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### ASK YOUR LAWYER

John W. Bickle, Attorney at Law

This is the next article in our series on **SCAMS**. This article is based on information developed by the FBI on common fraud schemes. However, remember this is information and not legal advice. For legal advice, ask your lawyer.

According to the FBI, senior citizens are frequent targets of Medicare schemes, especially by medical equipment manufacturers who offer seniors free medical products in exchange for their Medicare numbers. You can avoid becoming a victim of this type of Medicare fraud by (1) never signing blank insurance forms; (2) never giving blanket authorization to a medical provider to bill for services rendered; (3) asking your medical provider what they will charge and what you will be expected to pay out-of-pocket; (4) carefully reviewing your insurer's explanation of benefits statement and calling your insurer and provider if you have any questions; (5) not doing business with solicitors who tell you that equipment or services are free; (6) giving your Medicare identification only to those who are providing you with medical services; (7) keeping accurate records of all your health care appointments; and (8) knowing if your physician ordered medical equipment for you.

I'll be back in the next newsletter with more things to think about. John W. Bickle resides in Sun City, is licensed to practice law in all courts in Texas and continues in practice today as a member of the Williamson County Bar. He can be reached by phone at (512) 868-8593 and by email at [jbickle@msn.com](mailto:jbickle@msn.com).

YOU KNOW YOU'RE A TEXAN WHEN...  
 YOU (OR PEOPLE YOU KNOW)  
 REFER TO SOFT DRINKS AS COKE  
 REGARDLESS OF FLAVOR  
 #46

This publication is not a solicitation but is an information service from this real estate office.

Celebrating 17 years in Sun City  
 1520 Sun City Blvd. • Suite 155 • Georgetown, Texas 78633  
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# OCTOBER 2015

Happy Fall!

Privileged information  
about your real estate



Hello everybody,

I hope all is well.

Those of you who have been reading my contribution to our monthly newsletter, these past months; know that from time to time, I have been sharing excerpts from a book called *The American Cowboy*. It has been fascinating to read about the life of the men and women who pioneered Texas. One of the stories I just read, is about a family from our Williamson County, in which it starts: "Not all drovers were men."



"Mrs. George Cluck, with three young children, and another due in the fall, trailed a drive north with her husband. The cowhands didn't seem to mind. They admired her spunk. One said, 'Hell, there're from Williamson County, they grow'em tough and longhorned down there.'

In the Wichita Mountains, a band of outlaws came storming down upon the cattle. Mrs. Cluck loaded the rifles in the hack and handed them out to the sixteen young, nervous trail hands. They had fought the elements, but they had never fought men.

She snapped, 'If any of you boys don't want to fight, then get in the hack here, and look after the children and let me have your gun.'

No man backed down. They eased their horses behind George Cluck, who had stood alone facing the sneering mountain rustlers. The cattle had paused to graze around them. Cluck would be damned if he gave up one. He said quietly, 'I got 16 fighters as good as ever cross the Red, boys raised on the rattlesnakes, wild cats, and cactus of Williamson County. If anybody's honin' for a fight, let him get his prayin' done.'

The outlaw leader bristled for a moment then relaxed. He had learned to read the eyes of a man. He knew also that he had chosen the wrong herd. Sixteen scared young hands, were staring straight at him. Scared men kill. And, behind them, a woman fondled the hammer on her shotgun. She wasn't scared. Women who aren't scared, kill. He nodded to his men, turned, and rode slowly away."



When I think of the strength, the courage, and the poise under pressure of the Texas pioneer women; I have great admiration for them, my great-grandmother and grandmother, included. But the two of them are a story for another day.



Most of the ladies in The Stacy Group office are also Texas women, who exemplify the traits so evident in Mrs. George Cluck. And, as their "trail boss," I can say there ain't no quit in these women.

I invite you to come by our office, and meet these Texas ladies. They are all caring, professional women, who remain steadfast, gracious, and full of "spunk" as they help you buy or sell your home in Sun City Texas.

All for now,  
Lon

## YOUR HOME'S FALL CHECKLIST



Fall is the perfect time to take care of the little things that can make a big difference for you and your home. Most of the tasks listed below are well with-in the average person's ability. But even if you choose to have a professional handle them, it's worth the expense. You'll save money -- and maybe even your life.

**Get your mind in the gutters.** After the leaves have fallen, clean your gutters to remove leaves, twigs, and gunk. Make sure gutters aren't sagging and trapping water; tighten gutter hangers and downspout brackets. Replace any worn or damaged gutters and downspouts.

**Button up your overcoat.** Grab a couple of tubes of color-matched exterior caulk and make a journey around your home's exterior, sealing up cracks between trim and siding, around window and door frames, and where pipes and wires enter your house. Preventing moisture from getting inside your walls is one of the least expensive — and most important — of your fall maintenance jobs. You'll also seal air leaks that waste energy.

**Get on top of roof problems.** Call in a pro roofer for a \$50 to \$100 evaluation. Inspect your roof for damaged or curled shingles, corroded flashing, or leaky vents. If you find colored grit from asphalt roof shingles in your gutters, beware. That sand-like grit helps protect shingles from the damaging ultraviolet rays of the sun. Black algae stains are just cosmetic, but masses of moss and lichen could signal roofing that's decayed underneath.

**Prune your plants.** Late fall is the best time to prune plants and trees — when the summer growth cycle is over. Your goal is to keep limbs and branches at least 3 feet from your house so moisture won't drip onto roofing and siding, and to prevent damage to your house exterior during high winds.

**Give your furnace a physical.** Schedule an appointment with a heating and cooling pro to get your heating system checked and tuned up for the coming heating season. Change your furnace filters, too. This is a job you should do every two months anyway, but if you haven't, now's the time. Test smoke and CO monitors, inspect (or install) fire extinguishers.

**Jan Schmidt, REALTOR®**

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## Golden Rules of Bath Remodeling

Recently, I had the pleasure to assist one of my clients in remodeling their master bath in their newly purchased home here in Sun City....& what fun we had!

Bathrooms are among the most private spaces in any home. Here are a few guidelines we found most helpful:

1. Limit your options—scale down the variables to establish a soothing atmosphere. If the bath is small---matching floor & wall tiles will help the space feel larger.
  2. Don't go overboard---use some of the same materials, colors & textures that appear in the other rooms of the home.
  3. Use furniture---think outside the box when selecting furnishings---armoires can store towels & toiletries---chests may be plumbed & converted into vanities---maybe even add a comfy ottoman or chair!
  4. Choose timeless materials---keeping an eye toward longevity---avoid trendy colors & design fads when selecting tiles, faucets & fixtures.
  5. Splurge a little---a blatant gesture of self-indulgence is easily justified. A few options include heated floors, frameless glass showers & therapeutic showerheads!!!
- With so many options---(try to



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## WHAT'S THE DIFFERENCE BETWEEN A RESIDENTIAL HOME WARRANTY AND HOMEOWNER'S INSURANCE

The biggest difference is that an insurance policy compensates the owner against damage or liability that arises from some unknown event. A residential service contract does not insure against losses, they repair or replace specified items in the home that fail due to normal use.



As a tool in the sale of your home, a home warranty can be good for both sides. If you ask your realtor to secure a residential home warranty on your home as you list it, if there are issues which arise as a result of an inspection, it may only cost you the price of a service call for whichever warranty company you choose (somewhere between \$60-\$75) to have it repaired. And if you provide one for the Buyer of your home, that too can save anguish on both your parts, especially if an air conditioning system breaks down right after closing, the Buyer just pays that service call and the unit is repaired or replaced. These home warranties are usually a shorter term (if chosen by the Seller) from the listing date through the closing date. All policies are different and some only cover certain things for sellers.

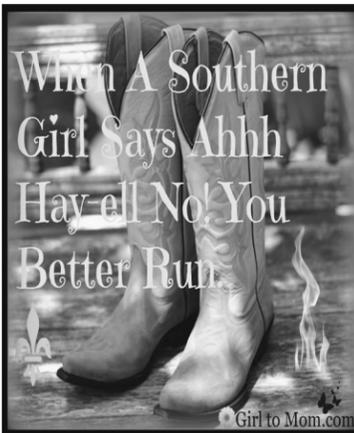
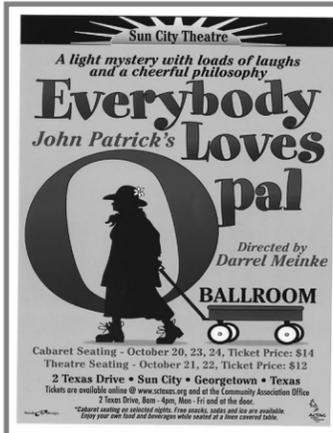
For a Buyer, the Seller normally pays the premium as a condition of the sales contract, or it can be purchased by the Buyer if the Seller doesn't provide it. It goes into effect the day of closing for one year and can be renewed each year. Some companies will look at the inspection report.

I've had many people tell me stories of how their ovens, dishwashers, microwaves and even a/c have gone out and that for the cost of the service call they were repaired.

Think of this when we're listing your home for sale or helping you purchase a home as it can save valuable time and money at a time when you least want or expect it.

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## 10 Years of Pet Adoptions at Georgetown Animal Shelter



Please Join—Celebrating 10 years October 17 from 1:00 —4:00  
Location: 110 W.L. Walden Drive  
Contact the shelter at (512) 930-3592 or by email at [animalsvc@georgetown.org](mailto:animalsvc@georgetown.org) or online at [www.pets.georgetown.org](http://www.pets.georgetown.org).

## Pool Camaraderie

Upon arriving at the pool, you're greeted with "good morning, how are you?" We all have our own routine, some more structured than others. But we make room and respect the space needed to maneuver up and down the pool walking area.



We are all glad to be there. As fitness participants come and go, they will wave to someone they know in the pool. There are two pool-goers named "Al". When they arrive, you can hear communications in the form of "hoot, hoot".

Long-term swimmers always show the newbies the "ropes" and answer questions about the lane sign-ups, etc. An effort is made to remember the first names. Some have particular lanes they like to swim in for a variety of reasons. So many times someone will share with another person in a lane to make room for the regulars to do their workout.

Often participants share pertinent information - help for a computer glitch, "senior moment story", gardening tips, real estate question, cooking plans, and general caring for whatever concerns them. It's always inspiring to see progress of those recovering from surgery or a stroke.

Be it the swimmers, walkers, or those exercising ---- it's good for the body but also good for the soul. If you miss a day, someone will ask about your well-being. Kinda like the bar "where everybody knows your name".

This pumpkin bread recipe will be nice to share with your neighbors. It's from Allrecipes.com.

### Delicious Pumpkin Bread

- |                         |                               |
|-------------------------|-------------------------------|
| 3 ¼ c. flour            | 2 c. solid pack pumpkin puree |
| 3 c. sugar              | 2/3 c. water                  |
| 2 teaspoons baking soda | 1 c. vegetable oil            |
| 1 ½ teaspoons salt      | 4 eggs                        |
| 1 teaspoon nutmeg       | ½ c. chopped walnuts          |
| 1 teaspoon cinnamon     |                               |

Grease and flour three 7 x 3 inch pans. Preheat oven to 350 degrees. Measure flour, sugar, baking soda, salt, and spices into a large bowl. Stir to blend. Add pumpkin, water, vegetable oil, eggs, and nuts. Beat until well combined. Pour batter into prepared pans. Bake for approximately 1 hour.



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## Need a Physical Address!

I was recently reading about the newest rental scam and wanted to share it with you. Tenants have been searching for rental homes on sites such as Craigslist. They find a home they like, they give a security deposit to the person posing as a Property Manager and then they never see them again.

**DANGER**

**Craigslist**

**Rental Home Scam**

In some extreme cases, the "scammer" has had the locks changed on these empty properties and even moved in the tenants! Collecting not only a security deposit, but rent as well. The tenants do not know they have been scammed until someone shows up at the house to show it. They believe they have done everything right.

How do you avoid getting scammed? Do business with a company that physically has an office and has a history of doing business in the area. By having a physical address (not a PO Box) it insures a company is more vested—they are spending money too. It gives you more reassurance they won't disappear with your money overnight. New scams are popping up daily, do your part to protect yourself the most you can.

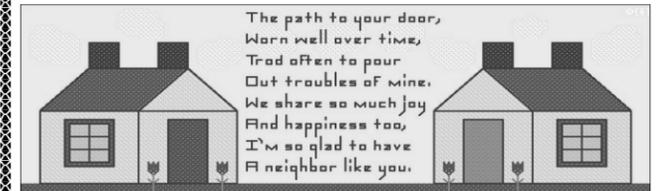
In case you aren't from our great state and you are learnin' —here are some things you should know **Texans never say....**

10. The tires on that truck are *too* big.
9. I just love the Opera.
8. I want some ketchup with my BBQ.
7. Do you think my ball cap goes with this shirt? (of course it does!)
6. We're vegetarians.
5. Football is boring.
4. Texas isn't *that* big.
3. I had Mexican food in New York.
2. What is a What —a—burger?
1. "Y'all" isn't proper grammar.



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## Back Door Neighbors

This year Jerry and I had the honor of attending our dearest Sun City friends 60<sup>th</sup> Wedding Anniversary. In our group of friends, Jerry and I are the juniors. It is our experiences that have brought us together as friends. So this couple is not only friends, they are sister & brother and parents to us. And for me, I feel a sense of love that transcends ages. As I sat among the glow of this family and their friends, I could not believe how blessed we are to know this couple. Because of this relationship, their children have become our brothers and sisters of the heart and their friends are our friends.

When we purchased our 1<sup>st</sup> Sun City home, 12 years ago; we chose a cottage. Who would have guessed it would yield us such wonderful friends. Don and Grace were our "roof mates". We spend many evenings on the back patio enjoying a cool beverage and most importantly, their company. Sharing stories of their life's journey, past triumphs and future plans. It is so amazing how people from another part of the country can have so much in common. Living in a community where people, in the same "Season of Life" gather, has given Jerry and me such a wonderful opportunity to acquire these types of relationships. As I meet people and I see them gather as friends, I share their joy. I hope you continue to fill your cup of life with joy.

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