



JANIE'S Real Estate News!

Volume 1, Issue 12

COVER STORY:

Want to Secure a Source of Retirement Funds?

Consider Investing in Bricks and Mortar

When it comes to building long-term assets, the top fifth of American households build a nest egg out of a portfolio of assets which includes stocks, bonds and cash.

For most Americans though their equity in real estate constitutes their main source of wealth in later years.

Investing in commercial property can be wise, but the equity in a family home makes up a significant part of most people's assets.

Those who take the time to calculate the equity in their home and compare it to the equity in their retirement accounts are likely to be surprised.

The experts at Wachovia Bank say that understanding this can help people make good decisions while they're younger. But it can also help middle-aged people secure their golden years.

Trading to a larger house during your prime working years can be a good retirement savings strategy if you can afford the payments. Equity builds and the value of a home has risen historically over many years.

A rental property can provide income as long as costs such as the mortgage and maintenance are more than covered by the rent. Equity builds and the property increases in value over time.

Some people buy vacation homes for family use, hoping to also cash in on future appreciation. Others rent out a vacation property so it creates an income stream.

And still others, looking forward to their retirement years, buy a second home and may rent it out anticipating that they will eventually downsize.

Continued on Page 2 ...

IN THIS ISSUE:

Want to Secure a Source of Retirement Funds? Consider Investing in Bricks and Mortar

A Note From Janie

Real Estate Tip: How To Make An Offer To Purchase Real Estate

Key Interest Rate Summary

Recipe: Peach Almond Crisp

Word Search – Camping

Get Organized and You'll Simplify Your Life

Caring for Wood Floors

August Calendar

Inspiring Quotes



A NOTE FROM JANIE

Learn To Be Lucky: It Pays Off

A psychologist at the University of Hertfordshire in England says there are reasons why some people are luckier than others. In his book, *The Luck Factor*, Richard Wiseman says practicing these skills will help you to be a more fortunate person. 1) Watch for chance opportunities. There is a certain randomness in luck.

When good things seem to come out of nowhere, lucky people notice opportunities, and do what they can to act on them. 2) Trust your own judgment. Your gut level hunches are usually right. 3) Expect good things to happen. Positive expectations are self-fulfilling, and so are negative expectations. 4) Stay positive, and look on the bright side. With the right attitude, it's possible to turn bad luck into good luck. I Wish You Good Luck! *Janie Merkle, Your Real Estate Consultant for Life!*

Thank You for
your referrals!



Real Estate Tip Spruce up an Open House

Janie's Free Gifts!

Call Janie at (949) 559-1142 or (800) 886-0336 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
- Note pads

When potential buyers look at a home, their eyes should be glued to the architectural highlights that lend to the home's character: the crown molding, the built-in cabinets, the lavish fireplace, the open floor plan. Here are a few key points for making a home's finest details stand out:

- *Start with the entryway.* What is your first impression as you approach the house and open the front door? The lawn should look well tended and the landscaping cared for.
- *Tackle the clutter issue.* Clutter detracts from the home and should be packed up or thrown away. Pay special attention to the kitchen, where prospective buyers are sure to spend much of their time.

• *Shine doorknobs, handrails, and more.* Add a layer of sparkle in each room.

• *Accentuate closet space.* They'll look bigger if they're organized and not stuffed to the gills. A buyer should be able to look into a closet and be able to visualize placing their belongings into it.

• *Pack the personal items.* Family photographs, children's artwork, and religious or ethnic decorations make it difficult for potential buyers to see the space as their own. Put personal items out of sight.

• *Conquer stale smells.* A potential buyer is sure to be turned off of smells that a seller might not even notice from pets, foods, smoking, water damage, and more.

War & Peace

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

ACCORD	FIGHTING
AMITY	GOODWILL
ARMISTICE	HARMONY
CALM	HOSTILITIES
CAMPAIGN	QUIET
CEASEFIRE	RECONCILIATION
COMPETITION	SERENITY
CONCORD	SILENCE
CONFLICT	STILLNESS
CONFRONTATION	STRUGGLE
CRUSADE	TRANQUILITY
FUEL	

See page 3 for puzzle solution

National Averages		Today 7/31/06	One Month Ago	One Year Ago
Key Interest Rate Summary	30-yr fixed	6.18%	6.41%	
	15-yr fixed	5.89%	6.10%	
	5/1 ARM	5.86%	6.03%	
	Fed Funds Target	5.25%	5.25%	3.25%
	WSJ Prime Rate	8.25%	8.25%	6.25%
	1-Month LIBOR	5.40%	5.33%	3.46%
	3-Month LIBOR	5.49%	5.48%	3.69%
	2-Year Treasury Note	4.98%	5.16%	3.95%
	5-Year Treasury Note	4.92%	5.10%	4.03%
	10-Year Treasury Note	4.99%	5.15%	4.19%
30-Year Treasury Note	5.07%	5.20%	4.40%	

Recipe

Peach Almond Crisp

Combine 4 cups of peeled, sliced peaches with 1/3 cup sugar and 2 drops of almond extract (optional). Spoon into a greased 8-inch square pan.

Combine 3/4 cup flour, 3/4 cup rolled oats, 1/2 cup slivered almonds, 1/4 teaspoon salt and 1/2 cup butter. Use a mixer, or your fingers to mix until crumbly. Distribute over peaches.

Bake 35 to 40 minutes at 375 degrees.

Continued from page 1

Location is important, but amenities, future needs, maintenance, and an exit strategy must be considered.

Because real estate is highly illiquid, is subject to high transaction costs, and appreciation is not a certainty, no one should buy a property that will strain the budget if annual income drops, say Wachovia advisors.

If you are interested in investing in real estate for income producing potential, contact me for a free report on the economic and income tax benefits of income property ownership.

To make more time for yourself

Get Organized And You'll Simplify Your Life

Being productive and efficient are admirable qualities, but the best reason for being organized is you'll have more time for yourself. Here are seven ways to start.

- Attack the clutter. Our homes and offices contain many things that will never be used again. Check your cabinets, closets, bookshelves, storage areas, and garage. You can't get rid of it all at once, so set aside a time each day to start. Even 15 minutes will help. That's enough time to declutter a file drawer, a stack of papers, or one shelf in a closet. Schedule two to four hours for a larger area such as a garage or storeroom.
- If you don't actually need it, don't buy it. If you don't already have a place for it, don't buy it. Some people gauge their success by the amount of goods they have stacked up. That's a mistake.
- Tackle the paperwork. Use your printer only when a paper copy is needed right now. In her book, *Taming the Office Tiger*, (Kiplinger Books) Barbara Hemphill says that old paper files should be cleaned out. Designate a File Clean-Out Day.
- Handle each paper using TDAF, the four ways to handle papers only once: Toss it; Delegate it; Act on it; or File it.

- Simplify your life. Don't drive across town to save a few pennies on gas or to get a bargain at another grocery store.
- Stop procrastinating. The easiest time to do a job is now. Get up 30 minutes earlier in the morning to get your schedule going. Arrive at work 10 minutes early.
- Cancel magazines you don't read, quit organizations you don't enjoy, and before long, you'll have more time for yourself.

Home Maintenance Tip How a Contractor Cares For Wood Floors

Here's how a general contractor of high-end homes cleans the wood floors in her home.

Every week, she uses a blend of warm water and a few drops of vinegar to bring out the floor's sheen. To avoid scratches, she doesn't allow high heels in the house.

Every two weeks, she clips the nails of her dog so they don't scratch the floors.

She sticks protective felt pads under her chairs and tables and uses a small mat near the kitchen sink. It prevents water from splashing onto the floor and causing stains.

The contractor prefers oak for flooring as opposed to softer woods like walnut, which can be damaged more easily.

She never waxes wood floors because that treatment can dull the wood.

Inspiring Quotes

"A House is a Home when Love moves in."

Unknown

"Love all. Trust a few. Do wrong to no one."

William Shakespeare

"Without struggle, there is no growth. Without growth, there is no victory."

Herbert Harris

Happy Birthday to You! August Birthdays

- Freda Chase 8/19
- Lupe Montejano 8/21
- Jenece Hamby 8/23
- Brenda LaMar 8/24
- Laura Anand 8/27
- Mansour Mansour 8/28
- Dale Chase 8/31

Welcome New and Returning Clients!

Brenda and Tom Lamar

Thank you for your
Loyalty and Trust!

Call and ask for a **FREE**
copy of our report
"7 Mistakes To Avoid When
Selling Your Home."
(949) 559-1142

AUGUST CALENDAR

Monthly Observations

- Cataract Awareness Month..
- National Immunization Awareness Month.
- During August and September Fairs take place all across the nation.

July 3-Aug. 11, Dog Days. The hottest days of the year in Northern Hemisphere.

1, National Night Out. Heightens crime prevention and promotes police-community partnerships..

7-13, Sturgis Rally. Granddaddy of all motorcycle rallies and races.

19, National Aviation Day - Orville Wright's Birthday 1871

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

Janie's Real Estate News



North Irvine Realty

Janie Merkle
4790 Irvine Blvd., Ste. 105-265
Irvine, CA 92620
www.NorthIrvineRealty.net
(949) 559-1142
(800) 886-0336

Prsrt Std
US Postage
PAID
Irvine CA
Permit No 292

Another Satisfied Client for Life!

Dear Janie:

You were wonderful! I really appreciate your financial guidance and knowledge and your prompt responses to my questions. I have since referred you to my daughter and you out performed yourself again by assisting her and her husband with their real estate financing needs.

Lynda Crumley
Anaheim, CA



Credit is given to the authors of various articles that are reprinted when the original author is known. Any omission of credit to an author is purely unintentional and should not be construed as plagiarism or literary theft.

Copyright 2006 Janie Merkle, North Irvine Realty. This information is solely advisory, and should not be substituted for medical, legal, financial or tax advice. Any and all decisions and actions must be done through the advice and counsel of a qualified physician, attorney, financial advisor and/or CPA. We cannot be held responsible for actions you may take without proper medical, financial, legal or tax advice.