

# The Home Review®



News to Help You Save Time and Money

May 2011

## Rediscover What You Love

Steve Jobs started Apple Computer, Inc. in his parents' garage when he was 20 years old. Over the next decade, his company grew into a \$2 billion organization with over 4,000 employees. But Steve didn't get to enjoy his company's future successes, because it was at the 10-year mark of his tenure with Apple that his own company fired him – leaving people in the industry wondering, "How did this happen?"

As Apple grew, Steve hired someone he considered very talented to run the company with him. And at first things were great, but eventually their visions of how to manage the business started to diverge and Apple's Board of Directors sided with the other guy. So at the age of 30, Steve found himself out of a job.

Steve's firing was very public and he thought about just packing up and moving out of town. Then something happened. It dawned on him that he still loved what he did, so he decided to start all over again.

According to Steve, "I didn't see it then, but it turned out that getting fired from Apple was a good thing. A new beginning and being less sure about everything replaced the heavy burden of being successful. It freed me to enter one of the most creative periods of my life."

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Steve got married, started a family and 11 years after leaving Apple, he triumphantly returned as their Chief Executive Officer.

"I'm pretty sure none of this would've happened if I hadn't been fired. It was terrible tasting medicine, but I needed it. Sometimes life hits you in the head with a brick. You just can't lose faith. I'm convinced that the only thing that kept me going was that I loved what I did."

**What I learned is that sometimes the worst-tasting medicine is the best cure.**

**Sunday, May 8**

**Happy**

**Mother's Day!**



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# Market Update

## Has Housing Reached a “Recovery Path”?

Sales of existing homes rose slightly in March, marking the sixth consecutive monthly rise for existing home sales in the last eight months, the National Association of REALTORS® reported last week.

“We’re clearly on a recovery path,” says Larence Yun, NAR Chief Economist.

“Existing home sales rose 3/7 % in March from February, as distressed sales, such as those in foreclosure, continued to make up a big bulk of home sales (40% of all purchases).

“At this point, we’re likely to see a steady improvement in sales,” says economist Joel Naroff of Naroff Economic Advisors.

So just in time for the spring buying season, here’s what economists have to say about who’s buying and currently driving the market:

**Investors:** All-cash deals last month made up a record number of sales, accounting for 45% of all resold homes. Investors continue to make up a big part of those cash deals. Investors are buying distressed homes and flipping them for a slight profit or turning them into rentals, says Patrick Newport, economist at HIS Global Insight.

**Luxury consumers:** Some real estate professionals are reporting a pick up in luxury markets in some cities too. “The confidence is back in the market,” says Neil Palmer, CEO at Christie’s International Real Estate.

**Foreign buyers:** Coastal markets, in particular, are seeing a surge of foreign buyers, such as in New York, Palm Beach, FL, and San Francisco, AOL Real Estate news reports.

**Traditional buyers:** Traditional buyers are also re-emerging. Mortgage applications to buy homes rose 10% over a seven-week period, according to the Mortgage Bankers Association’s most recent report. “This pickup in demand should show up in improved existing home sales in April and May, unless lending conditions tighten,” Newport says.

The market is making “slow, steady progress” and demand in housing is rising even with higher mortgage rates “so that’s encouraging,” Pierre Ellis, economist at Decision Economics in New York, told The New York Times.

“It’s the new financial psychology,” says Jarvis Slade Jr., Christie’s managing director for the Americas. “We’ve had two years of hesitation, the sellers are realistic, the buyers confident and cautious, but Americans are starting to feel better.”

*Source: Rising home sales point to a recovery; Prices expected to keep falling 5% to 7% this year.” USA Today (April 21, 2011), “U.S. Home Sales Top Forecasts in March.” The New York Times (April 21, 2011), and Rich People Buying Homes Again-Should You?” AOL Real Estate News (April 20, 2011).*

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# How To Get A Good Night's Sleep

If you have difficulty sleeping, you might want to consider implementing these tips. Remember, these guidelines are for "typical" adults – they're not for children or for adults with medical conditions.

**Establish and maintain a regular bedtime.** Setting and keeping a regular bedtime strengthens your sleep cycle and gives you a better chance of falling asleep, getting a good night's sleep and waking up refreshed.

**Start a nighttime routine,** such as taking a hot bath, reading a book or listening to soothing music. This will help you transition from the waking world to the sleeping world. Establish a schedule that relaxes you, and avoid activities that cause stimulation and stress just before bedtime. Don't try to solve family problems, pay bills or perform other activities that might cause anxiety.

**Create a relaxing sleep environment** that's dark, quiet and cool. Set up a sleep atmosphere that reflects your needs and make sure you have a comfortable mattress and pillow.

**Don't eat close to your bedtime.** It's best if you can finish eating at least two or three hours before you go to bed. In addition, some people like to avoid drinking anything close to bedtime so they won't wake up at night to go to the bathroom.

**Practice regular exercise routines.** If your schedule permits, the best time to exercise is during the late afternoon. If you exercise too close to bedtime, it will increase your alertness and raise your body temperature, making it more difficult for you to fall asleep.

**Avoid caffeine, nicotine and alcohol prior to sleeping.** Caffeine can remain in your body for up to three to five hours after ingestion. Nicotine is a stimulant that may wreak havoc on your sleep patterns. Alcohol might disrupt your sleep and cause you to wake up more often at night.

## Something About On-line Dating

Today, more and more relationships are getting their starts on-line. Friendships, romances, business partnerships – just about any type of relationship can now begin on the Internet. Slowly, the prejudicial attitudes about starting human relationships via computers are fading away, but important issues about the matter still remain.

If you've never met someone face to face, but you're sharing important information about yourself with that person – how are you to gauge who this person really is? Absent are the things that you measure another's character by when you use electronic communication in order to start and build a relationship. You can't stare into someone's eyes and "just know." You can't read facial expressions or body language. In addition, you're limited to a large degree to how that person wants you to see him or her.

The Internet is the perfect breeding ground for our own projection. You can like, love or respect the person on the other end because you can imagine that he or she is exactly what you want him or her to be.

Most people no longer shun relationships that begin on the Internet – but it's probably a good idea to exercise caution until you get to know your correspondent in person.

### *April Quiz Answer*

**Question:** Don Featherstone invented what long-legged, plastic lawn ornament in 1957?

**Answer:** The pink flamingo  
Source: [www.inventors.about.com](http://www.inventors.about.com)

**Congratulations** to Elizabeth New

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!**

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# How To Be A Gracious Guest

This Memorial Day weekend, many people will travel to visit their friends and family. Here are some helpful guidelines to follow in order to be gracious guests for either an evening gala or a weekend event.

## For the Evening:

- Never arrive early. It's your host's right to stay in his or her pajamas until five minutes before the party starts.
- Help out and remain flexible. If the dog devours the appetizers, offer to run to the local grocery store and pick up a deli platter or some cheese and crackers.
- Don't arrive empty-handed. Be creative. You don't have to bring the traditional flowers or bottle of wine. Aromatherapy candles or a gift certificate for a manicure or pedicure make for unique gifts.
- Keep an eye on your children and make sure they don't run rampant. Not everyone wants to see his or her house turned into a playground.

## For the Weekend:

- Remember that you're a guest. Wearing pajamas until noon is acceptable at home, but bring a robe for breakfast with your hosts.
- Everyone deserves a bit of quiet time. Afternoon naps work wonders and will give you that much needed rest for the evening's activities.
- Help out with meal preparation and cleanup. It's common courtesy and can be a great springboard into conversation.
- Don't rely on your hosts to plan everything. Rent a car and schedule your own activities – and *always* invite your hosts.

After both evening and weekend stays, send your hosts a handwritten appreciation note. If you'd like, take that opportunity to invite them over to your place to return the favor.

# Look 'Em In The Eye

A new study found that when women make direct eye contact with someone, those people perceive them as being more likable than others who fail to look them in the eye. The study's lead author, Malia Mason, a Ph.D. candidate at Dartmouth College in New Hampshire, says this is most likely because eye contact sends the message that the person spoken to and listened to is more interesting than anything or anyone else.

The study also found that eye contact increases your ability to persuade others. If people perceive you as likable, then they'll pay closer attention and listen to your point of view.

So what can women glean from this study? If you're trying to get your husband or other people to do something for you, it might be better to speak with them face-to-face instead of on the phone. And when you do raise a topic, fix your gaze on the person you're talking to, and you'll be more likely to get cooperation in return.

# Keeping Seniors Safe

More elderly citizens are living to older ages and staying active longer. That's the good news. But, as the baby-boomer population in the United States ages, a problem already too common for seniors is growing worse: They're reporting more fall-related injuries – and experts expect the numbers to continue to rise.

## ***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!

These people found us on the Web

Jay Bettis

Lester Jones

Delores & Wayne Ratzburg

Don & Diane Peterson

Scott & Ann Heider are returning clients

And Todd & Kelly Kerkhoff referred themselves

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

***DO YOU WANT TO FIND  
OTHER LOCAL BUSINESSES  
THAT GIVE OUTSTANDING  
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.

More than 13,000 people over the age of 65 will die from a fall each year in America. Ten thousand of those people will die from falls in their own homes and residences.

According to a report on falling, injuries and deaths issued by the National Safety Council and The U.S. Consumer Product Safety Commission, council President Alan McMillan says that he's afraid there's a complacency about old age and falling. He believes people think seniors eventually will fall and break something anyway, even though most senior falls are preventable. Alan adds that children need to assist their aging parents to reduce the likelihood of falling.

Some precautions to think about if you have seniors living in your home or who visit often:

- Get cords out of the way.
- Don't wax floors.
- Use nonskid rugs.
- Install handrails.
- Increase household lighting.

## **An Interview To Remember**

A human resources interviewer was conducting an interview with a newly graduated engineer from MIT. The interview had been going well until the HR specialist asked the engineer, "What is your salary requirement?"

The engineer thought for a moment and said, "Two hundred thousand dollars a year, but that number is negotiable depending on the benefits the company offers."

The HR specialist quickly responded, "Sounds great. How would you feel about a package that offers six weeks of vacation your very first year, 15 paid holidays, complete medical coverage including dental and vision, a retirement fund that will match up to 50 percent of your salary, and a company car leased for you every two years – you pick the make and model."

The engineer's jaw dropped and his eyes lit up with excitement. "Wow," he said, "Are you kidding me?"

The HR specialist said, "Yes, I am. But you started it."

## **Was It A Goodyear? No – The Worst**

Did you know that nearly 40 years after Charles Goodyear died in 1860, his brother-in-law went on to found and name the Goodyear Tire and Rubber Company in his honor? And that's basically all Charles received for his hard work. Long considered the inventor of the rubber tire that now bears his name – an innovation that would later have a major impact on the future of the world economy – Charles only made a measly \$50,000 from it. Though he invented the method which manufactured rubber tires, it was Thomas Hancock who took all the glory in Great Britain in 1844.

Charles, it turns out, made an unfortunate mistake: He revealed his secret invention to Thomas, hoping the two could work together. Instead, Hancock, who ran a rubber-manufacturing company in Britain, stole Goodyear's idea, filed for a patent and used it in Europe. That left Goodyear high and dry, and he eventually sold the American patent to his brother-in-law for \$50,000.

Charles later wrote in 1850, "The history of invention proves that whoever attempts by inventions to improve the conditions of others, usually impairs his own, except so far as he may add to his happiness from the satisfaction of having done good to others."

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# How Problems Inspire Learning

To dread facing a problem is a waste of energy. If you fear certain issues that arise, shifting your way of thinking is probably the best thing you can do.

When you face a problem, do you judge yourself or others negatively? Do you feel as if there's no solution? If you do, it'll probably be more helpful if you can try to see all problems as the seeds of new opportunities. Think of it this way: without problems most people and companies might not evolve.

Problems inspire people to learn in ways they otherwise wouldn't. So the next time you come face-to-face with a problem, instead of saying "Oh, no," it might be more appropriate to welcome the opportunity the problem represents.

— *Adapted from The Seven Spiritual Laws of Success by Deepak Chopra*

## *May Quiz Question*

**What's the largest freshwater fish in North America?**

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 certificate

# The Changing History Of The Noodle

A 4,000-year-old pot of thin yellow noodles might finally solve the riddle of who invented these famous strings. Arabs, Italians and the Chinese have all laid claim to the invention of the noodle, but the discovery of the ancient pot of noodles in the silt of the Yellow River may have just given the nod to China. This discovery means that people were eating noodles more than 1,000 years earlier than previously believed by scientists.

# Medication Missteps

Many people don't practice good medical habits when it comes to taking prescriptions and over-the-counter remedies. A recent survey discovered that a majority of Americans make at least one of the following medication mistakes:

- During the course of treatment, 89% of people surveyed said they missed at least one dose of medicine.
- Thirty-one percent lent their prescriptions to someone else.
- Over half – 57% – didn't check their prescriptions before leaving the pharmacy to make sure they had the right medicine, dosage and number of pills.
- Twenty-eight percent had prescriptions filled at multiple pharmacies, increasing the potential for serious drug interaction.
- Both prescription and over-the-counter remedies have expiration dates and 33% of people failed to check these before taking the medications.
- Forty-three percent don't ask about the possible side effects of medications and 25% never tell their physician about herbs or vitamins they're using that may interact in an adverse way.

## **Quote:**

*My mother was the most beautiful woman I ever saw. All I am I owe to my mother. I attribute all my success in life to the moral, intellectual and physical education I received from her.*

— George Washington, first President of the United States

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4 bedrooms, 4 1/2 baths, triple attached garage. Formal dining room, great room with fireplace and built-in entertainment center. Kitchen includes cooking island, pantry, custom cabinets. Bfast room walks out to deck. Master bedroom suite with walk-in closet and whirlpool tub. Family room has wet bar and built ins.

**Raised Ranch**  
Maple Gardens East  
MLS # 1721548  
\$140,000



3 bedrooms, 2 1/2 baths, double garage, finished full basement. New flooring and paint inside. Eat-in kitchen with vaulted ceiling. Fireplace in family room. Master bedroom suite with vaulted ceiling and whirlpool tub. Deck in back.

Reverse 1 /12 Story Ranch  
Meadowbrook North  
MLS #1721232  
\$142,500



4 bedrooms, 2 1/2 baths, double garage, full basement. Eat-in kitchen, new countertops, updated baths, new doors on main level, finished basement, huge backyard deck. Within walking distance to elementary school.

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- Five Deadly Mistakes Home Sellers Make
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- How Sellers Price Their Homes
- How to Stop Wasting Money on Rent
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- The 10 Dumbest Mistakes Smart People Make When Buying or Selling a Home

### Free Information

- Send me information about your free, no-obligation HomeFinder/HomeLoanFinder service.
- Send me the special computer report showing the features and sale prices of up to 15 of the most recent home sales near the following address:  
\_\_\_\_\_, City: \_\_\_\_\_  
or in the \_\_\_\_\_ area.
- Please let me know the listing price and features of the home at the following address:  
\_\_\_\_\_.
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- Please call me to arrange a free, no-obligation market valuation on my house.

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