

# The Home Review®



News to Help You Save Time and Money

February 2011

## ♥ Love Can Conquer All ♥

In 1844, Robert Browning was an unknown poet and playwright when he first read Elizabeth Barrett's volume of poetry titled *Poems*. He was 32 years old. Elizabeth was a well-known poet – and an invalid. She was 39 years old.

Robert was so moved by her poetry that he wrote to her, "I love your verses with all my heart, dear Miss Barrett..." The two then commenced writing more than 600 letters to each other during the next 20 months.

Elizabeth had suffered from the time she was a teenager from uncontrollable spasms of pain and breathing difficulties. She had been a shut-in for years and a spinster as well, for her father was a very controlling, wealthy man who had forbidden all of his 12 children to marry.

Robert began to court Elizabeth, but at first she didn't take him seriously. She found it hard to trust his intentions because she'd been isolated for so long and because she questioned the treatment of women inside the institution of marriage. But despite these almost overwhelming obstacles, Robert continued to court her with passion.

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Finally, with Robert's encouragement, Elizabeth left the room where she'd spent the previous six years of her life. She began to go out side and live an active life again, and she cut back on the morphine and opium the doctors had prescribed for her pain. In 1846, Robert and Elizabeth married in a secret ceremony to hide the fact that she was defying her father. When her father found out, he disinherited Elizabeth.

The couple spent the next 15 years together productively writing. Their courtship inspired some of the most beautiful and romantic poetry ever written, including the most famous line from Elizabeth's *Sonnets From the Portuguese*: "How do I love thee? Let me count the ways."

Elizabeth died in her husband's arms in 1861.

Celebrate your own love story on February 14, Valentine's Day!

*Paul, Your Real Estate Consultant for Life*

### Paul Skehen

7915 North Oak Trafficway - Kansas City - MO 64118  
Direct 816-459-9985 FAX 816-326-3691  
[www.AComplaintFreeAgent.com](http://www.AComplaintFreeAgent.com)

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**Paul Skehen**  
**Market Trend**  
**Specialist**  
**816-459-9985**

# Market Update

## FHA - There In Tough Times

FHA's mortgage insurance program comes at a cost during challenging economic times. In 2009, FHA's financial cushion fell below where it's required to be. However, FHA has never required a federal bailout in its 75-year history. And its independent auditor predicts FHA won't lose money because it had \$32 billion in reserves in 2010 to pay its mortgage insurance claims. To shore up its reserves, FHA decreased the insurance premium home buyers pay at closing to 1% and increased the annual premium from .55% to .85% or .90% in 2010.

### FHA critics say

Critics want FHA out of the mortgage insurance business. They say:

- Loan limits are too high. FHA's mission is to help low- and moderate-income households become home owners. The current loan limits are \$729,750 in high-cost areas.
- FHA takes on too much risk. They worry FHA will need a government bailout.
- FHA borrowers fail too often. FHA borrowers whose loans were insured before 2007 are failing to make monthly payments and the current lack of other mortgage options has more poor-quality borrowers flocking to FHA.
- The federal government doesn't belong in the market. In the aftermath of the mortgage crisis, FHA opponents think the federal government should reduce its support of home ownership and let the private sector provide mortgage insurance.

### FHA supporters say

- FHA has been a major source of mortgage insurance at a time when the private sector almost pulled out of the market, supporters say. There's more proof that FHA won't need a bailout.
- FHA has weathered the financial storm. FHA is rebuilding reserves and has enough cash set aside to cover future losses despite the current historic decline in the housing sector.
- Tougher rules mean fewer foreclosures. New FHA lending rules make it tougher for borrowers to qualify, which should reduce the number of bad loans going forward so the reserves are built back up. You now need a credit score of at least 580 if you're buying a home with a 3.5% downpayment—or a score of at least 500 to buy with 10% down using an FHA loan.
- “No down” is long gone. A significant portion of the loans that went bad for FHA were from seller-funded downpayment assistance programs. FHA borrowers can't use those programs any more.
- Loan limits help those in areas with high home prices. Any reduction in the loan limits would dry up the flow of mortgages in areas with high home prices, which could slow or halt the housing recovery.

### Helping the housing recovery

Before FHA was created in 1934, there was no such thing as a 30-year, fully amortizing home loan. Home owners who couldn't refinance after the first five years of the loan (which was almost impossible after the depression hit) had to pay off their loan.

Back then, home buyers needed a 20% downpayment to buy a home. Saving that much money was a great barrier to home ownership. Today's FHA allows borrowers with good credit to buy a home with as little as 3.5% down and to refinance easily. It's a popular program in a tough mortgage market.

In 2009, FHA insured one-third of the home purchase mortgage market, almost 1 million transactions. First-time home buyers bought 80% of those homes. “In this economy,” according to Nicolas P. Retsinas, director of Harvard University's Joint Center for Housing Studies, “it's difficult for families to save due to low wages, and it's difficult to have a pristine credit rating. Without FHA, they would have no place to go to get home financing.”

FHA is also a much-needed source of funds for current home owners who want to refinance. The more than 800,000 borrowers who refinanced with FHA in 2009 saved an average of \$130 a month, for an estimated total annual savings of \$1.3 billion, FHA data shows.

### How to support FHA

FHA frequently appears on the Congressional agenda. If you want to see it continue to help Americans affordably and safely purchase and refinance homes, contact your U.S. Representatives and Senators and let them know you support FHA.

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## February Quiz Question

**Q: Which one of the following countries is *not* in South America?**

**(a) Suriname; (b) Ecuador; (c) Nicaragua; (d) Guyana**

Everyone who faxes, emails or calls in the correct answer by the last day of this month will be entered into a drawing for

a Starbucks gift card

## Before You Hit The Wall

Ever feel like you're about to "hit the wall"? Here are some suggestions for putting on the brakes:

**Take a moment.** Pause to regroup, calm down and focus your mind.

**Breathe.** It's as simple as slowly inhaling and exhaling. Your brain not only gets a shot of oxygen, but you get a moment to regain your physical balance.

**Learn to say "No."** Saying "Sorry, but I'm busy," is never a lie – because you always have something to do. Practice saying it and then do it.

**Make "quiet time."** Such moments can help you revive your spirit on a daily basis. Practice some form of daily meditation or yoga – or do something even as simple as taking a bath or driving without the radio on.

**Exercise.** Walk, run, jump your way from negative energy to positive by releasing feel-good endorphins.

**Get enough sleep and eat properly.** Rest and healthful food allow your body to function at its best and increase your ability to cope with stress.

## When To Start Helping Your Parents

Taking care of your parents when their health starts to decline is a big responsibility. And deciding when to offer help isn't always easy. As we age, many of us don't want to admit that we can't take care of ourselves adequately. Here are some signs to watch for when deciding whether an elderly relative or acquaintance is having problems that need to be addressed:

**Weight loss.** If the relative isn't actively trying to lose weight, unexplained weight loss could indicate difficulty cooking (holding utensils, reading recipes), loss of smell or taste, or underlying problems like malnutrition or dementia.

**Overall appearance.** Take a good look at your aged relatives' daily hygiene. Are their clothes clean? Do they bathe regularly, brush their teeth, groom themselves? If not, they could be suffering from depression, dementia, or other health problems.

**Mobility.** Muscle weakness and joint problems that grow more pronounced with age can limit an elderly person's mobility and endanger his or her safety. Do they have trouble walking moderate distances, or seem unsteady on their feet? A fall can be serious, but a cane or a walker can minimize the danger.

**Lifestyle.** Pay attention to any loss of interest in activities they used to enjoy. Do they still participate in hobbies, listen to music, exercise, and socialize with friends? Physical and mental limitations can be compounded if the person becomes isolated at home.

### 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?

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Emotional balance. Pay attention to moods. Increased anxiety, sudden mood swings, or lack of interest in activities can be signs of depression or other health concerns.

## When Dogs Bite Kids

Stories about children being bitten by the family's pet dog are chilling – and all too common. What would prompt a beloved pet to turn on a family member?

Dogs that bite children frequently have distinctive behavioral patterns, a study has found. Often dogs that bite children have not bitten kids before, though they have displayed certain behaviors or had medical problems, says the study, published in the journal of *Injury Prevention*.

The study looked at 111 cases of dog bites over a four-year period. One in five dogs in the study had never bitten before, and two-thirds had never bitten a child. The study did not pinpoint any breeds but did point out distinctive patterns of behavior:

- Young children were likely to be bitten when dogs felt their food or other resources were under threat.
- Older children often were bitten because of dogs' territorial behavior.
- Children with whom the dog was familiar were more likely to be bitten in relation to food guarding.
- Children with whom the dog was not familiar were more likely to be bitten in relation to territory guarding.
- Around 75 percent of the dogs in the study also exhibited anxiety when left by their owners or when exposed to noise such as thunderstorms or fireworks.
- Dogs with medical problems, especially dogs experiencing pain, also had a higher tendency to bite.

The researchers didn't single out any specific breed because those kinds of statistics are often misleading and create a false sense of safety for the public. In other words, saying "More children were bitten by XYZ breed" could make us think that other breeds are safer; but, given the right circumstances, *any* dog may bite a child.

Here are some additional statistics:

- Of all dog bite victims, almost half are younger than 12 years old.
- More than 50 percent of dog bites occur on the dog owner's property.
- The majority (77 percent) of biting dogs belong to the victim's family or a friend.
- Male unneutered dogs are involved in 70 to 76 percent of reported dog bite incidents.
- The current annual number of fatal dog attacks has doubled from the 1980s and 1990s.

So who's responsible here? The adults in the household, of course. Never leave young children alone with a dog, and give all family members and visitors to your home some ground rules: Treat dogs with respect; refrain from teasing them; avoid direct eye contact which dogs can find threatening; don't run or scream in the dog's presence; do not disturb a dog while it's eating, sleeping or caring for puppies; and don't approach an unfamiliar dog.

### 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.

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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.

# The Right Way To Take A Pill

A simple technique can prevent a painful, potentially dangerous condition called *drug-induced esophagitis*. This occurs when a pill dissolves in your esophagus rather than in your stomach, which can cause pain, bleeding, infection, and even perforation of the esophagus lining. Medical experts advise against taking medication when lying down. Instead, remain upright – sitting or standing – for 15 to 30 minutes after swallowing a pill. And be sure to wash it down with plenty of liquid – at least four to six ounces.

## February Is...

**Heart Month:** To increase public knowledge of cardiovascular diseases, raise funds for research, and prevent heart disease by encouraging heart-healthy habits. Learn more at [americanheart.org](http://americanheart.org) and [www.heartandstroke.ca](http://www.heartandstroke.ca).

**Black History Month:** To celebrate and honor the achievements and contributions of African Americans and African Canadians. Learn more at [blackhistorycanada.ca](http://blackhistorycanada.ca) and [www.biography.com/blackhistory](http://www.biography.com/blackhistory).

**February 7-13 – JELL-O® Week:** To recognize the variety of flavors and uses of this versatile product that's been gracing our tables since 1897. Dig in at [brands.kraftfoods.com/jello](http://brands.kraftfoods.com/jello).

**February 14-20 – Random Acts Of Kindness Week:** To inspire people to practice kindness, “pass it on” to others, and discover how acts of kindness make you feel good. Get started at [www.actsofkindness.org](http://www.actsofkindness.org).

**February 2 – Groundhog Day:** To observe whether Punxsutawney Phil and his groundhog pals emerge from their burrows and see their shadows, signaling six more weeks of winter. Get your groundhog questions answered at [groundhog-day.123holiday.net](http://groundhog-day.123holiday.net).

**February 14 – Valentine’s Day:** To celebrate and appreciate all the loves in your life. Find some fun ideas at [www.theholidayspot.com/valentine](http://www.theholidayspot.com/valentine).

## How To Save, Save, And Save

Is this scenario familiar?

You get into your car, start the engine, buckle your seatbelt, adjust the mirror, answer your cell phone and have a quick conversation, hang up, take a sip of coffee, send a text, search the glove box for a pen so you can add an item to your to-do list, sneeze, blow your nose, flip through your CDs then pop one into the player, put the car in “Drive” and then – drive.

All that time you’ve been wasting gasoline and money, and adding to the pollution problem.

Solution? Do your buckling, adjusting, answering, sipping, texting, searching, sneezing and flipping *before* you start your engine.

**Quote:** “Both optimists and pessimists contribute to society. The optimist invents the aeroplane, the pessimist the parachute”. *George Bernard Shaw*

### January Quiz Answer

**Question:** In February many of us will watch a program with “XLV” in its title; what number does XLV stand for?

**Answer:** 45 (as in Super Bowl XLV).  
**Source:** [sports.espn.go.com](http://sports.espn.go.com)

**Congratulations** to Jennifer Alsup.

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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## Overhead Overload

A flight attendant watched as a passenger who was overloaded with bags tried to jam his belongings in the overhead bin of the plane. Finally, she informed him that he would have to check the over-sized luggage.

“When I fly other airlines,” he said irritably, “I don’t have this problem.”

The flight attendant smiled sweetly and said, “When you fly other airlines, I don’t have this problem, either.”

## Eggs-actly!

Hard boiled, scrambled or baked into a soufflé, eggs are a regular part of our meals. Here’s some egg trivia for you to digest:

- Hens require 24 to 26 hours to produce an egg. After 30 minutes, the process starts again.
- An egg shell has as many as 17,000 pores over its surface.
- Eggs age more in one day at room temperature than they do in a refrigerator in a week.
- To tell whether an egg is hard cooked or raw, spin it on a flat surface. If it spins with no problems, then it’s hard cooked. If it wobbles, it’s raw.
- Yolk color depends on the diet of the hen. Marigold petals as food additives for hens can make the yolks darker yellow.
- Occasionally, a hen will produce double-yolked eggs throughout her egg-laying career.

## Don’t Let Social Networking Cost You Your Job

A survey of companies with 1,000+ employees by Internet security firm Proofpoint found that 8 percent have fired an employee for misbehavior related to social networks like Facebook or LinkedIn. How can you avoid joining them?

Steer clear of these obvious online mistakes:

- Complaining about your boss or company.
- Posting that you’re looking for a new job.
- Sharing confidential information about your organization.
- Criticizing your coworkers online.
- Posting inappropriate photos of yourself.
- Sharing workplace rumors online.
- Spending too much time on social networking sites when you should be working.

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**Starter 1 1/2 Story Home  
In Plattsburg, MO  
MLS#1680772  
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Attractive First Home for a Family. 3 Bedrooms, 2 Baths and Single Attached Garage. All Appliances stay. Newer Roof, Vinyl Siding and Double Paned Windows. Updated Bathroom along with a Kitchen having a Walk-in Pantry. Seller offering a Home Warranty



**Reverse, 1/2 Story Ranch in  
Genesis Village of Green Hills  
MLS #1695888  
\$177,500**

Great floor plan. Huge master bedroom. Kitchen has walk-in pantry. Hardwood floors. Vaulted ceiling. Nice sized rooms. In-ground Sprinkler System. Seller offering a transferable Home Warranty. HOA includes pool, walking trail.



**Front to Back Split Tri-Level  
Fairfield Subdivision  
MLS #1640737  
\$162,000**

Open floor plan with 3 bedrooms, 2 full baths and double attached garage. Eat-in kitchen with beautiful cabinetry & hardwood floor, pantry. Private master bedroom and bath. 3 doorways to deck overlooking fenced backyard.



**One & One-Half Story  
Forest Oaks Estates  
MLS #1631206  
\$218,000**

Lovingly cared for 4 bedroom, 3 1/2 baths, double attached garage. Oversized master bedroom suite and large walk-in closet. Formal dining room. Fireplace in the great room. Finished lower level with walk-out basement. Adjoins greenway. Sprinkler system for large, treed lot.



**Raised Ranch  
Ridgewood Estates  
MLS #1664596  
\$127,000**

Great rehabbed 3 bedroom, 2 1/2 bath, double attached garage. New roof, windows, flooring, fixture hardware, vinyl siding, hot water tank, furnace & A/C. Bonus room right off the master bedroom. Lots of living space and yard.



**Raised Ranch  
Deerbrook Subdivision  
MLS #1661191  
\$164,700**

Ready to move into. 3 bedroom, 3 bath and double attached garage. Large, updated kitchen with new counters, sink, faucet, double oven, pantry, wood floors and breakfast bar. Remodeled master bedroom & second bath. Brick fireplace in the family room. Covered deck and level, fenced backyard.



**Raised Ranch  
Martinwood Subdivision, Belton  
MLS #1671365  
\$89,300**

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### Free Reports

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- Five Deadly Mistakes Home Sellers Make
- Making the Move Easy On the Kids
- How Sellers Price Their Homes
- How to Stop Wasting Money on Rent
- How to Sell Your House For the Most Money In the Shortest Possible Time
- 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.
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- Please let me know the listing price and features of the home at the following address:  
\_\_\_\_\_.
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