

Chit Chat

News for Home and Living

AUGUST 2005

INDEPENDENCE DAY—2005

For the eighth consecutive year, we (and some of our dearest friends -- see photo) set out at 6:30 a.m. and personally hand-delivered 1700 American flags to the "Wood Streets" neighborhood on the morning of July 4th, our wonderful country's Independence Day! We hope you enjoyed the festive flags and look forward to our patriotic gesture again next year.

- - Tara & April



Standing: Alisha, Sandy, Gregg, Dorette, Bethany, Ruth, Ryan, Debbie, Teri, Tara, Eddie, Casey and Ivan

Kneeling: Heidi, Chris, April and Gracie

Inside Chit Chat

Should I Buy or Lease My New Car?

What's so Awesome about August?

Living with Urban Coyotes

In Case of Emergency, Put Your Cell Phone on ICE

Real Estate (For Sale & Just Sold)

Historical August Days

- 79AD - Mt. Vesuvius erupted, burying Pompeii
- 1786 - Davy Crockett born
- 1819 - The first parachute jump in the US
- 1821 - Michigan became a state
- 1876 - Colorado became a state
- 1896 - Dial telephone patented
- 1914 - World War I started
- 1914 - First ships passed through Panama Canal
- 1926 - Tony Bennett born
- 1945 - World War II ended
- 1946 - Bill Clinton born (42nd US President)
- 1959 - Hawaii became a state
- 1988 - Temperature hits high of 88 on 8/8/88 in NYC

Enjoy your remaining days of summer!

-- Tara and April

An Age old Question: Should I Buy or Lease My new Car?

There's nothing like that new car smell. But those new car payments can turn it a bit dank and musty. The big question on financing a new car is whether it should be purchased or leased. So which is better??? It depends.

A lease finances the *use* of a vehicle; a loan finances the *purchase* of a vehicle. Each has its own benefits and drawbacks.

When you buy, you pay for the entire cost of a vehicle; regardless of how many miles you drive it. You typically need more cash up front for down payment and sales taxes, but your first payment is a month after you drive off the lot.

When you lease, you pay for only a portion of the vehicle's cost, which is the part that you "use up" or that depreciates during the time you're driving it. There is typically no need for a down payment, but you may be required to give a security deposit. In most states, you only pay sales tax on your monthly payments. With a lease, you make your first payment before the key goes in the ignition.

What should you do?

Lease payments can improve your monthly cash flow because the payments are 30-60% lower than a loan to purchase. And if the money saved by leasing is invested wisely, it can add up to a hefty sum. While the lower up-front and monthly payments are the obvious benefits of a lease, the best feature may be that you have a guaranteed buyer of your car for a pre-determined price in the future. When your lease ends, you simply turn the car in...even if its value has declined far more than the dealer had anticipated. This can be a huge benefit, especially with all the incentives to push new cars, making used cars less attractive. Remember, you don't have to turn in your car; you can buy it or extend the lease at the end.

If you enjoy driving a new car every two or three years that is always under warranty and has the latest features; you don't like trading and selling used cars; you drive an average number of miles, want smaller payments every month and don't mind always having a car payment...then you should lease.

Buying the car gives you something to drive that eventually has no monthly payments. But repair costs may become an added expense and hassle as the car ages and exits the warranty period. If you don't mind higher monthly payments, prefer to build up some trade or sales value, like the idea of ownership, like paying off your loan to be payment-free for a while, don't mind the possible cost of repairs after the warranty has expired, drive more than average miles, prefer to drive your cars for many years, like to customize your cars...then you should buy.

Signs Of Civilization

Someone once asked the great anthropologist Margaret Mead, "What is the first sign you look for that indicates an ancient civilization?"



The interviewer had in mind a tool or article of clothing, but Margaret surprised him by answering, "a healed femur" (thigh bone).

Explained the famous anthropologist, "When someone breaks a femur, they can't survive to hunt, fish or escape enemies unless they have help from someone else."

Thus, a healed thigh bone indicates that someone else helped that person, rather than abandoning them and saving themselves.

– Adapted from ideabank.com

What's so Awesome about August?

August is the eighth month of the year in the Gregorian Calendar and one in seven months with the length of 31 days. Astrologically, August begins with the sun in the sign of Leo and ends in the sign of Virgo. Astronomically speaking, the sun begins in the constellation of Cancer and ends in the constellation of Leo. August was named in honor of Caesar Augustus, who became the emperor of Rome after he defeated Marc Anthony and Cleopatra. The month reputedly has 31 days because Augustus wanted as many days as Julius Caesar's month of July.

In the temperate zone of the Northern Hemisphere, August is the height of summer. The longest days of the year are past, but August is apt to be one of the hottest months. In far northern regions and high mountain areas, chilly nights and frosts warn that summer is nearly at an end. In the Southern Hemisphere, August signals that winter will soon be over.

Goldenrod, wild asters, and other tall-growing flowers of late summer brighten the fields in August. The insects of fields and woods are noisier and more numerous than in other months. Some birds are already preparing to fly south. Vacation spots enjoy some of their biggest business during August. Travelers in other countries usually begin to turn homeward in August.

Peridot (pronounced *pear-a-doe*) is the official gemstone for the month of August, as adopted by the American National Association of Jewelers in 1912. Peridot may also be given as a gem on the 16th wedding anniversary. It is bright yellow-green in color, and is one of the few gemstones that comes in only one color. Because of the way peridot splits and bends the rays of light passing through it, it has a velvety appearance, a rich glow, and a slightly greasy luster. The purer green a peridot is, the higher the value. Any tinges of brown or visible flaws greatly diminish the price.

Most of the world production of peridot comes from Arizona, while peridot from Myanmar, Pakistan and Egypt is more rare and finer quality. This gemstone has been mined for thousands of years, and is mentioned in the Bible under the name of Chrysolite. Legend says that peridot was one of the favorite gemstones of Cleopatra and that some of the "emeralds" worn by her were actually peridot.



***Do you want to find
local businesses that give
outstanding customer service?***

*Request a **free** copy of our
service directory,
including plumbers, contractors,
painters, tutors, etc.
All of the businesses listed
have a proven track record
for providing the outstanding
customer service you deserve!*

Mysteries of Life to Ponder

What hair color do they put on the driver's licenses of bald men?

If a pig loses its voice, is it disgruntled?

Why is the man who invests all your money called a "broker"?

Why are a "wise man" and a "wise guy" opposites?

When cheese gets its picture taken, what does it say?

Why do "overlook" and "oversee" mean opposite things?

Welcome New Clients!

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

Kathy Cooper, and Dan & Amy Jared

Sara Dickey

John Goodwin and Kelley Shannon (past and treasured clients)

Liz Macy, Carleton Macy and Julia McLean Macy

Bud and Hal Thomas

Noel and Kim Ubiadas (past and treasured clients)

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.

August Quiz Question

What is the standard distance between railroad track rails?

Everyone responding by calling or e-mailing us with the correct answer will be entered into a drawing for:

A \$30 gift certificate for a store of your choice!

Drawing to be held on 9/01/05



July Quiz Answer

Question: Who was Nostradamus?

Answer: A 16th-century French physician and astrologer who is credited with prophesying dozens of pivotal episodes in recent history. Turn to page 6 for detailed article.

Source: <http://people.howstuffworks.com/nostradamus.htm>

Congratulations to Tex Childs

Your name was selected at random from all of the correct quiz entries and you'll receive a \$30 gift certificate for a store of your choice!

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. Our computers can send you the information quickly and easily, for any house, listed or sold, anywhere.

Just ask "The Sister Team"!

**It's all part of our
Free, No-obligation
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Call Tara or April any time:
(951) 205-4428 or (951) 205-4429

We'll fax, mail or e-mail you the information on that listing within 24 hours.



The Pet Page

Living with Urban Coyotes

Coyotes are found through most of California — and lately they've been spotted in the "Wood Streets" neighborhood of Riverside!! A sighting on Rosewood Place near Riverside Avenue occurred the week of August 8th at 8:00 a.m., wherein a coyote attacked a pet poodle named Emily, which was ultimately saved by Dr. Mickelson at Small Animal Hospital. Other sightings on Brentwood Avenue, Highland Place, Larchwood Place and Ramona Avenue have been documented, but usually well past sunset or before sunrise.

A coyote's primary diet is made up of small rodents, but they are opportunistic and will consume a vast array of foods including birds, fruit and vegetables, human garbage and compost, outdoor pet food, and small free-roaming pets. The best prevention is to **keep pets indoors or within a fenced yard, on a leash while walking, and do not feed strays in the front of your home.**



Unless habituated to humans, coyotes are generally shy and wary, and present a minimal risk to humans. Coyote attacks on people are extremely rare. There has only been one human death attributed to coyote predation in the United States. This occurred in California in the 1970s when a coyote that had been deliberately habituated to human handouts preyed upon his human feeder's three-year-old child. In comparison, over 300 people have been killed by domestic dogs in the U.S. between 1979 and the late 1990s.

The coyote is a native member of the dog family closely resembling a medium-sized German shepherd except that it has an elongated snout, large erect ears, a bushy black-tipped tail, which is carried down as it runs, and they are tan-brown in color with streaks of gray. Most adults weigh between 20 to 45 pounds on average, and can live for 14-16 years. In California, coyotes breed mainly during January through March, with a gestation period of about 60-63 days. Coyotes produce one litter per year, averaging 5-6 "pups."

During the time of year when adult coyotes are caring for young (May-September), they can be very aggressive. Domestic dogs are especially vulnerable to attack during this time. Whenever possible, coyotes should be scared to condition them to avoid humans.

In the rare event that a coyote attacks you or someone near you, yell at the coyote to make it back off. Don't run away, since a coyote can outrun you — unless you can run faster than 30 mph!



IMPORTANT NOTICE

"The Sister Team" is willing to donate money to help those who would like to adopt a needy (and doomed) pet from any animal shelter!

And **remember**....spaying and neutering is the most important thing we can do to help dogs and cats!

We are willing and able to *confidentially* help those who are unable or unwilling to spay or neuter their companion (or stray) animals.

Please contact us at (951) 205-4429 and we will donate our time & money to this most-important cause!

Together, forever and always for the animals!

--Tara and April Glatzel

In Case of Emergency, put your cell phone on ICE

A movement is underway to turn the ubiquitous cell phone into a source of information for paramedics and other emergency personnel responding to accidents, crimes and disasters.

A British paramedic came up with the idea of asking cell phone users to input an entry into their cellular phonebook called ICE for “in case of emergency.” Accompanying that acronym would be the name and phone number(s) of the person(s) who should be called if something has happened to the owner of the phone. For more than one contact name, see sample in picture.

The ICE campaign was launched in Britain in April 2005, but people really started paying attention after the July terrorist bombings in London that killed 56 and injured hundreds. Now paramedics in the USA want to encourage ICE usage by Americans, and word is spreading via news reports, word of mouth, and *newsletters*.



Adapted from *usatoday.com*

Nostradamus

Nostradamus is the Latinized name of Michel de Nostredame, a physician and astrologer who lived in 16th-century France. Over the years, he dedicated his attention to formulating prophecies, primarily regarding battles and disasters in the years to come. These ominous warnings gained him wide notoriety.

Nostradamus has been credited with prophesying dozens of pivotal episodes in recent history, including the rise of Adolf Hitler, the assassination of John F. Kennedy and, most recently, the destruction of the World Trade Center towers.



1503-1566

He said he was able to predict the future through a combination of astrological study and divine inspiration. He had long studied the supposed relationship between the movement of heavenly bodies and earthly events, and he claimed an angelic spirit helped him understand how these forces would manifest themselves.

Nostradamus' major work of prophecies, now referred to as “The Centuries,” was published in installments over the course of several years. The work consisted of about a thousand quatrains, four-lined verses, collected in groups of a hundred. The title, “The Centuries,” which refers to the organizing structure of the work, not to periods of time, was apparently added after Nostradamus' time.

The most compelling argument *against* Nostradamus' powers is that his apparent “hits” are the result of random chance and creative interpretation. There are about a thousand quatrains, most containing more than one prediction and all but a few described in vague, obscure terms. Over the course of hundreds of years, it's certainly possible that some events would line up with some predictions, simply by coincidence. In fact, he may have phrased his prophecies with exactly this in mind. Most quatrains refer to deaths, wars or natural disasters, events that are sure to occur again and again throughout history. This is a lot like modern horoscopes, which typically detail things a wide range of people experience regularly, such as “conflicts at work,” “happiness in relationships” or “exciting new changes.” Chances are, these predictions will line up with your life, at least some of the time.

Adapted from *howstuffworks.com*

PLEASE POST THIS ON YOUR BULLETIN BOARD AT WORK

GOT KIDS???

MAIN HOUSE: 6 BEDROOMS, 3 BATHS

GUEST HOUSE: 1 BED, 1 BATH



\$649,900



The main house has 6 bedrooms (5 upstairs), 3 bathrooms (2 upstairs), large living room with fireplace, eat-in kitchen, formal dining room, den with wet bar, central air/heat, over 3000 square feet living space! Self-contained guest house above 2-car garage has 1 bedroom, 1 bathroom & a kitchen. Great corner lot in the highly desirable "Wood Streets" neighborhood with a safety-fenced in-ground pool with grassy yard areas for the kids & pets to play. Superb for a large family or college students!



← AVAILABLE
Downtown bungalow
2 bd/1 bth for \$349,900

AVAILABLE

Incredible Craftsman
4 bd/1.5 bth for
\$484,900 →



← AVAILABLE
"Wood Streets" beauty
3 bd/1 bth with central
air for \$435,000

3880 Oakwood
1425 square feet
Sold for \$420,000 →



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Chit Chat

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