

The Home Review®



News to Help You Save Time and Money

October 2011

Perspective Is Everything

After a very long day, Jerry made his way to the train. Along the way, he dropped his briefcase, stepped in gum and had to wait in a long line just to get through the turnstile. When he got on the train, it was crowded and hot because the air conditioning system wasn't working.

Jerry was usually very kind and reasonable, but his nerves and tolerance were wearing thin. At the first stop the train made, a young woman talking very loudly on her cell phone boarded.

People talking loudly on cell phones happened to be one of Jerry's pet peeves and considering that he'd already had a rough day, the blaring voice really bothered him. He thought back to how the day had started. His boss had questioned his competence – and it had all been downhill from there. He thought maybe he would start looking for a new job.

However, the young woman interrupted his getting-a-new-job fantasy as she kept screaming, "I need to know right now!"

Jerry rolled his eyes at what the woman was saying. "What could be so important?" he thought. He went back to dreaming about the day he would turn in his resignation, but again, he was dragged from his reverie by the woman loudly declaring into her phone, "I need to know *right now.*"

And now Jerry was ready to explode. He was going to tell the silly woman to keep it down. Just then the train pulled into a stop and a young man boarded and saw the woman. He threw his arms around her, and, tears streaming, he buried his face in her shoulder.

"The hospital just called," he said. "She's stable now."

The dictionary defines "perspective" as "the capacity to view things in their true relations or relative importance."

How's your perspective?

Paul Skehen, Your Real Estate Consultant for Life

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REFERRALS ARE THE HEART OF OUR BUSINESS!

Market Update



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5 Reasons For A Mortgage Refinance Other Than Lowering Your Payment

There's more to a mortgage refinance than lowering your payments. Naturally, if you're paying 6% for your mortgage and you can refinance at 5%, you're going to do it. Although cutting your monthly payment remains an important motive, there are at least five other reasons to consider a mortgage refinance, for long-term savings and convenience.

1. Change your mortgage term

If you decrease the term of your mortgage in a refinance by going from a 30-year to a 15-year, you'll pay a lower interest rate and shorten your total interest costs. You'll build home equity more quickly, and pay off your loan sooner, even though your monthly payments go up.

2. Move from an adjustable rate to a fixed rate

ARMs offer low introductory rates, but they also offer long periods of uncertainty that make it hard to budget. It makes sense in a mortgage refinance to go from an ARM to a fixed-rate loan during a low-interest rate environment. You'll get emotional security and your rate won't fluctuate with changing economic conditions.

3. Take out cash

With a cash-out mortgage refinance, you can turn an intangible asset-accumulated home equity-into a tangible one-cash. It makes sense for a project that will generate long-term benefits, like a home improvement or funding a child's college education. However, don't do it for frivolous reasons. Unless you're extremely disciplined, you could find yourself in even deeper debt.

4. Consolidate two mortgages

When interest rates are low, a mortgage refinance lets you consolidate your main mortgage and an outstanding home equity loan to realize a lower overall monthly payment. Plus, you'll have only one mortgage payment to make each month.

5. Recover from divorce

If your home is jointly owned with your soon-to-be ex-spouse, a mortgage refinance will turn a joint obligation into the responsibility of the person keeping the home. Nothing is more frustrating than tracking down a former spouse who doesn't keep up with his or her end of the mortgage payment.

Lay the groundwork

If one of these reasons resonates with you, contact your current lender to see if it'll offer you preferred rates or reduced closing costs on a mortgage refinance. But don't assume the current lender is best: Leave no stone unturned by searching for lenders online and calling community banks and local credit unions. No matter which lender you choose, a mortgage refinance for the right reasons can save you lots of money-and that's the best reason of all.

—By Barbara Eisener Bayer, on *HouseLogic.com*, with permission of the National Assn of Realtors®

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How To Keep Good Childcare Providers

No matter what kind of childcare you use – in-home or childcare center – if you bond positively with your child’s caregivers, you’ll probably have more peace of mind while you’re out in the world. Try to build your relationship on trust and communication. Here are some ideas:

- Write a job description for your caregivers. Let them know what hours and duties you expect, as well as how much compensation they can expect.
- Always pick up your child and pay your caregivers on time. If you can’t, inform them with an ample amount of notice.
- Don’t surprise your caregivers with an erratic schedule. Also, have a clear agreement about what will happen when your child is ill. Respect their time.
- Remember your caregivers on holidays and birthdays.
- If you need to supply diapers, make sure you provide them.
- Always address any concerns you have immediately. Speak with your caregivers each day about your child’s activities.

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!

Frank & Carol Tolin found us on the Web

Frank & Michelle Williams found us on the Web

*Ken Murphy was referred by past happy client
Mark Getty*

*Kevin and Dottie Mitchell was referred by lender
Curtis Schartz, Pulaski Bank*

Bob Straight referred himself

Paul Guthrie is a happy returning client

John Boone referred himself

*Kathy Ellwyn & Bruce Hawkins were referred by
Paul’s friend Jay Bettis*

Bill & Pat Sharp found us on the Web

*Kevin & Dottie Mitchell were referred by lender
Curtis Shartz at Pulaski Bank*

Yvonne Carillo referred by Scott & Norma Smith

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 Own Your Mistakes?

It’s a fact most people don’t know: President John F. Kennedy hit his highest level of popularity after he flubbed the Bay of Pigs invasion of Cuba in 1961. It doesn’t seem to make sense, but JFK actually gained popularity after demonstrating to the world that he had his own weaknesses.

Psychologists call this maneuver a “strategic-pratfall effect.” By botching the invasion, and then being quick to accept responsibility for it, Kennedy showed the public not only that he was human and susceptible to mistakes, but also that he was honest and forthright about owning up to them.

When Kennedy failed so publicly but didn’t “pass the buck,” people identified with his problem and felt safe admiring him without having to worry about who he was or what he had achieved.

You Say Potato...

Potatoes are a little on the finicky side, and when it comes to caring for them, they require just a little more attention than your average vegetable. Here are some tips to keep from finding yourself eye-to-eye with

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some unsightly spuds:

Never rinse your potatoes before storing them. When you store them use a brown paper bag, burlap bag or plastic bag with holes in it.

Try to store potatoes in a cool, dry, dark place. The basement or cellar is ideal if you have one. You want the temperature to hover around 45 to 50 degrees Fahrenheit.

Don't store potatoes in the refrigerator. They may become too sweet.

If you have "mature" potatoes, you can store them for up to two months. If your potatoes are "new," you can store them for only about a week.

Look at your potatoes occasionally, and toss out the ones that are going bad and those that have sprouted.

To avoid having your potatoes sprout, avoid exposure to heat or light.

Don't freeze your uncooked potatoes.

You can store sweet potatoes only for about a week.

October Quiz Question

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

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

Please Turn Off All Electronic Devices

A recent study by Carnegie Mellon University has found that cell phones, and other portable electronic devices such as laptops and video game players, may pose dangers to the normal operation of critically important electronics on airplanes.

Bill Straus, an expert in aircraft electromagnetic compatibility at the Naval Air Warfare Center in Patuxent River, Maryland, said, "We found that the risk posed by these portable devices is higher than previously believed. These devices can disrupt normal operation of key cockpit instruments, especially Global Positioning Systems receivers, which are increasingly vital for safe landings."

In conjunction with the Federal Aviation Administration (FAA), three major airlines, and the Transportation Security Agency, researchers flew the skies in the northeast United States on commercial flights and monitored radio emissions from passengers who were using cell phones and other electronic devices. They tracked these emissions using a broadband antenna attached to a compact portable spectrum analyzer that fit into a carryon bag.

The researchers found that on average, there were one to four cell phone calls made during a flight in the northeast United States. Some passengers made these phone calls during critical phases of the flight – climb-outs and final approaches – and researchers said the calls could cause accidents.

The researchers recommended that the FAA and the Federal Communications Commission begin to coordinate electronic emissions standards. The researchers also recommended routine monitoring of on-board radio emissions, and deploying special tools for flight crews to monitor passenger use of electronic devices during the airplane's final approach.

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The Anguished English Of Sam Goldwyn

According to Gene Shalit in his book *Great Hollywood Wit*, legendary moviemaker Samuel Goldwyn was a perfectionist – who had an unusual way with words. Goldwyn had a plethora of great ideas, and he always wanted to hire the best talent available. But one area where his attention to detail was wanting was his use of language. He just couldn't seem to get it right, and he became famous for what those who knew and loved him came to call "Goldwynisms." Here are a few examples:

When an aide once said that he thought a screenplay was too caustic, Goldwyn replied, "Who cares about the expenses?"

While making a movie, Goldwyn told his staff to "spare no expense to make everything as economical as possible."

Goldwyn was told that more Indians were needed as extras for a Western he was making. "Get some more from the reservoir," he replied.

Following a movie preview Goldwyn said, "It will create an excitement that will sweep the country like wildflowers."

Goldwyn liked to get the opinions of others and one day, while inviting employees to do just that, he said, "I don't want any yes-men around me. I want everybody to tell me the truth even if it costs them their jobs."

Helping Us – Or Hindering Us?

Do you feel like you're multitasking yourself into chaos? Have you ever wondered if – rather than helping you – your email, voicemail, fax machines and other methods of working in the modern office are really keeping you from getting your work done?

August Quiz Answer

Question: Which British monarch was the last Emperor of India

Answer: *George VI*

Source: www.wikipedia.com

Congratulations to Tom Lanio. 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!

A recent study reinforces your suspicions. According to a research report from the University of California at Irvine, the average employee works on something for only 11 minutes at a time without interruption. And once the person is interrupted, it takes an average of a half-hour to get back on track with the original task. The study, *The Cost of Not Paying Attention* by Gloria Mark and Victor Gonzalez, found that all of the new technology we've come to rely on for help is in fact increasing stress and causing unprecedented disruption in offices.

The study looked at a random sample of 36 office workers' days and found that interruptions – phone calls, emails, managers and colleagues – used up an average of 2.1 hours of every working day. Each worker in the study was found to be working on an average of 12 projects and, once interrupted, it was difficult for some workers to return to the original task *at all* during the day.

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America's Seniors

A report by the U.S. Census Bureau commissioned by the National Institute on Aging (NIA) says that the face of aging in America is changing dramatically. The aging population is living longer, suffering less disability, achieving higher levels of education and is less likely to end up living in poverty.

The report, *65+ in The United States*, provides a snapshot of health and socioeconomic status on the aging population. NIA Director Richard J. Hodes says, "This report tells us that we've made a lot of progress improving the health and well-being of older Americans, but there is still much left to do."

Here are a few trends:

- The report expects the population of 65 and older to double in size within the next 25 years. By the year 2030, nearly one out of every five Americans (around 72 million people) will be 65 or older.
- The 85-and-older group is now the fastest growing segment of the U.S. population.
- The health of older Americans is getting better. The number of older Americans who are disabled fell from 26.2% in 1982 to 19.7% in 1999. However, there are still 14 million people over the age of 65 reporting disabilities.
- The financial circumstances of older people have dramatically improved. The percentage of people 65 and older living in poverty decreased from 35% in 1959 to 10% in 2003.
- Older Americans have also attained higher levels of education. The report links this to better health, higher income, more wealth, and a higher standard of living in retirement. If this trend continues, by 2030 the report estimates 25% of the over-65 population will have undergraduate degrees and nearly 72% in that age group will have earned high school diplomas.

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You Can Make A Difference

In Maine they tell of an old man walking along the beach with his grandson, who picked up each starfish they passed and threw it back into the sea. "If I left them up here," the boy said, "they'd dry up and die. I'm saving their lives."

"But," protested the old man, "the beach goes on for miles, and there are millions of starfish. What you're doing won't make any difference."

The boy looked at the starfish in his hand, gently threw it into the ocean, and answered, "It makes a difference to this one."

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**True Ranch
Walnut Creek Acres
MLS #1745169
\$134,000**

3 bedrooms, 3 full baths and double, front entry attached garage. Beautiful home with lots of lovely updates. New carpeting, stove and dishwasher going in. Great neighborhood with pool, tennis courts and club house.



**Raised Ranch
Walnut Creek Acres
MLS #1734492
\$140,000**

3 bedroom, 3 bath and double garage. Lots of updates in this home including a large sunroom off the kitchen and walking out to multi-level deck. Newer vinyl siding and roof. HOA includes use of club house, tennis courts, play area and pool.



**Split Entry Ranch
Breen Hills
MLS #1745847
\$115,000**

3 bedroom, 2 1/2 baths, double attached, side entry garage. Home set back from street behind woods. New carpet in basement, ceramic tile floor in kitchen, and the laundry room is on the main level. Master bath with ceramic tile.



**Raised Ranch
Maple Gardens East
MLS # 1721548
\$130,000**

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.



**Two Stories
Broadland Subdivision
MLS#1732036
\$35,000**

2 bedrooms, 1 1/2 baths. Home sold as is. Handyman investment opportunity. Heating forced air gas, cooling central electric, frame construction, composition roof, block concrete basement.



Imagine your house here.
Call Paul today for your own personal consultation.



**Raised Ranch
A Liberty area Acreage
MLS #1719979
\$180,000**

A beautiful country home and acreage just minutes from downtown Liberty. Home includes an above ground pool, storage shed, one car carport. 3 bedrooms, 1 1/2 baths with attached double garage. In great condition. Enjoy the quiet beauty of rolling hills, nature and peaceful views.

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