



JANIE'S Real Estate News!

Volume 1, Issue 8

COVER STORY:

How To Decide Whether To Buy A New Home Or Remodel The One You Have Now

Whether to buy a "new" house or remodel the house they have now is a question on the minds of many homeowners today.

Looking to your own life could bring some answers. First, consider your neighborhood. If you now have children, are you satisfied with the schools and the recreational facilities available for children in their age group?

Is the neighborhood as attractive as it was when you moved there, or have home values generally declined?

If your children are grown, you may want a smaller place, but be sure the kids won't be moving back with you. On the other hand, the prospect of kids moving back might be a good reason to get a smaller place.

When you are nearing your senior years, it could be time to get a single story home with safety features.

Financial matters have to be considered. Sometimes it's easier financially to buy a home that suits you now. The cost of remodeling often turns out to be more, or much more, than you wanted to spend.

Another thing to consider is the hassle factor in remodeling. Are you willing to have your life interrupted for weeks or months? Are you a person who understands construction and can check on craftsmen to be sure they are doing as you have directed?

If you do plan to remodel, contact me and I'll send you a 10% off coupon for purchases at Lowes.

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A NOTE FROM JANIE

Happy Spring!

Spring reminds us of the wonderful rebirth and renewal of nature: birds chirping, rain falling, lightning clapping, flowers blooming, and sunny days. I love the phrase: "Let us rejoice in each day and be glad in it!" It provides hope for those of us facing difficulty. My best friends' daughter was recently diagnosed with lymphoma and leukemia and she has a hard battle ahead of her. She's

my age, 45, and has children the same age as mine: 14 & 11. If you would like to support a bike run held in her name, Lori Snyder, you can do so by making a pledge to the Lance Armstrong Foundation, www.livestrong.org. I will match each pledge in her name for the month of April. Thank You!

Janie Merkle, Your Real Estate Professional for Life!

Thank You for your referrals!



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

SAT Vocabulary

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

ANECDOTE
(Short account of event)

FLORID
(Lush, ornate)

ARID
(Extremely dry)

HEDONIST
(Pleasure seeker)

ASSIDUOUS
(Hard-working)

IMPETUOUS
(Rash, impulsive)

ASYLUM
(Sanctuary)

INTREPID
(Fearless)

BENEVOLENT
(Friendly, helpful)

QUERULOUS
(Intrusive)

DILIGENT
(Hard-working)

RANCOROUS
(Hateful)

DISCREDIT
(Dis honor)

RECLUSIVE
(Withdrawn, hermit-like)

DISDAIN
(To regard with scorn)

RENOVATION
(State of being renewed)

EMULATE
(Follow as example)

RESILIENT
(Quick to recover)

EPHEMERAL
(Momentary, fleeting)

REVERENCE
(Profound respect)

EXEMPLARY
(Outstanding)

Home Improvement

These Easy Fixups Make A Home More Comfortable, Attractive

Some of the most irritating home problems can be the easiest and least expensive to solve.

Squeaks in wooden steps and floors can be eliminated by reattaching the wood to the joists. Penny nails and wood glue can tighten problem areas. At Lowe's, they recommend breakoff screws. You screw them in, break off the heads at the right level, and fill in with wood putty.

Squeaky doors are easy to fix. Loosen stiff hinges with a spray of WD 40 or DuPont's Teflon Multi-Use Lubricant. The DuPont product is also good for metal drawers that stick. For drawers that have rollers, use a graphite product. For wooden drawers, rub beeswax or paraffin along the bottom edges.

Check your door locks. If they stick, lubricate them with a silicon

or graphite spray. Call a locksmith if this doesn't solve the problem.

For windows that are stuck or painted shut, run a paint scraper, razor blade, or small knife around the edges to help loosen the paint. When you get the window open, be ready to sand, prime, and repaint any damaged areas.

Hairline cracks in your walls might not catch your attention, but they make others think your home is poorly maintained. Be sure to fix them the next time you paint. The same goes for old nail holes. Cover them with spackling compound, lightly sand the area so it is smooth and even with the wall.

Before painting, check to see if there are stains that could come through, such as water marks. Cover them with Kilz or a similar product.

Key Interest Rate Summary	National Averages	Today 4/03/06	One Month Ago	One Year Ago
	30-yr fixed		5.93%	5.81%
15-yr fixed		5.62%	5.46%	
5/1 ARM		5.62%	5.54%	
Fed Funds Target		4.75%	4.50%	2.75%
WSJ Prime Rate		7.75%	7.50%	5.75%
1-Month LIBOR		4.83%	4.67%	2.87%
3-Month LIBOR		5.00%	4.85%	3.12%
2-Year Treasury Note		4.82%	4.74%	3.78%
5-Year Treasury Note		4.81%	4.71%	4.17%
10-Year Treasury Note		4.85%	4.68%	4.48%
30-Year Treasury Note		4.89%	4.66%	4.76%

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

Call, fax or e-mail Janie to be included in the drawing on April 30th. Leave your Name, Phone number, Address, and e-mail.

Congratulations to Denice Machida, of Irvine. March Drawing Winner!

Seed starting success

Soaking vegetable or flower seeds in water (no longer than 24 hours) softens their hard coats, triggering germination. Plant immediately after taking them out of water.



See page 3 for puzzle solution

Colorful Foods Are Good for You

April is Cancer Control Month.

Cancer and heart disease may seem to be very different, but doctors recommend the same healthy lifestyle to prevent both diseases.

That means maintain a healthy weight, exercise, and eating healthful foods. Some foods are powerful cancer fighters and stimulate the immune system.

When you think about cancer prevention, keep colors in mind.

Doctors at The Cancer Project in Washington, D.C., say color dictates what cancer-fighting compounds a food contains.

Red: Tomatoes, tomato products, watermelons, and pink grapefruits contain lycopene, which decreases the risk of prostate cancer.

Orange: Carrots, yams, and mangoes are rich in beta-carotene, which aids the immune system.

Exercise

Walking: Key To Weight Loss

If you want to lose 30 pounds or more and keep it off, brisk walking could be the answer for you.

It worked for 191 participants in a two-year program at the University of Pittsburgh. They were advised to eat a low-fat diet of about 1,500 calories a day and walk briskly for exercise. The amount of time

Yellow-orange: Citrus fruits contain vitamin C and flavonoids, which inhibit tumor cell growth.

Green-white: Broccoli, Brussels sprouts, cabbage, and cauliflower contain indoles and lutein, which rid the body of excess estrogen and carcinogens.

White-green: garlic, onions, chives, and asparagus contain allyl sulfides, which help to destroy cancer cells, reduce cell division, and boost the immune system.

Blue: Blueberries, purple grapes, and plums contain anthocyanins, which eliminate free radicals.

Brown: Whole grains and legumes are rich in fiber, which rid the body of carcinogens.

When you put a rainbow of colors on your plate, you take a step forward in cancer prevention.

participants walked varied from 150 to 300 minutes per week. Participants lost an average of 7.2 percent of their body weight, but those who walked 300 minutes per week lost 13 percent of their starting weight.

It's important to walk with intensity, says leader John Jakicic. Most people have to work up to that many minutes.



Inspiring Quotes

“The family fireside is the best of schools.”

Arnold Glasgow

“It isn't hard to be good from time to time. What's tough is being good every day.”

Willie Mays

“Your future is created by what you do today, not tomorrow.”

Robert Kiyosaki

Happy Birthday to You! April Birthdays

- Christina 4/4
- Ginny Novak 4/11
- Michelle McCain 4/18
- Susan Frobose 4/23
- Minnie Paz 4/25
- Melissa Reyna 4/26
- Yolanda Mansour 4/28
- Kyle 4/30

APRIL CALENDAR

Monthly Observations

- Cancer Control Month.
- National Child Abuse Prevention Month.
- National Parkinson's Awareness Month.
- Prevention of Animal Cruelty Month.

1, April Fools' Day.

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

2, Daylight saving time – move clocks ahead one hour.

9-15, Palm Sunday. First day of Holy Week, which includes Spy Wednesday, Maundy Thursday, Good Friday, and Holy Saturday.

12, Passover begins at Sundown..

13, National D.A.R.E. Day. Educates children K-12 on how to avoid drugs, gangs, and violence.

13-20, Passover. Begins an eight-day celebration of the delivery of the Jews from slavery in Egypt.

16, Easter Sunday. Commemorates the Resurrection of Jesus Christ. Also a secular holiday celebrated with Easter baskets, bunnies, and Easter eggs.

17, Boston Marathon-110th Running. Estimated attendance 500,000.

17, Income Tax Pay Day.

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Another Satisfied Client for Life!

Dear Janie:

I can't thank you enough for all your hard work and outstanding efforts to sell my home.

Before I met with you, I interviewed a few other realtors. The price you actually sold my home for was higher than the highest price the other agents quoted.

The purchase of my new home was contingent upon the sale of my home. While this would normally be a very stressful situation, you made it very easy and a very smooth transition. You were always knowledgeable and did an excellent job of keeping me informed so I didn't have to worry at all.

With the higher price you got for me, I was also able to remodel my new home! Even more, I had enough money left over to buy myself a new Harley Davidson motorcycle which I have always wanted. You really did help make my dream come true!

I have recommended you to my family and friends and will continue to do so. Thank you again, Janie.

Dino Valdez

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