



Between Friends



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For Sale 

TREND SETTER REALTY

The Don Moore Team
281-851-6310

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What's the difference between a good lawyer and a great lawyer? A good lawyer knows the law. A great lawyer knows the judge.

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Maybe you're just curious. Or maybe you want to know how much equity you have in your home. Or perhaps you're thinking of selling soon and want to know how much your home has increased in value. Either way, we can help...with no "sales pitches" or runarounds. Just give us a call and we will send you the facts. ❖

THANK YOU for reading our *Between Friends* personal newsletter. We wanted to produce a newsletter that has fun content and is valuable and beneficial to you. Your constructive feedback is always welcome.

AND... whether you're thinking of buying, selling, or investing in real estate, or just want to call and say "Hi," We'd love to hear from you...

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When you hire The Don Moore Team, you get two dedicated Agents instead of one.

Child Identity Theft

By Brigitte Yuille

Now that infants and toddlers have Social Security numbers, identity thieves can run wild for years before victims grow up enough to take notice.

Identity thieves have moved beyond adults in their quest for more victims. Now they're targeting children. Law-enforcement officials and consumer advocates say criminals are stealing the Social Security numbers of children and using them to usurp the children's identities. Because the crimes usually aren't uncovered until the victims try to establish credit, they can go undetected for years.

Above 5% of the complaints the Federal Trade Commission, or FTC, received in 2005 regarding identity theft were from individuals younger than 18, and the number is growing rising, 2% over the last two years.

The children's identities are used to obtain credit cards, get driver's licenses or open accounts. Very often the information is sold for use by illegal immigrants or individuals attempting to restart their lives and avoid arrest.

Most identity thieves don't use their real names, their addresses are fictitious or they live in abandoned residences, and they often order products by phone or online.

Most are caught through unrelated search warrants or traffic stops. Police may see large amounts of mail that do not belong to the suspect. In some cases, the thief will have over 50 persons' identifying information.

Consumer advocates attribute the escalation to the early issuing of Social Security numbers and the overuse of these numbers.

A combination of names, addresses and other personal information is useful, but a Social Security number is the key that thieves use to provide themselves with unlimited access to credit.

To claim a child for a tax deduction the child is required to have a Social Security number.

Children receive numerous requests for their Social Security numbers as proof of identity from schools, medical and insurance companies, financial institutions, and cell phone providers. No federal law forbids a vendor or organization from asking for a Social Security number.

One of the three credit major bureaus has observed a rise in complaints.

"We have established childidtheft@transunion.com because of the growing problem," says Diane Terry, the senior director of the Fraud Victim Assistance Department at TransUnion.

Others disagree. Some federal officials say the number of people complaining is still small.

"While child identity theft is a very serious issue, it is not occurring at any significant rate," FTC spokeswoman Betsy Broder says.

"We're only seeing the icing on the cake," says Paul Stephens, a policy analyst at the Privacy Rights Clearinghouse. "There can be a very long time frame between identity theft and discovery, particularly with children." ❖

Optically Adjust Room Size

Some paint choices combined with a basic knowledge of optical illusions can help you adjust the perceived dimensions of a room. Visually lower a ceiling by painting it darker than the walls. Conversely, make it seem higher by painting it a lighter color than the walls. Use dark neutrals or warm colors on walls and floors to make a large room feel cozier. Visually enlarge a small room by using light, pale colors on the walls, floors and ceilings. ❖

Potato Chips

In the summer of 1853, American Indian George Crum was employed as a chef at an elegant resort in Saratoga Springs, NY. One night, a dinner guest found chef Crum's French fries too thick for his liking and rejected the order. He decided to get back at this customer by producing French fries too thin and crisp to skewer with a fork. The plan backfired. The guest was ecstatic over the browned, paper-thin potatoes, and other diners requested Crum's potato chips, which began to appear on the menu as Saratoga Chips, a house specialty. With the invention of the mechanical potato peeler in the 1920s potato chips soared from a small specialty item to a top-selling snack food. ❖

- ① How long a minute is, depends on which side of the bathroom door you're on.
- ② Any wire cut to length will be too short.
- ③ Anything good in life is either illegal, immoral, or fattening. ❖

Thinking of Selling Your Home Soon?

Don't attempt to sell your home without my Free consumer guide, "44 Money-making Tips For Preparing Your Home To Sell." My exclusive report will give you all the facts for a fast, top dollar sale. Just call (281)851-6310 and I will rush a copy to you.

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*A clean tie attracts the soup of the day.
A fool and his money are soon elected.*

Did You Know...

The average cost for a climber to make an attempt at climbing Mt. Everest costs about \$65,000.

Number of Religions

The exact number of religions in the world is unknown. Best estimates place the number around 4200. Of this number, a dozen have been classified as "major world religions." The following list mentions the twelve major world religions in alphabetical order:

- Baha'I (7 million adherents)
- Buddhism (360 million)
- Christianity (2 billion)
- Confucianism (6 million)
- Hinduism (900 million)
- Islam (1.3 billion)
- Jainism (4 million)
- Judaism (14 million)
- Shinto (4 million)
- Sikhism (23 million)
- Daoism (2.7 million)
- Zoroastrianism (150,000)

Nonreligious (Secular/Agnostic/Atheist) (1.1 billion) ❖

True Story:

An elderly couple found a very nice highboy in an antique store, trouble was it had a black nasty bubbled finish. They bought it and had it delivered to a refinisher who stripped it and completely refinished it with a beautiful cherry wood stained finish.

All was well until they decided to have their homeowners Insurance updated and had an appraiser come in to give a written appraisal on their belongings as it is required by most Ins companies. The highboy was valued at \$30,000, come to find out it was a very rare piece made in Philadelphia. Had it been left with it's original finish, the value would have been \$230,000!

Lesson: If in doubt have a professional look at your piece before you start with the stripper. ❖

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Home Improvements that Add Value

Updating the interior and exterior of your home is not only a way to improve your day-to-day environment, but also can be a way to extend or increase the value of your home. However, not all updates and investments will increase your home's resale value. Regardless of your future plans to sell your home, you should always consider how the upgrades will affect the future resale value of your home before investing significant time and money in a home improvement project.

Upgrades that are more likely to show a return on your investment include room additions, kitchen and bathroom remodeling and the creation of usable outdoor space through backyard decks or patios. The addition of a family room or a bathroom is more likely to increase a home's future sales price than the addition of a swimming pool, for example. Not everyone wants a pool.

You should also be mindful of the amenities of other properties in your neighborhood. If you remodel extravagantly, you may own the most elaborate and attractive property in the neighborhood, but you won't be likely to recapture your costs with a sales price that is significantly out of line with neighboring properties. ❖

New American Style Emerging in Home Decor

According to researchers at the Real Estate Center at Texas A&M University, surging interest in home remodeling and décor is moving to sophisticated styles in American neighborhoods. Scott Mitchell, product manager for Expo Design Center's accessories, believes that emerging European trends will soon appear in American homes, including colors that resemble women's cosmetic shades, such as skin tones, lilac, pinks, magenta, pearl and mauve.

In the kitchen, Shaker style cabinetry is in high demand. Sophisticated styles in dark mahogany finishes are expected to be in the mainstream for the next couple of years. The boom in stainless steel appliances is driving consumer interest to contrast them with darker woods.

"To further soften the futuristic look kitchens took on a couple of years ago, a backsplash in green, blue or another muted color is an important design ingredient," says Armin Deutsch, Expo's global product merchant for kitchens.

The seemingly perpetual popularity of natural granite countertops continues. While polished black granite has a stronghold, consumers are seeking more

antique-etched or honed granite styles and unlimited color choices. The engineered quartz countertop is growing rapidly with new styles to satisfy the desire for beauty and easy maintenance. ❖

Cleaning Old Furniture:

A good cleaning can work wonders on a piece of old furniture.

When a piece of furniture is waxed or polished there is always a fine layer of dust that is mixed in with the wax or polish and over a period of years the layer will darken and obscure the grain pattern of the wood.

Areas of furniture that are touched often form a build-up of body oils, hand cream and whatever else happens to be on a person's hands. The area begins to turn dark as the salty oil attracts dirt and gets soft and sticky. If you can scrape it off with your fingernail, than you'll know the reasons for the damage.

To prevent damage to a finish that is touched often--- you should clean these areas at least twice a year.

To clean up old furniture use Murphy Oil soap - a mild soap that won't damage the wood finish but is very effective in getting rid of the grunge of ages.

Another effective and quick way to refurbish a piece is to use a mix of linseed oil and mineral spirits. ❖

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