



# Annie G's Mountain Musings December 2007

## Prevent Holiday Theft

**T**is the season for holiday shopping, but it's also the season for holiday thievery. The Identity Theft Resource Center (ITRC) in San Diego, Calif., estimates that 15 million people are victims of identity theft every year. The not-for-profit group reports that it gets more calls about lost and stolen wallets and purses during the holiday season than at any other time of the year. To make sure identity theft does not spoil your holidays, the ITRC has several tips for safeguarding your personal data.



- Never share your social security or credit card numbers in a public environment. Instead of verbally sharing requested sensitive information, write it down for the clerk, then take the slip of paper home with you. Also when talking on your cell phone in public, don't give any personal information over the phone.
- Keep store receipts in your wallet, not inside the bag with your purchase.
- Carry only what you need when shopping, and make sure to keep purses, backpacks and bags zipped or fastened shut to deter pickpockets.
- Use debit cards judiciously or leave them at home they are a direct link to your bank account. By using credit cards instead, you can review the billing statement afterward and dispute any suspected fraudulent activity.
- When shopping online, print out the Web page describing the item(s) you ordered, as well as any e-mail messages and contact information for the online seller.
- Do not provide your social security number, birth date or mother's maiden name in an e-mail or within a Web site.

Today's Interest Rates: 12/12/07

### Conforming

30 year fixed	5.6%
15 year fixed	5.20%
5 year ARM	5.56%

### Winter Park!



## \* DID YOU KNOW

**A**n open fireplace damper can let as much as **8 percent** of your heat go up the chimney? According to the National Association of Home Builders, warmth from a fire is confined only to the room that has the fireplace and does not radiate throughout the house. In fact, a considerable amount of heated air from other parts of the house can go wastefully up the chimney when a fireplace is in use.

## Grand Dates >> >> >> >> >> >>

### December

- 15 Christmas Music Festival
- 26-31 Melodrama (Boo/hiss)
- 31 Diamonds in the Sky

### January 2008

- 12-15 Grand Lake Snowshoe Festival
- 20 Concert in the Pines
- 26-28 3 Lakes Fishing Contest

## Brain Teaser >> >> >> >> >> >>

The answers to last month's Brain Teaser Out of Place...  
1. Singapore; 2. Cairo; 3. Shanghai; 4. Athens; 5. Santiago

### A Personalized Moose Story Just for You!

Fill in the following & send it to the email or address below. You'll receive a wonderful, personalized holiday Morris Moose story. You can do this for yourself, &/or children, grandchildren or ???

1. First Name \_\_\_\_\_
2. Best Friend's Name \_\_\_\_\_
3. Favorite Number (1-10) \_\_\_\_\_
4. Favorite Kind of Pie \_\_\_\_\_
5. Favorite Snow Activity \_\_\_\_\_
6. Favorite Animal in the Mountains \_\_\_\_\_
7. Favorite Dinner Entree' \_\_\_\_\_
8. Favorite Vegetable \_\_\_\_\_

[AnnieGins@rkymtnhi.com](mailto:AnnieGins@rkymtnhi.com)

Annie G <sup>or</sup> (@ RE/MAX)  
PO Box 573  
Grand Lake, CO 80447

