

Chit Chat

News for Home and Living

OCTOBER 2010

Pumpkin Patches and More

Whether you are a kid, have a kid, or are a kid at heart, you may want to spend some time at a local pumpkin patch this season. Most patches and/or farms offer much more than just pumpkins! There are mazes, gift shops, petting zoos, train rides, food, picnic areas, etc. Some pumpkin patches and farms stay open well into November. Check out these Southern California locations.

The Pumpkin Patch: Genuine outdoor farm experience with you-pick pumpkins, gift shop, pony rides, jumpers, corn maze, ATV train ride, and special events each week at 32335 Live Oak Canyon Rd., Redlands (10 Fwy and Live Oak Canyon Rd.) until Oct 31st. Sun-Wed 9-6, Thu-Sat 9-9. Free admission and parking (909) 795-8733

The Pumpkin Factory: Family farm pumpkins, inflatable rides, bungee, face painting, snack bar, game booths, petting zoo at 1545 Circle City Drive, Corona (15 Fwy and Magnolia Ave). Mon-Thu 12-9, Fri 12-10, Sat 10-10, Sun 10-9. Free admission/parking (800) 719-4420

Rileys at Los Rios Rancho: Follows organic methods, pick-your-own apples and pumpkins, horse-drawn hay rides, cider mill, gift shop, refreshment stand, picnic area, ornamental corn and gourds at 39611 Oak Glen Road in Oak Glen. Open year round, 7 days a week 9-5. (909) 797-1005 — pumpkinpatchesandmore.org



Inside Chit Chat

Breast Cancer Awareness Month

The Senior Scene (Pay off Mortgage?)

Daylight Saving Time—Turn Clocks Back

The Pet Page (Adopt an Older Dog)

The Kids' Korner (Halloween goodies)

Real Estate Activity (new listings, etc.)

The Wood Streets Green Team

Please think about joining a social networking website appropriately named Wood Streets Green Team which is a local group dedicated to providing resources for sustainable living in the Wood Streets neighborhood. Wood Streets Green Team tracks workshops and other events, lists useful internet sites, and allows visitors to share tips and ideas, thus providing resources for sustainable living in the Wood Streets neighborhood — or elsewhere!

There will be a free energy efficiency workshop on November 14, 2010 from 3 pm to 5 pm at the home of Nigel Hughes and Mary Droser, 3674 Larchwood Place.



Electrician Dave Wrinkle will be on hand to explore energy efficiency from both the practical and in-home standpoint. Issues to be discussed will include phantom electric power, and energy loss from appliances, solar panels, building code and Wood Streets housing; and much more!

Ryan Gleason from the City of Riverside will also be on hand to discuss City programs and rebates to help cover the costs of sustainable projects. This session will be highly interactive, so come armed with your energy efficiency questions.

For more information, please call (951) 276-1134 or visit woodstreetsgreenteam.ning.com.

OCTOBER IS BREAST CANCER AWARENESS MONTH

EARLY DETECTION SAVES LIVES!!! That's the simple, yet powerful message during October, which is National Breast Cancer Awareness Month.



Throughout the month, the focus is to educate men (yes, men get this disease too) and women about breast cancer detection, diagnosis and treatment because studies show that the sooner doctors detect breast cancer, the more likely the person will survive the disease.

Since the inception of National Breast Cancer Awareness Month, mammography rates have climbed, programs are in place at national, state and local levels to broaden access and improve screening, and funding for research has increased significantly. Breast cancer research is improving prevention, detection and treatment options, and death rates have declined. Thanks to these advancements, now there are over two million breast cancer survivors in the United States!

Paying Off the Mortgage: A Good Investment?

If you're retired, and also have a stock portfolio, should you pay off your mortgage? Well, there really is no absolute answer. Personal financial decisions are almost always about trade-offs and the specifics of each case. Basically, you can look at this situation from two perspectives -- financial and emotional -- and probably, the answer will depend on both.

Benefits of paying off debt: You'll need to run the numbers to see if paying off your mortgage is a good investment. In a way, paying off or paying down debt is like a risk-free, guaranteed investment with a yield equivalent to the interest rate. Say you owe \$100,000 on your house and the mortgage rate is 6 percent — eliminating this mortgage could be viewed as an investment with a return of 6 percent. And if you have an older higher-rate mortgage, the return would be even higher. At the same time, paying off the mortgage would cut into your monthly out-of-pocket costs considerably, reducing your need to tap pension, Social Security or investment income. Of course, there is always a trade-off with investment decisions. If you invest in cutting debt, then you have less money to invest for growth or income. So the next component of your decision is to consider what you might do with your portfolio.

It depends on how much you have in stocks and how aggressive (risky) is your exposure. How much equity exposure do you need at this stage in life? How much risk should you be taking? If you aren't sure of the answers to these questions, a good local financial planner could help — Timothy Glenn (25 yrs experience) at Waddell & Reed Inc. at (951) 781-0573.

Value of 'money in the bank': On the other hand, all of us need to have some money in the bank for the proverbial rainy day. So, the decision is a matter of proportion. For example, if you have a \$250,000 portfolio and a \$100,000 mortgage, it might not be prudent to deplete your assets by 40 percent. But if you have \$1 million in assets, paying off a \$100,000 mortgage is more likely a good use of your money.

The emotional side: And then there's the psychological side of this decision. Having money in the bank (or in the markets) can be reassuring, but being mortgage-free might also give you considerable peace of mind. Only you know which is more important.

At the end of the day, you might find that a halfway solution feels best. By refinancing to a lower balance (and potentially getting a lower interest rate) you could reduce your monthly expenses while retaining some capital for investments for your nest egg.



Daylight Saving Time

The saying "Spring forward, fall back" reminds people to turn their clocks ahead in the spring, and turn them back again in the fall.



Were you aware that Benjamin Franklin is credited with the concept of Daylight Saving Time? The basic idea is to make the best use of daylight hours.

Don't forget to turn your clocks back one hour at 2 a.m. on Sunday, November 7, 2010

This is also a good time to check the batteries in your smoke and carbon monoxide detectors. Also check the clocks in your computers, DVD players and microwaves in case they don't automatically adjust.



*"You will fall backward.
But eventually,
you will spring ahead."*

Put The Stress Down

A professor began class by holding a glass of water for all to see and asked his students, "How much do you think this glass weighs?" "50 grams!.... 100 grams!.... 125 grams..." the students shouted.

"Well, I really don't know how much unless I weigh it," said the professor. "However, my question is What would happen if I held it like this for a few minutes?" "Nothing," said the students.



"Okay, what would happen if I held it like this for an hour?" the professor asked. "Your arm would begin to ache," said a student. "You're right, and if I held it for a day, my arm might go numb and possibly even cause paralysis. However, during this time, the weight of the glass never changed."

The students were puzzled and wondered what caused the arm ache then the paralysis, when one shouted, "Put the glass down!" "Exactly!" said the professor. "Life's challenges and problems are like this analogy. Hold the problems for a few minutes in your head and they seem okay. Think of them for a long time and they begin to ache. Hold them even longer and they begin to paralyze you.

It's important to think about the challenges in your life, but *even more important* to 'put them down' at the end of every day before you go to sleep. That way, you're not stressed, and you wake every day fresh and strong with the ability to handle any challenge or problem that comes your way!



The pumpkin patch glows so bright
With rows of orange and yellow
Right in the middle a watching scarecrow
A straw stuffed happy fellow!

Breezy days and mellow nights
Halloween is drawing near
The pumpkins soon will come alive
With a grin or a frightful leer!

—Charlotte Anselmo

October's the month
When the smallest breeze
Gives us a shower
Of autumn leaves.
Bonfires and pumpkins,
Leaves sailing down —
October is red
And golden and brown.

— unknown



TESTIMONIAL: From the start to the finish, I was handled with excellent care. I loved the photos that were taken, and knew then that it would be a quick sale. The pricing of the home was right on target and it sold for full price within a week in this market!

— Steve Leister, September 2010

Friends Referring Friends!

A great referral is when you introduce someone you care about, to someone you trust....

Eric and Jamie Hall (referred by Hillary Schmitt, a past and treasured client)

Karen Kufta (referred by Leah Herman)

Cathy Schwartz (Wood Streets renter)

Shelley Ledgett (“I rented a house in the Wood Streets about 10 years ago, and after reading the Chit Chat and seeing their real estate signs everywhere, I knew that I would call on The Sister Team if ever I needed to buy or sell real estate.”)

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.

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

October Quiz Question

In the lingo of the American West, by what name is a motherless calf known?

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

a \$25 VISA gift card to use wherever you like, just like cash!

Drawing to be held on 11/05/2010



July Quiz Answer

Question: What is the world’s largest herb?

Answer: The banana plant, which has leaves up to 12 feet in length. The bananas are formed in a large bunch called a hand. The average American eats more bananas in a year than any other fruit.

Congratulations to Francine Herrera

Your name was selected at random from all of the correct quiz entries and you'll receive a \$25 VISA gift card!

The Pet Page

Consider adopting a slightly older dog!

By adopting an older dog, you can make a statement about compassion and the value of all life at all ages. Of course, a puppy has his whole life ahead of him — so does an older dog have the rest of his life in front of him. You can give that older dog the best years of his life. By setting an example of adopting a dog who would be otherwise euthanized just because of his age, you can help create the climate that will enable the U.S. to attain that goal.

According to the Senior Dogs Project, older dogs:

- ... are housetrained. You won't have to go through the difficult stage(s) of teaching a puppy house manners.
- ... are not teething puppies, and won't chew your shoes and furniture.
- ... can focus quickly because they've mellowed; therefore, they learn quickly.
- ... settle in easily, because they've learned what it takes to get along with others and become part of a pack.
- ... are good at giving love once they get into their new, loving home.
- ... are grateful for the second chance they've been given.
- ... have grown into their shape and personality; puppies can grow up to be quite different from what seemed at first.
- ... leave you time for yourself because they don't make the kinds of demands on your time that puppies need.
- ... are instant companions; reading for hiking, car trips, and other things you like to do.
- ... let you get a good night's sleep because they don't need nighttime feedings or bathroom breaks.
- ... have learned what "no" means; if they hadn't learned that, they wouldn't be an "older" dog!

Some people wonder, Won't I be adopting someone else's problems? If the dog was so wonderful, why didn't they keep him? Older dogs lose their homes for many different reasons... most of them have nothing to do with problems the dog has, but rather with those of the person or family surrendering the dog. It is not uncommon for very expensive, well-bred dogs to outlive their usefulness or novelty with folks who bought them on impulse and no longer want to take responsibility for them.



Other reasons older dogs become homeless: death of a guardian... not enough time for the dog... change in work schedule.... new baby.... need to move to place where dogs aren't allowed.... prospective partner doesn't like dogs... allergies.

FOUND:
Long-haired Siamese cat
in the Wood Streets neighborhood.
Please see our website (info below)
or call
(951) 205-4429



If you've lost, or found, any type of creature (cat, dog, bird, tortoise, etc), please contact "The Sister Team" so that we may put its photo and/or description in this newsletter and on our website (www.TheSisterTeam.com/community/lost-found), so a happy reunion can be arranged with the proper owner! We also showcase adoptable pets as well.

You should also go online to Riverside County Department of Animal Services (www.rcdas.org) to view all dogs and cats that are either lost, found, or adoptable. This is a great service — and convenient!



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 cats and dogs!

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 and we will donate our time and money to this most-important cause!

Together, forever and always
for the animals!

--Tara and April

HALLOWEEN SAFETY TIPS

The Kids' Korner

Kids.... every year, adults encourage you to be careful while trick-or-treating, and every year you need to remember some common sense practices that will keep you and your friends safe!

- ◆ Walk, slither and sneak on sidewalks, but not in the street!
- ◆ Carry a flashlight, glow stick or reflective tape on costume!
- ◆ Stay together as a group!
- ◆ Accept treats at the door; never go inside a stranger's house!
- ◆ Only visit homes that have a porch light on!
- ◆ Only go to familiar houses in your neighborhood!
- ◆ Cross the street at corners, not between parked cars!
- ◆ Paint your face instead of using a mask!
- ◆ Be cautious of animals and strangers!
- ◆ Have a grown-up inspect your treats before eating!



Be safe and have a happy and fun Halloween!



HALLOWEEN FUN



Brooklynn and Gracie's dad created the trashcan to hang on Gracie's shoulders as though it were a pair of suspenders. Not the easiest costume to sit down in though!

What do ghosts put on top of an ice cream sundae? *Whipped scream*

What is Dracula's favorite kind of dog? *A blood hound*

What goes "Ha ha ha.... THUD"? *A monster laughing his head off*

What instrument do skeletons play? *TromBONE*

Pumpkin Bowling:

Choose small pumpkins with short stems. Set up plastic bottles filled with some sand or rice. Use rope or chalk to outline the bowling lane.

Skeleton Scavenger Hunt:

Hide paper or plastic skeleton parts around the house or yard and see if everyone can reassemble their treasures into a complete skeleton set.

Frozen Mummy Hands: Wash latex gloves then fill with water and hang from the freezer shelf for a day. Run warm water over them and peel off the gloves to float in a punch bowl.

Sweet & Crispy Eyeballs: Gather ingredients as though you're making Rice Krispie treats, and mold into balls instead of squares once they're cool enough to handle. Then press chocolate kisses, pointed side first, into each ball. Once firm, use decorator frosting to add 'pupil' and lines for bloodshot eyes, if desired.

REAL ESTATE ACTIVITY REPORT

Listed AND/OR Sold by “The Sister Team”

SOLD

5525	Applecross	\$ 275,000	3 bed, 2.5 bath	1555 sq ft	2-car garage & pool/spa
11450	Church	\$ 202,000	2 bed, 1.5 bath	1092 sq ft	2-car garage
3681	Hoover	\$ 190,000	3 bed, 2 bath	1120 sq ft	1-car garage
3233	Pachappa	\$ 350,000	3 bed, 2 bath	2306 sq ft	2-car garage & guest hse
5090	Pershing	\$ 199,900	3 bed, 1.5 bath	1635 sq ft	2-car garage & pool
3575	Rosewood	\$ 288,000	4 bed, 1.5 bath	1885 sq ft	2-car garage
44870	Rutherford	\$ 275,000	3 bed, 2 bath	2056 sq ft	2-car garage
11476	Shugart	\$ 249,900	3 bed, 2.5 bath	1622 sq ft	3-car garage

IN ESCROW

8262	Archibald	Sold prices posted in next “Activity Report”	4 bed, 2 bath	1528 sq ft	2-car garage
275	Birchwood		5 bed, 4 bath	3000 sq ft	no garage
3569	Elmwood Dr		2 bed, 1.5 bath	1400 sq ft	2-car garage
3471	Redwood		5 bed, 2.5 bath	3400 sq ft	2-car garage & pool/spa
4890	Serrano		3 bed , 1 bath	1008 sq ft	2-car garage

AVAILABLE

4477	6th Street	\$ 379,900	3 bed, 2.5 bath	2200 sq ft	2-car garage
5658	Brockton	\$ 225,000	2 bed, 1 bath	1362 sq ft	2-car garage
4459	Oakwood	\$ 299,900	3 bed, 1.75 bath	1734 sq ft	2-car garage & double lot
31773	Via Verde	\$ 99,900	3 bed, 1.75 bath	1350 sq ft	2-car garage

*ALL of the properties above were listed and/or sold by “The Sister Team.”
 If you would like information on other properties (listed or sold by other Realtors)
 in ANY neighborhood, please contact us at (951) 205-4429.*

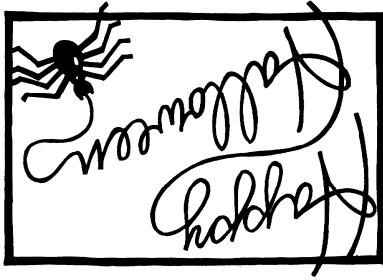
***we LIVE in the neighborhood, we WORK in the neighborhood,
 we KNOW the neighborhood, we SELL the neighborhood!!***



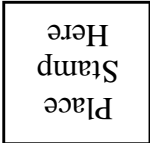
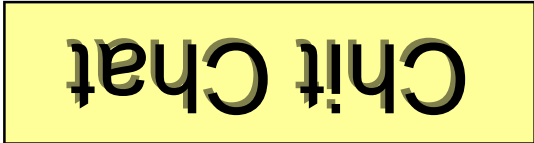
\$379,900 — 4477 6th Street, Riverside

~Prestigious Downtown Heritage Heights Historic District~
 This 2200 sq ft Craftsman was designed by G. Stanley Wilson
 (architect of the famous Mission Inn)
 and boasts 3 bedrooms, plus a bonus room, 2 1/2 bathrooms,
 hardwood floors throughout, remodeled kitchen,
 formal dining room with built-in hutch and built-in buffet,
 fireplace, central A/C, indoor laundry, and much, much more!

Go to www.TheSisterTeam.com for more photos!



Tara and April Glatzel
"The Sister Team"
Your Real Estate Consultants For Life!
390 N. McKinley St., Ste. 106
Corona, CA 92879
E-mail: aprilglatzel@remax.net
Website: www.TheSisterTeam.com
Tara: (951) 205-4428 April: (951) 205-4429



Happy 8th Birthday, Chit Chat!

This 8-page Chit Chat newsletter, that we have been personally writing and distributing door-to-door to almost 2,000 homes every issue, is celebrating its 8th birthday!!

For those of you who have not been in the neighborhood as long as us, you'll be surprised to know that we were delivering real estate tips, sales stats, American flags, and lots of goodies (candy, note pads, calendars, etc.) for 5 years *before* the inception of the Chit Chat!



No other Realtors come close to our success in this neighborhood! Absolutely no one lists and sells more homes in the Wood Streets than "The Sister Team". This is due to our full-time and long-term commitment to the real estate industry (almost 25 years), our knowledge of the southern California real estate market, and our personal involvement with every single transaction.

Not only do we live here and work here, but we ride our bikes, take walks, and have had our fingers on the pulse of this amazing and wonderful neighborhood for the past 13 years!

This newsletter is intended for entertainment purposes only and is created exclusively by "The Sister Team". Credit is given to the authors of various articles that are reprinted when the original author is known. Any omission of credit to an author is purely unintentional and should not be construed as plagiarism or literary theft.

Copyright 2010 Tara and April Glatzel. This information is solely advisory, and should not be substituted for legal, financial or tax advice. Any and all financial decisions and actions must be done through the advice and counsel of a qualified attorney, financial advisor and/or CPA. We cannot be held responsible for actions you may take without proper financial, legal or tax advice.