



JANIE'S Real Estate News!

Volume 1, Issue 7

COVER STORY:

Here's How to Find the Right House and Make an Offer

When you look at a house that's for sale, it's easy to be charmed by beautiful furniture and attractive decorating. It can make you want to live there and be part of it all.

But wait! Does it really have the features you want and need? In *House Hunting: The Take-Along Workbook for Home Buyers* (Chronicle Books), author Dian Hymer suggests that it's useful to make a wish list of everything you would like to have in a home.

Next, make a list of everything you don't like about the home you have now. The two lists will give you some important information to use when analyzing a prospective property.

Home buying inevitably brings compromises. You may not be able to

get everything you want, but be sure to get everything you actually need.

The neighborhood is always a prime consideration. Is the perfect house for you in a neighborhood where you wouldn't feel safe? Forget it.

Is it in a district with a good school system? Is it convenient for your commute to work? Are there shopping centers within an easy drive? If so, the location could be a good choice for you. You are ready to make an offer.

Affordability can make or break the deal. A home is a huge investment and a big commitment for years to come, according to Harvard's Joint Center for Housing Studies.

In high-priced housing markets, one-third of buyers are opting for interest-only mortgages. As with any mortgage, there are advantages and disadvantages.

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A NOTE FROM JANIE

Take Time to Become Aware!

March is Colon Cancer Awareness Month, and as a polyp grower, I thought it important to mention that if you are aware of it, then this disease is preventable, treatable and beatable! It is preventable with proper screening. Good lifestyle choices also help, but screening is the best tool. It's also treatable and beatable if caught early, with over a 90% cure rate. Sadly, awareness

levels are still very low and thus this disease remains the third leading cause of cancer death in both men and women. Good sources of information on screening and prevention can be found at the following websites:

www.ccalliance.org, www.colorectal-cancer.net, and www.cancer.org.

Janie Merkle, Your Real Estate Professional for Life!

Thank You for
your referrals!

FIRST DAY OF SPRING



Janie's Free Gifts!

Call Janie at (949) 559-1142 or (800) 886-0336 to request any of the items below.

- Free microdermabrasion drawing – *see right corner below for details.*
- 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.

Spring Gardening

Shady yards can be beautiful

Big shady trees keep your yard delightfully cool, but it is often difficult to grow grass and nearly impossible to grow flowers.

So what can you do to brighten up your shady landscape?

Go for foliage. Choose plants in a variety of textures, leaf sizes and shapes, and tones of green, some with gold or silver variegation. Hosta, nepeta, Solomon's seal, lady's mantle, banana trees, elephant ears, plantain lilies, and sedum are a few staples.

One advantage of sedum is that it stays standing in winter, allowing its rust or reddish flowers to stand out even in snow.

Shade gardeners like foliage because it's beautiful all year, as opposed to flowers which bloom

for only a few weeks. And you don't have to dead-head or stake foliage.

As you build your shade garden, observe which plants attract the local leaf eaters. If you eliminate these plants, you won't have to spray very often.

Early spring flowers such as daffodils, tulips, and early irises can be successfully incorporated into a shade garden. They get all the sun they need before leaves come onto the trees.

Some shade-loving flowers bloom with just a tad of sun. They include perennials such as anemones, Lenten roses, bottle brush, and some varieties of bleeding hearts.

Battle Cry

The leftover letters form a famous battle cry.

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

Army	Garrison	Rio Grande
Battle	Infantry	San Antonio
Bombardment	Jim Bowie	Santa Anna
Calvary	Kimball	Siege
Cannon	Knife	Tennessee
Courier	Mercenaries	Texas
Davy Crockett	Mission	The groves
Defender	New Orleans	Trenches
Fennin	Post	Volunteer
Fortress	Rebellion	

	Today 3/06/06	One Month Ago	One Year Ago
National Averages			
30-yr fixed	5.81%	5.84%	
15-yr fixed	5.46%	5.48%	
5/1 ARM	5.54%	5.51%	
Fed Funds Target	4.50%	4.50%	2.50%
WSJ Prime Rate	7.50%	7.50%	5.50%
1-Month LIBOR	4.67%	4.57%	2.75%
3-Month LIBOR	4.85%	4.74%	2.95%
2-Year Treasury Note	4.74%	4.68%	3.57%
5-Year Treasury Note	4.71%	4.64%	4.00%
10-Year Treasury Note	4.68%	4.59%	4.38%
30-Year Treasury Note	4.66%	4.55%	4.74%

Taxes: Two Rates for Business Miles

People still working on their income taxes should take a second look at the rate they're claiming for business mileage.

In September 2005, the IRS cited higher gas prices when it raised the deductible cost of operating a vehicle to 48.5 cents a mile. This rate, however, is only good for the last four months of 2005.

The rate for the first eight months is 40.5 cents a mile.

For 2006, the rate for business mileage has been set at 44.5 cents a mile.

Free Drawing for Micro Dermabrasion (\$110 value) by rejuv'nage, Irvine

Call, fax or e-mail Janie to be included in the drawing on March 31st. Leave your Name, Phone number, Address, and e-mail.



See page 3 for puzzle solution

Learn to be more patient

To work more effectively, stop rushing

This exercise can help you cultivate patience in your work and home life.

When you find yourself in the middle of a project, a relationship, or the journey toward a personal goal, do you often respond by rushing and trying to force things? If so, try this:

- Don't concentrate on getting the job over with. Experience what it has to offer.
- When you find yourself rushing, take a few minutes to visualize yourself slowing down and enjoying the job. Open yourself to the wisdom you can find in doing the job carefully.

- Have you taken the time to plan your work? Is there a better path to be taken through careful planning?
- Pause and take a deep breath. Stop your mind from fast-forwarding into the future so you can stay involved with what you are doing now.
- Be fully present. In her book *Inner Gardening: Four Seasons of Cultivating the Soil and the Spirit* (William Morrow), Diane Dreher says slowing down will help you concentrate your energies. And then you will have more insights.

Book Review

Inner Gardening

Whether you're a first-time gardener or a veteran, you'll find something to inspire you in this beautifully written book that reveals the myriad ways in which working in a garden can enhance your life and deepen your connection to the world. Season by season, Diane Dreher leads you through a journey of peace and renewal. A monthly set of gardening tasks helps you plan, design, and care for your garden, along with illuminating details of gardening history, lore, and tradition. But here you'll also find ways to tend your

But here you'll also find ways to tend your own inner garden: how to plant seeds of ideas and dreams, weed out bad habits, and design new challenges one step at a time. Brimming with life-enhancing strategies and filled with words of wisdom that will invigorate your spirit, *Inner Gardening* is a book to treasure and use every day, indoors and out.

Inspiring Quotes

"All of the top achievers I know are life-long learners... Looking for new skills, insights, and ideas. If they're not learning, they're not growing... not moving toward excellence."

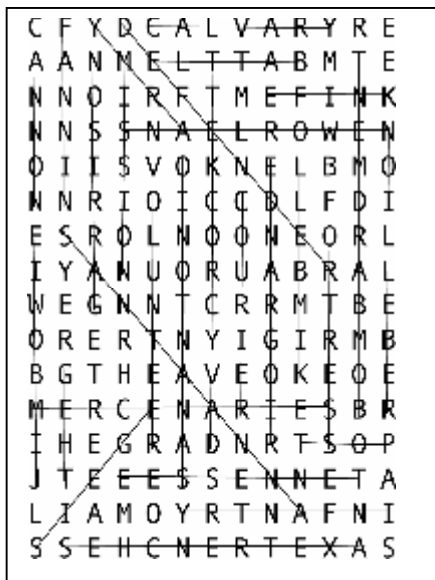
Denis Waitley

"We act as though comfort and luxury were the chief requirements of life, when all that we need to make us really happy is something to be enthusiastic about."

Charles Kingsley

"More than anything else, I believe it's our decisions, not the conditions of our lives that determine destiny."

Anthony Robbins



Happy Birthday to You! March Birthdays

- Patty Matarrese 3/3
- Tran Cai 3/12
- Michealyn Carvalho 3/17
- Brenda Okubo 3/18
- Jeannie Olsen 3/20
- Gina Abravanel 3/21
- Liz Abel 3/23
- Brinda Acosta 3/28
- Maryann Freeman 3/29

MARCH CALENDAR

Monthly Observations

- Colon Cancer Awareness Month.
- American Red Cross Month.
- Irish-American Heritage Month.
- National Multiple Sclerosis Education and Awareness.
- National Women's History Month.
- Workplace Eye Health and Safety Month.

1, Ash Wednesday.

1-Apr 15, Lent. A period of fasting and penitence observed by many Christian churches.

2, Candlemas Day. Observed in the Roman Catholic Church. If Candlemas is fair and clear there will be two winters in the year.

3, World Day of Prayer. Reinforces bonds among people as they join in a global circle of prayer.

5, Academy Awards Presentation.

12-18, Girl Scout Week.

14, Lunar Eclipse. Penumbral eclipse of the moon visible in North, Central, and South America.

17, Saint Patrick's Day

20, First Day of Spring.

25-Apr. 9, Cherry Blossom Festival in Washington, D.C.

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Another Satisfied Client for Life!

Dear Janie:

You made the process very easy and always answered all our questions. You made the process a breeze. I would refer you to all my friends and family. Thanks again for all your good customer service.

Sincerely,
Ron & Erin Campos



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