



If you want more information on real estate, gardening or anything else in this issue, just give us a call.

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SARAH & PIRRE BOUSCAREN...

Service For Life![®]

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

You Could Be A Victim Of Identity Theft

You -- or someone you know -- may have experienced a crime that's growing throughout the country. The Federal Trade Commission (FTC) estimates that as many as 9 million Americans are victims of identity theft each year.

It starts with the misuse of your identifying information such as your name and Social Security number, credit card numbers, or other financial account information. It can end up costing you significant amounts of time and money, harming your good name and damaging your credit record.

Thieves can get your information in a number of ways, including:

- Stealing...your wallet or purse.
- Dumpster diving.
- Phishing, or sending you e-mails pretending to be financial institutions seeking personal information.
- Misusing change-of-address forms.

Once they get the information, they can run up charges on your credit card, open new accounts in your name, clone your ATM or debit card, use your Social Security number to get government benefits, file tax returns in your name, or many other devious activities.

While there is no foolproof way to avoid identity theft, you can minimize your chances of becoming a victim. The FTC sums up the steps you should take this way:

- ✓ **DETER** identity thieves by safeguarding your information. Shred personal documents. Protect your Social Security number. Never give out personal information – on the phone, the internet or through e-mail – unless you know whom you're talking to. Use firewalls and anti-virus software on your computer and keep them up to date. Visit **www.onguardonline.gov** for information.

How Much Of Your Personal Net Worth Is Sitting In Your Home?

You might be shocked to learn how much your net worth has automatically increased and is sitting idle in your home. Don't leave your financial well-being up to just anyone. Call US at 703-241-1493 and we'll give you all the facts, based on valid, real-world home sales history.

Call now!

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...

Verity \ˈveer-eh-tee\ (noun)

Meaning: A true fact or statement.

Example Sentence: Ben Franklin's statement, "in this world nothing can be said to be certain, except death and taxes," is held as a **verity** by many people to this day.

Consumer Corner...

Here are a few tips and tricks to save money and avoid possible dangers in your life...

- ◆ **Carpooling:** Obtain car insurance that covers potential injury to all passengers when you drive. Your current policy may only cover family members.
- ◆ **Ocean Riptides:** If you're ever caught in an ocean riptide, don't fight it! These fast-moving currents will pull you away quickly. Go with it (it won't be far) or try swimming parallel to the beach until you're out.
- ◆ **Dangerous Products.** To check for the latest product recalls -- on everything from groceries to toys to cosmetics -- go to www.recalls.gov.
- ◆ **Cut Down on Dirt.** 85 percent of household dirt, dust and allergens comes from the bottom of your shoes. Take off your shoes at the door and ask your kids and guests to do the same. Keep a supply of socks handy to cover bare feet.
- ◆ **Mirrors:** Magic windows. Hang a mirror on the wall directly opposite a window. The reflected outdoor view will give the illusion of a second window in the room.

Why Do Old Firehouses Have Circular Staircases?

Because in older days, the horses that pulled the fire engines were stabled on the ground floor of firehouses and figured out how to walk up straight staircases!

- ✓ **DETECT** suspicious activity by routinely monitoring your financial accounts and billing statements. Review your credit report annually.
- ✓ **DEFEND** against ID theft as soon as you suspect a problem. Place a "Fraud" Alert" on your credit report and close affected accounts immediately. Be sure to report the theft to the police and to the FTC. These reports provide ammunition that helps law enforcement agencies fight the problem.

For more details on identity theft and actual case histories, go to www.ftc.gov/idtheft or www.idtheft.gov.

Confused About Nutrition Bars?

While nutrition bars *sound* good for you, they're not all created equal. If you munch on the wrong kind, you'll consume too many carbohydrates and calories, gain weight and won't get the energy boost you need.

There are the four basic types of bars: 1) **Energy bars:** The original PowerBar designed for marathoners. Some are fortified with vitamins and minerals. 2) **Protein bars:** An energy bar with extra protein and possibly extra fat. 3) **Weight-loss bars:** These vary nutritionally depending on the diet they follow. 4) **Meal-replacement bars:** These contain the equivalent of a low (200-400) calorie meal.

How do you know what to buy? Here's the best advice:

- ✓ **Eat a healthy diet.** If you need a pick-me-up, snack on an apple, a handful of almonds, or a peanut butter sandwich on whole-wheat bread.
- ✓ **Choose the bar that's right for you.** Are you looking for a meal replacement or just a snack? If the bar has over 200 calories, it counts as a meal.
- ✓ **Read the labels carefully.** Check out the calories, protein, carbs and fat.
- ✓ **Buy one bar before you buy the box.** If you don't like the taste, don't waste your money.
- ✓ **Don't overdo it.** If your car is filled with nutrition bar wrappers, you're eating too many!

Lions & tigers & CHIGGERS, oh my!?!
We had such a unique experience, we thought we should share it here. While checking out property for a client, walking thru undergrowth in a slightly wooded area near a creek in Prince William Co., we must have walked thru the mother-load of chiggers! The first indication was when we went to bed and our ankles began to itch. Poison ivy we thought. By morning, the bumps had begun and within 5 days we were covered with hundreds of angry red bumps that demanded to be scratched. So when you're out hiking around in the heat near water and undergrowth, be alert. If you think you've been bitten, take a bath immediately, wash your clothes and disinfect your shoes. You won't see them – they are only visible under a microscope, but you'll sure know they've been there! Washing with disinfectant soap and spraying sulphur on you before you go out is best way to keep them at bay.

Mind Teaser...

I can be smooth as silk when you touch me, yet hard as rock when you hit me. I can be crystal clear, or dark as pitch. I can be still and silent, or I can rumble and roar. What am I?

(answer at bottom of last page)

Here's Proof We Live In A Crazy World!

- ◆ Police in Wichita, Kansas arrested a 22-year-old man at an airport hotel after he tried to pass two (counterfeit) \$16 bills.
- ◆ The Chico, California, City Council enacted a ban on nuclear weapons, setting a \$500 fine for anyone detonating one within city limits!
- ◆ A bus carrying five passengers was hit by a car in St. Louis, but by the time police arrived on the scene, 14 pedestrians had boarded the bus and began to complain of whiplash injuries and back pain.
- ◆ When two service station attendants in Ionia, Michigan, refused to hand over the cash to an intoxicated robber, the man threatened to call the police. They still refused, so the robber called the police and was arrested.

Wild, Yet Trivial Statistics...

- ◆ The city with the most Rolls Royce's per capita: Hong Kong.
- ◆ Men can read smaller print than women; women can hear better.
- ◆ The amount American Airlines saved in 1987 by eliminating one olive from each salad served in first class—\$40,000.
- ◆ State with the highest percentage of people who walk to work: Alaska.
- ◆ Percentage of Africa that is wilderness: 28%.
- ◆ Percentage of North America that is wilderness: 38%.
- ◆ Percentage of American men who say they would marry the same women if they had to do it all over again: 80%.
- ◆ Percentage of American women who say they would marry the same man if they had to do it all over again: 50%.
- ◆ The cost of raising a medium sized dog to the age of eleven: \$6,400.
- ◆ Average number of people airborne over the US any given hour: 61,000.
- ◆ Percentage of Americans who have visited Disneyland/world: 70%.

What's Your BMI?

If it's 30 or higher, you might have a weight problem.

BMI, or Body Mass Index, is a measurement of height and weight. It's considered the "gold standard" for determining what's a healthy weight, what's overweight, and what's obese.

The USDA and the Department of Health and Human Services use the BMI in their dietary guidelines. And it's included in Centers for Disease Control Pediatric Growth Charts for children and adolescents from two to 20 years of age.

The BMI is calculated by multiplying your body weight in pounds by 700. Then divide the result by your height in inches. Then divide that result by your height in inches once more. For example, a 6 ft. 2 in. man weighing 190 pounds would have a BMI of 24.29 (190 pounds multiplied by 700 = 133,000. 133,000 divided by 74 inches = 1,797. Then 1,797 again divided by 74 inches = 24.29).

BMI charts are widely available. "A BMI of 18.5 to 25 is considered a healthy weight," says Dr. Denise Bruner, president of the American Society of Bariatric Physicians (ASBP), a medical specialty society of physicians who treat overweight and obesity and associated conditions. "A BMI of 25 to 30 is now considered overweight," she says. "A BMI of 30 or higher indicates obesity."

Additional information about overweight and obesity can be found on ASBP's web site at www.asbp.org.

The Difference Between A "Real Estate Agent," And A Dedicated Professional...

People say we're very different from the "flock" of real estate agents out there. Instead of hounding strangers for business and pestering people with cold calls, we spend our time building relationships, making friends, and providing the absolute highest quality service available anywhere. That's why most of our business comes from referrals and recommendations from elated clients and good friends like you. If you or anyone you know is thinking of buying or selling real estate, or who simply has questions about their home, and wants dedicated, competent professionals and friends, please call us at **703-241-1493**.

Quote For The Month...

"Many people FAIL because they quit too soon. They lose faith when the signs are against them. They do not have the courage to hold on, to keep fighting in spite of that which seems insurmountable. If more of us would strike out and attempt the "impossible," we very soon would find the truth of that old saw that nothing is impossible...abolish fear and you can accomplish anything you wish."

C. E. Welsh, Business executive

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!

Losing Your Cookies...

After a long, bumpy flight, our passengers were glad to finally land. They disembarked, and the other flight attendants and I checked for items left behind. In a seat pocket, I found a bag of homemade cookies with a note saying, "Much love, Mom."

Quickly, I gave the bag to our gate agent in hopes it would be reunited with its owner. In a few minutes, this announcement came over the P.A. system in the concourse: "Would the passenger who lost his cookies on Flight 502 please return to the gate?"

"What?"

A husband, proving to his wife that women talk more than men do, showed her a study that indicated men use on the average only 15,000 words a day, where women use 30,000 words a day.

She thought about this for a while and then told her husband that women use twice as many words as men because they have to repeat everything they say.

Looking stunned, he said, "What?"

Answer To Mind Teaser...

I am Water.

"If the phone doesn't ring, it's me."
(song title by Jimmy Buffet)

THANK YOU for reading our Service For Life!® personal newsletter. We 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 Else Wants To Win Movie Tickets For Two?"

Take my Trivia Challenge and you could win too!

Guess Who Won Last Month's Trivia Question? And the winner is...drum roll please: *Laura Duffet of Falls Church* was the first person to correctly answer

How Many Of The Great Lakes Are In Both The United States And Canada?

The answer is FOUR of them. Only one – Lake Michigan – is entirely in the US. Now...let's move on to this month's trivia question...

How Many Grooves Are There On The Edge Of A Quarter?

a) 119 b) 97 c) 238 d) 162 e) 441

Call us right now with your answer and you could win too 703-241-1493

Real Estate Corner...

What are interest rates and recent higher-level conventional loan limits?

Fannie Mae recently reinstated higher-level conventional loan limits for the Northern Virginia region to \$729,750. As a result, interest rates on a 30-year fixed rate mortgage between \$417,000 (Fannie Mae conforming loan limit) and \$729,750 is only about .05% higher than rates for loans under \$417,000. However, this higher-level loan still requires 20% down in most cases. Conforming jumbo loan limit of \$729,750 converts to a limit of about \$650,000 beginning January 1, 2010.

Conforming 30-yr Conventional loan Up to \$419,000	FHA 30 yr fixed	Larger loans 30-yr fixed 419,000 – 729,750	Jumbo loan 729,750 & up
5.000 (1 point)	5.50	5.375%	6.00%

Keep in mind that all loans are subject to credit rating, down payment and income. Rates can vary from as low as 3.00% with multiple points to adjustable loans at lower rates. If you need a respectable lender, give us a call.



Garden SPOT - It's planting time!

Now is the time to plant grass seed, perennials, bulbs, trees (with exception of some broad-leaved evergreens and conifers) and shrubs. With moisture & moderate temperatures, roots have an excellent chance to

get established. When **planting trees**, dig a hole no deeper & even a little shallower than the root ball, but 3 to 4 times as wide. If you dig a hole too deep and backfill before placing tree in hole, this invites settling. With water and time, the tree could sink below ground level – almost always fatal to a tree. Plant **azaleas** with top of root ball above the soil. **Mulch** newly planted trees and shrubs, but do keep it off of stems of trees! **Spread compost** in the garden now, it's good for plants & empties mulch bin or pile to make room for fall leaves, Remove old annuals, **divide** hemerocallis (daylily), Siberian iris, astilbes (need division every 3-4 years) coral bells, and iris. Remove spent plants from the garden – **disinfect** pruners before using from one plant to another to avoid spreading disease. Do not put diseased plants on the mulch pile. Resist the urge to **prune** now as the tender new growth may not harden off sufficiently before cold weather arrives – an exception: **Hydrangea Annabel**. If your plant is flopping over, it can actually be cut to the ground, or to 18" to 24" allowing stems to thicken & provide more support for the large blooms, anytime now thru late winter. H. Paniculata can be cut back to 18"-24" to rejuvenate shrub & limit its size. Do not prune other hydrangeas

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now as they set buds on current season's growth— wait until just after they bloom. Plan to cut **grasses** in the late winter – these old stems help to insulate the root ball.