



Good Neighbor Letter

“Helpful tips and information to make your life better and more fun”

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How Much Of Your Personal Net Worth Is 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 me and I'll give you all the up-to-date facts, based on current market conditions. Call me at (434) 296-9860.



The Color Of Roses

When you give someone roses, the color can be very important.

The meaning of rose colors:

- Red = Love and respect
- Deep pink = Gratitude, appreciation
- Light pink = Admiration, sympathy
- White = Reverence, humility
- Yellow = Joy, gladness
- Orange = Enthusiasm, desire
- Red & yellow blend = Gaiety, joviality
- Pale blended tones = Sociability, friendship

“I arise in the morning torn between a desire to improve the world and a desire to enjoy the world. This makes it hard to plan the day.”

E.B. White

Do You Really Need Vitamins?

Theoretically, if you eat a healthy diet with lots of whole foods and the correct balance of proteins, fats and carbohydrates, you should be fine. But that's not the way most people eat so you certainly would want to add some vitamins and minerals.

However, even if your diet is good, there are several reasons why you might want to add vitamin and mineral supplements to your diet. Here are a just a few situations when you might want extra supplements:

- **If you are feeling stressed.** Being in constantly stressful situations due to work, family, relationships, or for any reason, may cause your adrenal glands to work overtime. Eventually this will result in fatigue and headaches. A quality B Complex, Vitamin E and Vitamin C may help to support your adrenal glands.
- **If you have a family history of osteoporosis.** Supplying your body with the minerals that are stored in your bones may help to prevent osteoporosis. You want to keep your bones strong, so take some Calcium, Magnesium and Vitamin D and be sure to get some resistive exercise as well.
- **If you seem to get sick often.** Do you get colds and sniffles more frequently than everyone else around you? Your immune system may need a bit of a boost. There are several herbs that may help, but add Vitamin C, Zinc and Manganese as well.
- **If you smoke.** Of course, you already know you should quit smoking, so try your best to quit. Smoking uses up your Vitamin C, so add a Vitamin C supplement. Smoking is a risk factor for osteoporosis so you also need extra Calcium, Magnesium and Vitamin D. Add antioxidants like Vitamin E and Selenium.
- **If you have anemia.** If you are anemic, you need to take Iron. Add Vitamin C, Folic acid and Vitamin B12 too.
- **If you get leg cramps at night.** Take Calcium and Magnesium to see if those cramps go away.
- **If you are a man with prostate problems.** Take extra Vitamin C and Zinc.
- **If you are on a low-carb diet.** Some people feel that you may need extra mineral supplements. It doesn't hurt to take a general mineral supplement just to be sure.
- **If you eat a lot of sugar or starches.** Several of the B Vitamins are needed for healthy metabolism of sugar, so add a B Complex vitamin.
- **If you have migraine headaches.** Some people get relief by adding Magnesium.

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Nutty Facts and Trivia

According to a study at Florida State University, people spend more money on refreshments at tractor pulls than they do at football games.

Pepper is the top-selling spice in the world.

The top of the Empire State Building was originally intended as a mooring place for dirigibles. (It was never used for that purpose.)

It would take 288 years for one person to spend one night in every hotel room in Las Vegas.

Barbara Bush's book about her English Springer Spaniel, Millie, was on the bestseller list for 29 weeks. Millie was the most popular "First Dog" in history.

A first class (parlor suite) ticket on the Titanic cost \$4,350, which translates into \$69,900 today.

The total number of Americans killed in the Civil War is greater than the combined total of Americans killed in all other wars.

In South America, those with hopes of traveling in the New Year carry a suitcase around the house at midnight. Some even carry it around the block for a few extra frequent flyer miles.

In writing — particularly in greeting cards and in love letters — we use XXXXs to represent kisses. The origins of this go back to the days when people who couldn't write signed their name with an X. To emphasize their sincerity, they would then kiss their mark. This practice of kissing the X led to the X's representing a kiss.

When the Black Death swept across England one theory was that cats caused the plague. Thousands were slaughtered. Ironically, those that kept their cats were less affected, because they kept their houses clear of the real culprits, rats.

If you have [heart disease](#), Niacin and fish oil may help to lower cholesterol. Folic Acid and Vitamin B12 will reduce homocysteine levels. Vitamin E will work as a blood thinner, but don't take this with medical anticoagulants. Fish oil may also work as an anti-inflammatory agent. If you don't get olive oil in your diet, add it as a supplement since studies show it reduces the risk for heart disease.

Remember to buy high quality vitamins and minerals. Follow the label instructions unless you have discussed your supplement need with a health care provider.

Can You Answer the Trivia Question?

In every issue somebody gets the opportunity to win a valuable prize in our fun trivia contest. *This issue's prize is a Starbucks gift card valued at \$35.*

Here's this month's question.

What percentage of the water consumed in the United States is bottled?

A) 35 B) 52 C) 26 D) 66 E) 20 F) 72

Call me right now at (434) 296-9860 if you know the answer!

Ten Good Rules For Safe Food Preparation

1. Choose foods processed for safety

While many foods, such as fruits and vegetables, are best in their natural state, others simply are not safe unless they have been processed. For example, always buy pasteurized, as opposed to raw, milk and if you have the choice, select fresh or frozen poultry treated with ionizing radiation. When shopping, keep in mind that food processing was invented to improve safety as well as to prolong shelf life. Certain foods eaten raw, such as lettuce, need thorough washing.

2. Cook food thoroughly

Many raw foods, most notably poultry, meats, eggs and unpasteurized milk, may be contaminated with disease-causing organisms. Thorough cooking will kill the pathogens, but remember that the temperature of all parts of the food must reach at least 158 °F. If cooked chicken is still raw near the bone, put it back in the oven until it is done all the way through. Frozen meat, fish and poultry must be thoroughly thawed before cooking.

3. Reheat cooked foods thoroughly

This is your best protection against microbes that may have developed during storage (proper storage slows down microbial growth but does not kill the organisms). Once again, thorough reheating means that all parts of the food must reach at least 158 °F.

Avoid Credit Card

Late Fees

Being late with a credit card payment is going to cost you, big time. With credit card late fees climbing to as much as \$39, this is no time to be the least bit tardy with your card payment.

One of the most important things you can do is follow your card issuer's payment guidelines precisely. These guidelines are outlined on the back of each credit card bill.

Payment guidelines may include everything from a specific payment address to the time of day by which the payment must be received to be credited that day. Many issuers also stipulate that payments must arrive in the preprinted envelope sent to the customer.

While the Fair Credit Billing Act requires issuers to credit payments the day they are received, each issuer is allowed to set specific payment guidelines. If any of the guidelines are not met, the issuer can take as many as five days to credit the payment.

An on-time payment could easily become "late" during that five-day period, so follow those payment guidelines carefully.

Beware of the Canine Flu

A newly detected canine flu is spreading at kennels. The disease is caused by a virus that recently has been identified and is believed to have mutated from a virus that affects horses. It has been responsible for severe respiratory disease outbreaks in the past year among racing greyhounds in a number of states. The highly contagious virus is beginning to show up in dogs in shelters, boarding facilities, clinics and pet shops. Like "kennel cough," symptoms of canine flu include coughing, gagging, high fever and nasal discharge — and sometimes listlessness. You should consult with a veterinarian if your dog experiences any of these symptoms or fails to respond to normal "kennel cough" therapy, which generally involves antibiotics.

Veterinarians have little information about the new virus and, because it is a newly emerging disease, all dogs — regardless of breed or age — are susceptible to infection and have no



4. Eat cooked foods immediately

When cooked foods cool to room temperature, microbes begin to proliferate. The longer the wait, the greater the risk. To be on the safe side, eat cooked foods just as soon as they come off the heat.

5. Store cooked foods carefully

If you must prepare foods in advance or want to keep leftovers, be sure to store them under either hot (near or above 140 °F) or cool (near or below 50 °F) conditions. This rule is of vital importance if you plan to store foods for more than four or five hours. Foods for infants should preferably not be stored at all. A common error — responsible for countless cases of food borne disease — is putting too large a quantity of warm food in the refrigerator. In an overburdened refrigerator, cooked foods cannot cool to the core as quickly as they must. When the center of food remains warm (above 50 °F) for too long, microbes thrive — quickly proliferating to disease-causing levels.

6. Avoid contact between raw foods and cooked foods

Safely cooked food can become contaminated through even the slightest contact with raw food. This cross-contamination can be direct, as when raw poultry meat comes into contact with cooked foods. It can also be more subtle. For example, don't prepare a raw chicken and then use the same unwashed cutting board and knife to carve the cooked bird. Doing so can reintroduce the disease-causing organisms.

7. Wash hands repeatedly

Wash hands thoroughly before you start preparing food and after every interruption — especially if you have to change the baby or have been to the toilet. After preparing raw foods such as fish, meats, or poultry, wash again before you start handling other foods. And if you have an infection on your hand, be sure to bandage or cover it before preparing food. Remember, too, those household pets — dogs, cats, birds, and especially turtles — often harbor dangerous pathogens that can pass from your hands into food.

8. Keep all kitchen surfaces meticulously clean

Since foods are so easily contaminated, any surface used for food preparation must be kept absolutely clean. Think of every food scrap, crumb or spot as a potential reservoir of germs. Cloths that come into contact with dishes and utensils should be changed frequently and boiled before reuse. Separate cloths for cleaning the floors also require frequent washing.

9. Protect foods from insects, rodents and other animals

Animals frequently carry pathogenic microorganisms, which cause food borne disease. Storing foods in closed containers is your best protection.

10. Use safe water

Safe water is just as important for food preparation as for drinking. If you have any doubts about the water supply, boil water before adding it to food or making ice for drinks. Be especially careful with any water used to prepare an infant's meal.

***“All my life I’ve wanted to be somebody,
but I can see now that I should have been more specific.”***

Jane Wagner *of netbusiness*

naturally acquired or vaccine-induced immunity.

While most dogs that contract the disease experience what is regarded as the milder form of canine flu, some develop a more acute disease with clinical signs of potentially fatal pneumonia. Among the latter group, the mortality rate is between 1 and 5 percent.

Why Snow is White

Snow is made of small ice crystals that are pretty clear. When light travels from air to ice, or vice versa, some light is reflected. Since there are a lot of air/ice surfaces in a bank of snow, light shining into the snow gets scattered about many times. After bouncing around inside the snow bank, some of the light scatters back out, and that is the light we see.



Be Careful in the Garden

There are more than 700 species of plants that grow in the United States that have been identified as dangerous if eaten. Among them are some that are commonly favored by gardeners: buttercups, daffodils, lily of the valley, sweet peas, oleander, azalea, bleeding heart, delphinium and rhododendron.

Some Thoughts for the Month

“The future depends on what we do in the present.”
Gandhi

“Age is of no importance unless you are a cheese.”
Billie Burke

“A mind stretched to a new idea can never go back to its original dimensions.”
Oliver Wendell Holmes

“We cannot truly love anybody with whom we never laugh.”
Agnes Reppler

I’d be delighted to hear from you. Your comments and real estate questions are always welcome.

Real Estate Corner

Q. Can you tell me about lead-based paint in homes?

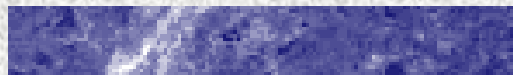
A. To protect families from exposure to lead from paint, Congress passed the Residential Lead-Based Paint Hazard Reduction Act of 1992, also known as Title X.

Section 1018 of this law directed HUD and EPA to require the disclosure of known information on lead-based paint and lead-based paint hazards before the sale or lease of most housing built before 1978. Before ratification of a contract for housing sale or lease, sellers and landlords must:

1. Give an EPA-approved information pamphlet on identifying and controlling lead-based paint hazards ("**Protect Your Family From Lead In Your Home**" pamphlet)
2. **Disclose any known information concerning lead-based paint or lead-based paint hazards.** The seller or landlord must also disclose information such as the location of the lead-based paint and/or lead-based paint hazards and the condition of the painted surfaces
3. **Provide any records and reports on lead-based paint and/or lead-based paint hazards** which are available to the seller or landlord (for multi-unit buildings, this requirement includes records and reports concerning common areas and other units, when such information was obtained as a result of a building-wide evaluation)
4. **Include an attachment to the contract or lease (or language inserted in the lease itself) which includes a Lead Warning Statement and confirms that the seller or landlord has complied with all notification requirements.** This attachment is to be provided in the same language used in the rest of the contract. Sellers or landlords, and agents, as well as homebuyers or tenants, must sign and date the attachment.

Sellers must provide homebuyers a 10-day period to conduct a paint inspection or risk assessment for lead-based paint or lead-based paint hazards. Parties may mutually agree, in writing, to lengthen or shorten the time period for inspection. Homebuyers may waive this inspection opportunity.

If you’d like any more information on this subject or any other involving real estate, don’t hesitate to call me at (434) 296-9860.



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