



# JANIE'S Real Estate News!

Volume 2, Issue 1

## COVER STORY:

### 10 Tips for Homebuyers

**1. Be picky, but don't be unrealistic.** There is no perfect home.

**2. Do your homework before you start looking.** Decide specifically what features you want in a home and which are most important to you.

**3. Get your finances in order.** Review your credit report and be sure you have enough money to cover your down payment and your closing costs.

**4. Don't wait to get a loan.** Talk to a lender and get prequalified for a mortgage before you start looking.

**5. Don't ask too many people for opinions.** The variety of conflicting opinions will drive you crazy. Select one or two people to turn to if you feel you need a second opinion.

**6. Decide when you could move.** If you're renting, when is your lease up? Are you allowed to sublet? How tight is the rental market in your area? Homeowners have more complexities.

**7. Think long-term.** Are you looking for a starter house with the idea of moving up in a few years or do you hope to stay in this home longer? This decision may dictate what type of home you'll buy as well as the type of mortgage terms that suit you best.

**8. Don't let yourself be "house poor".** If you max yourself out to buy the biggest home you can afford, you'll have no money left for maintenance or decoration or to save money for other financial goals.

**9. Don't be naïve.** Insist on a home inspection and, if possible, get a warranty from the seller to cover defects within one year.

**10. Get good help.** Consider hiring a REALTOR as a buyer's agent. Even though they represent you, their fees are typically paid by the seller.

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## A NOTE FROM JANIE

### It's Back-to-School Month

It's that time of the year for "Labor Day" and "back to school" time again. I love my kids and love having them around during the summer, but laughed when I heard this quote by Bill Dodds, a critically acclaimed poet and novelist from Seattle, "Labor Day is a glorious holiday because your child will be going back to school the next day. It would have been called Independence Day, but

that name was already taken." Good luck with the 2006/2007 school year!

Small things can excite me. A nice nature walk. Flowers. Fresh air. Sometimes even new construction. My latest delight is recently seeing that a brand new post office is nearing completion right here in north Irvine on Farwell next to the Lower Peter's Canyon Park. The convenience will save time. *Janie Merkle, Your Real Estate Consultant for Life!*

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Thank You for  
your referrals!



**Refer Someone to Janie**

Did you know that Janie will donate \$200 to a non-profit organization of your choice when the transaction closes? All you have to do is refer someone to her.

*Thank You for the Referrals!*

**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
- Note pads

**Library**

B I N D I N G C A R R E L  
 E E G R E H S I L B U P E  
 N O I T A L U C R I C E L  
 D M L I F O R C I M C C T  
 R E T P I T A O E E A S I  
 L N W N E T C C H L R E T  
 H I E E L R N E L T D I M  
 C S T A Y E I N J T U A A  
 R E S E R D U O U B G A S  
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 S E S E N C T I I A C E T  
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| ATLAS         | LITERATURE |
| AUTHOR        | LOAN       |
| BINDING       | MAGAZINE   |
| CALL NUMBER   | MICROFILM  |
| CARD          | MUSIC      |
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| CATALOG       | PERIODICAL |
| CHECK OUT     | PUBLISHER  |
| CIRCULATION   | REFERENCE  |
| DEWEY DECIMAL | RENEW      |
| FICTON        | SEARCH     |
| ISBN          |            |

See page 3 for puzzle solution

**Family and Neighbors**

**National Grandparents Day – September 10, 2006**

In the past, families were united with three to four generations living in the same household. The wisdom of the elders was passed down to succeeding generations. In our newer world, generations may live many miles apart and see each other infrequently.

Grandparents Day is a step forward in pulling families back together. There is a reason the official flower of Grandparents Day is the Forget-Me-Not. With the pace of contemporary living, it is easy to put off a visit, a call, or a card.

If your children are old enough, they can be part of the plan of honoring their grandparents. If the grandparents are close enough for a visit, children can help plan a party menu. Even a small child

can help in the kitchen perhaps deciding how to set a pretty table.

While gifts from a store are nice, a homemade gift from the children will be appreciated. One idea is to build a scrapbook for each set of grandparents (and today there are often more than two sets). Do a few pages then leave some pictures and scrapbooking materials for grandparents to add photos and comments.

Don't have any living grandparents? Don't let that stop you from celebrating the day. Contact your nearest living assistance facility and ask who never has a visitor. Then visit. Or invite an elderly neighbor over for an afternoon.

Key Interest Rate Summary	National Averages	Today 9/1/06	One Month Ago	One Year Ago
	30-yr fixed		5.94%	6.18%
15-yr fixed		5.66%	5.89%	4.91%
5/1 ARM		5.69%	5.86%	4.85%
Fed Funds Target		5.25%	5.25%	3.50%
WSJ Prime Rate		8.25%	8.25%	6.50%
1-Month LIBOR		5.33%	5.40%	3.57%
3-Month LIBOR		5.39%	5.49%	3.86%
2-Year Treasury Note		4.76%	4.98%	4.06%
5-Year Treasury Note		4.68%	4.92%	4.09%
10-Year Treasury Note		4.73%	4.99%	4.18%
30-Year Treasury Note		4.88%	5.07%	4.37%

**Home Maintenance Tip  
Water Rings on Furniture**

Wood furniture maker Hardwood Artisans gives this advice on how to remove those water rings on the dining room table.

First, clean the area with a small amount of Murphy's Oil Soap and warm water.

Then pour a dime-sized dab of good English oil on a soft cloth and rub it directly into the stain.

If that doesn't work, try gently rubbing a very fine steel wood pad moistened with oil on the stain.

**Free Drawing  
For Micro Dermabrasion  
(\$110 value)**

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

**Congratulations to  
Honie Kerrick of Irvine.  
August Drawing Winner!**



## 7 Habits of Highly Responsible Students

To the three “R’s” taught in school, many parents and teachers would like to add a fourth – Responsibility. Responsible students grow up to be responsible adults. Responsible students don’t have any one secret for their success, but they do practice some good habits that help them. Here are seven good habits that can make any child a highly responsible student.

1) *They set goals.* Goals keep students focused on the future. Goals help children focus on what’s important and what’s not. Students with goals find it easier to say “no” to irresponsible behaviors because they are saying “yes” to their vision of the future.

2) *They plan their time.* They meet their obligations like turning in all papers on the day it’s due. Which takes planning. There’s an old saying, “If you fail to plan, you plan to fail.” Use a calendar; keep track of all commitments and assignments.

3) *They study every day.* Learning any subject is like building a brick wall – you do it steadily, one step at a time. Responsible students set aside time for homework or studying every day.

4) *They take good notes in class.* Students who earn all “A’s” seem to have one thing in common: they take good notes in class. They have

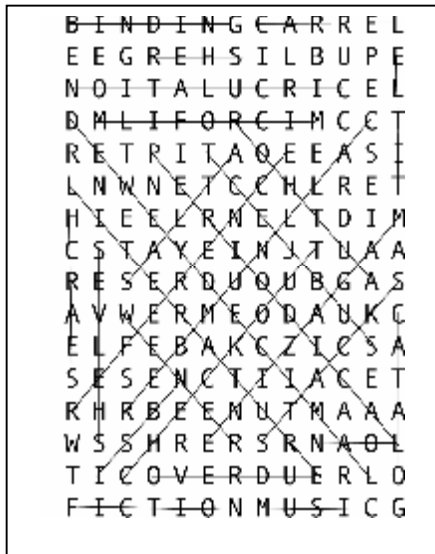
learned that teachers will almost always spell out what they think is important, which is what will most likely be on the test. Reviewing good notes before a test helps get high scores.

5) *They have the necessary tools.* A carpenter wouldn’t go to work without a hammer, yet too many students seem to think that they can go to class without the pencils, paper, and other tools they need. Successful students have what they need.

6) *They keep their commitments.* Responsible people honor their commitments--to others and to themselves. They succeed in school by doing their assignments well and on time.

7) *They get ready ahead of time.* Some students start out every morning in a crisis. They can’t find their homework. They don’t have time to eat breakfast. The shirt they want to wear isn’t ironed. Responsible students have learned being late, or being early, is not something that simply happens to them. It is a choice they can make. Teach your child to take five or 10 minutes before bedtime to get ready for the next day. Pack the backpack. Make lunch. Lay out clothes. Children will soon see that those few minutes will make the morning easier and help him get to school ready to learn.

Experts say that if we repeat an action every day for 21 days, it is likely to become automatic. So use this technique to help and encourage your child to build good habits.



### Inspiring Quotes

“Love thy neighbor” is a command, not a piece of advice.”

*Bono*

“Respect is love in plain clothes.”

*Frankie Byrne*

“The state of your life is nothing more than a reflection of your state of mind.”

*Wayne Dyer*

## Happy Birthday to You! September Birthdays

Virginia Badillo 9/11  
Patrick Bray 9/11  
Patricia Bellas 9/13  
Renee Peterson 9/15  
Beverly Devore 9/23  
Carol Adams 9/25  
Lindsay Baron 9/26  
Bien Cai 9/25  
Evan Sherwood 9/30

### FOR RENT

1 Week, Newport Coast, 2 Bedroom  
2 Bathroom Vacation Villa. Near  
Newport Coast Road and Pacific  
Coast Highway. \$1,600. Call for  
details

## SEPTEMBER CALENDAR

### Monthly Observations

- Baby Safety Month.
- National Ovarian Cancer Awareness Month.
- National Preparedness Month.
- Sports and Home Eye Health and Safety Month.

1, Labor Day.

7, Harvest Moon.

7, First Day of School, Irvine Unified School District.

8-10, Oktoberfest.

10, National Grandparents' Day.

11, Patriot Day. Flags are displayed at half-staff and a moment of silence observed.

15, National POW/MIA Recognition Day.

15-Oct. 15, National Hispanic Heritage Month.

17, Citizenship Day.

22, American Business Women's Day.

23, Autumn begins in the Northern Hemisphere.

23, Rosh Hashanah

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## North Irvine Realty

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

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## ***Another Satisfied Client for Life!***

Hi Janie,

I wanted to thank you for your inexhaustible enthusiasm when it came to selling my house recently... and in finding a new house for my new wife & new family! But it didn't stop there. Your help and recommendations with the remodel on our new house made the process simple and effortless. I wouldn't hesitate to recommend you and your services.

If only every realtor in Orange County could offer the "Merkle Advantage"!

Best regards,  
Alasdair & Jill Patrick  
San Juan Capistrano



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