



The Home Review®

News to Help You Save Time and Money

December 2010

The Real Meaning Of *Peace*

There once was a King who offered a prize to the artist who would paint the best picture of *Peace*. Many artists tried. The King looked at all the pictures, but there were only two he really liked and he had to choose between them.

One picture was of a calm lake. The lake was a perfect mirror, with peaceful, towering mountains all around it. Overhead was a blue sky with fluffy white clouds. All who saw this picture thought that it was a perfect picture of *Peace*.

The other picture had mountains, too. But these were rugged and bare. Above was an angry sky from which rain fell and in which lightening flashed. Down the side of the mountain tumbled a foaming waterfall. This did not look peaceful at all. But when the King looked closer, he saw behind the waterfall a tiny bush growing in a crack in the rock. In the bush a mother bird had built her nest. There, in the midst of the rush of angry water and noise, sat the mother bird on her nest...in perfect *peace*.

Which picture won the prize?

The King chose the second picture. "Because," explained the King, "*peace* does not mean to be in a place where there is no noise, trouble, or hard work. *Peace* means to be in the midst of all those things and still be calm in your heart. That is the real meaning of *peace*."

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May you know the real meaning of *peace* at the holidays – and always!

Paul

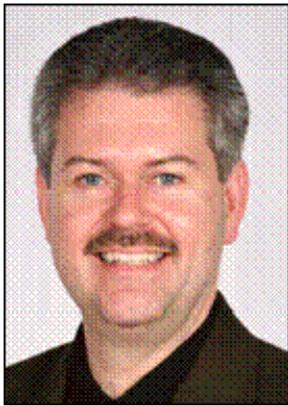
Beware Of Poinsettias!

If poinsettia plants are a "must" for your holidays, here's a note of caution: A recent study indicated that individuals who are allergic to the latex in rubber may be allergic to poinsettia plants because both are of the same plant family. Researchers warn that about 40 percent of the approximately 26 million people in the United States and Canada who are allergic to latex could experience a reaction to poinsettias ranging from a skin rash to wheezing, chest pain, falling blood pressure, and shortness of breath.

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Market Update

Foreclosure Alternative: The Short Sale

A short sale is far from hassle-free, but it's a better alternative than foreclosure. And now you've got a little help from your friends in D.C. Here are the facts about short sales and how to get started.

Short sales get government incentives

Although short sales are not hassle-free, at least you've got the government backing you. The Home Affordable Foreclosure Alternatives(HAFA) program provides financial incentives for lenders and borrowers to avoid foreclosure through short sales or deeds in lieu of foreclosures.

Participation in the HAFA program requires adherence to guidelines and HAFA is for homeowners who can't keep their homes with the help of a loan modification.

Advantages of a short sale

- You can be a homeowner again more quickly with a short sale in your past than with a foreclosure. New Fannie Mae guidelines help you qualify for a new mortgage in as little as two years after a short sale, as opposed to up to seven years after a foreclosure.
- You will have more time to make relocation plans and save money than with a deed in lieu. A short sale may take four to 12 months. A deed in lieu of foreclosure arrangement typically requires you vacate your home within 30 to 60 days of signing.
- You can receive up to \$3,000 from your lender for moving expenses at the time of closing of a HAFA short sale or a HAFA deed in lieu of foreclosure. Relocation funds are part of the incentives of HAFA, but not necessarily for other short sale or deed in lieu programs of the lenders.
- You can help your community's home values. Because the lender often receives a higher amount of the remaining loan balance than it would from the sale of a home after a foreclosure, short sales help support home values in the surrounding community.

Disadvantages of a short sale

Your credit score will take a severe hit. But that would happen anyway with a foreclosure. Fair Isaac, creator of the FICO score, says foreclosure and short sales have virtually identical impacts on your credit score. VantageScore--a company that has created a credit score model for consumers--says a short sale will lead to only a marginally lighter hit when compared with foreclosure.

You may owe additional taxes. In the past, if your outstanding mortgage was \$100,000 and your lender accepted a short-sale purchase offer of \$90,000, you were liable for income tax on the forgiven \$10,000, says Harlan D. Platt, economist and professor of finance at Northeastern University in Boston. However, the Mortgage Forgiveness Debt Relief Act of 2007, which runs through 2012, generally allows taxpayers to exclude income from the discharge of debt on their principle residence in some circumstances. Full relief is available only if the amount of forgiven debt doesn't exceed the debt that was used to acquire, construct, or rehabilitate a principal residence. Consult a tax professional and an attorney to minimize or avoid this liability.

In some states, your lender may still be able to come after you for the difference between the short sale price and the amount needed to pay off the mortgage. Your actual agreement with your lender and state and local laws and regulations spell out the details. Consult a tax professional and an attorney to minimize or avoid this liability.

How to proceed with a short sale

- Find a qualified REALTOR® experienced in short sales. Short sales are tough to navigate, and they're further complicated by your loan type--FHA vs. Veterans Administration vs. conventional loans. Real estate agents who specialize in short sales will know the proper steps and order of the steps involved. They'll also be able to navigate the many parties involved in the process and over-burdened loss mitigation departments. Look especially for agents who have Short Sales and Foreclosure Resource (SFR) Certification, which requires specialized training.
- Gather evidence to support your need for a short sale as opposed to a foreclosure. You'll need to prove that you have little or no equity in your home, you're behind on your payments, and you're no longer able to afford your home. You'll need to write a hardship letter to the lender describing your circumstances, such as a divorce, job loss, illness, death, or other event that has impacted your income. A short sale can be a time-consuming process, but if you can avoid foreclosure, it's worth it in the long run.

Information courtesy of Gwen Moran, financial writer, www.houselogic.com.

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Stay Safe On Escalators

Escalators are everywhere, and it's easy to take them for granted and possibly get careless when using them. Every year, thousands of people end up in the emergency room because of escalator accidents, with children and the elderly at the greatest risk for serious injury. Follow these basic safety tips for ascending and descending without mishaps:

- Make sure your shoes are tied. A dangling shoelace can snag or get trapped in the escalator's grooves or sides.
- Keep an eye on loose clothing so it stays clear of steps and sides.
- Always hold the handrail. When carrying packages, keep one hand free so you can safely hold on.
- Stand in the center, not the sides.
- Face forward so you can watch where you're going and when to step off.
- Step on and off carefully. Watch the steps as they move so your feet are positioned correctly. When you step off, get clear of the area right away to prevent collisions with people behind you.
- Use the proper escalator. Walking (or running) up or down the wrong escalator is dangerous.
- If you have children with you, be especially careful to apply these guidelines. Adults should hold the handrail, and children should hold the adult's hand. Or, for safety's sake, use an elevator if available.

WELCOME NEW CLIENTS

Here are some of the new clients who became members of our "Real Estate Family" this past month. I'd like to welcome you and wish you all the best!

Brian & Lynda McWhirter found us on the Web.

Bryan French was referred by Stacie Streich, a friend and member of Gladstone Area Chamber of Commerce.

We love giving recognition to our new friends and our wonderful existing clients who are kind enough to introduce their friends and relatives to us.

Free Reports!

- How to Sell Your House for The Most Money In the Shortest Possible Time

Free Information!

- What did that house across the street sell for?

Free Subscription to My Newsletter!

See page eight for all this and more.

A Bountiful Spectrum Of Celebrations

December is a month of celebrations and holidays that span many different countries and cultures. Don't miss out on any of them.

Here, in chronological order, is a guide to what your friends and neighbors are up to this month:

Hanukkah. This year this eight-day Jewish holiday begins at sundown on **December 1** (because the traditional Jewish calendar begins at sunset). Hanukkah marks the rededication of the Temple of Jerusalem following the Jews' victory over the Hellenist Syrians in 165 B.C. According to the Talmud, the Jews had only enough olive oil to keep the eternal flame in the Temple burning for a single day, but miraculously, the oil continued to burn for eight days, during which time the Jews were able to produce and consecrate

fresh oil for the flame.

Hanukkah is observed by the lighting of a nine-branched candelabrum, called a *menorah*. One candle is lit

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November Quiz Answer

Question: Deoxyribonucleic acid is better known as what?

Answer: DNA.

Source: ghr.nlm.nih.gov

Congratulations to Paul Hilpman.
Your name was selected at random
from all of the correct quiz entries and
you'll receive a

Starbucks gift card

**Watch for your name
in a coming month!**

each of the eight nights, with a central candle lit each night to light the others.

Al-Hijra. The Islamic New Year is observed this year on **December 7**, the first day of the month of Muharram, when the prophet Muhammad and his followers emigrated from Mecca to the city now known as Medina in the year 622. Several years earlier Muhammad had advised some Muslims to leave Mecca to escape persecution, but remained there himself until growing hostility prompted them to relocate.

Hijra means “migration” in Arabic, and is related to the Latin *hegira*, which also refers to a journey or migration. The Islamic New Year is not marked by religious rituals or observances, but many Muslims use the occasion to reflect on the past and future, as well as the original Hijra itself.

Christmas. This Christian holiday on **December 25** celebrates the birth of Jesus, sometime between the years 7 and 2 B.C. The word “Christmas” comes from “Christ’s Mass,” a phrase first recorded in old English as *Cristes mæsse* in 1038. Christmas began to be observed with feasts and celebrations in the Middle Ages; King Richard II of England hosted a Christmas feast in 1377, with a menu that included eight oxen and 300 sheep.

The colonial Puritans of New England disapproved of Christmas celebrations, which were banned during the 17th century. But other colonists observed the day with Christmas trees and nativity scenes. President Ulysses S. Grant signed the law making Christmas a federal holiday in 1870.

Kwanzaa. A seven-day celebration of African heritage and culture observed annually from **December 26 to January 1**, Kwanzaa was created in 1966 by activist Ron Karenga to provide African Americans with a holiday that emphasized their shared history and experience. The name Kwanzaa is derived from *matunda ya kwanza*, a Swahili phrase meaning “first fruits.”

Houses are decorated with African art and colorful cloth, and seven candles are placed in the *kinara*, a candleholder. The central candle in the kinara is black, with three red candles on the left and three green candles on the right. The candles represent the Seven Principles of Kwanzaa, which are contemplated each day as one is lit: unity, self-determination, collective work and responsibility, cooperative economics, purpose, creativity, and faith.

Protect Yourself From Identity Theft

Anyone can be the target of identity theft. To safeguard your money and your credit rating, take these common-sense precautions:

- Access, print and carefully examine your credit report at least once per year.
- Never give out personal information via phone or email to people you don't know.
- Do your homework on how online sites like PayPal and eBay work before you use them.
- Be skeptical of “business” emails with incorrect grammar and spelling errors.

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December Quiz Question

What is the world's largest herb?

Everyone who faxes, e-mails or calls in the correct answer by the last day of this month will be entered into a drawing for a Starbucks gift card.

- Don't cash or deposit checks from people or businesses you don't know.
- Monitor your credit card and bank accounts even if you don't use them very often.
- If you do become an identity theft victim, cancel your credit cards, call your bank or financial institution, and file a police report.

Origins Of Common Terms

The origins of some figures of speech are obvious – “putting the cart before the horse,” for instance. Others are a little more obscure. Here are the explanations behind three common expressions:

Pulling the wool over their eyes. In the 17th and 18th centuries, thieves and robbers would yank their victims' wool wigs down over their eyes so they couldn't see who was attacking them.

Blackmail. In 16th-century England, mail meant “rent” or “tribute.” Debts that had to be paid in silver were called “whitemail.” A debt that could be paid in any other way – from livestock to property – was called “blackmail.” Because blackmail did not have a set value, the person collecting the debt could extort any amount or anything they wished from the debtor.

Red tape. For centuries, it was a British custom to seal important documents with red wax and red tape. Cutting through it was the only way to get at the documents and read them.

What *Not* To Say This Holiday...

1. Hey! There's a gift!
2. Well, well, well ...
3. Boy, if I hadn't recently shot up four sizes that would've fit.
4. Gosh, I hope this never catches fire! It is fire season, though. There are lots of unexplained fires.
5. If the dog buries this, I'll be furious!
6. I love it – but I fear the jealousy it will inspire.
7. This is perfect for re-gifting.
8. I really don't deserve this. Seriously.
9. Too bad, tomorrow I'm entering the witness protection program.

Shop Savvy At The Grocery Store

Everyone wants to stretch their food dollars, and the grocery store is a great place to do it. Here are some tips for savvier shopping:

See An Interesting Home?

No need to wonder about the price. No need to call a high-pressure sales agent who will just make you feel obligated. My computers can send you the information quickly and easily, for any house, listed or sold, anywhere in town.

Just ask me! It's all part of my free, no-obligation HomeFinder Service.

Leave the address on my voicemail, anytime, 24 hours a day, and I'll fax, mail or e-mail all the information to you on that listing within 24 hours.

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CUSTOMER SERVICE?**

Request a free copy of my service directory. All of the businesses listed in it have a proven track record for providing the outstanding customer service you deserve.

Don't assume those items stacked at the end of the aisles – like sodas and chips – are on sale. This is a trick to make them seem like they're marked down. More often than not, they're marked at the regular price.

Know that you pay for convenience. Skinless chicken breasts cost more than those packaged with skin. The same applies to pre-cleaned and cut carrot and celery sticks. Quality may not vary. It's just a matter of deciding whether you want to put a little extra work into it.

Try the store brands. If you compare the contents and nutritional value of name-brand versus no-brand items, you'll discover that they're often identical. In fact, they're often made in the same plant in the same way.

Use coupons. How often have you clipped coupons only to allow them to expire? Develop a system that will ensure their use.

Avoid grocery stores on the weekend. The stress of crowded stores and long lines makes you more susceptible to speed buying. Try to shop during weekdays, first thing in the morning or later at night.

Don't Try Forcing Yourself To Sleep

The harder you try to fall asleep, the more elusive dreamland becomes.

In an experiment, scientists split 100 college students into two groups. One group was told to fall asleep as quickly as possible; the other was instructed to go to sleep whenever they could.

The "fall asleep quickly" group took longer to drift off than their counterparts. The scientists theorize that *trying* to fall asleep creates a sense of frustration that drives sleep away, similar to insomniacs, who constantly monitor their state of consciousness and wake themselves up time and time again, creating a self-fulfilling situation.

How To Ease Your Anxiety This Month

For many, the end-of-year wrap-up duties at work and home collide mightily with what should be pleasurable activities after hours, and pretty soon it all seems like work that will never get done. Here are three ways to navigate your obligations:

Aim for "good enough." Stop striving for perfection. You'll only drive yourself – and anyone else in your orbit – nuts. You can't make everything ideal. No holiday tree is perfect; cookies don't have to be made from scratch. Do your best, and move on.

Prioritize your socializing. With all the parties and get-togethers going on during the holiday season, don't feel obligated to attend every single function. Decide which events are most important both professionally and personally, and skip the non-essential ones.

Divide the labor. Separate your to-do list into small, manageable chunks. Instead of exhausting yourself by trying to do everything at once, wrap one or two gifts every evening. Shop online during lunch breaks for 20 minutes at a time. Write five holiday cards each morning. Break down tasks however you can so they're not daunting.

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\$220,000 ext 71

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MLS #1695888

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Terrific Two Story Kensington at St. Andrews, O.P., KS

MLS #1685204

\$325,000

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\$128,600

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