

Chit Chat

News for Home and Living

MARCH 2004

A Few Irish Toasts and Proverbs

- ♣ May you live as long as you want, and never want as long as you live!
- ♣ May the frost never afflict your spuds.
- ♣ May the outside leaves of your cabbage always be free from worms.
- ♣ May the crows never pick your haystack.
- ♣ It is in the shelter of each other that the people live.
- ♣ May you live to be a hundred years--with one extra year to repent.
- ♣ Necessity is the mother of invention.
- ♣ If you want praise, die. If you want blame, marry.
- ♣ The light heart lives long.
- ♣ You've got to do your own growing, no matter how tall your grandfather was.



Inside Chit Chat

"March" Into Spring Safely

Real Estate Activity Report

The Pet Page

How One Couch Potato Made Her Dreams Come True

Small Steps Can Make a Big Change

An Irish Wish

Always remember to forget
The things that made you sad.
But never forget to remember
The things that made you glad.

Always remember to forget
The friends that proved untrue.
But never forget to remember
Those that have stuck by you.

Always remember to forget
The troubles that passed away.
But never forget to remember
The blessings that come each day.

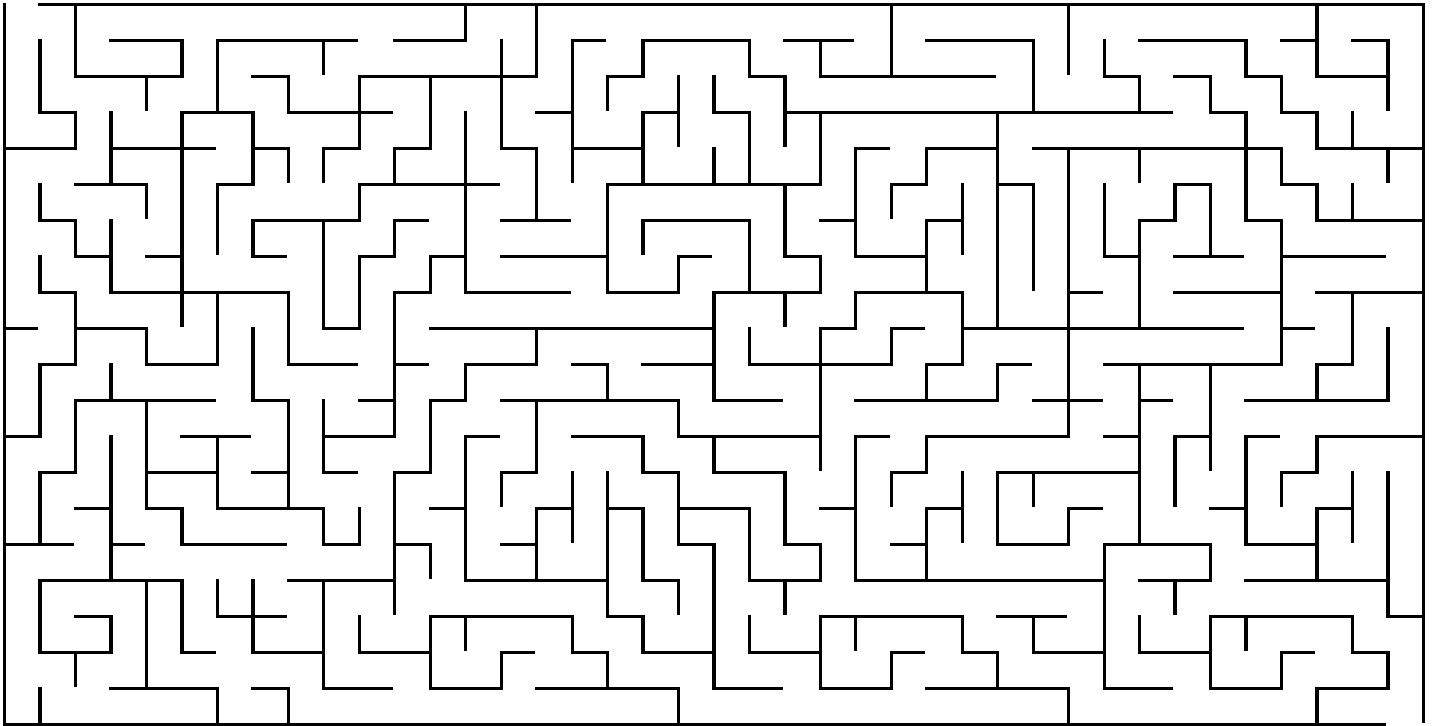


Happy St. Patrick's Day!

--Tara and April



See if you can help the leprechaun find his way to the Pot O' Gold!



Try to find the hidden words

- CLOVER
- DUBLIN
- GOLD
- GREEN
- IRELAND
- LEPRECHAUN
- LUCK
- MARCH
- PATRICK
- RAINBOW
- SHAMROCK

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

~ Activity Report ~

Listed and Sold by "The Sister Team"

SOLD (August 2003 to March 2004)

1531	Alba Ct, Riverside 92507	\$310,000	4 bed, 2.75 bath	2202 sq ft	2- car garage
3469	Bandini Ave, Riverside 92506	\$264,900	3 bed, 1.75 bath	1300 sq ft	2-car garage
3569	Bandini Ave, Riverside 92506	\$267,900	3 bed, 1 bath	1318 sq ft	2-car w/guest room
3594	Bandini Ave, Riverside 92506	\$209,000	2 bed, 1 bath	900 sq ft	2-car garage
3683	Bandini Ave, Riverside 92506	\$289,900	4 bed, 2 bath	1720 sq ft	1-car garage
3728	Bandini Ave, Riverside 92506	\$264,900	3 bed, 1 bath	1450 sq ft	1-car garage
3729	Bandini Ave, Riverside 92506	\$225,000	2 bed, 1 bath	947 sq ft	1-car garage
11764	Betula Cir, Moreno Valley 92557	\$231,000	4 bed, 3 bath	1636 sq ft	2-car garage
4659	Brentwood Ave, Riverside 92506	\$350,000	4 bed, 2 bath	2400 sq ft	2-car garage & pool
5690	Brockton Ave, Riverside 92506	\$194,900	2 bed, 1 bath	1020 sq ft	1-car garage
6068	Brusca, Riverside 92506	\$299,900	3, bed, 1.75 bath	1800 sq ft	2-car garage & pool
5644	Carson St, Riverside 92506	\$215,000	3 bed, 1 bath	1200 sq ft	2-car garage
7741	Cassia Ave, Riverside 92504	\$245,000	4 bed, 2 bath	1372 sq ft	2-car garage
16195	Constable Rd, Riverside 92504	\$677,000	4 bed, 4 bath	3487 sq ft	3-car garage
2597	Devonshire, Riverside 92506	\$288,000	3 bed, 2 bath	1686 sq ft	2-car garage & pool
4675	Edgewood Pl, Riverside 92506	\$285,000	3 bed, 1.75 bath	1534 sq ft	2-car garage & pool
3593	Elmwood Dr, Riverside 92506	\$299,999	3 bed, 1.5 bath	1890 sq ft	2-car garage
4636	Jarvis St, Riverside 92506	\$227,000	3 bed, 1.75 bath	1380 sq ft	2-car garage
3171	Locust St, Riverside 92501	\$194,900	2 bed, 1 bath	950 sq ft	2-car garage
4023	Maplewood Pl, Riverside 92506	\$190,000	3 bed, 1 bath	900 sq ft	2-car garage
4400	Maplewood Pl, Riverside 92506	\$265,000	3 bed, 1 bath	1456 sq ft	2-car garage
4151	Ramona Dr, Riverside 92506	\$204,000	2 bed, 1 bath	988 sq ft	1-car garage
6070	Riverside Ave, Riverside 92506	\$202,000	2 bed, 2 bath	1200 sq ft	2-car garage
3760	Rosewood Pl, Riverside 92506	\$265,000	3 bed, 1 bath	1400 sq ft	2-car garage
3968	Rosewood Pl, Riverside 92506	\$189,900	2 bed, 1 bath	860 sq ft	1-car garage
11225	Saint Anton Cir, Riverside 92505	\$280,000	3 bed, 2 bath	1580 sq ft	2-car garage & pool
6750	Sundance Trail, Riverside 92506	\$425,000	4 bed, 3 bath	2200 sq ft	3-car garage & pool

IN ESCROW

3957	Bandini Ave, Riverside 92506		3 bed, 1 bath	1100 sq ft	1-car garage
4528	Brentwood Ave, Riverside 92506	Sold	3 bed, 2 bath	1600 sq ft	2-car garage & pool
6870	Coronado Way, Riverside 92504	prices	3 bed, 1.75 bath	1338 sq ft	2-car garage & pool
4210	Elmwood Ct, Riverside 92506	will be	2 bed, 1 bath	1200 sq ft	2-car garage
3190	Jane St, Riverside 92506	posted in	3 bed, 1 bath	1032 sq ft	2-car garage
3499	Lemon St, Riverside 92501	next	3 bed, 3 bath	1309 sq ft	Triplex
3849	Loring Dr, Riverside 92501	"Activity	3 bed, 2 bath	1801 sq ft	2-car garage
3452	Mulberry St, Riverside 92501	Report"	5 bed, 3 bath	1300+ sq ft	Triplex
3492	Ramona Dr, Riverside 92506		3 bed, 1.5 bath	1511 sq ft	2-car garage
3483	Skylane Rd, Riverside 92509		2 bed, 1 bath	720 sq ft	1 carport

AVAILABLE

3481	Sunnyside Dr, Riverside 92506	\$325,000	3 bed, 1.75 bath	1548 sq ft	2-car garage & pool
------	-------------------------------	-----------	------------------	------------	---------------------

Welcome New Clients!

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

Stacey Marshall

Mitch and Terri Cartwright

Erich Hardy and Traci Reid

Mitch McCarley
(past and treasured client)

Jeff and Tammy Neu
(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.

March Quiz Question

What does MMIV stand for?

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 3/31/04



February Quiz Answer

Question: Who invented the safety pin?

Answer: Walter Hunt

Source: www.inventors.about.com

****See page 7 for story about Walter Hunt****

Congratulations to
Teresa Chavez

Your name was selected at random from all of the correct quiz entries and you'll receive a \$30 gift certificate to 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 Home Finder Service.

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

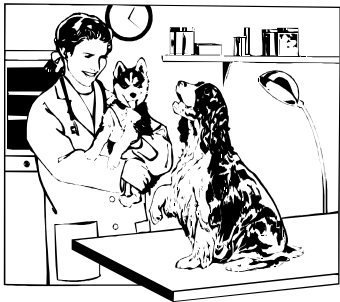
We'll fax, mail or e-mail you the information on that listing within 24 hours.

The Pet Page

Should You Have Pet Health Insurance?

Pets, like humans, are at risk of suffering medical problems. The injury could be a broken bone or a serious illness, but the resulting vet bill can be staggering. Caught financially unprepared, some pet owners find themselves forced to choose between their pocketbooks and their pets.

Pet health insurance is common in many European countries, but it remains rare in the U.S. and Canada. There are millions of pet cats and dogs, but only a comparative handful of pet owners have insurance for their furry friends.



There are several types of pet health insurance plans and each has its pros and cons. Some policies pay for all types of veterinary care, including annual checkups and immunizations. Others cover only accidents and illnesses. Some have pre-set annual or incident limits, and some have deductibles. Premiums vary depending on the plan, and can run from \$99 a year for a simple HMO-type discount plan up to \$500 for a select breed indemnity plan. Insurers can screen out pre-existing conditions, and often deny coverage for older animals and certain breeds.

Some companies, including eBay, Blockbuster, and Kraft Foods, Inc. – have added pet health insurance to their employee benefits choices. With Americans spending \$11.1 billion a year on pet veterinary bills, this benefit clearly will appeal to some workers. But, whether you purchase pet health insurance through your employer or on your own, a carefully chosen plan may give you peace of mind that your pet will get the best medical care regardless of cost.

Learn more about pet insurance by visiting www.petinsurance.com or calling 800-USA-PETS, and www.petcareinsurance.com or calling 866-275-PETS.

– Adapted from www.cbsnews.com

LOST and FOUND

If you've lost or found any type of creature (cat, dog, bird, turtle), please contact "The Sister Team" so that we may put its photo and/or description in this newsletter so a happy reunion can be arranged with the proper owner(s)!

Together, Forever and Always.....for the Animals!

-- Tara and April



REMEMBER....

Spaying and neutering is the most important thing we can do to help dogs and cats.

"The Sister Team" is 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!

--Tara and April

“March” Into Spring Safely!

Every year about 30,000 fatal accidents occur in people’s homes -- tragic events that were largely preventable. Making your home accident-proof isn’t hard -- it just takes a bit of time and some light handyman work. To help make sure yours is a home-safe-home, review the following safety checklist:

- **Stairwells, stoops and steps.** Tack down loose carpeting, augment dim lighting, and bolt handrails to walls with long screws.
- **Exterior walkways and steps.** If painted, repaint with a non-slip additive that prevents slipping, or affix non-slip strips.
- **Free-standing furniture.** Secure bookshelves and storage units to walls with angled brackets, screws or bolts.
- **Gas and water cutoff valves.** Know how to close them; use tags to identify each, if necessary.
- **Heating systems.** Have gas systems professionally checked annually to prevent toxic gases from entering the home. Never set anything on top of or leaning against radiators.
- **Water heater.** Set temperature at or below 120°F; test highest temperature in running water with a candy thermometer. Alternatively, install an anti-scald device on faucets and showerheads.
- **Clothes dryer.** Make sure it vents directly outside, not through chimney flue, as lint is combustible and the fumes can be toxic.
- **Electrical cords and plugs.** Replace any worn piece, as they cause many household fires. Keep out of high traffic areas where they can trip children and adults. And never run under carpeting or rugs.
- **Electrical panel box.** Ensure there’s a main disconnect to cut off all power in case of a fire. Also, properly mark all circuit breakers.
- **Fire extinguishers.** Have at least two dry-chemical extinguishers, mounted near kitchen and bedrooms, and check the pressure gauge at least twice a year.
- **Kitchen knives.** Store in blocks, not loose in drawers where blades are exposed.

– Adapted from *Family Circle*

How One Couch Potato Made Her Dream Come True

Rosemary Carstens of Longmont, Colorado, went from being a couch potato to learning how to ride a motorcycle across the country. She recently wrote the book *Dream Rider*, which documents her unusual about-face in life. She offers several tips on how to achieve your dream.

First, name your dream. Put it in words --this gives the dream power. Like a dog, once you name it, you own it.

Pick a dream that falls within reality. In other words, something that is obtainable and not far-fetched.

Identify the steps. Create a timetable. Make a list of what you have to do to stick to it. Don't let anybody ever tell you you're too old, and don't be discouraged by early setbacks.



If you have any fear about accomplishing your goal, write it down. Next to it, write a solution to overcome the obstacle.

– Adapted from *Dream Rider* by Rosemary Carstens

Small Steps Can Make A Big Change

Being overweight isn't necessarily the same as being out-of-shape or unfit. Your health, in other words, isn't determined solely by the numbers on the scale, although many people believe this is so. Several studies have shown that you have to lose only a few pounds in order to see immediate, positive results in your cholesterol, blood pressure and insulin levels. At the University of California, Los Angeles, researchers put 11 obese men on a very low-fat, high-fiber diet, with daily 45- to 60-minute walks on treadmills. After three weeks, the men only lost a few pounds, but their cholesterol levels plummeted 19% and their insulin levels dropped by nearly 50%. Several men who entered the study with high blood pressure left with normal readings.



The upshot: You don't have to lose a lot of weight or be really thin in order to get major reductions in heart disease risks.

– Adapted from *Knight Rider* Tribune News Service

Who Invented The Safety Pin?

Walter Hunt had no trouble thinking up new ideas. First he invented a machine to spin flax. Then he invented a fire engine gong, a forest saw, and a stove that burned hard coal. His inventions worked, but he just did not have the knack for making money from them. One day in 1849 Walter Hunt wanted to pay a \$15 debt to a friend, so he decided to invent something new.



From a piece of brass wire about eight inches long, coiled at the center and shielded at one end, he made the first safety pin. He took out a patent on his invention, sold the rights to it for \$400, paid his friend back, and had \$385 dollars to spare.

Then he watched his latest brainstorm go on to become a million-dollar money earner for someone else!

– Adapted from *Ideafinder.com*



Happy
St. Patrick's
Day!



Tara & April Glatzel
"The Sister Team"
Your Real Estate Consultants For Life!
390 N. McKinley St., Ste. 106
Corona, CA 92879
aprilglatzel@remax.net

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 2004 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.