



NORTH IRVINE REALTY

JANIE'S Real Estate News!

Volume 1, Issue 9

COVER STORY:

People In Their 50s Are Buying Retirement Homes

In something of a trend, retirement homes are being bought by people who are a decade or more away from the big day. It's most likely to happen among those who intend to stay in the city where they live now, close to their families and friends.

With a significant profit to be gained from either selling their present homes or using their equity to borrow a down payment, pre-retirees have the money and the time to look for a home that fits their needs both now and after they retire.

The National Association of Home Builders (NAHB) asked its members who build for the 50-plus market what kinds of homes and communities they are building and what features today's mature home buyers want.

More than three-quarters of survey respondents said a maintenance-free lifestyle was their main reason for re-locating.

They no longer wanted big yards to maintain or houses that need to be painted.

Looking ahead to their senior years when they could have a degree of difficulty getting around the house, NAHB builders included lever door handles, wider hallways and doorways, full baths and master bedrooms on the first floor, grab bars in bathrooms, and security systems.

Many pre-retirees wanted neighborhoods with lighted streets, green spaces, walking trails, sidewalks, and close proximity to shopping areas, restaurants, airports and interstate access.

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A NOTE FROM JANIE

Happy May Gardening!

According to the National Garden Institute about 80% of U.S. households participated in one or more types of do-it-yourself indoor and outdoor lawn and garden activities last year although that percent seems high to me. If you have children, getting them to participate in vegetable gardening can be a great way to teach them about work, planning, caring for something and the life lessons of

the Laws of the Harvest: 1) We Reap Only What Has Been Sown, 2) We Reap the Same In Kind As We Sow, 3) We Reap in a Different Season than We Sow, 4) We Reap More Than We Sow, 5) We Reap In Proportion to What We Sow, and 6) We Can't do Anything About Last Year's Harvest, But We Can About This Year's. Powerful life lessons, if you think about it.

Janie Merkle, Your Real Estate Professional for Life!

Thank You for
your referrals!



The Secret to Gardening Success

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

What makes one tomato have an amazing flavor while those from another garden are bland?

It's the soil. Soil rich in organic material grows vegetables that are rich in flavor. Even if you've already planted your garden, it's not too late to move toward sweeter sweet corn and peppier peppers.

First take an earthworm census. (Earthworms are good for gardens because they naturally aerate the soil and redistribute organic matter.) Dig out a square foot of topsoil that's about six inches deep and place it in a shallow container. Push the soil to one side while searching through all of it and counting the earthworms.

Gardening experts quoted in the Indianapolis Star say that if you

find 10 or more, you've got healthy, biologically active soil and the potential for extra-delicious produce. Finding five to nine isn't bad, but adding organic matter couldn't hurt. Only one or two? Your soil definitely needs organic matter.

Gardeners can rejuvenate poor soil by adding organic matter such as compost, worm castings, or sea kelp. Earth worms naturally excrete castings which contain essential elements, enzymes, and bacteria. To add castings, you might choose Wiggle Worm Soil Builder Earthworm Castings. Castings are odorless and safe for use with annuals, perennials, herbs, and seedlings. Algamin Kelp Meal is another rich organic material.

Fitness search

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

AEROBICS	JOURNAL	SWEAT
BALANCE	JUMP	SWIMMING
BALL	LIFT	TAI CHI
BICEPS	LOG	TRACK
BIKING	MAT	WALKING
BURN	MUSCLES	WARM UP
DANCE	PULSE	WEIGHTS
EXERCISE	RUN	YOGA
FAT	SHOE	
FLEXIBILITY	STAIR	
HEART	STEP	
HIKING	STRENGTH	
JOGGING	STRETCH	

See page 3 for puzzle solution

	National Averages	Today 5/05/06	One Month Ago	One Year Ago
Key Interest Rate Summary	30-yr fixed	6.21%	5.93%	
	15-yr fixed	5.88%	5.62%	
	5/1 ARM	5.85%	5.62%	
	Fed Funds Target	4.75%	4.75%	2.75%
	WSJ Prime Rate	7.75%	7.75%	5.75%
	1-Month LIBOR	5.07%	4.83%	2.97%
	3-Month LIBOR	5.17%	5.00%	3.15%
	2-Year Treasury Note	4.92%	4.82%	3.55%
	5-Year Treasury Note	4.98%	4.81%	3.94%
	10-Year Treasury Note	5.10%	4.85%	4.31%
	30-Year Treasury Note	5.19%	4.89%	4.68%

Recipe

Broccoli Salad

- 1 Large Broccoli (flowerettes cut small)
- 12 Strips Cooked Bacon (broken into bits)
- 1 Small Onion, diced
- ½ Cup Raisins
- Sliced Almonds

Dressing

- 1 Cup Mayonnaise
- 2 Tbsp. Vinegar
- ½ Cup Sugar (Scant)

Mix everything together except the bacon and nuts; add these just before serving. This recipe can be varied to taste! Serves 8

(Recipe thanks to Mardell Bowers)

Free Drawing

For Micro Dermabrasion (\$110 value)

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

**Congratulations to
 Henrietta Gonzales.
 April Drawing Winner!**



Surprising Ways to Get More Energy

Tips from the Editors of Prevention Magazine

If you feel tired and weak during the day, the editors of Prevention have these suggestions for keeping energy high.

Eat your heaviest meal for breakfast. A good breakfast will help you to feel energetic and alert throughout the day.

Then eat a moderate lunch, and a light supper. Kristine Clark, at Pennsylvania State University says if you have your biggest meal at night, you'll be digesting it when you should be feeling sleepy. You'll make your body work when it should be shutting down.

Check your iron levels. If you don't get enough iron-rich foods, your red blood cells can't carry enough oxygen. You won't be at your best physically or mentally, says Clark.

Drink water. You need eight 8-oz. glasses, especially if you don't get enough sleep. Even mild dehydration, losing as little as a half cup of body water, affects physical and mental performance. Don't get enough water over time, and you could develop low-grade chronic fatigue.

Take a walk. If you get moving, you'll have more energy. Physical activity stimulates the release of hormones that affect your brain and

make you feel energized. You'll sleep better and you'll feel better tomorrow.

Get rid of the clutter. Clutter is one of the top five energy robbers in most people's lives. The National Association for Professional Organizers in Austin, Texas, recommends asking yourself what the worst possible thing is that could happen if you throw something out. If you can stand the consequences, get rid of it.

Put color into your life. Leatrice Eiseman, author of *Colors for Your Every Mood* (Capital Books) says red is the most energizing color. Orange and purple have a similar energizing effect.

Healthy Living

Benefits of Exercise

Here's a list, from the book *The Power of Focus*, of eight specific benefits you will receive from a regular exercise program. With this multitude of benefits, why wouldn't you want to exercise?

- ✓ Improves sleeping habits
- ✓ Increases energy levels
- ✓ Relieves stress and anxiety
- ✓ Protects against injury
- ✓ Promotes healthy posture
- ✓ Relieves digestive disorders
- ✓ Enhances self-image
- ✓ Expands your longevity

Inspiring Quotes

"Your attitude, not your aptitude, will determine your altitude."

Zig Ziglar

"Some people dream of success while others wake up and work hard at it."

Zig Ziglar

"Respect for ourselves guides our morals; respect for others guides our manners."

Laurence Stern

Happy Birthday to You! May Birthdays

Mardell Bowers May 1
Tom LaMar May 6
Lori Jorgensen May 14
Katherine Krucker May 24

Welcome New and Returning Clients!

Mr. & Mrs. Dennis Valdez
Mr. & Mrs. Alasdair Patrick
Mr. & Mrs. Marco Benalcazar
Mr. & Mrs. Gabster
Mr. & Mrs. Acosta
Ms. Virginia Badillo

Thank you for your
Loyalty and Trust!

**Call our 24 hour recorded
message for a FREE copy of
7 Mistakes To Avoid When
Selling Your Home.
(800) 886-0336 x244**

MAY CALENDAR

Monthly Observations

- Clean Air Month.
- Fibromyalgia Education and Awareness Month.
- Healthy Vision Month.
- Melanoma/Skin Cancer Detection and Prevention Month.
- Huntington's Disease Awareness Month.

- 1, Loyalty Day.
- 4, National Day of Prayer.
- 6, Kentucky Derby.
- 14, Mother's Day.
- 20, Armed Forces Day.
- 20, Preakness Stakes.
- 28, Indianapolis 500-Mile Race.
- 29, Memorial Day.



Janie's Real Estate News

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Another Satisfied Client for Life!

Dear Janie:

We want to thank you for your help in making our dream of purchasing our first home come true. Without your guidance and negotiation skills, we would not be in our home today. We came to you for financing advice after we found and then wanted to purchase the first home we saw in our price range. You diligently looked at the prices of comparable homes to see what the value was – it turned out that it was over priced. We were grateful to have you on our side looking out for our best interest. As we continued to search for the right home, you found us one that was priced right and with all our needs. You searched around for the best financing for a first time homebuyer and you put us in touch with a lender that approved us for an FHA loan with no money down.

We are very thankful for all that you have done for our family and will definitely refer our co-workers, friends and relatives to you.

Thanks again for all your help. We couldn't have done it without you!

Very Truly Yours,
Dennis and Jadene Valdez

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