



LET'S TIE UP LOOSE ENDS

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5 Financial Bad Habits to Avoid

When you get over your head financially, it is easy to look for a single event to explain how you got where you are; but it is not always a catastrophic event that leads to a large amount of debt. Instead it is often the culmination of several bad financial habits that all lead to an increase of debt beyond what you can handle. Read over this list of five of the most common mistakes people make to see if you are dealing with any of these financial pitfalls.

1. Not having a budget.

Many people shy away from having a written budget, thinking they won't stick with it, or that it will keep them from buying what they really want or even need. But a budget just helps you plan how to use your money in the best possible way while providing for those unexpected expenses. The benefits are enormous when you know exactly where your money is going, and you have a plan you can stick with.

2. Not having an emergency fund.

Face it—some unexpected disaster will come up at some point in your life. It could be a job loss, a death in the family, a medical emergency, or a month in which everything that can break down, does. If you do not have any extra money socked away, you will be faced with having to tap into your credit cards, sometimes adding large amounts of debt to your current balances. A good rule of thumb is three to six months of living expenses. But even just \$1000 put away can head off many unexpected expenses. Start saving about 10% of your take-home pay each month until you have a savings account you can count on.

3. Making the minimum payments on your credit cards.

Many people will buy an item on sale, only to end up

paying more than the savings in interest when they don't pay off their credit card. Paying only the minimum on your credit cards will extend the time to pay down your debt by years and will increase the amount of interest you pay. Any little bit helps, so consider where you can trim your budget to be able to send more each month. If possible, a part-time job could go a long way toward helping you to become debt free.

4. Overusing your credit cards.

Sure, some stores will offer you a discount for using their credit card for your purchases; but these cards often come with a very high interest rate. If you don't pay off the card, you will be faced with paying more in interest than you saved by getting a discount. If you are using your credit card to pay for small, everyday type of expenses, be sure to keep track of your spending. Small \$10 and \$20 purchases can add up, and before you know it, you owe more than you can pay that month, leading to more interest paid. If you are unable to keep track of these small purchases, make it a habit to pay for them with cash or a debit card.

5. Missing payments.

Paying a bill late is never a good idea. It is not just the late fee that will get you. Some credit card companies will up your interest rate to the maximum it will go. Even worse, you can fall into what is termed "universal default." This means that the interest rates on your other unrelated credit cards will also shoot upward. Even if you have never been late on that particular card, a company can still raise your interest rate if you've had a late payment with another company. This will all add up to be a lot of interest that you could have avoided and will keep you from paying down your debt in a reasonable amount of time.

When honey crystallizes, it does not mean that it is going bad. The crystals are harmless but can affect the quality of the honey. To eliminate the crystals, set the honey container in a bowl of hot water. Let it stand until the honey is almost melted. Stir until smooth to dissolve the crystals.

Restrictions on liquids when flying can be troublesome if you don't know how much of each product to bring with you. Before going on your trip, fill your 3-ounce bottles with the liquids you'd like to bring. Use them daily and see how long it takes for the bottle to empty. This will give you an idea of how much to bring depending on the length of your trip.

App of the Month: MyScript Calculator

Most calculators require you to input formulas and numbers using the keyboard. They often provide a specialized scientific or mathematical keyboard with symbols to use. But trying to tap out a formula can be more trouble than it's worth. MyScript has designed a way to input a formula into a calculator just by writing. You use your finger or stylus to write your math problem, edit it, add fractions, functions, or symbols, and then calculate the answer. The solved problem can then be exported as text. This free calculator is available for iOS and Android and can be found at www.myscript/calculator.

If you are a senior citizen, or have an elderly loved one, take a moment to review whether you are getting all of the benefits to which you are entitled. Over five million elderly Americans are not taking advantage of benefits provided by state and federal government programs. These benefits range from health care coverage to supplemental income to help paying utility bills.

Check out www.benefitscheckup.org. This website, sponsored by the National Council on the Aging, offers a way for seniors, their families and their caregivers to access information on over 2,000 federal, state, and private programs. All states are covered and the information is easily accessed over the Internet. You'll find information on prescription drugs, nutrition, energy assistance, health care, Social Security, housing, transportation, employment, volunteer services, and more.

We're given second chances every day of our life. We don't usually take them, but they're there for the taking. –
Andrew M. Greeley

If you are used to drinking orange juice each morning for its nutritional benefits, consider alternating it with another juice. Concord grape juice has various kinds of flavonoids, which are powerful antioxidants. In fact, it ranks among the highest in antioxidant activity of juices. This promotes healthy arteries and may lower blood pressure. Be sure to pick up juice that is labeled as 100 percent Concord grape juice. Avoid grape juice blends or cocktails.

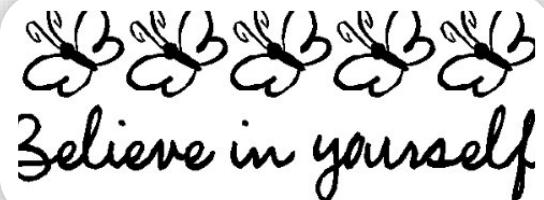
It is a wonderful sign of spring when flowers planted in the fall begin to finally poke through the soil. The key to having a colorful, early spring garden is to properly plant bulbs in the fall. These types of flowers are called perennials, and they will keep blooming year after year.

To ensure the best results, choose a good place to plant your bulbs. They should be at least five feet from the foundation of your home, in soil that is well-drained and with a pH between 6.0 and 7.0. Each bulb should be placed in its own hole, along with some bulb fertilizer. If your soil has clay in it, you will also need to add in some organic material or mulch. Each bulb type should be planted at a specific depth. The packaging that

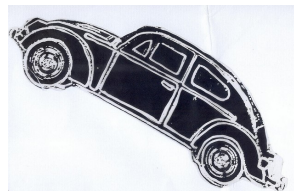
your bulbs come in will specify how deep they should be planted. All bulbs should be planted with the pointed end facing upwards.

Different flowers will bloom at different times during the spring. To get a garden full of color for several months in a row, choose bulbs that bloom at different times. For example, plant crocus in the same bed as daffodils, along with some tulip bulbs. You will have flowers from early spring to early summer.

Bulbs should be planted after the first frost, which varies depending on where you live. Your local nursery can tell you the best time to plant.


Believe in yourself

As part of your regular vehicle maintenance plan, you should clean the brake dust off of your wheels. If you do not remove brake dust, it can combine with road grime and moisture. As your tires heat up, this can get baked onto your wheels. It can also damage the clear coat on your wheels. Fortunately, brake dust is easy to remove before this happens. Use a damp sponge and clean water to rinse it off. If it is particularly heavy, you can apply a one-step spray-on chemical wheel cleaner.



Next time you go to the grocery store, consider purchasing the store brands. While occasionally you can get a sale price on a name brand product that beats the generic brand, generally your savings will add up fast! If you've never tried the store brands, you usually can do so without risk. Most stores offer a money back return policy if you don't like the product.

Make Room for Mushrooms

Grilled Portabellas

4 large Portabella mushroom caps
3/4 cup white wine vinegar
3/4 cup olive oil
2 tablespoons soy sauce
1 tablespoon sugar
1 teaspoon dried oregano
1 teaspoon dried basil
1 teaspoon salt
Pepper to taste

Combine all the ingredients except the mushroom caps and whisk well. Place the mushroom caps in a shallow dish and cover with the marinade. Let sit for 30 minutes, turning occasionally. Grill over high heat for 2-3 minutes each side. These mushrooms can be sliced and served as a side dish or they can be placed whole on a bun with your choice of sauces and condiments.

Sauteed Crimini Mushrooms

2 tablespoons chicken or vegetable broth
1/2 medium onion
4 cups Crimini mushrooms
6 cloves garlic
1 tablespoon chopped fresh or dried rosemary
1/4 cup white wine
Salt and pepper to taste

In a large saucepan, sauté the onion in the chicken broth over medium heat for about five minutes. Add the mushrooms, garlic, and rosemary. Sauté for another five minutes. Add the wine and cook for another two minutes. Season with salt and pepper to taste.

Japanese Shiitakes

10 Shiitake mushrooms
1/3 cup sake
2 tablespoons soy sauce
2 tablespoons marin
2 tablespoons sugar

Clean the mushrooms, removing the stems. In a saucepan, combine the remaining ingredients and bring to a boil. Reduce the heat to low and add the mushrooms. Simmer for about eight minutes. These mushrooms are great served as part of a salad or as a side dish.

As the mercury starts to drop, the air turns crisp and the leaves turn lovely. A fall foliage trip is a wonderful way to welcome in the fall season. To get the most out of your time on the road, remember that a little planning can go a long way. It is important to know the peak viewing times for your area. It does little good to head out the end of October if trees near you peak in late September. The National Forest Service offers a Fall Color Hotline. Call 800-354-4595 to find out the best viewing times for your area.

To avoid crowds, plan your drive for midweek if possible. You should also spend some time talking with the locals. You'll often get tips on secluded areas not widely known. Take your time and schedule in a few longer stops, to give yourself time to eat, take pictures, and enjoy nature at its finest. You should respect private property by not trespassing on non-public land. If you stop for a hike, be sure to stay on established trails and be aware of any wildlife.

A sudden drop in temperature or adverse weather conditions such as rain or snow can affect the amount of leaves on the trees, but you can often find different viewing conditions even just a short distance away. Driving a little further or taking a different direction can often yield great results.

Many people, in an effort to save money on prescription drugs, cut pills in half. For example, a doctor may prescribe a pill with double the needed dose of medication, telling the patient to split the pills and only take half of a pill. This doubles the amount of medication the patient purchased for a single co-payment, thereby saving the patient money.

However, researchers have found that uneven tablet splitting can cause problems. When pills are cut, varying dosages of the medication results, ranging anywhere from 50 to 150 percent of appropriate levels. This occurs regardless of whether the person was using a commercial available pill splitter or a regular kitchen knife. Pills that are coated have the worst results. Depending on the type of drug and the condition the patient is being treated for, these dosage variations can have negative effects.

If you are interested in exploring this option of saving money, it is important to discuss this with your doctor. There are some drugs that are very good candidate for pill splitting, thus offering you a way to save substantial amounts of money. Other drugs should never be split, regardless of the cost savings. By discussing this practice with your doctor you will be able to make an informed decision without jeopardizing your health.

While you may only associate insulation in your walls and attic with wintery weather, inadequate insulation can cause your home to be warmer in the summer as well. Heat from the outside can be more easily transferred into your home if your home is not well weatherized. If your insulation is lacking, adding to it can reduce the loss of air conditioned air and can block heat from entering your living spaces, increasing your comfort and saving you money.

Most Americans carry between five and ten credit cards, with many people carrying many more. Is this too many? Experts agree that there is no number of credit cards that is right for everyone. The number of credit cards you have can affect your credit rating, however. The more cards you have, the more risk you carry for increasing your overall debt. Opening a new credit account can also hurt your credit. Every time you apply for and receive a new credit card, your credit score drops by about 20 points.

So what is a good rule of thumb? Two to six credit cards should be sufficient for anyone. Try to pay them off regularly and keep your debt ratio low, generally under 50 percent. This means that your balances do not exceed 50 percent of your open credit limits. Creditors look unfavorably on consumers who have most of their credit cards near or at the limit. Not having too many cards also makes it easier to keep track of payments, making it less likely to make a late payment.

If you have many credit cards and wish to cancel some of them, be sure not to do it all at once. This will cause your debt-to-credit ratio to rise too sharply.

If you find yourself looking for the basics every day as you try to get out of the door, it may be time to set up an organized station near your home's entrance. This can be as simple as a small basket set up by the front door, or as large as a storage unit with cabinets near your entrance. It is here that you should deposit your keys, purses, backpacks, cell phones, and mp3 players. You can install your chargers here to ensure you are always charged up and ready to go. It is also helpful to have a basket nearby to collect everyone's shoes. If you get in the habit of using this area each time you walk in the door, you will always know where your essentials are when it is time to leave.

Live in each season as it passes; breathe the air, drink the drink, taste the fruit, and resign yourself to the influences of each. -- Henry David Thoreau

A group of people were interviewing candidates for a job opening. They could not decide between a mathematician, a statistician, and an accountant. They decided to narrow it down by asking a single final question of each. As they called each candidate in, they said, "We only have one question: what is 500 plus 500?"

Without hesitating for a moment, the mathematician answered, "1000." The committee sent him out and called in the statistician.

He pondered the question for a moment and then answered, "1000...and I'm 95% confident of that answer." They thanked him and sent for the accountant.

The accountant was asked the same question, "What is 500 plus 500?" He replied, "What would you like it to be?"

The accountant was promptly hired.



Contact Us

FossillMeyer Real Estate
PO Box 1230
Caldwell, TX 77836
979-272-2002

Bill Dickerson, REALTOR
bill@fossillmeyer.com
979-739-6021

Debbie Dickerson,
REALTOR, ABR, SRES
e-Pro, Broker
debbie@fossillmeyer.com
979-739-6034

www.fossillmeyer.com

Did you know that you can recycle your running shoes? Nike offers a program that takes old, worn-out athletic shoes and turns them into a product called Nike Grind. This material is used to create courts, tracks, fields, and playgrounds. To participate, simply take your old shoes to any Reuse-A-Shoe collection drop-off, located at most U.S. Nike and Converse retail stores. For more information, visit NikeReuseAShoe.com.