

# Real Estate News Update

A real estate news update published monthly by Scott & Christine Glass, as a public service

Oct. 2009

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## Key Interest Rates\*

30 Yr Fixed	5.000%
FHA	5.000%
VA	5.000%
Jumbo 30 year fixed	6.100%
5 Yr ARM	call for quote

\*As of October 2, 2009; Rates from The Mortgage Advantage

***Our business is based on referrals. If you know of anyone interested in buying or selling, please give us a call!***

## Halloween Safety Checklist

### Getting ready

Choose brightly colored costumes so your child is more visible at night.

If you buy a costume from a store, make sure the outfit and all props (masks, beards, wigs) labeled "flame resistant."

Avoid oversized costumes -- they're more likely to come in contact with flames, such as one from a jack-o-lantern.

Decorate your child's costume and candy bag with reflective tape or stickers.

Instead of giving your child a mask, which can obstruct a child's view, consider applying nontoxic face paints (available at drugstores). If he does wear a mask, make sure it fits snugly and that the eyeholes are large enough for full vision.

Be sure hats don't interfere with your child's vision.

Dress your child in well-fitting shoes and costumes short enough to avoid tripping.

If you allow your child to carry a prop like a sword or knife, make sure it's made of soft plastic or rubber and is flexible enough to bend if your child falls while carrying it.

### While trick-or-treating

Consider visiting houses during late afternoon when it's light out -- but first ask neighbors if they'll be home and ready for little guests.

Give your child a flashlight with new batteries.

If your child is older than 12, make sure he knows his phone number and has a cell phone (with your contact numbers clearly labeled on it)

Establish an agreed-upon route and curfew for children over age 12.

Teach your child to trick-or-treat only at homes with outside lights that are turned on and to never enter anyone's home unless accompanied by an adult.

Remind your child to walk -- never run -- while trick-or-treating and to stop at street corners and driveways before proceeding.

Instruct your child to look left, right, and left again before crossing the street and to continue looking both ways as he crosses.

Teach your child to stay on sidewalks at all times and to avoid cutting through people's yards, where clotheslines and other hazards are hard to spot.

Remind your child to wait until you've inspected her treats before eating them. Discard anything that's not completely wrapped.

If your child is allergic to nuts, check all treats carefully before allowing him to eat any.

Parents.com



# THE GLASS TEAM

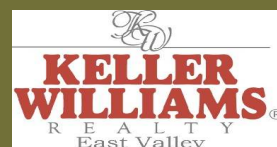
## The 'Clear' Choice in Real Estate

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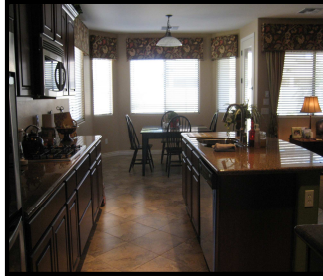
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## Featured Home



Under contract but accepting back up offers. Stunning 4 bedroom, 3 bath home with loft and a 3-car garage in the gated community of Quail Springs in Chandler. Huge gourmet kitchen featuring granite counters and stainless steel appliances. Beautiful backyard is perfect for entertaining and includes a pebble-tec pool, outdoor kitchen and grass play area for the kids. Spacious master suite with walk-in closet and jetted tub. Ideal floor plan w/master and guestroom/office downstairs, two bedrooms and loft/game room upstairs. North/south cul-de-sac lot and huge private neighborhood park with playground equipment, a basketball court, and ramada with picnic tables and a barbeque. Welcome home.

**FOR MORE INFORMATION CALL (480) 229-0333.**

## Under Lock and Key

While many homeowners say home security is a priority, they may not be taking the necessary precautions with their keys and locks. A recent survey by Kwikset, which manufactures locks and hardware for residential homes, finds that 47 percent of homeowners did not change or re-key their locks when they first moved in to their home, and nearly one-third have *never* changed or rekeyed their locks. More than half of homeowners surveyed also say they routinely loan house keys to friends or contractors, increasing the chance that the keys could fall into the wrong hands and be copied.

Home security experts at American Lock and Key offer several tips to help you secure access to your home.

- Don't hide keys in obvious places, such as under an exterior floor mat or a planter. Most burglars know the most common places to hide keys. If you must hide them, keep keys stored in a secured key box.
- Keep keys separate from your address, so if they are ever lost or stolen, no one can identify where they belong.
- Immediately change or re-key the locks when you move to a new home. A locksmith may charge \$40 to \$100 or more to re-key locks or, if you prefer to do it yourself, re-key kits are available at hardware stores for less than \$20.
- Keep garage doors secure, especially those that connect to the house from inside the garage and doors leading to the garage from outside. Use a padlock to secure the inside of the garage door.
- Keep windows locked, especially on the home's lower level where they can be an attractive target for criminals.