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Did You Know?

Did you know that Americans who live abroad still have the right to vote in US Federal elections? VoteFromAbroad.org lists clear instructions on how to request a ballot and vote by mail.

The holiday season brings joy, cheer and merriment—but the jolly holidays can quickly turn sour for those who fall victim to food poisoning. Here are a few food safety tips:

Tip 1: Plan Ahead. Hot foods need to be kept at or above 140 degrees and cold foods need to be kept at or below 40 degrees.

Tip 2: Don't leave out the leftovers. Leftovers should be refrigerated—if not immediately then within two hours of preparation.

Tip 3: Chill out. Make sure your refrigerator is at or below 40 degrees Fahrenheit and that your freezer is at 0 degrees Fahrenheit.

Tip 4: Avoid cross-contamination. Don't use the same cutting board for vegetables and meat, unless the board has been run through the dishwasher or properly cleaned with anti-bacterial dish soap and hot water.

Tip 5: Wash your hands with anti-bacterial soap in hot water, scrubbing for at least 20 seconds.

Mortgage News

What the Fed Said

October Meeting Contains Few Surprises

The Federal Reserve met on October 23-24, 2012 for its second-to-last Federal Open Market Committee (FOMC) meeting of the year. In a statement released following that meeting, the Fed confirmed it will continue its latest round of Bond buying—a policy known as Quantitative Easing or QE3—until our economy can stand on its own two feet. This means the Fed will purchase \$85 billion in Mortgage Bonds each month through the end of the year, and at least \$40 billion per month thereafter until the labor market shows improvement.



The Fed noted that economic activity expanded at a moderate pace since their last FOMC meeting in September. However, employment growth has been slow and unemployment remains elevated. In addition, global financial markets "continue to pose significant downside risks to the economic outlook"—meaning they are a threat to U.S. recovery—a statement unchanged from the Fed's last meeting.

(Continued on next page)

Finance News

Beware of Credit Card Texting Scams

Don't be tricked into providing your credit card information to scammers.

By Cameron Huddleston, Kiplinger.com

Don't panic if you get a text message stating that there's a problem with your credit card or that it's been deactivated. Chances are that everything is fine with your card. The message you received is likely a scam.

Bill Hardekopf, CEO of credit card comparison site LowCards.com, says that there is a common texting scam that prompts people to call a number to solve an alleged problem with their credit cards. If you call, you'll be asked to enter your credit card number. At that point, you'll be handing over valuable information to scammers.

Hardekopf recommends that you take the following steps to protect yourself against this and other texting scams:

Do not reply to unfamiliar texts. Any response will let scammers know that they've reached an active phone number.



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Mortgage News (Continued from cover)

The Fed acknowledged that inflation has picked up due to higher energy prices, but qualified that it was only a short-term uptick. While one of the goals of QE3 is to *create* inflation, it is important to remember that hints of inflation spook Bond investors, causing both Bonds and home loan rates (which are tied to Mortgage Bonds) to worsen because inflation reduces the value of fixed investments like Bonds. So, if you're in the market for any type of home loan, you'll want to keep a close eye on how this story unfolds over the next few months.



While it's difficult to predict what will happen with the economy overall, what we *do know* is that home loan rates are currently near all-time lows. If you should have any questions about this story or if I can offer any help navigating today's home loan opportunities, please call or email me anytime!

Finance News (Continued from cover)



Check with your card company if you suspect there is a problem. Even if you've signed up to receive text messages from your card company or bank, call the number printed on the back of your credit or debit card. The text message you receive might look legitimate but could be a scam.

Ask your cell phone provider to block the number from which the scam texts originate.

Forward spam texts to 7726 (or SPAM). This service provided by wireless carriers allows you to report numbers from which spam is sent. The carriers collect this information to identify spammers and take action against them, Hardekopf says.

Download apps to help detect scam texts and calls. For example, the NumberCop app lets you search suspicious phone numbers to see if they've been reported as spam or scams and lets you report complaints about suspicious texts from your phone.

Complain to the Federal Trade Commission at www.ftccomplaintassistant.gov.

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Book Review

Your Best Just Got Better: Work Smarter, Think Bigger, Make More

By Jason Womack

With contagious enthusiasm, author and productivity coach Jason Womack shows you how to maximize your four limited resources—time, energy, focus, and productivity—to create the best possible day.



"What makes the difference in life and in work," Womack says, "is when people look at what they are doing that's 'working' and then improve it a little bit at a time." But rather than add more items to your to-do list, Womack teaches examining your work style—clarifying "how" you best get things done instead of focusing on "what" you need to do.

Once armed with that information, you can be more strategic about your day. "Most people think that their day starts on their way to work," he suggests. "I teach them how to start their day *yesterday*." He shows that the path to more effective work, more time for yourself, and just maybe the foundation for an extraordinary life can be obtained with less effort than people usually imagine.

Be sure to pick up your copy at Amazon.com.

Trivia Challenge

According to a recent Forbes article, which major company announced in September 2012 that it would be hiring 80,000-90,000 seasonal holiday workers?

- A. Walmart
- B. Target
- C. UPS
- D. Best Buy
- E. FedEx

For answer, see the last page.

Quote of the Day

"Motivation is what gets you started. Habit is what keeps you going." —Jim Rohn



Home News

Fall Thermostat Check



The Romans were the first society to invent the indoor heating system by running hot water underneath their marble floors. But the ability to control the temperature would have to wait until 1883 when Warren S. Johnson invented the first electric thermostat.

There were earlier attempts to create thermostats but none as precise as Johnson's, which was accurate to a single degree. And while your thermostat probably isn't *that* old, if you live in a home built before 1980, yours could still be costing you money.

Most modern thermostat troubles can be fixed simply by replacing the batteries. Turn off the heating system power and remove the cover according to your user manual. While you're in there, gently dust and remove corrosion from any visible parts.

You can also check to be sure the unit is level on the wall and located about five feet off the ground for the most accurate read. Consider relocating any thermostat placed where the temperature isn't consistent with rest of the house (this may require the help of a licensed HVAC contractor).

Old thermostats are fine as a simple on/off switch for your furnace but still a culprit for wasted energy and bigger heating bills. The good news is that replacing an older unit usually doesn't require professional help. You can purchase a replacement at your local hardware store and follow the enclosed instructions.

Street Smarts

Drunk Driving

Be Responsible—and Mindful—This Holiday Season



Tis' the season for family gatherings and holiday parties. Holiday celebrations can quickly turn into a tragic situation when there is irresponsible behavior, largely due to the consumption and over-consumption of alcohol. According to [Mothers Against Drunk Driving \(MADD\)](#), "43% of driving fatalities occur on Christmas Day."

Here are some things to be mindful of before heading out for an evening of fun:

Pre-determine who will be marked as "the designated driver." Remember a designated driver is not the person who consumes the least amount of alcohol—it's the person who will commit to being sober for the entire evening.

If you're headed to a holiday event or party, consider calling a car service or a cab for your means of transportation. You can also visit the National Highway Traffic Safety Administration for a listing of various [sober/safe ride programs](#) that are available across the country.

Call your local authorities if you see someone on the road who appears to be driving erratically or driving drunk. Your call can be anonymous and has the potential to save lives!

If you are hosting a party this holiday season, review this [Safe Party Guide](#) put together by MADD. Remember, you play a key role in making sure that your guests not only have fun—but more importantly—that they are safe.

And last but not least, remember, "*Friends don't let friends drive drunk.*" Consider this an obligation and know that you are doing your friends—and everyone else who is out on the road—a huge favor. In fact, you'll actually be considered a "lifesaver."



Pumpkin-Curry Soup

Here's a recipe for a pureed soup, which I absolutely love. Don't be afraid to serve this at Thanksgiving or all winter long for that matter.

Ingredients:

- 1 medium onion, chopped
- 2 medium leeks (white part only), chopped
- 1 clove garlic, chopped
- 1 15-oz. can of pumpkin puree
- 4 cups canned chicken stock
- 1 cup half and half
- 2 tsp curry powder
- 1/2 tsp cumin
- 1/4 tsp ground ginger
- 1/4 tsp cayenne pepper
- 1 bay leaf
- 2 tbsp unsalted butter
- 2 tbsp olive oil
- salt and pepper
- fresh cilantro

In a soup pot, melt butter together with oil until hot. Add onion, leeks, and garlic, and sauté for five minutes. Add curry powder, cumin, cayenne pepper, a dash of salt and pepper, and stir. Add pumpkin, chicken stock, and the bay leaf, and stir to combine. Simmer for 15–20 minutes. Remove mixture from stove and process with an immersion blender until smooth. Return pot to stovetop and add half and half. Adjust seasonings, and simmer for another five minutes. Serve in bowls, and top with fresh cilantro.

No stranger to professional kitchens, Kirk Leins currently devotes most of his time to cooking instruction, food writing, and producing television. You can visit Kirk's website at www.NoTimeToCook.com.

Facts and Figures

Thanksgiving: More Than Just Turkey and Pumpkin Pie!



Thanksgiving is more than just turkey and pumpkin pie—it's a time for families to come together and express their gratitude. Rich with history, Thanksgiving is

also surrounded by some interesting facts. Here are just a few that you might like to share:

- George Washington was the first to issue a Thanksgiving proclamation in 1789. In this proclamation he asked Americans to be thankful for the "happy conclusion to the country's war of independence and the successful ratification of the U.S. Constitution."

- New York was the first state to officially adopt an annual Thanksgiving holiday in 1817.

- In 1863, Abraham Lincoln scheduled Thanksgiving for the last Thursday in November.

- The date remained that way until 1939, when Franklin D. Roosevelt moved Thanksgiving up a week, to November 23, since retailers hoped the extended holiday shopping season would boost sales. This caused confusion, as not all states adopted the change. Congress finally passed a law on December 26, 1941, declaring that Thanksgiving would occur every year on the fourth Thursday of November.

- The Macy's Thanksgiving Day parade, originating in 1924, stretches for more than 2 miles and attracts more than 2 million spectators.

- One turkey is "pardoned" every year by the President of the United States.

- Whether it's roasted, baked or deep fried, according to the National Turkey Federation, 90 percent of Americans eat turkey.



If you know anyone who is looking to buy, sell or refinance a home, please forward their name and telephone number to us. We will happily provide the same high level of service that we have provided to you. The greatest compliment you could possibly give us is the referral of your friends and family.

This is not a commitment to make a loan. Loans are subject to borrower qualifications, including income, property evaluation, sufficient equity in the home to meet LTV requirements, and final credit approval. Approvals are subject to underwriting guidelines, interest rates, and program guidelines and are subject to change without notice based on applicant's eligibility and market conditions. Terms of the loan may be subject to payment of points and fees by the applicant. Listed interest rates & APRs are subject to daily change. Contact the SNMC representative listed for details and an accurate quote. Co. NMLS# 3116.

Thank You!

We wish to thank our clients who have been kind enough to refer business to us. We appreciate the opportunity to provide excellent service to your family, friends, and co-workers.

Trivia Answer: B. Target

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