



JANIE'S Real Estate News!



Volume 1, Issue 3

COVER STORY:

Gary Watt's Upbeat 2006 Forecast

Gary Watts, the economist for the Orange County Association of Realtors, says home prices will rise 15 percent to 18 percent in 2006 and interest rates will stay flat, but even if they rise, they won't hurt real estate appreciation in Orange County.

His 2006 forecast defies many other predictions of a cooling in the housing market. But Watts, who has the best and most accurate track record of predicting OC housing pricing trends since 1989, says "I only forecast off the numbers. It's all based on pure economics."

As reported in the Orange County Register on October 23, 2005, Watts remarks were made to about 650 real estate agents, mortgage brokers and escrow officers who came to hear him Friday, October 21, 2005 at Old Ranch Country Club in Seal Beach.

For about 90 minutes Watts rattled off an array of numbers to show that job growth and housing supplies were key factors in the 1990s bust and are key factors in the current housing boom.

Supplies are tight and will only get tighter, Watts maintained, noting that population growth, demographics and immigration are creating three waves of homebuyers.

He argued further that others give too much weight to an "affordability index" indicating that just 11 percent of Orange County households can afford a single-family home here.

"That index fails to take into account the huge number of homebuyers who have large incomes or already own homes they can use to finance a new purchase" Watts said.

Watts suggested that real estate agents use a new sign on clients' lawns. To make the point, he held aloft a placard reading: "For Sale - Rich People Only."

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A NOTE FROM JANIE



Dear Friends:

What an appropriate time of the year to say "Thank You". I want to let you know how much I appreciate your referrals, trust and loyalty. My business would not be as successful, if not for your referrals. 90% of my business comes from happy clients who refer me to their family, friends or colleagues. I love what I do and it is rewarding to see the happiness on my clients faces at the

close of a transaction. I love the opportunities you provide me and the rewarding feeling when I'm helping assist you in making your dreams come true. **HAPPY THANKSGIVING!!!**

Janie Merkle, Your Real Estate Consultant



Let us give thanks...

Janie's Free Gifts!

Call Janie at (949) 559-1142 to request any of the items below.

- Computer Mouse Pads
- Want to know what your home is worth? Free Market Analysis.
- Children at Play safety street signs
- Home staging consultation before your home goes on the market.
- FSBO forms.
- First time home buyer information.

Which Home Repairs Result in the Greatest Return?

It is the small improvements that pay the biggest dividends when a home is sold.

Often real estate agents advise homeowners to do as little as possible - perform touch-ups on floor tiling instead of replacing the entire floor; shampoo the carpets instead of replacing them.

However, if the homeowner and their real estate agent determine that the condition of certain areas is deemed to be too poor, more extensive work may provide the greatest benefit.

The ten areas of home improvement real estate agents often recommend, listed from the highest to lowest returns on investment, are as follows: 1) Lighten and brighten a home, 2) Clean & de-clutter a home, 3) Landscape and trim front and back yards, 4) Stage a home for Sale, 5) Repair damaged electrical and plumbing problems, 6) Update kitchen and bathrooms, 7) Paint interior walls, 8) Repair damaged flooring, 9) Replace or shampoo carpeting, 10) Paint exterior walls.

Pilgrim Search

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

ALDEN	MASSASOIT
BRADFORD	MAYFLOWER
BREWSTER	PILGRIMS
CARVER	PLYMOUTH
COLONY	SAMSOET
COMPACT	SEPARATIST
EMIGRATF	SPEEDWELL
HARVEST	STANDISH
HOLLAND	THANKSGIVING
MASSACHUSETTS	WAMPANOAG

See page 3 for puzzle solution

Key Interest Rate Summary	National Averages	Today 10/28/05	One Month Ago	One Year Ago
	30-yr fixed		5.75%	5.39%
15-yr fixed		5.33%	4.96%	
5/1 ARM		5.23%	4.96%	
Fed Funds Target		3.75%	3.75%	1.75%
WSJ Prime Rate		6.75%	6.75%	4.75%
1-Month LIBOR		4.09%	3.86%	1.99%
3-Month LIBOR		4.25%	4.07%	2.16%
2-Year Treasury Note		4.38%	4.17%	2.58%
5-Year Treasury Note		4.45%	4.19%	3.31%
10-Year Treasury Note		4.57%	4.33%	4.05%
30-Year Treasury Note		4.77%	4.58%	4.82%

Diane DeVore's New York Pumpkin Pie Recipe

Diane DeVore's New York Pumpkin Pie isn't your usual pumpkin pie. Its crumbly crust and firmer filling convert even the most hardened pumpkin pie skeptics.

1-3/4 cups of flour
 1/3 cup, firmly packed brown sugar
 1/3 cup, granulated sugar

Mix the above dry ingredients in a gallon size baggie.

Cut in 1 cup of cold butter.

Zip the baggie closed and knead it from the outside until it is proper consistency for a crumb crust.

Scoop out 1 cup of the mixture and set aside. Dump the remaining mixture into a 12x7 Pyrex pan--it might also say 2.2 qt or 2 liter on the Pyrex. Press the crust into the bottom and up the sides of the pan.

Mix the following ingredients in a medium-sized bowl:

14 ounce can of sweetened, condensed milk

15 ounce can of pumpkin

2 eggs, slightly beaten

1 teaspoon of cinnamon

1/2 teaspoon of allspice.

Mix well.

Pour the above ingredients into the crumb crust. Sprinkle the top with the 1 cup of crumb mixture which was set aside.

You may also want to add 1/2 cup of diced walnuts.

Bake at 350 degrees for 45-55 minutes or until golden brown.

Allow to cool and set for a bit before cutting.

Improve Your Heart's Health

Now is the time to take stock of how you're treating the most important organ in your body. Check this information and see how you are applying it to your daily life.

* Your heart is a muscle. The stronger it is, the better it will work for you. It needs to be exercised, which means regular activity like walking, running, or lifting weights.

* Like any organ of your body, the heart won't serve you well if it's surrounded by fat. Working toward a satisfactory body weight will help your heart do its job.

* Fill your refrigerator with fruits, vegetables, lean meats, and poultry. Keep whole grain products on hand as well as heart-friendly oils such as canola and olive oil.

* Your heart won't work at all if it gets plugged up. A lump of cholesterol will do it, which means you'll be wise to skip the fatty foods. And a blood clot will do it. Check with your doctors to see if an aspirin a day can keep your blood flowing freely.

* Hearts object to being excited all the time. Anger, stress, and the burden of carrying a grudge make it work harder. Do yourself a favor. Mend your fences, and

channel your anger into productive action. Plan your work, then work on your plan so you're not stressed.

* Don't use tobacco. Talk to your doctor about the best ways to quit smoking.

* High blood pressure can be a heart breaker. Limiting salt and drinking a glass of orange juice each day can keep blood pressure at normal levels. If your doctor has prescribed medication for your hypertension, be sure to take it every day.

Maybe it was inevitable that scientists would find that almost every late-life condition is linked to how we live our lives for decades before. Neuropsychiatrists at Johns Hopkins University School of Medicine say it appears that reducing your risk of heart attack or stroke also helps to keep oxygen-rich and nutrient-rich blood pumping into your brain. Brain cells can then stay healthy and keep areas of the brain from withering.



Inspiring Quotes

“The discipline of writing something down is the first step toward making it happen.”

Lee Iacocca

“It's not what you are that holds you back, it what you think you are not.”

Denis Waitley

“The ability to discipline yourself to delay gratification in the short term in order to enjoy greater rewards in the long term is the indispensable prerequisite for success.”

Brian Tracy

“Guard your heart above all else, for it determines the course of your life.”

Proverbs 4:23

November Birthdays

Mike Erickson 11/5
Holly Willner, 11/ 6
Gordon Eckerling, 11/16
Akbar Beguwala, 11/18
Barbara Tabbert 11/14

**Happy Birthday
To You!**

NOVEMBER CALENDAR

1-30, Awareness Month for: American Diabetes; Alzheimer's Disease; Lung Cancer.

5, Sadie Hawkins Day.

6, New York City Marathon. Runners from all over the world participate.

8, General Election Day. State & local elections are held on this day.

11, Veterans Day.

13-19, American Education Week. Focuses on the importance of education.

15, America Recycles Day.

17, National Great American Smokeout Day. Smokers are urged to quit for a day, then they might quit forever.

19, National Family Volunteer Day.

22, Anniversary of the Assassination of John F. Kennedy who died on Nov. 22, 1963 in Dallas, Texas.

24, Thanksgiving Day. A day for family gatherings and being thankful for good things in your life, family, and the bountiful harvest.

25, Traditional beginning of the Christmas shopping season. Retailers offer big bargains.

27, Advent, First Sunday.

Janie's Real Estate News

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Another Satisfied Client for Life!

Dear Janie,

October 30, 2005

Luis and I would like to take this opportunity to thank you for your incredible assistance and guidance during the sale of our family home in Irvine. Your personal attention to every detail was there every step of the way, from the moment you came to look at our home to well after the closing.

Selling your family home can be an emotional experience which requires a level of sensitivity which transgresses the obvious financial implications of a real estate transaction. Your dedication and care made this a perfectly smooth transaction. We did not encounter a single problem during the whole process.

While some realtors in the area priced homes below market value to make a quick sale, your diligence and knowledge of the market rewarded us with our asking price, a record high for our tract, and numerous additional offers in less than one week. We know that none of this would have been possible without you. Luis and I would be proud to recommend you and your realty to our family and friends.

Janie, thank you once again for your professional services.

Luis and Maria Leon

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