



## Become the Person Who Would Achieve Your Goals

As you develop the skills, knowledge, relationships and demeanor of the “future you”, your goals will be the natural by-product of

your growth. So set out a daily plan for the acquisition of each skill or trait you desire.

Start with little steps, just get the ball rolling, momentum will follow. Take each aspect of your life into account. Think of the development of your mind, body, spirit, emotions, friendships, family, career and finances. What is one thing you could do each day in each area in order to grow?

When you become the person who fits your goals, the goals are the automatic outcome of being such a person.

– Jim Cathcart  
Author of *The Acorn Principle*

*“Our aspirations are our possibilities”*

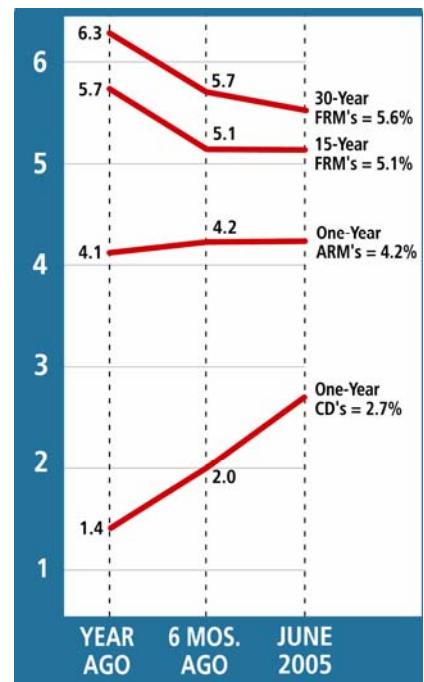
– Robert Browning

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## Key Interest Rates At A Glance

Rate trends over the past year as of June 2005.



FRM = Fixed Rate Mortgage  
ARM = Adjustable Rate Mortgage



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## ID Theft Update

The Federal Trade Commission has a 28-page document titled "ID



Theft: When Bad Things Happen to Your Good Name" that you can download from

## To Give or Not to Give

Law enforcement agencies have issued warnings on "charity e-mail scams." Some advisories are: Do not answer unsolicited e-mail; be wary of requests for money to be sent to overseas accounts; go directly to websites of known charities rather than follow links from other sites; and verify legitimacy through other sources.



## Your Credit Rating—Boosting the Scores

Your credit scores are important but do you know how they are calculated? Your credit is based on five points that are weighted differently as follows:

Your payment history = 35%; amounts you owe = 30%; length of your credit history = 15%; types of credit used = 10%; and new credit = 10%.

As credit scoring is growing in importance there are two sure ways to maintain or increase your credit scores:

Stay well below of "maxing out" on your credit cards and pay everything on time (late payments can cause the largest subtractions on your credit score calculations).



## Financial Health

There is only one "official" internet address for your free credit report. Avoid the "imposter" websites with addresses that are similar and charge for your report. Go to [www.annualcreditreport.com](http://www.annualcreditreport.com).

You can also call (877) 322-8228 to get your free report. They are now available for residents in western and southern states and will soon be available in the east. Reminder: You are entitled to one free credit report from each of the three major credit bureaus every 12 months.

## College Information Gathering

According to an admission trends survey, over 30 percent of students get their college information from the Internet; 26 percent from written materials; nearly 22 percent from college fairs; and 19 percent from the telephone. Go to [www.collegesurfing.com](http://www.collegesurfing.com).



## IRA and Taxes

For a traditional or Roth IRA, you can contribute up to \$4,000 up until April 15, 2006 or \$4,500 if you are 50 years or older. For a 401(k) the maximum contribution increases to \$14,000 or \$18,000 for 50 years of age and older.

## Health Quality



There is a website where you can compare the quality of care for certain medical conditions. It was created by the Centers for Medicare and Medicaid Services—an organization that represents consumers, doctors and hospitals. Go to [www.hospitalcompare.hhs.gov](http://www.hospitalcompare.hhs.gov).

## Mold Control at Home

The Environmental Protection Agency recommends the following tips to reduce moisture problems before they become mold problems:

- Fix leaks and seepage quickly
- Remove moisture by using bathroom and kitchen fans
- See that the ground slopes away from the foundation
- Vent the clothes dryer to the outside



## Home Remodeling Going Strong

Home remodeling activity continues to be strong. The average home in the U.S. is 32 years old with Americans spending



\$186 Billion on remodeling in 2004. Recouping the cost of remodeling varies by the project and the region. On average, Remodeling magazine reports a homeowner can recover 80% or more of money spent on remodeling when the home is sold.

### Home Inspection Tips

- Choose a home inspector with experience, certification and references.
- Require a written pre-inspection agreement between yourself and the inspector.
- See that the inspector reports on favorable and unfavorable conditions.

## Making a Good Move

The Census Bureau statistics show that more people move between Memorial Day and Labor Day than any other time of the year.

There are major considerations such as size of the move, how far, front-end cost estimate, references, packing yourself or packing by the mover, insurance coverage, the final cost of a move and the payment. The size of the move is usually less important than how far. The final cost of a move is based on the weight of

the shipment and the additional services such as packing and packing materials. It is important to ask for references.

## Food Safety

How long can food stay in the freezer? Here's a guide from The Partnership for Food Safety Education...for ground beef, meat or



vegetable stews, and frozen "TV" dinners, three to four months; for poultry, nine months; for beef roasts, six to twelve months; and for egg yolks, up to one year.

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## Outdoor Entertaining

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When entertaining outdoors you want to make sure your guests feel as comfortable as possible. Here are some ideas to consider for your next lawn party or cookout.

- **Serving** – Use a dish set that is made of colorful, unbreakable plastic. Use baskets for your dry snacks. Organize your buffet table so that it is inviting and have everything showing, including the drinks.
- **Seating** – Have on hand enough stackable chairs with seat cushions for comfort. Cover your table(s) with tablecloths.
- **Lighting** – String lights in trees and around your patio for a setting of mood and ambiance.
- **Bug Control** – To keep mosquitoes and flies away use citronella candles. Place around each table and sitting area. Keep food covered or in a netted outdoor tent.

If traveling to a scenic spot away from the house, make a plan for your food and activities and be flexible—you may not have as much control as you would at home. Pack light, involve everyone, and have a great escape together.

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## Money Saving Tips

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Look at your largest expenses first with questions like...do I have the best mortgage and terms that are now available? Is my car more vehicle than I now need and does it require more and more maintenance? On the smaller purchases ask...do I have a purchasing plan as to what I need or want and when to buy? All of this should lead you into a budget that allows easy tracking of revenue, expenditures and savings.

Consider a family budget that includes short and long-term goals and includes spending cuts...the savings of which can be applied to a future vacation or retirement.



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