



The Home Review®

News to Help You Save Time and Money

November 2010

The Standoff Story

This is a story of a radio conversation that took place a number of years ago between a U.S. naval ship and Canadian maritime contact off the coast of Newfoundland. While the tale may or may not be true, it truly makes a great point about making assumptions:

Americans: Please divert your course 15 degrees **north** to avoid a collision.

Canadians: Recommend you divert *your* course 15 degrees **south** to avoid collision.

Americans: This is the captain of a U.S. navy ship; I say again, divert your course.

Canadians: No. I say again, you divert *your* course.

Americans: THIS IS THE AIRCRAFT CARRIER *USS LINCOLN*, THE SECOND LARGEST SHIP IN THE UNITED STATES ATLANTIC FLEET. WE ARE ACCOMPANIED BY THREE DESTROYERS, THREE CRUISERS AND NUMEROUS SUPPORT VESSELS. I DEMAND THAT YOU CHANGE YOUR COURSE 15 DEGREES NORTH, THAT'S ONE-FIVE DEGREES NORTH, OR COUNTERMEASURES WILL BE UNDERTAKEN TO ENSURE THE SAFETY OF THIS SHIP.

Canadians: We are a lighthouse; your call.

Some assumptions can sink your ship!

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Paul

Time To Sit And Think?

If everything seems to be working against you these days, maybe it's time to sit down and think about life for a little while. What is it that you're struggling against? Is it something you can change? If not, why are you struggling against it? Is what you're doing worthy of your time and energy?

Effort to change something can bring about wonderful results, but only if the thing you're trying to change is appropriate. Contemplate the words of Jimmy Dean: "I can't change the direction of the wind, but I can adjust my sails to always reach my destination."

REFERRALS ARE THE ★❖❖❖ OF OUR BUSINESS!

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Market Update

INTRODUCING Market Snapshot www.NorthlandKChomevalues.com

Market Snapshot

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MARKET INFO | COMMUNITY INFO | SCHOOL INFO

View Home Prices and Time on Market for
Last 3 months
[Report FAQ](#)

Map includes: 70 homes for sale and 30 recently sold homes.
Report includes: 4 bed, 2-4 bath homes in 93033.

ID	Street Address	Bed	Bath	Sq Feet	Price	On Market	Price/S.F.	View
1	11420 Northeast 103 St	4	3	2870	\$683,500	53 days	238	
2	9600 118th Ave Northeast	4	3	2410	\$570,000	75 days	237	
3	9611 118th Ave Northeast	4	3	1770	\$570,000	187 days	322	
4	10526 118th Pl Northeast	4	3	1646	\$519,950	27 days	316	
5	10526 118th Pl Northeast	4	3		\$537,950	88 days		
6	10526 118th Pl Northeast	4	4	1646	\$575,000	131 days	349	
7	10536 115th Pl Northeast	4	3	2480	\$759,000	66 days	306	
8	11630 Northeast 94th Pl	4	4	2960	\$670,000	61 days	226	

ASKING AND SOLD PRICES

View information on asking and sold prices

Asking Prices and Sold Prices (May 29, 2010 - August 29, 2010)

MARKET PRICING DETAILS

	Total	Most Recent	Highest	Lowest	Average	Median
Sold Homes	70	08/25/2010	\$2,375,000	\$467,500	\$1,065,918	\$895,396
For Sale	185	08/28/2010	\$4,188,500	\$449,944	\$1,190,893	\$1,048,888

I'm excited to offer my Seller clients a new way to understand how much their property is really worth by keeping them updated on market conditions and pricing trends in their neighborhoods. Homes that are priced reasonably, sell more quickly.

Features of this website include:

- **Asking & Sold Prices.** Graph showing the high, low and average asking price of homes in your area for the past 7, 30 or 60 days.
- **Asking Prices vs Selling Prices.** Of recently sold homes how many received the asking price, how many received more and how many received less than asking price.
- **Time on Market.** Graph showing the average days on market and the longest and shortest days on market for listings in your neighborhood for the past 7 - 60 days.
- **Number of Homes for Sale.** Graph shows recent activity in the number of new listings, number of sales and average number of sales in your area for the past 7- 60 days.

Sign up now at www.NorthlandKChomevalues.com to find out how this information, and more, will lead to success in selling your home!

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Don't Get Scammed!

Just because a debt negotiation company calls itself a “nonprofit” is no guarantee that it’s a legitimate organization. If you’re in debt and seeking the help of a debt negotiation company, the Federal Trade Commission says that you should watch out for the following scams – debt negotiation companies that:

- Guarantee they can remove your unsecured debt.
- Promise that unsecured debt can be paid off with pennies on the dollar.
- Claim that using their system will allow you to avoid bankruptcy.
- Require substantial monthly service fees.
- Demand payment of a percentage of savings.
- Tell you to stop making payments to or communicating with your creditors.
- Require you to make monthly payments to them, rather than to your creditors.
- Claim that creditors never sue consumers for nonpayment or unsecured debt.
- Promise that using their system will have no negative impact on your credit report.
- Claim that they can remove accurate negative information from your credit report.

Listen Up!

From background noise to speaker idiosyncrasies, many variables affect how well we listen. And we often respond in ways that demonstrate that we haven’t listened well. Here are some common listening mistakes to avoid:

We discount. We minimize the importance of what another person has said. Saying, “Oh, it’s not that big of a deal,” can make another feel that you think their concerns are trivial. The intent of a response should be to support and encourage.

We advise. The trouble with this response is that we’re not necessarily providing a solution to the problem the speaker needs to address. This kind of response also may send the message that the speaker is incapable of solving his or her own problems.

We change the subject. Another person is talking about a situation, and we end up chiming in and taking the conversation in a different direction than the speaker intended. What we’re doing is providing our thoughts and interests, rather than focusing on the concerns of the other person.

We provide analysis. We often respond to a speaker by asking a lot of probing questions and judging. But a speaker may begin to feel interrogated or pushed to reach a judgment you’ve already made.

How To Complain Effectively

If you’re complaining to your friend or significant other about an unsatisfactory product or service, stop complaining to them – and put your complaint in writing. It’s well worth your time: At best you’ll get an appropriate response from the supplier or service provider and possibly help them correct a problem; at

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!

Donna Geier found us on the web.

Scott & Ann Heider are pleased returning clients.

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.

worst, you'll have downloaded your negative thoughts to paper or email instead of carrying them around. Here's how to complain effectively:

Don't be sloppy – it lowers your credibility. If you're using regular mail, type your letter on plain 8½ x 11-inch paper. Paper or electronic, be sure to proof it at least twice.

Complain as quickly as possible. The longer you wait to log a complaint, the less urgent your request will seem.

Include your address, phone number (day and evening), and email address to make it easy to get in touch with you.

Always address the letter to a person. Call the company and say, "I'd like to send a letter about an experience I had at (location) or with (product). To whom should I address it?" While you're on the phone, verify the mail or email address.

Don't write only to complain; suggest a solution. Request a refund, repair, apology, or replacement.

List relevant details. For example, dates, times, place of purchase, employees you dealt with, product name, serial number, warranty, etc.

Document. Include a copy of your receipt, canceled checks, billing statements, and other relevant items like warranties. Keep the originals in a safe place.

Be brief. Outline the problem in a succinct manner. Don't talk about how angry you are – the reader will be put off. Instead, detail how you've been inconvenienced.

Specify a response deadline. Two weeks is reasonable.

Keep trying. If you don't receive a response within the time you requested, send a second letter or email. This time, send it (with a copy of the original) to a manager, company president, or CEO. If you still don't get a response, consider contacting the Better Business Bureau for advice.

**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

**November Quiz
Question**

Deoxyribonucleic acid is better known as what?

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.

Toddler Property Laws

1. If I like it, it's mine.
2. If it's in my hand, it's mine.
3. If I can take it from you, it's mine.
4. If I had it a little while ago, it's mine.
5. If it's mine, it must never appear to be yours in any way.
6. If I am doing or building something, all the pieces are mine.
7. If it looks like mine, it is mine.
8. If I saw it first, it's mine.
9. If you are playing with something and you put it down, it automatically becomes mine.
10. If it's broken, it's yours.

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October Quiz Answer

Question: What edible comes in hedgehog, pom pom, oyster and wood ear varieties?

Answer: Mushrooms.

Source: phillipsmushroomfarms.com

Congratulations to Joe Skehen.

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!**

Here's A Super-Powered Approach

Super powers are fun to think about. Answering these questions might inspire you to perfect your skills, or learn a new one.

If you could have any one super power for a **day**, what would it be? What would you do with this? This can identify specific tasks you'd like to accomplish, or activities you'd like to try.

If you could have any one super power for **one month**, what would you choose? You may discover something you'd like to learn more about or receive specialized training in.

If you could have any one super power for a **full year**, what would you want? This can suggest directions for exploration and education.

If you could have any one super power for the **rest of your life**, what would you pick? The answer will provide you with some long-term goals to strive toward.

Buy Me A Bagel!

There are several stories about the origin of bagels, one being that the bagel was created in 1863 by a Jewish baker in Vienna, Austria. As a way to thank the king of Poland for protecting Austria from Turkish invaders, the baker created a hard roll in the shape of a riding stirrup to honor the king's prowess as a horseman ("stirrup" is "bugel" in German). Bagels became popular in Poland, where they were often given as gifts to new mothers for use as baby teething rings. Bagels made their way to Russia, where they were called "bubliki," and in the 1880s, when waves of Eastern European immigrants came to America, bagels did, too.

Today fresh and frozen bagels are a billion-dollar business, and they're not just for breakfast anymore; bagel sandwiches, bagel dogs and "pizza" bagels are popular fare for lunch and dinner. The bagels you bring home do tend to dry out quickly, but you can "refresh" them by slightly wetting the exterior (a damp paper towel works well) and baking at 350 degrees F. for 10 minutes.

Is The Time Ever "Just Right"?

Do not wait; the time will never be "just right." Start where you stand, and work with whatever tools you

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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<p>Free Reports!</p> <p>☑ How to Sell Your House for The Most Money In the Shortest Possible Time</p> <p>Free Information!</p> <p>☑ What did that house across the street sell for?</p> <p>Free Subscription to My Newsletter!</p> <p>See page eight for all this and more.</p>

may have at your command, and better tools will be found as you go along. – *Napoleon Hill*

Early Bird Benefits

People who rise early often benefit in ways that night owls don't. For instance, if you get up early you'll be more likely to be a regular exerciser and eat a healthy breakfast. Here's how to get up with the sun and feel better for it:

Go to bed and get up at the same time every day.

Limit alcoholic beverage intake. It puts you into a deep sleep for three or four hours, but when it wears off you can wake up and be unable to go back to sleep.

Limit computer use in the evening. Studies indicate staring at the light of the screen can throw your internal clock off and make it harder to fall asleep.

Commit some of that early morning time to yourself – to read, or think, or write in your journal. Starting your day with “me” time – even just 15 minutes of it – sets a great tone for the rest of the day.

Is It Furnace Checkup Time?

It's that time of year, and the Red Cross offers these safety tips on furnace maintenance:

- Don't attempt repairs yourself unless you're a qualified professional.
- Have your furnace checked and cleaned regularly by a qualified repairperson.
- Make sure all furnace automatic controls and emergency shut-off valves are in working condition.
- Have the repairperson check the wall and ceiling near the furnace and flue. If they're hot, more insulation or clearance may be needed.
- Check to see that flue pipes are well supported, free of holes, and clean.
- Make sure the chimney is solid with no cracks or loose bricks.
- All flue openings that aren't being used should be sealed with solid masonry.
- Keep trash and combustible storage items away from the heating system.

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Terrific Two Story in Benson Place Parkfield

MLS #1679096

\$220,000 ext 71

Popular 2 Story Floor Plan with 4 Bedrooms, 2 1/2 Baths and a Triple Garage. Inside is a Fireplace in the Living Room, Formal Dining Room, Eat-in Kitchen with Huge Pantry. Master Suite includes Walk-in Closet, Double Vanity, Whirlpool Tub. Retractable Awning over Deck. Whole House Electronically



Attractive Atrium Split in Oaks of North Brook

MLS #1649472

\$192,000 ext 59

Former Model Home With All The Extras Inside - Ceramic Tile, Hardwoods, Vaulted Ceilings, Master Bedroom Suite, Walk-In Closet, Whirlpool Tub, Pantry, Cooking Island. Outside a Deck, Patio, Fenced Yard. HOA includes Pool and Play Area.



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

MLS #1685204

\$325,000

4 bedroom, 3 baths, triple garage. Spacious kitchen with cooking island, large eat-in area plus hearth room with fireplace and walls of windows. True master bedroom suite with sitting room and fireplace. Walk-out basement.



Starter 1 1/2 Story Home In Plattsburg, MO

MLS#1680772

\$75,000 ext 74

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



Ranch Home Broadland Subdivision

MLS #1691105

\$76,000

Cozy 2 bedroom on quiet street. All new floor and window coverings. Fresh paint inside and out. All new bath, kitchen, electrical, A/C. Enclosed front porch and four year old furnace. Treed lot adjoins green space.



Super Split Entry Trail West Estates, O.P., KS

MLS # 1646262

\$128,600

2 bedroom, 2 full bath. New custom interior paint, kitchen cabinets, countertops, dishwasher, carpet, bath vanities & tops, tile in kitchen and baths, lighting, door hardware, privacy fence in backyard and landscaping!



Starter Ranch Home M J Turner Place, Independence

MLS #1679514

\$45,000 ext 72

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Paul's Home Review

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- The 10 Dumbest Mistakes Smart People Make When Buying or Selling a Home

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- 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:
Address: _____, City: _____
or in the _____ area.
- Please let me know the listing price and features of the home at the following address:
_____.
- Please let me know the selling price of the home at the following address:
_____.
- Please call me to arrange a free, no-obligation market valuation on my house.

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Name: _____

Address: _____

City: _____ State: _____ Zip: _____

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