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Rick Greif's

RickRealtor News

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

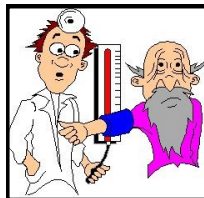
How To Shake The Salt Habit

Are you hooked on salt? Most of us are. Adults consume about 3,400 milligrams of sodium a day on average and that doesn't count what you add with the salt shaker! Too much sodium can contribute to high blood pressure, leading to heart disease, stroke and other serious health problems.

Yes, we know holiday feasting is almost here with all the comfort foods we love ... but that don't love us or our health. Here's what you need to know and do to shake the salt habit and have a healthier holiday season.

- ◇ **Your body needs sodium to function, but only about 500 milligrams a day.** Table salt is 40 percent sodium so one teaspoon is 2,300 milligrams. Set your salt budget to 1,500 milligrams a day (two-thirds of a teaspoon).
- ◇ **Seventy-seven percent of the sodium consumed is from processed and restaurant food.** Food manufacturers and restaurants are taking steps to reduce the sodium, but while that's happening, it's up to you to take control. When eating out, share entrees, order smaller portions and ask for sauces and dressings on the side.
- ◇ **Cook more at home and shop selectively.** Cook with fresh herbs and spices, and rinse the contents of canned foods before you use them.
- ◇ **Learn some salty language.** The term "reduced sodium" only means that the product contains at least 25 percent less than its original version. "Sodium-free" is better – it means less than 5 milligrams of sodium per serving. Look for "%DV" (or daily value) for sodium on the Nutrition Facts label. Anything above 20 percent is high. Aim for 5 percent or less.
- ◇ **Watch out for diet foods.** Kraft Free Zesty Italian dressing, for example, has only 15 calories, but 480 milligrams of sodium.
- ◇ **Focus on eating a balanced diet of fruits, vegetables, whole grains and low-fat dairy products.** These are all high in potassium, magnesium and calcium, minerals needed to maintain healthy blood pressure levels.

This probably won't make you start counting grams of salt, but we hope it will make you more aware that with salt it seems to be "less is better," especially as you get older.



Pinch of Salt ... Salt is made up of two chemicals - sodium and chloride, which have many uses in our bodies. Sodium is an important part of your blood, and it helps carry nutrients into your body's cells. Sodium also helps regulate your blood pressure and helps your nervous system transmit messages.

All of these functions mean that eating a small amount of sodium is essential for us to stay alive. The chloride bit of salt is also useful. Your body uses it to make stomach acid to help digest food and kill off dodgy bacteria.

Just like a lot of other food ingredients, eating a bit of salt is essential for us to stay healthy. But eating too much salt can damage your health.

Kitchen Safety Tip

You probably rinse raw chicken in the sink before you cook it. Don't! It doesn't remove bacteria like salmonella. You will kill those bacteria when you heat the chicken to an internal temp of 165 degrees. Worse, rinsing can spread raw juices around your sink and countertop, contaminating other foods.

Egg-citing Facts

- ◇ Egg size & grade are not related. Size is determined by weight per dozen. Grade refers to the quality of the shell, white, yolk, and the size of the air cell.
- ◇ Yolk color depends on plant pigments in the hens' feed.
- ◇ If you hard cook older eggs, they are easier to peel than fresh eggs.

Is it Still In Your Driveway?

These are America's most stolen cars (vehicles 1-3 years old), according to the Highway Loss Data Institute. They all have the latest anti-theft technology, but you still can load them on a truck.

- ◇ Cadillac Escalade
- ◇ Ford F-250 pick-up
- ◇ Infiniti G37
- ◇ Dodge Charger HEMI
- ◇ Corvette Z06
- ◇ Hummer H2 4WD

Funny Ads...

Dog for sale: eats anything and is fond of children.

For sale: antique desk suitable for lady with thick legs & large drawers.

Our experienced Mom will care of your child. Fenced yard, meals, and smacks included.

Illiterate? Write today for free help.

Bad Spellers of the World — UNTIE!

A Short Story...

A cowboy rode into town on Friday and left three days later on Friday. How the heck did he do it?

The horse's name is Friday.

What Not To Say To Insurers

The last time you had a fender-bender did the words "I'm sorry" slip out of your mouth? Big mistake, even if you were. That phrase – which might imply that you were at fault – could put your claim at risk. Stick to the facts and talk to your own insurance company about what you should say to the other driver's insurer. Here are four words to avoid that raise a red flag when speaking with insurance companies, according to Insure.com.

"Flood." Insurers specifically define this as water from a nearby lake, stream, river or other body of water. Flood damage is not covered under standard homeowners insurance so don't use the word if a pipe broke and your basement has water in it, which may be covered.

"Experimental." Health insurance companies don't tend to cover procedures in this category. You want to convey the fact that the treatment is proven and medically necessary.

"Whiplash." Don't speculate about this injury until you've had a diagnosis. It's a word that shouts "fraud" to many insurance companies.

"In my opinion." Insurance adjusters may try to get you to speculate about the cause of an accident (Driving too fast? Following too close?) Keep your opinions to yourself, or you may have to eat your words later.



Austin Traffic Hints

All directions start with "get on Mopac, because you don't want to get on I-35."

The 8:00am rush hour is from 6:30am to 9:00am.

The 5:00pm rush hour is from 3:30pm to 7:15pm.

Friday's rush hour starts on Thursday morning.

Autumn Migrations in Central Texas

If you live in or visit Central Texas during autumn, you may find yourself treated to one of Mother Nature's most spectacular sights. The majestic monarch butterfly makes an annual 2300 mile migration from Canada to Mexico and -- guess what? -- the Hill Country sits smack dab right in the middle of one of the main flyways. Generally during the last two weeks of October and the first two weeks of November, the burnished copper-colored Monarchs stream by at the rate of two or three per minute.

The best time to find the insects are the warm sunny days between cold fronts. On those gorgeous Indian Summer afternoons, you may see dozens of Monarchs visiting the Cosmos and Lantana plants in our area.

It's one of the most profound mysteries in the natural world, an amazing transcontinental odyssey: the migration, each year, of millions of Monarch butterflies from Canada, across America, to Mexico.

Go to <http://www.pbs.org/wgbh/nova/butterflies/program.html> and watch the videos. You will be astonished at this remarkable creature.

If you're out looking for butterflies keep your eyes open for other migrants as well. We're in the flight paths of many varieties of warblers, ducks, hawks, and other species.



Can You Answer These?

Why do we pay to get to the top of tall buildings, then use binoculars to look at things on the ground?

Why does a dog get mad if you blow in his face, but then sticks his head out the window when you take him for a car ride?

Why did we put a man on the moon before we realized it would be a good idea to make luggage with wheels?

Other Great Uses For Your Microwave

Warm plates. Sprinkle with water and stack them. Heat for 30 seconds.

Zap sponges and dishcloths for 2 minutes to kill bacteria.

Dry herbs. Wash; put between paper towels; and heat for 40 seconds.

Get more juice out of lemons and limes by heating 15 seconds.

Have a laugh

Q. Why did the spider cross the road?

A. To look for a new "web site."

Nice Places To Live

These cities have the best quality of living according to a Mercer survey that rated cities on things such as economic environment, housing, health, recreation and schools.

1. Vienna, Austria
2. Zurich, Switzerland
3. Geneva, Switzerland
4. Vancouver, Canada (tie)
4. Auckland, NZ (tie)

Honolulu was the first U.S. city on the list (at 31) followed by San Francisco (at 32).



Take a Tour

Want a FREE, personalized tour of some of the world's most interesting cities?

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www.globalgreetnetwork.info

Is Someone Spying On You? Avoid Pesky Software

Does your computer seem to be operating slowly? Are you bombarded with pop-up windows or unexpected toolbars or icons? You may be a victim of spyware, software installed on your PC (usually without your consent) that displays ads or tracks personal information. Here's how to prevent it:

- ◇ Update your operating system and web browser software. Set your browser security to at least medium and limit pop-up windows and cookies.
- ◇ Download an anti-spyware program from a vendor you trust. Don't fall for anti-spyware ads or e-mails from companies you don't know that claim to do a free scan and speed up your computer instantly.
- ◇ Don't click on links within pop-up windows. To close the window, click on the "X" in the title bar. Don't close it by clicking on "OK."
- ◇ Be wary of downloading free software like games, screensavers or customized toolbars. Some of these bundle other software, including spyware. If you're not sure of the site, put the name in your search engine and see if anyone has reported that it contains spyware.
- ◇ Read the license agreement when downloading software. By automatically saying yes, you may actually be agreeing to software you don't want.
- ◇ If you think you have spyware, stop online shopping, banking or other activities that use your name, passwords and personal information. Run a full scan with your anti-virus software and delete any identified problems.

Texas Weather Forecast: Nov 2010 to Oct 2011

Winter temperatures will be slightly milder than normal.

Precipitation will be above normal.

April and May will be rainier than normal, with temperatures below normal.

Summer will be a bit cooler and rainier than normal.

The hurricane risk is slightly below normal.

September and October will be much cooler and drier than normal.

(Source: www.almanac.com)

Save Money **Now** With This De-cluttering Tip...

Want to save at least a \$1,000 a year? Clean out your self storage unit. Nearly 1 in 10 households in the U.S. currently rent one, and let's face it, most are filled with stuff people probably forgot they had. Here's what to do:

Don't keep stuff "in case you need it." You might as well make extra money by selling some of those items on eBay or Craigslist.

If you don't have time to clean it out yourself, hire a professional organizer. It'll cost you less in the long run. (Call Rick if you would like some good ones.)

If you must rent a unit, make sure it's temporary. Many companies offer the first month's rent free because they know you may stay indefinitely. Know what you're storing and make sure you only keep the unit for a few months.

Texas Trivia

- ◇ The first suspension bridge in the United States was the Waco Bridge. Built in 1870 and still in use today as a pedestrian crossing of the Brazos River.
- ◇ More species of bats live in Texas than in any other part of the United States.
- ◇ El Paso is closer to Needles, California than it is to Dallas.
- ◇ Laredo is the world's largest inland port.
- ◇ A coastal live oak located near Fulton, TX is the oldest tree in the state. The tree has an estimated age of more than 1,500 years.
- ◇ The capitol in Austin opened May 16, 1888. The dome of the building stands seven feet higher than that of the nation's Capitol in Washington, D.C.
- ◇ The University of Texas held its first class in 1883.
- ◇ The world's first rodeo was held in Pecos on July 4, 1883. Rodeo is the official state sport of Texas, though High School Football is more popular.
- ◇ Austin was named one of the top ten cities to be a dog!



THANK YOU for reading my **RickRealtor News** personal newsletter. I wanted to produce a newsletter that has valuable content and is fun to read. Your constructive feedback is always welcome.

AND... if you're thinking of buying, selling or financing real estate ... or just want to call and say "Hi" I'd love to hear from you...

RE/MAX RickRealtor Team

rick@rickrealtorteam.com
www.rickrealtor.com
512-288-8711



The Back Page....

By Rick Greif

Property Tax Dates to Remember

October — actual property tax bills are sent out. This year they were published in Travis County the week of October 11th. If you have an "escrow" or "reserve" account with your mortgage company they will pay the tax bill for you before year end. If you pay them yourself they are due by December 31 but you have until January 31st to pay without a penalty. Williamson and Hays counties usually come out a little later, but should be out by the end of October.

April and May — you should receive your notice of "assessed" value, commonly referred to as "appraised" value, of your home. May 31 is the deadline for filing protests. Call me if you feel the amount your home is assessed for is more than its market value. I'll help you decide if it is worth going through the protest procedure. This is very important, so don't hesitate to call!

May 31st — deadline to file for a Homestead Exemption. You only need to file one time -- between January 1st and April 30th — and there is no fee. Filing for exemptions will reduce property taxes on your primary residence by reducing the assessed value. Property tax exemptions are also granted for people over-65 or with a disability. In January, we send an exemption form to everyone that purchased a house in the previous year and you will have plenty of time to mail it in before the May deadline.

I dearly love the state of Texas, but I consider that a harmless perversion on my part, and discuss it only with consenting adults.

~ Molly Ivins ~

Recently I was listening to a favorite old song for the first time in a long time, called ...

The Battle of New Orleans by Johnny Horton.

"In 1814 we took a little trip, along with Colonel Jackson down the mighty Mississip. We took a little bacon and we took little beans and we fought the bloody British in the town of New Orleans."



I thought to myself "We fought the British in 1776 ... what is this song about?" So I did some internet research and discovered the Battle of New Orleans occurred January 8, 1815 near the end of the War of 1812.

I found out that the "tension that existed between the US and Britain originated, but did not end, with the American Revolution." And that the "British attacked New Orleans but were defeated by the Americans".

The song won the 1959 Grammys for the writer/composer Jimmy Driftwood, an Arkansas high school principal and history teacher, and a Grammy for Johnny Horton for Best Country and Western Performance.

I also found it interesting that "Johnny Horton died on November 5, 1960 in an auto accident after playing at the Skyline Club in Austin, Texas, which is the same place that Hank Williams made his final appearance." For an interesting report of how Johnny Horton was killed by a drunk driver on Hwy 79 (near Round Rock) while driving to Louisiana, just Google "death of Johnny Horton".

Like many people I started out looking for one thing on the internet and found more than I was looking for!