

Gail & Ingrid's

TIPS FOR OCTOBER



# HALLOWEEN IS JUST AROUND THE CORNER

and here are some thoughts to make sure it's a safe one for kids and adults. Depending on the age of your child a cell phone is always a great option. Even if your children are only going around the neighborhood, give them a pre-programmed phone and make sure they know how to use it. Make sure all the important numbers are already there and ready to use. Set a time that your kids should be home by, and ask them to call if they are going to be delayed. And if your child is carrying a prop, check that it has tips that are smooth and flexible enough to not cause injury if fallen on. Also, make sure costumes won't get in the way when walking and cause them to trip. Finally, it is best that an older brother/sister is assisting with young kids...if you can't make it, seek out a neighboring parent or friend.

## AARP has excellent information...



on its website about Social Security claiming strategies as well as a calculator that can help you see how much it pays to wait. It's a great tool to educating yourself before making a decision as to when to start claiming Social Security benefits.

# HAPPY HALLOWEEN



Experience isn't expensive... it's PRICELESS!  
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## If you have tall windows,

*chances are you don't clean them very often, or if you do, it's not easy. For those hard to reach spots, fasten a microfiber cloth on the mop head. Spray lightly with a window cleaning spray and then mop your windows until they shine.*



## Many homes have fences around their property that need repair or replacement.



Top rated fencing pros give us these price guidelines. Chain-link fences should average \$13 a foot, wood should go for \$16 a foot, vinyl should cost \$30 a foot, and aluminum \$40 a foot. Take into consideration how much maintenance is required. Wooden fences typically require more maintenance than other types but they can also be easily repainted or repaired. Before you start digging, make sure the fence is on your property. It may require contacting a licensed land surveyor.

## In case you didn't notice



the Federal Reserve Board did not raise interest rates at their most recent meeting. That means home mortgages continue to hover around historically low rates. So if you're thinking of buying, this continues to be a very favorable time to obtain money.



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