most airlines you have to pay to check them anyway (possibly \$120 RT for two bags flying domestically including Canada). A company like www.theluggageclub.com offers door-to-door service that takes the hassle out of flying. Plus, it works for golf bags and skis, too. Before you commit, check out the prices offered by services such as Federal Express, DHL and UPS. It may cost less (but take more shipping time) to go directly to the source.

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Thanks For Thinking of Me!

Did you know we can help you or any of your friends or family save time and money when buying or selling a home? Thanks for keeping us in mind with your referrals...and spreading the word about our services.

Brain Teaser Answer:

Bill is 40 and Bob is 12!

Have A Laugh

Did you hear the one about the little boy who went up to a policeman and said, "I've lost my Dad!" The policeman said, "What's he like?" The little boy replied, "Beer and women!"

Life...Online

Remember "Life Magazine"? All of the fabulous photographs it contained are available for viewing (and purchase) at www.life.com. If you're looking for the articles and those great old ads, you can search the entire Life collection at www.books.google.com (look under Magazines).

Don't Bug Me

Bedbugs are back, even in some upscale hotels and shops. While they don't carry disease, they are relentless. The EPA says to examine your luggage carefully, use mattress covers, seal cracks, vacuum rugs and furniture frequently and be on the lookout for them before an infestation occurs. If you find lots of them, don't try to kill them yourself — hire a professional exterminator.

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“Who Else Wants To Win Movie Tickets for TWO??”

Guess who won last month's Trivia Question? I'm pleased to announce that the lucky winner of last month's quiz. And the winner is...drum roll please: COLLIN SIKKEMA was the first person to correctly answer my quiz question.

What athlete has appeared on the cover of Sports Illustrated the most times?

a) Jack Nicklaus b) Muhammad Ali c) Michael Jordan d) Magic Johnson

The answer is c) Michael Jordan. The SI Vault shows him on the cover 57 times. Search other athletes at <http://sportsillustrated.cnn.com/vault> and click on "SI Covers." So, let's move on to *this* month's trivia question.

Who is the richest person in the world?

a) Warren Buffet b) Bill Gates c) Carlos Slim Helu d) Mukesh Ambani

Call TJ at 292-4400 OR Email Me at: tammyjo@grar.com

And You Could Be One Of My Next Winners!

Real Estate Corner...

Q. How can I protect my home (or a home I'm about to buy) from natural disasters?

A. Most parts of the country and Canada face at least one type of natural disaster, such as severe winter weather, high winds, hurricanes, flooding, earthquakes, wildfires and hailstorms.

According to the Institute for Business & Home Safety, the first thing you need to do is understand your risk. Is your house located near a woodland area? Is it within 50 miles of the coast? Is it within sight of a river or lake? Is it located in an earthquake zone?

You also need to consider the home's history and how well it has been maintained. What year was it built and what was the building code then? Modern building codes can help homes stand up better to natural disasters.

In areas prone to wildfires or hurricanes, for example, your number one priority should be the roof. You can find specific actions to take to improve your home's ability to withstand these disasters by going to a site like www.disastersafety.org.

If you have any questions, or need capable and trustworthy representation, please call us © Tammy Jo 292-4400 or Tiffany 813-5742

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