

Chit Chat

News for Home and Living

SEPTEMBER 2007

We're Baa-aaack!!

The Sister Team took a slight hiatus from “delivering” the Chit Chat to our clients and neighborhood because there was a different kind of “delivering” going on. A new member has joined The Sister Team, and she was born on July 12, 2007, weighed 6 pounds 13 oz and was named Brooklynn April Bogner. Tara and Eddie could not have hoped for a more perfect and healthy baby, and April is off-the-chart excited about her first niece. Tara and Eddie also bought and moved into another home in the Wood Streets. So you see, we love this neighborhood, believe in it, have a vested interest in it, and look forward to raising our families here for years to come!

Even with these major events, you can be assured that The Sister Team has not changed even though the real estate market has changed. Just take a look at page 6 to see for yourself how busy we are. We still provide the same great service you deserve!



Left to right: Tara, Brooklynn and April

Inside Chit Chat

What's The Right Amount of Homework?

Wacky Warning Labels

The Pet Page

Real Estate Activity Report

What's Happening With The Real Estate Market?

Historical September Days

- 1609 - Island of Manhattan founded by Henry Hudson
- 1789 - The U.S. Treasury Department was established
- 1791 - Mozart's 'The Magic Flute' premiered in Austria
- 1846 - Elias Howe received patent for his sewing machine
- 1850 - California became the 31st state
- 1937 - J.R.R. Tolkien's book "The Hobbit" debuts
- 1953 - John F. Kennedy married Jacqueline Bouvier
- 1954 - NBC's "The Tonight Show" debuts
- 1957 - Brooklyn Dodgers final game at Ebbets Field
- 1960 - 1st televised presidential debate: Kennedy v Nixon
- 1966 - Star Trek premiered on television
- 1972 - U.S. swimmer Mark Spitz won 7th gold medal
- 1989 - Songwriter Irvin Berlin died in NYC, age 101
- 1996 - John F. Kennedy, Jr. married Carolyn Bessette

Enjoy the early days of Autumn!

-- Tara and April

INDEPENDENCE DAY—2007

It's official..... it's been a DECADE!!! For the tenth consecutive year, we (and some of our dearest friends — see photo) set out at 6:30 a.m. and personally hand-delivered 1700 American flags to the “Wood Streets” neighborhood on the morning of July 4th, our wonderful country's Independence Day! We hope you enjoyed the festive flags and look forward to our patriotic gesture again next year.



Left to right: Debbie, Dorette, Gracie, Bethany, Heidi, Tara, Eddie, April, Ruth, Gregg, Leilani, Teri and Ferris

Your neighbors,

- - Tara & April



Parents

Two kids are talking to each other. One says, “I’m really worried. My dad works twelve hours a day to give me a nice home and good food. My mom spends the whole day cleaning and cooking for me. I’m worried sick!” The other kid says, “What are you worried about? Sounds to me like you’ve got it made!” The first kid says, “What if they try to escape?”

Teasing

There was a little boy named Mikry who used to hang out at the local corner market. The owner didn't know what Mikey's problem was, but the other boys would constantly tease him. They would always comment that he was “two bricks shy of a load” or “two pickles short of a barrel”. To

Add some adventure to your popcorn: sign up for an e-mail newsletter that pairs classic films with cultural outings. Watch Apollo 13 with the kids, then go stargazing. Log onto kidsoffthecouch.com.

prove it, sometimes they would offer Mikey his choice between a nickel and a dime and Mikey would always take the nickel -- they said because it was bigger.

One day after Mikey grabbed the nickel, the store owner took him aside and said, "Mikey, those boys are making fun of you. They think you don't know that the dime is worth more than the nickel. Are you grabbing the nickel because it's bigger, or what?"

Mikey turned toward the store owner with a big grin on his face and said, “Well, if I took the dime, they’d stop doing it....and so far I have saved more than \$5.00!”

Anyone who has never made a mistake has never tried anything new.

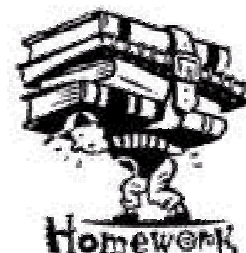
—Albert Einstein

May your right hand always be stretched out in friendship, but never in want.

—Traditional Irish toast

What's The "Right" Amount Of Homework?

An international study of homework for schoolchildren suggests that the benefits of extra work vary widely. Here are some of the findings presented by the Comparative and International Education Society:



- U.S. students receive an average amount of homework when compared to other nations.
- At the same time, the number of elementary students reporting four or more hours of homework per night has risen to eight percent in the United States. Japan reports only one percent and Taiwan reports five percent of students with four or more hours of homework per night – and these countries are considered benchmarks for U.S. students.
- Five percent of middle-schoolers in the U.S. report four or more hours of homework per night, compared to one percent in Japan and three percent in Taiwan.
- The study showed a negative relationship between higher homework amounts and student achievement in elementary schools, and only a very small benefit for middle schools.

Middle-school students who do some homework, but not excessive amounts, seem to do best. The U.S. seems to fall in a category of modest completion of homework (30 minutes to an hour-and-a-half per night) in which the students score higher test scores than peers who do no homework or those who study more than four hours per night.

In the Bath — Five-year-old Johnny was in the bathtub and his mom was washing his hair and exclaimed, "Wow, your hair is growing so fast! You need a haircut again." Little Johnny replied, "Maybe you should stop watering it so much."

Wacky Warning Labels

Here are some of the wackiest warning labels of the past few years, according to the Michigan Law Suit Abuse Watch web site:

- On label on a baby stroller: "Remove child before folding."
- On a popular scooter for children: "This product moves when used."
- On a flushable toilet brush: "Do not use for personal hygiene."
- On a household iron: "Never iron clothes while they are being worn."
- On a hair dryer label: "Never use hair dryer while sleeping."
- On a cartridge for a laser printer: "Do not eat toner."
- On a can of self-defense pepper spray: "May irritate eyes."
- On a dishwasher: "Do not allow children to play in the dishwasher."
- On a popular manufactured fireplace log: "Caution – Risk of Fire."

*Do you want to find
local businesses that give
outstanding customer
service?*

*Request a **free** copy of our
Service Directory
including*

**PAINTERS,
PLUMBERS,
GARDENERS,
TREE TRIMMERS, etc.**

*All of the businesses listed
have a proven track record
for providing the
outstanding
customer service you
deserve!*

Welcome New Clients!

Here are some past clients, and 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!

Luke Polling and Linda Colaluca
Laura Valverde
Bryan and Kisha Chatterton
Tom and Alison Goetz (past and treasured clients)
Brian Kimball
Sharon Hanson
Scott and Mary Webb
Nancy Hernandez (past and treasured client)

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.

September Quiz Question

Who was the first American to win the Nobel Peace Prize?

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 10/15/07



March Quiz Answer

Question: What is Europe's largest active volcano?

Answer: Mount Etna, which is located on the east coast of Sicily. It is the largest of the three active volcanoes in Italy, being nearly three times the height of the next largest, Mount Vesuvius.

source: http://en.wikipedia.org/wiki/Mt._Etna

Congratulations to Harold Bernstein

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?

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.

Call April or Tara any time:
(951) 205-4429 or (951) 205-4428

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

The Pet Page

Being a pet owner isn't always easy. While pets bring us joy and companionship on a daily basis, they also require training, veterinary care, love, attention, a life-time commitment and even tolerance. Tolerance is especially necessary when a pet owner is allergic to his or her companion animal.

Studies show that approximately 15 percent of the population is allergic to dogs or cats. An estimated one-third of Americans who are allergic to cats (about two million people) live with at least one cat in their household anyway. In a study of 341 adults who were allergic to cats or dogs and had been advised by their physicians to give up their pets, only one out of five did. What's more, 122 of them obtained another pet after a previous one had died. It's clear the benefits of pet companionship outweigh the drawbacks of pet allergies for many owners. Living comfortably with a companion animal despite being allergic to him requires a good understanding of the allergic condition and an adherence to a few rules.

All cats and dogs are allergenic (allergy-causing) to people who are allergic to animals. Cats tend to be more allergenic than dogs, although some people are more sensitive to dogs than cats. Contrary to popular belief, there are no "non-allergenic" breeds; even hairless breeds may be highly allergenic. Dogs with soft, constantly-growing hair — the Poodle or the Bichon Frise, for example — may be less irritating to some individuals, although this may be because they are groomed more frequently. One dog or cat of a particular breed may be more irritating to an individual allergy sufferer than another animal of that same breed.

The source of irritation to pet-allergic humans? Glands in the animal's skin secrete tiny allergy-triggering proteins, called allergens, that linger in the animal's fur but also float easily in the air.



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!

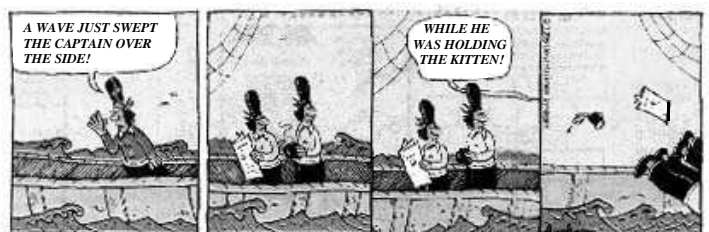
--Tara and April

If your, or a family member's, allergies are simply miserable, but not life-threatening, the Humane Society has some great tips, so log onto www.HSUS.org. Too many allergic owners obtain pets without thinking through the difficulties of living with them. And too often, they end up relinquishing pets, a decision that is difficult for the owner and can be life-threatening for the pet. Download the brochure "Your Allergies & Your Pet" or order a free copy by sending a SASE to: The HSUS, Allergy Brochure PR, 2100 Street NW, Washington, DC 20037.

LOST AND FOUND

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

OVERBOARD by Chip Dunham



REAL ESTATE ACTIVITY REPORT

Listed AND Sold by “The Sister Team”

SOLD (Jan thru Aug 2007)

3709	Castle Reagh	\$537,000	4 bed, 1.5 bath	2000 sq ft	3-car garage & spa
3943	Chapman	\$780,000	4 bed, 2.5 bath	2662 sq ft	3-car garage & pool
4060	Garden Home	\$329,000	2 bed, 1 bath	1031 sq ft	2-car garage
4076	Garden Home	\$315,000	2 bed, 1.75 bath	900 sq ft	1-car garage
6072	Grand	\$350,000	3 bed, 1.75 bath	1200 sq ft	2-car garage
2164	Hackamore	\$452,500	4 bed, 2 bath	1744 sq ft	2-car garage
4181	Highland	\$424,900	3 bed, 1.75 bath	1900 sq ft	2-car garage & pool
7421	Kingsley	\$359,900	3 bed, 1 bath	1100 sq ft	2-car garage
3733	Larchwood	\$385,000	3 bed, 1 bath	1500 sq ft	2-car garage
3857	Linwood	\$359,000	2 bed, 1 bath	1120 sq ft	1 car garage
5845	Normandie	\$355,000	3 bed, 1 bath	1050 sq ft	2-car garage
4259	Oakwood	\$339,500	2 bed, 1.25 bath	1030 sq ft	2-car garage
4310	Oakwood	\$359,500	2 bed, 1 bath	1022 sq ft	2-car garage
6885	Palomar	\$364,000	3 bed, 1.5 bath	1262 sq ft	2-car garage
5408	Pinehurst	\$454,000	3 bed, 1.75 bath	1714 sq ft	2-car garage
4258	Rosewood	\$325,000	2 bed, 1 bath	1122 sq ft	2-car garage
4684	Rosewood	\$438,000	3 bed, 1.75 bath	1800 sq ft	1-car garage & pool

IN ESCROW

4490	Larchwood	Sold prices posted in next “Activity Report”	4 bed, 1.5 bath	1300 sq ft	carport & pool/spa
3944	Rosewood		3 bed, 1.75 bath	1300 sq ft	1-car gar & workshops

AVAILABLE

4050	Adams (Historical Mansion)	\$695,000	3 bed, 3 bath	2500 sq ft	2-car garage & pool/spa
3745	Beechwood	\$425,000	3 bed, 1 bath	1200 sq ft	1-car garage & guest
5551	Brockton	\$429,900	3 bed, 1.75 bath	2024 sq ft	2-car garage & pool
4685	Central	\$319,000	2 bed, 1 bath	1026 sq ft	2-car garage
4202	Linwood	\$389,000	3 bed, 1.75 bath	1500 sq ft	2-car garage
4792	Luther	\$369,999	3 bed, 1.75 bath	1540 sq ft	2-car garage
3844	Oakwood	\$349,900	4 bed, 1.75 bath	1700 sq ft	2-car garage
4258	Oakwood	\$344,900	2 bed, 1 bath	1011 sq ft	2-car garage & guest
3494	Ramona	\$420,000	3 bed, 1.75 bath	1600 sq ft	2-car garage & pool/spa
4200	Ramona	\$279,000	2 bed, 1 bath	960 sq ft	1-car garage
4211	Ramona	\$349,900	3 bed, 1.5 bath	1660 sq ft	2-car garage
3945	Rosewood	\$379,000	3 bed, 2 bath	1455 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 in your 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!!!*

What's Happening With The Real Estate Market?

Whether you're a home SELLER, OWNER or BUYER, by this point you've got to be feeling a little rattled. The bad news about the housing market seems never ending: Foreclosures have more than doubled over the past year.

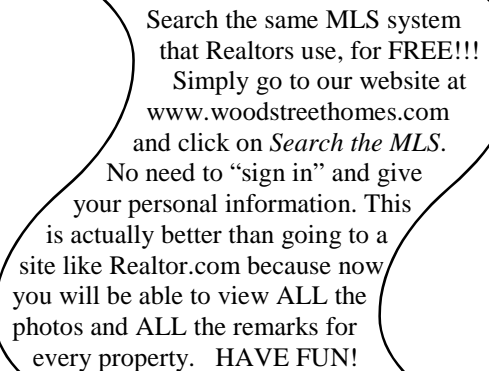
Sales of existing homes have dropped since last year and all of this happened before problems in sub prime lending expanded throughout the mortgage market, creating what's popularly referred to as the credit crunch. The immediate future is clear: as lenders tighten their borrowing standards, fewer people will qualify for mortgages. Fewer qualified buyers can only mean that housing prices will slump even further. Worst of all, economists don't see much chance for a turnaround until mid-2008 and possibly into 2009.

Ready for some good news? First, remember that all real estate is local, and some markets are doing just fine. In fact, more than half of the major housing markets in the country have yet to see prices drop. Even if yours is in the grim half (or soon will be), there are steps you can take to minimize the damage if you're planning to sell your house anytime soon.

Homeowners who plan to stay put for a while may not have anything to worry about. And if you're a buyer — well, this market may be the opportunity of a lifetime.

Sellers: Get Realistic! Even before the credit crunch hit, softening home prices had turned into outright price drops in many areas, particularly markets that were red hot a couple years ago. Sellers who face the biggest hurdles are those in a rush to seal a deal. Make your home look like a bargain — price it right! Make your home look great — fix it up! Instead of using the list price of comparable homes as a guide, check out what homes have actually sold for in the past month or two, then price yours slightly below that level.

Owners: Sit Tight! If you have an affordable fixed-rate mortgage, bought your home before 2006 and aren't planning to move anytime soon, relax. The price decline forecast for the next year or so won't make too big a dent in the mega-gains most homeowners registered in the preceding decade. If you did purchase your home within the past year or two, it might now be worth less than you paid for it. Even that's not a problem, though, as long as you plan to continue living there for a while. Stop using your house as an ATM. Many problems arise when homeowners "pull" all or a large portion of their equity out of the home. To ensure your home retains its value, keep it in mint condition — no peeling paint or loose shingles. *If you're having a hard time maintaining your mortgage payments, talk to your mortgage company and explain the situation...maybe they'll allow you to put off paying the principal and just pay the interest for a few months.

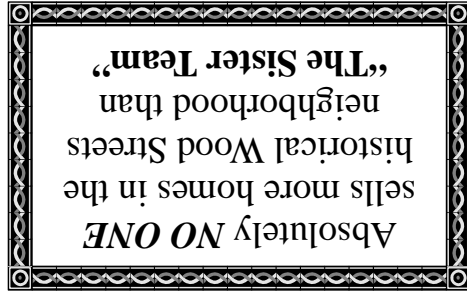


Search the same MLS system that Realtors use, for FREE!!!
Simply go to our website at www.woodstreethomes.com and click on *Search the MLS*.
No need to "sign in" and give your personal information. This is actually better than going to a site like Realtor.com because now you will be able to view ALL the photos and ALL the remarks for every property. HAVE FUN!

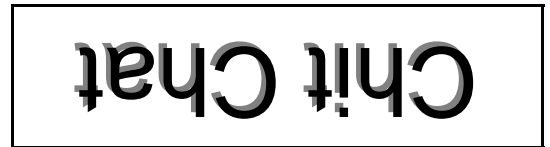
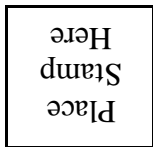
Buyers: Hunt for Bargains! Sure, it's harder to get approved for a mortgage these days. But if you can clear that hurdle and have enough money set aside for a down payment (count on needing at least 10 percent, and increasingly as much as 20 percent), you're golden, with more listings to choose from, at better prices and with a lot less competition! You are in a unique position to take advantage of the current sentiment and will put yourself in a position to capture significant appreciation when the market comes back.

-- Adapted from *CNNMoney.com*

A house is a real investment — still better than the other "paper" options. Even if prices fall, a house is still a residence to live in... and will remain an investment. Plus, you'll reap the tax benefits!



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.woodstreethomes.com
Tara: (951) 205-4428 April: (951) 205-4429



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.