

Gail & Ingrid's

TIPS FOR OCTOBER!



HALLOWEEN

is just  around the corner

- Costumes should be bright and reflective. You could add reflective tape to costumes and trick or treat bags.
- Make sure shoes fit well and that costumes are short enough to prevent tripping.
- Because masks can limit or block eyesight, consider non-toxic makeup and decorative hats as safer alternatives. Hats should be fitted so that they don't slide over eyes.



- Give flashlights, with fresh batteries, to kids of all ages.
- Small children should not carve pumpkins. They can draw a face with markers and let the parents do the cutting.
- To keep visiting trick-or-treaters safe, homeowners should: remove garden hoses, toys, and bikes from their porch area and check that outdoor lights are working.
- Do not cut across lawns and only go to homes with a porch light on.

HAPPY HALLOWEEN!



Experience isn't expensive... it's PRICELESS!
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If you do NOT want to receive this at your door either call Gail or Ingrid with your address and we will stop and if you want it emailed we can do that too! Just leave us your email address or email us.

We know that we can't recycle used motor oil,

old television sets and other electronic items in our weekly trash cans. But every Saturday and Sunday, except holidays, you can bring used motor oil, filters, TV sets, computers, monitors, telephones, printers and other electronic waste to a city recycling center. For the Valley, the two closest locations are 10241 Balboa Blvd. in Northridge or 1125 Randall Street in Sun Valley. They are open 9 am to 3 pm.



Good news for homebuyers who need a jumbo loan



that is, over \$625,500. Normally these loans have a higher interest rate than conforming loans but a recent survey of banks reveals that if you qualify, most banks will reward you with a rate nearly as good as normal loans.

One of the dilemmas of travelling these days

is deciding whether to buy a refundable or non-refundable ticket. Experts say if you think there's a chance that you will need to make a change, buy the refundable but pick the airline that will give you the most reasonable rate. You can compare rates at FareCompare.com. Also, consider American's Choice Essential (\$68) or Choice Plus (\$88). With these add-ons, you don't pay a change fee and you get a free checked bag and preferred boarding. Finally, if you can, fly Southwest Airlines. There is no change fee and there's also no charge for your bag.



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