

# Chit Chat

News for Home and Living

NOVEMBER 2006

## Give Thanks For Your Blessings

*While you're sharing good times at Thanksgiving, share some wisdom from ancient and modern thinkers on the subject of gratitude:*

No one is useless in this world who lightens the burden of another. — *Charles Dickens*

You cannot do a kindness too soon because you never know how soon it will be too late.

— *Ralph Waldo Emerson*

**November 23:  
Happy Thanksgiving!**



Some people are always grumbling because roses have thorns; I am thankful that thorns have roses.

— *Alphonse Karr*

Blessed are those who can give without remembering and receive without forgetting.

— *Author Unknown*

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Let us rise up and be thankful, for if we didn't learn a lot today, at least we learned a little, and if we didn't learn a little, at least we didn't get sick, and if we got sick, at least we didn't die; so, let us all be thankful. — *The Buddha*

You won't be happy with more until you're happy with what you've got. — *Viki King*

As we express our gratitude, we must never forget that the highest appreciation is not to utter words, but to live by them. — *John Fitzgerald Kennedy*

Make it a habit to tell people thank you. To express your appreciation, sincerely and without the expectation of anything in return. Truly appreciate those around you, and you'll soon find many others around you. Truly appreciate life, and you'll find that you have more of it.

— *Ralph Marston*

*Wishing you many reasons to be grateful and thankful this Thanksgiving!*

*Tara and April*

## Latest Figures Do NOT Point To A Housing Crash

With all of the dismal reports about the home real estate market, don't lose track of something critically important: Mortgage interest rates have been falling quietly but steadily and are now at their lowest level in half a year, barely a percentage point above 40-year lows.



New mortgage applications are up sharply, the number of pending home sales is up, the national economy continues to expand moderately, and the rate of unemployment just declined again — to 4.6%.

So, what's the source of some of the confusion about just where housing is headed? Mike Moran, chief economist of Wall Street's Daiwa Securities America, minces no words: **The financial press and TV news shows are over-dramatizing what is a normal and long-predicted cyclical re-balancing, and "portraying it as a catastrophe. Housing is going through a correction that's badly needed,"** he said. "The key issue is whether it is orderly or disorderly" — and all signs point to a continued orderly process, not a breakout bust or panic.

Donald L. Kohn, the Federal Reserve's vice chairman, sees no imminent bust or crash in housing. "The reported declines in house prices in a number of areas should help to facilitate the re-balancing of supply and demand in those markets," Kohn said. Not all home sellers have fully grasped the altered realities in their own local markets — that they've got to reduce their asking prices if they truly want to sell. So the process is still unfolding. Re-priced houses, in turn, should stimulate greater numbers of potential buyers to get off the sidelines and make offers.

Add it all up: Lower asking and selling prices on houses are integral parts of the correction. Lower interest rates should make those lower prices affordable to a broader number of potential buyers.

Serious sellers and buyers shouldn't be misled by predictions of imminent crashes. Not only do the doom reports ignore the positives out there in the marketplace — mortgage rates in particular — but also "the rhetoric is just way overwrought."

— adapted from *Los Angeles Times*

## Could Buying Something Used Today – Help You Tomorrow?

"Everything is used the day after you buy it."

So says author Richard Carlson in *Don't Worry, Make Money*, and it's something to keep in mind before you make a purchase. There is, Carlson acknowledges, something special about buying something new. But, he cautions, you often pay a huge price for the item. And remember, the day after you bring it home, it loses a great deal of value in the world. It's now used.

Carlson urges us to consider buying something used instead of new, so we're not saddled with big bills and left wanting for money we could add to a savings account or retirement fund. Do you really need to buy a brand-new car? Do you really need that expensive new coat? Are there used options that could serve you just as well and leave you with a little cash to perhaps invest in your future? You might be surprised how much money you can save this way. Carlson urges you to consider making this decision over and over and observing how it affects your financial health.



## Yoga Can Help Lower Back Pain

People can suffer from many degrees of lower back pain. It can be a temporary problem that disappears after days or weeks, or it can be a chronic condition lasting for months or even years.

According to the *Annals of Internal Medicine*, there are usually three different venues to treat back pain:

- Educating sufferers on ways to prevent back injury and deal with pain.
- Prescribing drugs such as painkillers, anti-inflammatories or muscle relaxants.
- Exercising.

When it comes to exercise, health-care providers have never been certain of what types will improve patients' conditions. However, a new study on the effectiveness of yoga found that the combined physical exercise and relaxation techniques helped ease lower back pain.

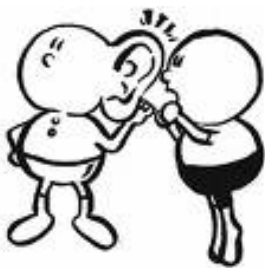
The study gathered 101 patients between the ages of 20 and 64 who had visited a doctor in the past three to 15 months for chronic lower back pain. The participants received 12 weekly, 75-minute yoga classes specifically tailored for patients with lower back pain and researchers instructed them to practice the yoga exercises at home on a daily basis. The study reported that yoga practitioners had better back function and less back pain after only 12 weeks.

The study concluded that yoga – used over a period of at least three months – seemed to be more effective than traditional exercise regimens or education-only tactics.



## Hear, Here

Hearing loss affects approximately 28 million Americans. Many of us know a friend or relative who suffers from hearing loss or wears a hearing aid. In the past, they might not have addressed their hearing problems because they were too ashamed to wear those clunky, all-too-visible hearing aids. But thanks to modern technology, now models are sleeker and smaller, and with the vast improvement of digital sound, you can even control the background noise level. With all these advances, not only can hearing problems become less of a handicap, but people no longer need to feel embarrassed about wearing hearing aids.



Audiologists recommend that you have your hearing checked regularly, and especially if you often experience any of the following issues:

- Complaining that people are mumbling or speaking unclearly or too rapidly.
- Having problems understanding speech when there's background noise.
- Experiencing problems hearing on the phone.
- Asking people to repeat themselves.

If you have additional questions about hearing loss or want to learn about new devices, call the Hearing Loss Association of America at (301) 657-2248 or visit [www.hearingloss.org](http://www.hearingloss.org) for more information.

—Adapted from the San Diego Union Tribune

## 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!*

**Bruce and Lisa Todd**

**Lou Bingenheimer**

**Dan Lopez**

**Doug and Lisa Totten**

**Andrew and Brooke Elia**

**Ed and Marybeth Navas**

**Bob Cole**

*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.*

## November Quiz Question

**What is the most attended or watched sport in the world?**

*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 12/05/06*



## October Quiz Answer

**Question:** The first Jack-o-Lanterns were made out of what type of food?

**Answer:** Turnips. The first Jack-o-Lanterns were made in Ireland out of hollowed-out turnips. When the Irish brought this tradition to America, they apparently decided that pumpkins were much easier to carve than turnips!

**Congratulations to  
Brittany Lambert (age 10)**

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?

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

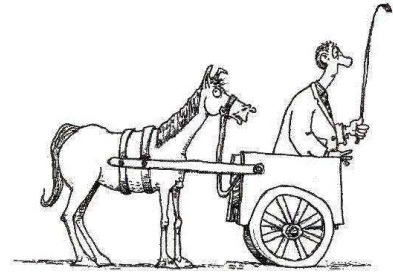


# The Pet Page

## ASPCA Equine Program

The sight of a cart horse brutally beaten by his driver inspired Henry Bergh to form the ASPCA, the American Society for the Prevention of Cruelty to Animals, in 1866. Although horses have played major roles throughout history, these intelligent and sensitive animals have suffered untold abuse and neglect in work, war, and so-called entertainment.

Today, the ASPCA works to protect and aid horses through legislation, advocacy, education, targeted grants, and enforcement of the carriage horse and cruelty laws in New York City. The ASPCA supports the American Horse Slaughter Prevention Act, and they recognize the importance of educating owners about basic horse care, responsible horse guardianship, and alternatives to auctions and slaughter.



New York City carriage horses are permitted to work nine hours a day, seven days a week in temperatures ranging from 18 to 90 degrees Fahrenheit — without accounting for wind chill or humidity. After pulling passengers through the congested, polluted city streets, most of the horses return to narrow “tie stalls” in poorly ventilated old buildings. Horses have died on the street and in the stable from heatstroke. The ASPCA enforces existing laws while trying to introduce new legislation to better protect the horses and improve their quality of life.



### 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 and money to this most-important cause!

Together, forever and always ..... for the animals!

--Tara and April

### WHAT YOU CAN DO TO HELP HORSES

For more information about The ASPCA Equine Fund, call (212) 876-7700 ext. 4650 or visit [www.asPCA.org](http://www.asPCA.org).

If you can give a horse a good home, consider a Premarin foal or other equine in need.

Give to the ASPCA's Equine Fund. Donations are used exclusively to help horses and promote equine welfare.

## Is Your Teen Driving Safely?

Did you know that vehicle crashes are the number one cause of death for teens ages 15 through 19? And that the risk of a teen being in a crash is highest during the first 24 months of their driving experience?



Most parents are unaware that statistics show one out of every five 16-year-olds will be in a car crash. While you can't prevent all teen car crashes, you and your teen can take important precautions. Here are some safety tips to help new, young drivers on the road:

- Only allow your teen to drive the safest vehicles. Larger cars and minivans are generally safer than small, sporty cars or midsize SUVs.
- Make sure your teen knows that he or she and all passengers in the car must wear seat belts. Two-thirds of teens killed in crashes weren't wearing seat belts.
- Enforce a zero tolerance policy of drug or alcohol use while driving. Apply the same rule to speeding. One-third of all teen crash fatalities involve speeding.
- Restrict night driving until your teen has more experience.
- Remind your teen to stay alert while driving. Teens require more sleep than adults and can easily become overtired.
- Explain to your teen that driving in a hurry doesn't get you to your destination much faster. Emphasize that it's more important to stay safe.
- Remember that your teen learns from example – especially yours.



– Adapted from the *National Safety Council* website

## Could Your Hobby Make You A Millionaire?

Forty years ago, Ed Sobol was selling coats for a living, but his job didn't exactly inspire him. His true passion was moviemaking. He just didn't know how to break into the business.

Ed had learned much about motion picture techniques by filming his son Steve's football games. Though this wasn't the kind of experience most people would put on their resumé, Ed felt he had talent. He eventually worked up the nerve to contact Pete Rozelle, the National Football League Commissioner, and offered him \$3,000 for the rights to film the 1962 Championship game between the New York Giants and the Green Bay Packers. At the time, few networks were interested in filming the game, so Ed's intensity and eagerness flattered Pete and he gladly accepted the offer.

Rather than simply recording the game, Ed turned the event into his own version of moviemaking, dramatizing the event with theatrical music, voice-overs, multiple angles, and close-ups — things that nobody had ever done before. Pete and the rest of the team owners were enamored with the results, and they decided to let Ed apply this same unique filming style to the league's regular and postseason games.

That was the beginning of NFL Films, a company that now has over 300 employees and a 200,000 square foot \$45 million state-of-the-art studio that markets films worldwide.

Ed served as president until 1987 when he turned the reins over to his son, Steve – the same son whose football games first got him started in filmmaking.



– Adapted from *Inc.*

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**\$379,900** Near Madison & Arlington, great  
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provide you with the  
information...

**April: (951) 205-4429**  
or  
**Tara: (951) 205-4428**



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Chit Chat

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If you refer your friends and relatives to us, everyone benefits. We can serve you better. We send you a nice gift. And we assure you that we'll take the very best care of anyone you refer to us.

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