

# Chit Chat

News for Home and Living

NOV/DECEMBER 2009

## Treat Every Day Like A Gift

One Saturday morning, on a radio talk show, an older-sounding gentleman with a golden voice was telling a story about “a thousand marbles.” He started by saying “One day I sat down and did a little arithmetic. The average person lives about 75 years. I know some live more and some live less, but we’re talking averages here. So, I multiplied 75 times 52 and came up with 3900, which is the number of Saturdays the average person has in their entire lifetime.”

“It took me until I was 55 years old to think about this in any detail, and by that time I had lived through over 2800 Saturdays. I started thinking, that if I lived to be 75, I had only about a thousand of them left to enjoy. So I went to a toy store and bought a thousand marbles and put them inside a large, clear plastic container in my workshop. Every Saturday since then, I’ve taken one marble out and thrown it away.”



“I’ve found that by watching the marbles diminish, I focused more on the really important things in life. There is nothing like watching your time here on this Earth run out, to help get your priorities straight. This morning, I took the very last marble from the container. I figure if I make it until next Saturday then I’ve been blessed with a little extra time to be with my loved ones!”

*Every day is a gift — please make it count!*

*Tara and April*

### Inside Chit Chat

**The History of Christmas Customs**  
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**Happy Holidays from “The Sister Team”**  
\_\_\_\_\_

**The Pet Page**  
\_\_\_\_\_

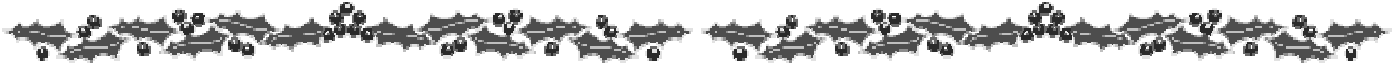
**Buyers and Sellers of Real Estate**  
\_\_\_\_\_

**Homebuyer \$8,000 Tax Credit Extended**  
\_\_\_\_\_

**Hymen Lipman’s Patent**

## Historical December Days

- 1223 - St. Francis of Assisi assembles 1st Nativity scene
- 1503 - Healer, psychic Nostradamus is born
- 1621 - Galileo perfects the telescope
- 1776 - George Washington crosses the Delaware
- 1878 - First White House telephone installed
- 1896 - First certified public accountants earn certificates
- 1909 - The first Christmas Club payment was made
- 1913 - The first drive-up gasoline station (Pittsburgh)
- 1917 - Father Edward Flanagan founded Boys Town
- 1929 - BINGO invented by Edwin S. Lowe
- 1936 - Bell Labs tests coaxial cable for TV use
- 1939 - Montgomery Ward presents Rudolph the Reindeer
- 1955 - Rosa Parks arrested for not moving to back of bus
- 1959 - First color photograph of Earth from outer space
- 1978 - President Carter doubles national park system size
- 1990 - English Channel tunnel links England and France



## The History of Christmas Customs

What are the original meanings of some of our most beloved Christmas customs? Many of these customs originated in older pagan traditions, rather than in the Christian tradition in which they're celebrated.

The celebration of Christmas on December 25 was not relegated to that date until the fourth century by Pope Saint Julius the First. The pope, it seems, was trying to round up a passel of pagan festivities into one date and took the opportunity to turn them into a Christian celebration. December 25 previously had marked the Roman Saturnalia (the day when the sun ebbed lowest in the year). Mithra, the ancient Persian god of light and wisdom, had his birthday then, too. And Odin, a Norse god, also appeared to the world on that day.



Overeating and drinking are related to the Saturnalia. Saturn, an agriculture god, was connected to feasting in the winter, a practice that in ancient times would have been important to help people survive the long, cold, sometimes famine-ridden months.



Today's Christmas pudding has a long history going all the way back to the Celts, who celebrated their god of the harvest by making a pot of porridge and stirring it for him. Later, plum pudding was made by adding prunes to the porridge, and that evolved into what we now know as Christmas pudding. Tradition says that each member of the family should stir the pot in an east-to-west manner (as the sun moves across the sky). Flaming brandy poured onto the pudding is also a symbol of the sun's energy.

The first Christmas stocking was derived from the charity of a kindly Turkish bishop, who slipped a bag of gold into the stocking of a girl in need of a dowry. And it's true that Santa never wore red and white until he was popularized by the Coca-Cola Company wearing the company colors.



Decorating Christmas trees has its origins in encourage tree spirits, who deserted the trees to reawaken them again in the spring. later came to be associated with fir likened the triangle outline of the



the Dark Ages of Germany, the idea being to forests during the winter, to return to the This originally focused on oak trees, but trees by the Christians, because they firs with that of the Holy Trinity.





**Happy Holidays**  
**from**  
***"The Sister Team"***

**Wishing everyone  
a most joyous, peaceful, and healthy  
holiday season!!**

**Warmest regards,**

*Tara and April Glatzel*  
*( and Brooklynn )*



## Welcome New Clients!

*Here are some new clients who became members of our "Real Estate Family" recently, whom we'd like to welcome, say thank you, and wish you all the best!*

**Cliff and Michelle Yost**

**Christian and Kate Harder**

**Carla Hernandez**

**Jodie Duncan**

**Nahid Selbe and Ellie Bennett**

*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.*

## Nov/Dec Quiz Question

**The name January is derived from the Roman god Janus. What is he the god of?**

- a) wine and grapes
- b) clocks and calendars
- c) gates and doors

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

**A \$25 gift certificate for a store of your choice!**

*Drawing to be held on 12/31/09*



## October Quiz Answer

**Question:** What did Hymen Lipman do in 1858 that made life easier for students?

**Answer:** Hymen Lipman patented the eraser pencil by adding a groove in the top of the wood and gluing on a piece of soft rubber.

(Turn to page 7 to read more about Hymen Lipman)

### **Congratulations to Karlyn Camenga**

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

**Absolutely NO ONE sells more homes in *The Wood Streets* neighborhood than "The Sister Team"!!**

we **LIVE** in the neighborhood,  
we **WORK** in the neighborhood,  
we **KNOW** the neighborhood,  
we **SELL** the neighborhood!!!

[www.thesisterteam.com](http://www.thesisterteam.com)

# The Pet Page

## Five Reasons Your Pets Deserve to Be on Your Holiday Shopping List



- #1 Your pets help you to think about someone other than yourself. They are a living, breathing reminder that the world is more than just you.
- #2 Your pets are impossibly cute. You may happen to look down from whatever “important” thing you’re doing and see those adorable eyes staring up at you, and you just can’t deny the cuteness factor.
- #3 Your pets remind you that there is still good in the world. People cut you off in traffic. Your boss is a jerk. Someone steals your wallet. But when you get home, you’re greeted by someone who thinks the world of you!
- #4 Your pets see you naked, but still respect you. They see you at your worst (pre-shower, pre-makeup, bad breath) and still look at you like a deity. Or at least, they keep the chuckles to a minimum.
- #5 Life is too short. Though your pets are in it for the long haul, it always seems much too short. Go spend some time with your best friend — now!



### Holiday Pet Safety

Try to find all of the bold words in the word-search puzzle:

J	S	N	S	F	N	S	C	O	P	S	S
C	C	E	U	E	R	X	R	H	N	Y	A
C	H	H	L	Q	L	N	Y	O	F	A	I
G	F	R	U	D	A	D	I	T	L	D	T
H	F	T	I	M	E	T	N	E	H	I	T
R	H	D	E	S	A	E	S	A	Y	L	E
W	R	N	H	R	T	N	N	N	C	O	S
D	T	C	O	R	I	M	X	E	S	H	N
S	K	C	U	T	O	Z	A	C	N	R	I
L	E	H	O	L	L	Y	Z	S	L	I	O
D	S	N	O	W	G	L	O	B	E	S	P
E	C	A	L	P	E	R	I	F	O	Y	G

- **Snow globes** often contain antifreeze, which is poisonous to pets.
- Anchor your **Christmas** tree to the ceiling with a string to keep it from falling on pets.
- Keep **ornaments** out of reach of pets.
- Keep **candles** on high shelves.
- Use **fireplace** screens to avoid burns.
- **Holiday** guests and other activities can be very stressful to pets; make sure pets have a safe place to retreat in the house.
- **Pine needles**, when ingested, can puncture holes in a pet’s intestine, so keep areas clear of pine needles.
- Many holiday plants can lead to health problems in pets. Among the plants to keep out of reach are mistletoe, **holly**, **poinsettias** and lilies.
- Avoid toxic **decorations** like bubbling lights, **tinsel**, snow sprays and snow flock.

## SELLERS of Real Estate:

“The Sister Team” is here to help with ALL of your real estate needs. Lately, we’ve had many people ask us questions about the ever-changing market. We can get you top dollar for your home in today’s real estate market.

No one lists and sells more homes in the Wood Streets neighborhood! We want you to know that we can help you, and anyone you know, with all of the following concerns:

- ◆ facing foreclosure
- ◆ refinancing
- ◆ reverse mortgages
- ◆ bank repos or bank-owned properties
- ◆ loan modifications
- ◆ short sales

Don’t hesitate to pass along our information to someone who may need help. Don’t wait or it may be too late. We are your real estate consultants for life and we can help in all areas of the real estate industry. We appreciate all referrals and look forward to being of service.

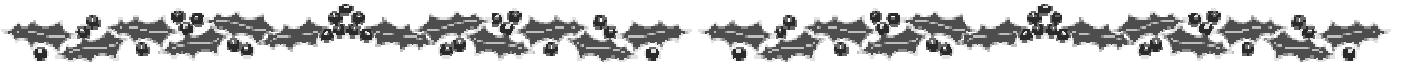
## BUYERS of Real Estate:

Now is the time to buy! Are you aware how low prices and interest rates are? It’s a great time to think about buying your first home (and/or investment property) — something that was a distant dream not too long ago.

Some great reasons to work with “The Sister Team”:

- ◆ **No fees!** As a buyer, it costs you nothing to work with us. As a seller, fees are negotiable.
- ◆ We can show you ANY home on the market.
- ◆ Hire us for our 23 years’ experience and continuing education. Our licenses have remained current and in good-standing since day one.
- ◆ We will guide you through the process of multi-page contracts, disclosures, and negotiations!
- ◆ We’re a team, so you have more than one Realtor® working for you at any given time.
- ◆ We’ll help you qualify for a loan at no cost or obligation.
- ◆ By owning real estate, you will build equity for future investments and education.

*Stop paying rent . . . and start planning for your future!*



*Dear Santa,*

*I've been a good little girl, so can you please bring me an Easy-Bake oven to put in my playhouse that I bought from Mommy and Aunt April? There will be extra cookies for you on the fireplace!*

*Love,*

*Brooklynn*



## Homebuyer Tax Credit Extended

On November 6, 2009, President Obama signed a bill to extend the tax credit for first-time homebuyers through June 30, 2010 at a maximum purchase price of \$800,000! The bill also opens up opportunities for others who are not buying a house for the first time.

**First-time Homebuyers (FTBHs):** First-time homebuyers (that is, people who have not owned a home within the last three years) may be eligible for the tax credit. The credit for FTBHs is 10% of the purchase price of the home, with a maximum available credit of \$8,000.

**Current Homeowners:** The tax credit program now gives those who already own a residence some additional reasons to move to a new home. This incentive comes in the form of a tax credit of up to \$6,500 for qualified purchasers who have owned and occupied a primary residence for a period of five consecutive years during the last eight years.

**The New Deadline:** In order to qualify for the credit, all contracts need to be in effect no later than April 30, 2010 and close no later than June 30, 2010. The income limits were also raised: single buyers can now earn up to \$125,000 and still get the full credit, while a married couple can earn \$225,000.

**Tax Credit vs. Tax Deduction:** It's important to remember that the tax credit is just that... a tax *credit*. Tax credit is a direct reduction in tax liability, owed by an individual to the Internal Revenue Service (IRS). The benefit of a tax credit is that it's a dollar-for-dollar reduction, rather than a reduction in a tax liability that would only save you \$1,000 to \$1,500 when all was said and done. So, if a first-time homebuyer were to owe \$8,000 in income taxes and would qualify for a tax credit of \$8,000, she would owe nothing.

Better still, the tax credit is refundable, which means the homebuyer can receive a check for the credit if he or she has little income tax liability. For example, if a first-time homebuyer is eligible for a tax credit of \$8,000 but is liable for \$4,000 in income tax, she can still receive a check for the remaining \$4,000!

**How Much are FTBHs Eligible to Receive:** Anyone who has not owned a primary residence in the previous 36 months, prior to closing and the transfer of title, is eligible. This applies to both single taxpayers and married couples. In the case where there is a married couple, if either spouse has owned a primary residence in the last 36 months, neither would qualify. In the case where an individual has owned property that has not been a primary residence, such as a second home or investment property, that individual would be eligible.

**If a parent (who will not live on the property) co-signs for a mortgage, will their child still be eligible for the credit?** Yes, provided that the child meets the other requirements for the tax credit.

**Are there other restrictions to taking the FTBH credit?** Yes, according to the IRS, if any of the following describe a homebuyer's situation, a credit would not be due:

- They buy the home from a close relative (spouse, parent, grandparent, grandchild).
- They don't use home as principal residence.
- They sell the home before end of the year.
- They are a nonresident alien.
- Their home financing comes from tax-exempt mortgage revenue bonds.



### Hymen Lipman's Patent

Lead pencils and separate rubber erasers were common by 1800. But on March 30, 1858, Mr. Hymen Lipman of Philadelphia was issued a patent for combining the pencil and eraser.



The patent states that Lipman's invention is not just a pencil with an eraser attached. His invention, specifically, was to put the rubber eraser *inside* the wooden pencil. That way, Lipman reasoned, the rubber could be sharpened to erase fine lines.

When a different inventor patented another way to attach erasers, he tried to get money from Faber, a pencil company. The company argued in court that Lipman and the other inventor should never have been granted patents since pencils and erasers were not new inventions. The case eventually went to the U.S. Supreme Court, and both patents were revoked.



*Happy  
Holidays!*



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Stamp  
Here

**Chit Chat**

## *Referral Reward Program ...*

We want to thank those of you who have participated in our Client Referral program! Marketing for new clients costs us tons of time, money and energy. Like any company, we need new clients to stay in business. Over the years we've found that looking for new clients takes away from the time we would rather be spending focusing on your goals, explaining your options, and providing the excellent service you expect.....*and deserve!*

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.

If you want any friends, coworkers, relatives or business acquaintances to receive a free subscription to this newsletter, please contact us and we'll put them on the mailing list immediately.

It is our desire to build a business based on strong and lasting relationships.