

# HOUSECALLS



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## Halloween face paint caution

Safety experts favor face paint over masks because the paint doesn't interfere with kids' vision when they go trick-or-treating.

Now, those same experts are giving a few face paint cautions:

- \* Test face paint on a patch of skin before wearing it. Allergic rashes have been reported, such as the case of a group of Girl Scouts who broke out in a bumpy rash.

- \* Discard paint that smells bad.

- \* Only use paint designed for skin.

- \* Never paint close to the eyes. This is especially true for fluorescent, neon, day-glow and glow-in-the dark colors.

- \* Kids should remove the paint before going to bed. Wearing it too long could irritate the skin.

The Food and Drug Administration is asking parents to report any problem with face paint to this Halloween the paint hotline 800-332-1088.

## Trading UP, when you're upside down!

**L**ow mortgage rates and low returns on other investments are prompting people to invest more in their homes.

In the past, financial advisors recommended that people devote less cash to homes and more to other investments. With iffy returns from the stock market, they now say investing in their homes could be a better move.

Some homes in the United States are worth less than the owners paid for them. If they want to trade up to a better home, they feel trapped where they are. But some are not as trapped as they think.

Low mortgage interest rates and low home prices are presenting unusual opportunities in the housing market.

According to The Wall Street Journal, some underwater homeowners are selling their homes for less than they owe on them. They write a check for the difference. Doesn't sound

smart?

Economists say it can be. They can now buy a bigger, better home for not



much more money. The home they want is also bought for less than its actual value.

They are essentially trading up, but monthly payments are less because their new interest rate is lower. And they may have reduced the term to 15 years. Right now, the average 15-year rate is 4.17 percent, but some lenders are charging much less.

At the Mortgage Bankers Association, they say if people don't have anything else that is bringing a tremendous return, paying their houses off sooner than they need to is like buying themselves an annuity.

One real estate broker in Denver says about half of home sellers are paying \$5,000 to \$45,000 in cash to sell their homes. Some people are doing the same thing just to refinance.

Economists are saying trading up can be smart even if it means plunking down some cash. In cases where people live in less-desirable neighborhoods, they can find better homes in tonier areas that offer better appreciation potential for the future.



Ask the Expert



Tim McBrayer

**Q** I am a single woman who going to buy or build a house. My father says it's important to have him advise me and help with the process so I'll get a better deal. What do you think?

**A** It's nice that your father is interested, but he's not the one buying, you are. And you're in good company. The National Association of Realtors says a quarter of all home buyers today are single women. They're smart. They know what they want, and they understand the process involved. Existing homes

When buying an existing home, some people, both men and women, wonder if they know enough about matters such as plumbing, heating and electricity.

Presidential Crossword

- Across  
 1. Free (of)  
 4. Go one better than  
 9. Chit  
 10. Work, as dough  
 11. Greek portico  
 13. Fuse  
 14. Bothered  
 16. Exists  
 17. \_\_\_ green  
 18. Hello  
 20. Type of military badge  
 22. Pop  
 24. Congers  
 25. Used for thatch  
 27. A pint, maybe  
 28. Mountain ridge  
 29. Coffee holder

1	2	3		4	5	6	7	8
9				10				
11			12		13			
14				15				
16			17				18	19
		20				21		
22	23				24			
25				26		27		
28						29		

- Down  
 1. Hindu sage  
 2. Bits  
 3. Pairs  
 4. All right  
 5. Straighten out  
 6. Angry, with "off"  
 7. Indian dish  
 8. Eccentric  
 12. Driveway type  
 15. Filmmaker Spike  
 18. Shout out  
 19. Atlas enlargement  
 20. Game name  
 21. Harvest  
 22. When doubled, a dance  
 23. Crew need  
 26. N.E. state  
 NOTE: The title is a

clue to the word in the shaded diagonal.

T	O	P		E	T	E	A	R	E
E	V	A	L	M	A	U	L	M	H
S			E	E	L	S			C
N			C	H	E	V	A	R	O
H			P	E	A	H	I		S
			S	L	E	D			H
D			W	E	L	D			S
D			K	N	E	A	D		I
O			O	U	T	D			R



Selling your home? Email me and I'll give you the details on our free market analysis!

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A real estate agent is helpful in giving preliminary advice, but the buyer has an even better authority to back her up. Home inspections today are thorough and done by certified inspectors. If there is a problem with any aspect of the home, it must be corrected before the sale.

If the home is a foreclosure, it may be sold in as-is condition and at a bargain price, but the inspector will still provide information on all systems.

*New homes*

Home builders will be eager to talk with you. Women are getting the royal treatment from builders. Housing market watchers say single women have become a big factor in

real estate.

Builders are increasingly focusing on features they believe women want. They include more security, less maintenance, walk-in pantries and walk-in closets. Some call their developments "Women Centric," according to Smart Money.

Never married women now earn about 94 percent of what their male counterparts do. Many are no longer waiting to marry before building a nest egg, says the National Association of Home Builders Professional Women in Building Council. They're not waiting to build their own nest either.

*I can help*

Just let me know your wants, must-haves and price range. I can show you many properties that qualify.



# Mortgages for singles

While it's a fact that mortgages in general are harder to get because of the economy, sometimes single-income families have a more difficult time overall. But options are available.

Statistics gathered by Mississippi State University show that single men are more likely to shop for the best rate on mortgages and tend to be less rigid in their home requirements.

Single women should do their homework before applying for a mortgage. A study reported in the Journal of Real Estate Finance and Economics shows that women tend to pay more for mortgages than men because they choose lenders because of word-of-mouth recommendations.

Women are 32 percent more likely than men to be approved for subprime mortgages. That means they are approved even if they have a lower credit score than the lender normally allows.

Single borrowers, whether men or women, have to feel confident about their future income. If they make a subprime deal, they wouldn't want to get into financial trouble in the future.

While real estate loans are tougher to get for all one-income applicants, they are still available. Down payments asked by most lenders are higher than they were a few years ago, but FHA demands as little as 3.75 percent down.

Some builders say women who are buying new homes are too picky. They want a say over every detail of the home, including the toilet handles. And women are more likely to tour many homes before finding the one that suits them.

One Seattle-based builder has had enough of it. Greg Brown is focusing on "man caves." One of his current units includes a kegerator, an Xbox 360 game system and a 52-inch TV and dude-friendly decor.

## *It's fun: Dress your pet for Halloween*

If you're having a Halloween party this year, why not invite your dog or cat into the festivities?

You can dress them in costume. You won't be the only one doing it. Last year, many consumers dressed their dogs as a rabbit, a bumble bee or some other critter, according to the National Retail Federation. PetSmart also had costumes for horses and turtles.

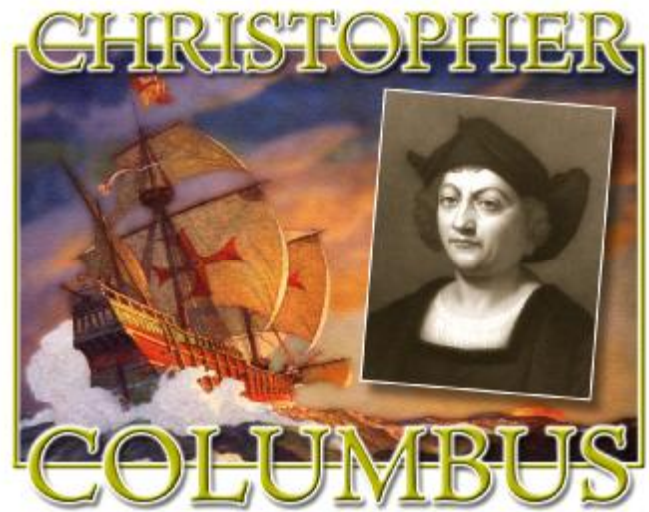
Petco was selling dog treats in skull, pumpkin and bat shapes for about \$4 a pound. Its Spa Works grooming package included pumpkin spice shampoo, a frilly orange and black party collar and glow-in-the-dark nail polish.

Some fancy pet stores held doggie fashion shows featuring costumed pets in funny or scary outfits.

Cats can be dressed for a party as well, but they are mainly lap cats who like to be handled. Petco says cat hats are a big seller, including cowboy, witch and pirate styles.

Walmart usually carries princess, witch and Dracula costumes for pets, plus frilly dresses. Last year, one dress had a glow-in-the-dark skull on the front.

Veterinarians think most pets enjoy the extra attention from their doting owners and more attention from party guests.



## *A summary of Columbus' Journal Columbus opens the New World*

Leaving the Spanish port of Palos in August of 1492, Christopher Columbus and his ships, the Nina, the Pinta and the Santa Maria, sailed some 69 days in search of a land called the Indies.

By October 10, his fearful crew was near mutiny for the second time. He promised that if land was not sighted in two days, they would turn back.

In the evening of the following day, the crew of the Pinta signaled that it had spotted land. Admiral Columbus saw a light on the horizon but couldn't say for certain that it was on land.

The crew sang "Salve Regina," as was their custom each evening. It begins: Hail holy Queen, Mother of mercy, our life, our sweetness, and our hope.

To thee do we cry, poor banished children of Eve.

To thee do we send up our sighs, mourning and weeping in this valley of tears.

Columbus then promised rewards for the first person to see land in the distance. Everyone watched for it.

At 2 a.m. on October 12, land was confirmed at a distance of two leagues. Columbus ordered the three ships to stop. At daylight, they proceeded to an island, which he named San Salvador. They saw very green trees, good water and fruits of many kinds.

Columbus called his captains and crew members to the shore to witness that he now took possession of the island for the King and for the Queen of Spain.

The natives came to the beach and Columbus gave them red hats and beads. The natives gave gifts of parrots, cotton and other goods.

Columbus noted in his Journal that the natives, who wore no clothes, were handsome people.





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 Adopt a Shelter Dog Month					1	2
3	4	5	6	7	8	9
10	11 Columbus Day	12	13	14	15 National Boss Day	16 Sweetest Day
17	18	19	20	21	22	23
24	25	26	27	28	29	30
31						



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