

# Between Friends



Moore Homes, Moore Listings, Moore Results™



## 13 Halloween Safety Tips

**R**emember getting all dressed in your costume to go trick-or-treating? Pure spooky joy. To keep it fun, everyone needs to stay safe. Here are 13 helpful tips to make sure your kids have a healthy and happy Halloween.



1. Accompany your kids if you don't think they're old enough to trick-or-treat on their own.
2. If they're old enough to trick-or-treat without an adult, tell your kids to stay in a group.
3. Designate a route before your kids begin trick-or-treating, and make sure they stick to it.
4. Have your kids trick-or-treat in areas where there are a lot of people around. They should also avoid taking short-cuts through alleys and parking lots.
5. Ensure your kids only visit houses with lights on. And, you might also suggest the houses they visit have some sort of Halloween decoration on the porch.
6. Make sure your kids don't go inside someone's house. They can get their candy from the porch.
7. Dress your kids in a bright costume so others can see them. If their costume is dark, have your kids wear reflective strips or carry a glow stick or flashlight.
8. Goes without saying but just in case you forget, ensure your kids' costumes aren't so long that they can trip over them.
9. Instead of masks, have your kids wear make-up so they can see better.
10. Check your kids' candy before they eat it. Throw out any candy that is not in its original wrapper or looks like it has been tampered with.
11. Tell your kids to never accept a ride or go anywhere with a stranger.
12. Encourage your kids to follow all the regular rules for walking around. That includes looking both ways before crossing, obeying all traffic laws and using cross walks and crossing lights where available.
13. Finally, make sure your kids have tons of fun and get lots and lots of candy!

By Jesse Campigotto 🍁

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For Sale



TREND SETTER REALTY

The Don Moore Team  
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### Say NO To Taxing Your Car!

On Tuesday, November 6, vote to permanently exempt from ad valorem taxation your personally owned vehicle used for both personal and business purposes. 🍁

### Did You Know..

**Your Skin Has Four Colors.** All skin, without coloring, would appear creamy white. Near-surface blood vessels add a blush of red. A yellow pigment also tints the canvas. Lastly, sepia-toned melanin, created in response to ultraviolet rays, appears black in large amounts. These four hues mix in different proportions to create the skin colors of all the peoples of Earth. ! 🍁

©Woman are like phones. They love to be held and they talked too much. But if you press the wrong button you'll be disconnected! 🍁

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"He who loses money, loses much; He who loses a friend, loses much more." Eleanor Roosevelt ❁

© Son: How much does it cost to get married, Dad?

Father: I don't know son, I'm still paying for it. ❁

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### Would You Like To Know How Much Your Neighbor's House Listed or Sold For?

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.**

## Serve Wine At The Best Temperature

I like the advice of Ursula Hermacinski, the former Christie's wine auctioneer, when it comes to knowing what temperature at which to serve a wine: "Twenty minutes before dinner, you take the white wine out of the fridge, and put the red wine in."



This rule is intended to fix the two most common mistakes in wine service: People tend to serve white wines too cold and red wines too warm. Now, this is not something to wake up at 3 a.m. and worry about, but the fact is that properly chilled wines do taste better. White wines too warm will taste alcoholic and flabby, while white wines too cold will be refreshing but nearly tasteless. As for reds, keep them too warm and they will taste soft, alcoholic and even vinegary. Too cold and they will have an overly tannic bite and much less flavor.

I am sure it has something to do with the orbit apogee of the volatile wine molecules around the olfactory nerve receptors, but we don't need to go there. Here's how to be confident the wine you serve will be on its best behavior:

Champagne and other sparkling wines should start out totally chilled. Put them in the refrigerator an hour and half before serving or in an ice bucket with an ice-water mixture at least 20 minutes before serving. For vintage-dated Champagne and other high-quality bubbly, however, you should let the bottle then warm up a bit if you don't want to miss out on the mature character for which you're probably paying extra.

Sauvignon Blanc, Pinot Grigio, white Zinfandel and other refreshing white wines should also be chilled to refrigerator temperature (usually 35 to 40 degrees) for an hour and a half before serving. But the better examples, such as barrel-aged wines like Fume Blanc (made from Sauvignon Blanc grapes) will improve if brought out 20 minutes early or allowed to warm up slightly during hors d'oeuvres or dinner.

Chardonnay, white Burgundy and other rich, full-bodied and barrel-fermented white wines of high quality taste their best at classic "cellar temperature," or 55 degrees. Winemakers in France's Burgundy region know what they're doing when they offer tastes to visiting journalists and wine buyers directly from the barrels of Chardonnay in their cool, humid underground cellars. So put these into the fridge an hour and half before serving, but bring them out 20 minutes early to warm a bit.

Sweet dessert wines need the same treatment as Sauvignon Blanc, above, with the exception of fortified dessert wines like Port and sweet Sherry, which are better at cellar temperature or warmer. Treat dry Sherry like Sauvignon Blanc, too.

Almost all red wines show their best stuff when served at about 65 degrees—cool, but warmer than cellar temperature. This is not room temperature, unless you happen to live in a Scottish castle or in San Francisco during July. So if you don't keep your red wine in a cool cellar or cooled storage unit, you will enjoy it more if you chill it for 20 minutes in the refrigerator before serving. *by Jim Gordon* ❁

## Mortgage Foreclosure Scams

Foreclosure scammers have a wide variety of modes of operation and no limit to the kinds of people they target. Particular favorites are the elderly and non-English speaking populations, but given the complexities of mortgage lending and foreclosure laws, almost anyone can find himself a victim.

Probably the simplest scam is pulled by the company that claims to be able to save a house but demands an upfront fee. Once the fee is paid, the company vanishes.

A variation on this is to insist that the homeowner make all mortgage payments to the rescuer while he "negotiates" with the mortgage company to resolve the delinquency. The rescuer of course, is doing no such thing. Next thing you know is your home is being foreclosed.

And then there is equity stripping; i.e. helping themselves to any home value above and beyond that owed to the mortgage company. One of the oldest versions of equity stripping is hard money lending which, if done correctly is not illegal but isn't real helpful to the homeowner. The lender is more interested in the equity in the property, (he usually looks for less than 50 percent loan to value) than in the owner's ability to repay the loan. The lender pays off the delinquent loan and puts his mortgage in place at close to a usurious rate. The homeowner is now confronting much larger payments than those he was previously unable to meet and he finds his home again in foreclosure.

A variation on this is for the lender to repeatedly bail out the homeowner, each time with a higher loan to cover the lender's "fees and costs" until the homeowner has no equity remaining in the property. The lender can now foreclose without fearing he will have to return any excess proceeds of the sale to the homeowner.

Beware! There are other schemes much more complex.

What to do? Never sign a legal document without reading and understanding all the terms and getting professional advice from an attorney, a trusted real estate professional, or a HUD approved housing counselor. *From MortgageNewsDaily.com* ❁

**Did you know...** that a lender may not add to a third party's fee, such as an appraisal fee, and keep the difference. The penalty can be a fine, imprisonment or both. ❁

### Five Months on the Market and Nothing But Excuses.

If this has happened to you and you are still interested in selling your home, CALL *The Don Moore Team* and we will send you *our* FREE report on "How To Avoid The 10 Most Common Mistakes Made By Home Sellers".

**Thinking of Selling Your Home Soon? Call Today for our FREE consumer guide, "44 Money- making Tips For Preparing Your Home To Sell." ☎ (281) 851-6310**

You can find past issues at <http://tinyurl.com/33glt9>

**We can evaluate your home providing tips on how to sell for TOP DOLLAR! Call The Don Moore Team TODAY! Don Moore (281) 851-6310 ☎ Irene Chao (832) 630-1960**