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Volume 39

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Sure, it's a safe neighborhood! Perfect for raising a family...

Fun Fact:

There are around 41,806 different different spoken languages in the world today.



Randall's

NEWSLETTER

This holiday season, make family time movie time

(ARA) - Family movie night has joined tree-trimming, baking and shopping as part of the holiday tradition. Nearly 90 percent of Americans plan to celebrate the season with a movie this year, according to a recent survey by movie rental provider redbox. From "Shrek Forever After" and "Toy Story 3" to "Grown Ups," "Sorcerer's Apprentice" and "The Last Airbender," movies bring the holidays to life and families together.

It's easy to have family movie time and celebrate on a budget with DVD rentals costing only \$1 a night when rented from redbox kiosks.

Follow these tips to create a festive movie night:

- * Set the mood. Dim the lights, put the snacks within reach and rearrange the seats to make sure everyone in the family has the best seat in the house.

- * Relax. Tonight's your night to take a break from holiday stress. Kick off your shoes, change into something cozy and grab a few extra pillows and fluffy blankets.

- * Unplug. Put your cell phone on "silent," turn off your computer and power down any other distractions - no cheating allowed. You'll be more focused on the movie and, more importantly, spending time with your family.

- * Schedule an intermission. You're at home, so you're in control. Minimize interruptions by scheduling a break halfway through the movie to refill snacks and shake out your legs.

- * Make it fun. Incorporate a game into the movie watching experience. For example, every time Ken has on a new outfit in "Toy Story 3" or Katara bends water in "The Last Airbender," chow down on a handful of popcorn.

For more celebration ideas, visit www.watchamovietonight.com, an online destination for families looking for ways to add more family time into their holiday schedules.

- Courtesy of ARA Content-

Word of the Month:

Studies have shown that your income and wealth is directly related to the depth of your Vocabulary. Here is this month's word so you can impress your friends.

slugabed

\SLUHG_uh-bed\, *noun*;

1. One who stays in bed until a late hour; a sluggard.

Example:

Nemecek's business is not for slugabeds. He opens for business every weekday at 4 a.m.

Quotes to Live by:

"It takes 20 years to build a reputation and five minutes to ruin it. If you think about that, you'll do things differently." –Warren Buffet

Say What?

Haste Makes Waste

Quickly doing things results in a poor ending.

Time running out to earn tax credits on new garage doors

(ARA) - The tax credit eligibility for qualified garage doors will expire on Dec. 31. Now is your last chance to save 30 percent off the price of an energy-saving curb-appeal-inspiring garage door, courtesy of the U.S. government.

The savings come from a federal income tax credit, which is more valuable than an equivalent tax deduction, because a tax credit reduces your tax dollar-for-dollar, while a deduction only decreases the amount of income that is taxed. Through the end of this year, the U.S. government is offering up to a \$1,500 tax credit for homeowners who buy and install qualifying insulated garage doors. Full details can be found at GarageWowNow.com, a non-commercial home improvement resource dedicated to garage doors and garage door openers.

Getting your share of the tax credit

A taxpayer may claim a maximum of 30 percent of qualifying home improvement products, and a maximum of \$1,500 for qualifying purchases in 2009 and 2010. For example, if you replace two garage doors with two new qualifying insulated doors that cost \$1,000 each, you may claim a tax credit of \$300 per door, or a total of \$600, provided you have not exceeded the \$1,500 total over the two years of the tax credit period.

Don't do it yourself

Garage door installation is best left to the pros. Why? Your garage door is more than just a door - it's a system that includes springs, cables, rollers, tracks and other hardware. This system is under high tension that can cause severe injury or even death if improperly installed. In short, it's not a job for the weekend warrior. To properly install, or even repair, a garage door system, an experienced professional is always your best bet. GarageWowNow.com can point you to the qualified professionals nearest you through a handy ZIP code search function.

-Courtesy of ARA Content-

Movie Trivia: Q: What is the most recognizable scene from the film "Psycho"?

- a. Alfred Hitchcock's cameo
- b. The shower scene
- c. The mother scene
- d. None of the above

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Would you like to know how much your neighbor's home listed for?

Maybe you're just curious. Or maybe you want to know how much equity you have in your home. Or perhaps you are thinking of selling soon and want to know how much your home increased in value. Either way, I can help...No "sales pitches" or runarounds. Just give me a call **303-909-2365** and I will give you the facts.

Economy at a Glance:

Data Series	Jul 2010	Aug 2010	Sep 2010
<u>Unemployment Rate</u>	9.5	9.6	9.6
<u>Change in Payroll Employment</u>	-66	-57	-95
<u>Average Hourly Earnings</u>	22.59	22.66	22.67
<u>Consumer Price Index</u>	-0.3	-0.3	0.1
<u>Producer Price Index</u>	-0.2	0.4	0.4

Information from <http://www.bls.gov/eag/eag.us.htm>

US Population Clock

310,633,106

World Population Clock

6,879,412,919

-November 4, 2010

Tradition is back in style this holiday season

(ARA) - The holiday season is here and the question on everyone's mind is what to get for their loved ones. In recent years, a return of classic holiday traditions has influenced gift giving.

Homemade gifts are an easy way to show someone you care and allow you to demonstrate your creative flair. Creating a gift that is both unique and thoughtful is especially perfect for those on a budget.

Another holiday tradition enjoying a comeback is to host a cookie exchange. It's easy: Simply invite friends and family over and ask each person to bake a dozen or two of their favorite holiday cookies. Swap stories, recipes and tasty treats in the company of those you love.

Holiday gifts that give back to charitable organizations are another classic tradition. Share Our Strength - a leading nonprofit working to make sure no kid grows up hungry - asks that holiday shoppers consider charitable gifts this season.

"We are proud to have great corporate partners like Hickory Farms supporting our No Kid Hungry Campaign to end childhood hunger in America," says Bill Shore, founder and executive director of Share Our Strength. "Hickory Farms makes it easy for holiday shoppers to help children struggling with hunger." Visit hickoryfarms.com for more information.

-Courtesy of ARA Content-

Food Fact:

-California's Frank Epperson invented the popsicle in 1905 when he was 11 years old.

-A typical American eats 28 pigs in his/her lifetime.

Weird Laws:

Wyoming- Using a firearm to fish is strictly prohibited.

Ohio- Women are prohibited from wearing patent leather shoes in public.

California- No vehicle without a driver without a driver may exceed 60 miles per hour.

Rhode Island- Cap guns are illegal.

U.S.A. Facts

- Hells Canyon, in Oregon is the deepest river-carved gorge in North America.

- The Hollywood Bowl is the world's largest amphitheater.

And...Whether you are thinking of buying, selling, or financing real estate, or stop by and say "hi", I'd love to hear from you...

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References:-aracontent.com,
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<http://www.bls.gov/eag/eag.us.htm>

Three keys to thwarting online thieves this holiday season

(ARA) - Online shopping is about to reach epic proportions. Americans will go online to find ideas for their holiday shopping lists, directions to party sites, and deals on airfare, hotel rooms and rental cars for those who will travel between now and New Year's.

Identity thieves, spammers, hackers and other online evildoers will have a lot to be happy about - and plenty of opportunities - this holiday season. Protecting your PC - and all the personal information it either holds or transmits for you on a daily basis - is more important than ever during the holidays.

To avoid falling prey to online threats this holiday season, follow these simple steps:

1. Use security and anti-virus software.

Having Internet security software on your PC is a must. Without it, your computer is at risk from hackers, viruses, spyware and other programs that are designed to steal your personal information or otherwise cause you problems. Many Internet security products, like AVG Internet Security, offer free versions that you can download online. If you like the product, you can pay to upgrade to a full version with additional protection features like anti-virus and anti-spyware, anti-Spam, identity protection and a firewall. The cost of buying Internet security and anti-virus software pales compared with what you stand to lose if you don't have it.

2. Protect your privacy

Before you type any personal, identifying information into a website's form, read the site's privacy policy first - no matter how long and dull it seems. If a site's privacy policy tells you the site will share your information with others, you may want to do business elsewhere.

3. Be a savvy online shopper

The American Bar Association recommends you always use a credit card for online purchases, rather than a debit card, money order, cashier's check, certified check, direct bank withdrawal or C.O.D (cash on delivery).

Make sure the website is secure before you make a purchase. You should find an icon of an unbroken key or closed lock in the browser window. A broken key or open lock may mean the site is not secure. Also, check the web address on the page where you are supposed to enter payment info. It should begin with "https" instead of just "http."

Finally, keep good records of all online purchases. Always print a receipt of the transaction and save e-mail receipt.

- Courtesy of ARA Content-