

# Tara & Chit Chat

News for Home and Living

JANUARY 2003

*Don't let the end of the holiday season be the end of family gatherings. Here are ways to stay together throughout the year. - Tara & April*

## Include Family In Your New Year's Resolutions

Setting goals is a great way to nurture your growth. That's why it's important to make New Year's resolutions for family if you want your family life to change and improve. Consider including these goals this year:



**Pare down activities.** Families are busier than ever, so it's important to make room for consistent togetherness time. For example, think about cutting back on activities so everyone can eat dinner together most nights.

**Build confidence in children's strengths.** Parents spend a lot of time pointing out kids' weaknesses. Yet successful people become that way because they focus on their strengths. Do the same for your kids. It will give them the confidence to tackle their weaknesses.

### Inside Chit Chat

#### When It Sounds Too Good To Be True

#### Save Money On Groceries

#### How To Save Or Lengthen Your Life

#### A Dieter's Dilemma

#### Get Control Of Your Time

#### Consider establishing regular family meetings.

These times should be used to discuss schedules and goals, and even grievances. In essence, family meetings are important to help everyone in the family reconnect.

#### Make personal resolutions a family affair.

If you've decided that you need to do more charitable work, consider making your personal goal a family goal. Volunteering as a family is a powerful way to build self-esteem and establish a sense of community in yourself and your children.

**Work on a parenting weakness.** There are many resources that can help you improve your parenting skills. Head to the library or start surfing the Internet.

— Adapted from the *Rocky Mountain News*

## When It Sounds Too Good To Be True

Last year more than 150,000 individuals and at least another 1,500 corporations escaped paying federal taxes by filing returns that showed no income. Among those filing such false returns were several high-profile Americans like the actor Wesley Snipes, who reportedly earned \$19.5 million in 2001, but listed zero income on his returns. How are individuals and businesses getting away with it?

According to the Internal Revenue Service, there are a growing number of “tax advisers” who sell or promote the claim that income taxes are voluntary, or that anyone can report zero income if they don’t work for a foreign-owned company. These theories have been rejected in court, but promoters are still finding plenty of gullible taxpayers willing to hand over a small fee and a percentage of any refund that can be collected from the IRS.

Promoters of tax-evasion practices advertise their services on the Internet, in lectures and on the radio. The IRS says their activities place a severe administrative burden on the agency, and put taxpayers who use them in legal jeopardy. The government is attempting to crack down on anyone who prepares false financial statements. However, the IRS says it is overburdened and somewhat stymied by recently enacted taxpayer-protection laws intended to protect innocent taxpayers from overzealous IRS agents, but which also shield tax evaders.

Still, courts across the country are beginning to address the problem. Taxpayers are warned to double-check with a licensed accountant before following the advice of anyone promoting a tax-avoidance strategy that sounds too good to be true.

— Adapted from *The New York Times*

## Save Money On Groceries

There’s no way to get around food costs. But when you shop smart, what you save could add up to a bundle. For instance, if you save just \$5 a week on groceries for a year, you’ve banked \$260 by the end of the year. Here are some strategies to save on your food bill:

**Cut back on convenience foods.** Don’t buy things like packaged salads. You’re paying big for a small convenience.

**Use coupons.** If you find that you buy some name-brand foods regularly, then make sure you’re clipping the coupons for them. Otherwise, generic foods are comparable in quality and content, and often less expensive.

**Shop at the store that is cheapest overall.** There is sometimes as much as a 10% to 15% difference on identical grocery orders at two different stores in the same area.



## How To Save Or Lengthen Your Life

If you're like most folks, you make at least one New Year's resolution that seems to get lost in the fog by mid-February. Well, here are a few simple resolutions you can make that only take a minute to do, and can save or lengthen your life. For example:

- ☺ Pop a multivitamin. They help prevent many health problems, from heart disease to cancer.
- ☺ Wash your hands. Infectious diseases are the third leading cause of death in the United States, and washing your hands is the number-one method of preventing the spread of disease.
- ☺ Buckle up. Police have a fond saying: They barely ever unbuckle a dead person.
- ☺ Floss your teeth. Gum disease is linked to an increased risk of heart disease, the leading cause of death in the United States.
- ☺ Change your smoke alarm batteries. The death rate from fires in homes with at least one smoke alarm is 40% to 50% lower than in homes without working alarms.

## Relax After The Holidays

January is a great time to curl up in a cozy spot and treat yourself – or your child – to the pleasure of reading a book. Here are a few of the all-time best sellers, according to bookspot.com:

*The Lord of the Rings*, J.R.R. Tolkien  
*To Kill a Mockingbird*, Harper Lee  
*The Catcher in the Rye*, J. D. Salinger  
*Harry Potter and the Sorcerer's Stone*, J.K. Rowling

And just for kids:

*The Poky Little Puppy*, Janette Sebring Lowrey  
*Charlotte's Web*, E.B. White

*From the Heart...*

### ***Did You Overspend During The Holidays?***

*While lots of people make resolutions in the New Year, we make one every year around Thanksgiving – to not overspend during the holidays. And every year we find ourselves succumbing to the lure of that perfect gift for the next door neighbor, or just one more stocking stuffer because they're little anyway – and off we go, running up the credit cards again.*

*What's different this year? We learned about a website that offers a debt calculator that instantly shows the amount of credit card interest we pay – and how long it takes to pay down a credit card debt. It was an eye-opener, believe us. For example, let's say you charge \$1000 at 20% interest and then make just the minimum payment of \$20 per month. According to this website, not only will it take over nine years to pay off that \$1000, but your total debt will be \$2167.89 – you'll be paying more interest than the amount you'd originally charged. That was horrifying news!*

*We found that just being aware of how that interest adds up has made us more cautious. It also started us thinking about spending in general, what our priorities are, and that when it comes to spending, perhaps spending time with family and friends would be a much better gift, after all.*

*We wish you a happy – and debt-free – New Year!*

*Tara & April Glatzel*

*PS: If you'd like the address of this debt calculator website just e-mail us at: [appytocu@sbcglobal.net](mailto:appytocu@sbcglobal.net)*

## Welcome

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

**Tom & Allison Goetz**  
(new clients)

**Charles & Joyce Casey**  
(own a home in the "Wood Streets")

**Todd Mera & Rachael Horn**  
(own a home in the "Wood Streets")

**John Visser & Shawn Adams**  
(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.*

### Overnight Bubble Bread

1/2 cup pecan halves  
18 frozen dinner rolls  
1 (3.4 ounce) package instant butterscotch pudding mix  
1/2 cup butter  
1/2 cup brown sugar & 1 tspn ground cinnamon

**1)** Generously butter a 9x13 inch baking pan. Sprinkle pecans in bottom of pan. Place frozen dinner rolls in a single layer on top of pecans. Sprinkle dry pudding mix over the top. **2)** Combine butter, brown sugar & cinnamon in small saucepan. Heat until boiling then pour over rolls. Cover with plastic wrap or wax paper & allow to stand overnight. **3)** In the morning, preheat oven to 350 degrees F or 175 degrees C. **4)** Bake for 20 to 30 minutes, until golden brown.

\*After baking, invert the pan onto a foil-lined cookie sheet and sprinkle with powdered sugar.

## January Quiz Question

Who invented the television?

*Whoever responds with the correct answer will be entered into a drawing for:*

**An  
Entertainment  
Coupon Book**

*Drawing to be held on  
2/10/03*



## 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 in town.

**Just ask "The Sister Team"!  
It's all part of our Free,  
no-obligation Home Finder Service.**

Leave the address on our voicemail pager:  
**(909) 278-8755 ext. 121 or 124**

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

## A Dieter's Dilemma



'Twas the month after Christmas,  
when all through the house,  
Nothing would fit me, not even a blouse!  
The cookies I'd nibbled, the eggnog I'd taste,  
At holiday parties had gone to my waist.

I remember the marvelous meals all prepared:  
The gravies and sauces, the beef "nicely rared."  
The wine and the rum balls, the bread and cheese,  
And the way I NEVER said, "No, thank you, please."

As I dressed myself in my husband's old shirt,  
And prepared once again to do battle with dirt,  
I said to myself (as only I can),  
"You can't spend the winter disguised as a man!"

So, away with the last of the sour cream dip,  
Get rid of the fruitcake, every cracker and chip.  
Every last bit of food that I like must be banished,  
Till all the additional "ounces" have vanished.

I won't have a cookie, not even a lick!  
I'll want just to chew on a celery stick.  
I won't have hot biscuits, or corn bread or pie,  
I'll munch on a carrot, and quietly cry.

I'm hungry, I'm lonesome, and life is a bore.  
But isn't that what January is for?  
Unable to giggle, no longer a riot,  
Happy New Year to all, and to all a good diet!

## Get Control Of Your Time

The chronically late cause more than just scheduling problems; they typically waste other people's time, and often rush through meetings or miss out on events.

How to address this issue? That depends on which side of the clock you sit on.

### **If you have trouble doing things on time:**

Try allotting extra time into transit plans to compensate for any delays. Regardless of the reason – weather, traffic or other obstacles – these delays will make you later than expected.

Get rid of any secondary planners, calendars or whatever you use to keep track of appointments. Whatever method you use, use just one of them for work and play alike.

Let technology fight the battle for you: Try using a watch, beeper, alarm clock or organizer alarm to warn you when it's time to go.

Use public transportation. If you're on the train and the train leaves on time, you'll be on time, too.

**When the clock is on the other wrist, that is, when a punctual person collides with someone who's always late, the problems are obvious. Try these methods to minimize conflicts:**

Have the other person call you as he's leaving. Pick a place to meet where it's more convenient to wait, such as a restaurant, rather than a timed event such as a movie or concert.

When leaving for a doctor's appointment, try calling the doctor's office before leaving to see if there's an unusually long waiting time.

– Adapted from *Tipking*

**\*\*\*PLEASE POST THIS ON YOUR BULLETIN BOARD AT WORK\*\*\***

**RIVERSIDE**  
**INCREDIBLE**  
**“WOOD STREET” INVESTMENT**



**LOTS OF POTENTIAL!**

**\$209,900**

Not many 3-bedroom 1.25-bath homes available in this price range with so much square footage (1465) in the desirable “Wood Streets” neighborhood, so hurry to see this Spanish-style with hardwood floors, tile roof, central air, gorgeous fireplace and huge formal dining room, low-maintenance backyard, plus a 2-car garage and automatic sprinklers!

**RIVERSIDE**  
**HISTORICAL**  
**VICTORIAN FARMHOUSE**



**1-OF-A-KIND GEM!**

**\$495,000**

Original adobe construction built in 1878 by George Chaffey. Starting from the ground up, this impressive 3-bedroom, 3-bath 2500 sq ft home was *completely restored* with a new foundation, new electrical, new roof, new paint, new kitchen with stainless steel Kitchen Aid appliances, and new bathrooms! Plus a built-in pool/spa w/pool house & sauna!



**Tara & April Glatzel**  
**“The Sister Team”**  
**(909) 872-4647 or**  
**(909) 270-7797**

We have many  
other homes  
for sale also!

**\*\*\*PLEASE POST THIS ON YOUR BULLETIN BOARD AT WORK\*\*\***

# Closed Home Sales by “*The Sister Team*” in 2002

3606 Bandini Ave., Riverside 92506	\$174,900	2 bed, 1 bath	1200 sq ft	2-car garage
3979 Bandini Ave., Riverside 92506	\$167,000	2 bed, 1 bath	1069 sq ft	1-car garage
3733 Beechwood Place, Riverside 92506	\$259,000	3 bed, 2 bath	2120 sq ft	2-car garage
4217 Beechwood Place, Riverside 92506	\$239,500	3 bed, 1.75 bath	2000 sq ft	2-car garage & guest house
5961 Boone Ct., Riverside 92506	\$173,900	3 bed, 1.75 bath	1204 sq ft	2-car garage
4388 Brentwood Ave., Riverside 92506	\$220,000	2 bed, 1.75 bath	1538 sq ft	2-car garage & guest house
5166 Brockton Ave., Riverside 92506	\$187,000	3 bed, 1.50 bath	1800 sq ft	1-car garage
5491 Brockton Ave., Riverside 92506	\$179,000	3 bed, 1.50 bath	2027 sq ft	2-car garage
3520 Brockton Ave., Riverside 92501	\$145,000	Triplex		2-car garage
1877 Cable Circle, Riverside 92506	\$276,000	4 bed, 2 bath	2000 sq ft	2-car garage
5035 Carlingford Ave., Riverside 92504	\$185,000	3 bed, 2 bath	1728 sq ft	2-car garage
3709 Castle Reagh, Riverside 92506	\$260,000	4 bed, 1.50 bath	1966 sq ft	3-car garage
6321 Catspaw Drive, Riverside 92505	\$189,000	4 bed, 2 bath	1540 sq ft	2-car garage
6548 Duke, Riverside 92506	\$152,000	3 bed, 1 bath	1100 sq ft	No garage
4544 Edgewood Place, Riverside 92506	\$169,900	2 bed, 1 bath	936 sq ft	2-car garage
4947 El Molino Ave., Riverside 92504	\$229,000	3 bed, 1.75 bath	1815 sq ft	2-car garage & pool
3763 Elmwood Ct., Riverside 92506	\$169,900	2 bed, 1 bath	1117 sq ft	1-car garage
4069 Elmwood Ct, Riverside 92506	\$245,000	3 bed, 2 bath	2300 sq ft	1-car garage
5439 Greenbrier, Riverside 92504	\$224,900	3 bed, 2 bath	2039 sq ft	2-car garage & pool
7038 E. Harvest Lane, Riverside 92506	\$350,000	4 bed, 3 bath	3000 sq ft	2-car garage
4210 Highland Place, Riverside 92506	\$200,000	3 bed, 2 bath	1302 sq ft	2-car garage
4342 Highland Place, Riverside 92506	\$206,000	3 bed, 1.75 bath	1186 sq ft	2-car & guest house & pool
4458 Highland Place, Riverside 92506	\$164,000	3 bed, 2 bath	1000 sq ft	2-car garage
4240 Houghton Ave., Riverside 92501	\$168,400	2 bed, 1 bath	1074 sq ft	2-car garage
17329 Lakepointe Dr., Riverside 92503	\$255,000	4 bed, 2.50 bath	2059 sq ft	2-car garage
4210 Larchwood Place, Riverside 92506	\$142,000	2 bed, 1 bath	938 sq ft	2-car garage
4211 Larchwood Place, Riverside 92506	\$184,900	3 bed, 1 bath	1056 sq ft	1-car garage
3499 Lemon, Riverside 92501	\$157,000	Triplex		2-car garage
3869 Linwood Place, Riverside 92506	\$194,000	4 bed, 1.50 bath	1900 sq ft	2-car garage
3880 Linwood Place, Riverside 92506	\$200,000	3 bed, 2 bath	1600 sq ft	2-car garage
4444 Maplewood Place, Riverside 92506	\$239,000	3 bed, 1 bath	1350 sq ft	2-car garage
4876 Merrill Ave., Riverside 92506	\$175,000	3 bed, 1 bath	1056 sq ft	2-car garage & pool
4415 Mission Inn Ave., Riverside 92506	\$315,000	4 bed, 2 bath	2600 sq ft	2-car garage
6707 Mt. Whitney Ave., Riverside 92506	\$192,000	3 bed, 2 bath	1584 sq ft	2-car garage
3406 Mulberry St, Riverside 92501	\$143,300	3 bed, 2 bath	1366 sq ft	1-car garage
3682 Oakwood Place, Riverside 92506	\$181,000	2 bed, 1 bath	1254 sq ft	2-car garage
3880 Oakwood Place, Riverside 92506	\$200,000	3 bed, 1 bath	1425 sq ft	1-car garage
3909 Oakwood Place, Riverside 92506	\$227,950	3 bed, 2 bath	1600 sq ft	2-car garage & guest house
4191 Ramona Dr., Riverside 92506	\$195,000	3 bed, 1.50 bath	1200 sq ft	2-car garage
4350 Ramona Dr., Riverside 92506	\$256,000	3 bed, 1.75 bath	1716 sq ft	2-car garage & pool
4474 Rosewood Place, Riverside 92506	\$190,000	3 bed, 1 bath	1200 sq ft	Large shed — no garage
3481 Sunnyside Dr., Riverside 92506	\$183,000	3 bed, 1.75 bath	1548 sq ft	2-car garage & pool
4577 Sunnyside Dr., Riverside 92506	\$170,000	3 bed, 1.75 bath	1165 sq ft	1-car garage & guest house
11269 Town Country, Riverside 92505	\$169,800	4 bed, 2 bath	1298 sq ft	2-car garage
3487 Wanda Way, Riverside 92506	\$168,000	3 bed, 2.50 bath	1900 sq ft	3-car garage
1735 Washington, #C-14, Colton 92324	\$ 65,000	2 bed, 1 bath	850 sq ft	2-space carport (condo)
4279 4th Street, Riverside 92501	\$145,000	Duplex	1182 sq ft	2-car garage
Las Vegas	Referral			
New Jersey	Referral			
Texas	Referral			
San Francisco	Referral			

Tara & April Glatzel  
"The Sister Team"  
Tara: (909) 872-4647  
April: (909) 270-7797  
Appytocu@sbcglobal.net

## 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.

This newsletter is intended for entertainment purposes only. 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 2003 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.