



JANIE'S Real Estate News!

Volume 2, Issue 4

COVER STORY:

Have Lots of Home Equity? Beware the Pitfalls

If you are over age 50, and like many residents who have significant equity in your home, be careful, because you may be a target of scammers who will try to persuade you to use your equity for inappropriate investments.

Why are people over age 50 often the targets of fraud? Christopher Cox, chairman of the Securities and Exchange Commission gives this answer, "That's where the money is!" The 79 million baby boomers have about \$8.5 trillion in assets.

The scams and pitches are constantly evolving. Today, they have a frightening level of sophistication and studies have shown that some of the most financially sophisticated people are often taken by pitches.

Some of the come-ons include the following:

* Free lunch seminars. The invitation says a financial expert will show you how to protect your nest egg. What he wants is a way to steal it.

* Community group fraud. Scammers join your church or club and say you both have the same interests, so why not invest money together.

* Fake contests. A caller says you have won a huge amount of money. All you have to do to collect is pay the high legal fee, taxes in advance, and other costs. There is no such contest.

Words of warning that indicate this could be a scam: "Your profit is guaranteed;" "it has an amazingly high rate of return;" "there is no risk;" "you can get in on the ground floor;" "you would be a fool to pass this by;" "the offer is only available today;" "just make the check out to me."

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A NOTE FROM JANIE

Big Factor In Home Sales: Price

Unlike the past few years, in the current market sellers have had to adjust expectations since homes are remaining on the market longer, and have even gone unsold. Still, homes are selling if they are priced right. So, if you need to sell your house, here's the first step to giving it a splashy debut: set a good price. I know that doesn't sound that glamorous, but it is the most

important factor. Price can make your house the belle of the ball or the ugly stepsister. It's the single most important decision you'll make when selling. New listings are the hottest commodities in the housing market. You want yours to make an attractive debut that will attract lots of suitors and sell quickly!
Janie Merkle, Your Real Estate Consultant 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.

- Computer Mouse Pads
- Want to know what your home is worth? Free Market Analysis.
- Children at Play safety street signs
- Note pads

Christmas

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

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|--------------|-----------|
| ANGELS | MISTLETOE |
| BELL | NOEL |
| CANDLE | ORNAMENT |
| CANDY CANE | PRESENTS |
| CARDS | REINDEER |
| CHESTNUTS | SANTA |
| CHIMNEY | SLEIGH |
| COOKIES | SNOW |
| FROSTY | STAR |
| FRUITCAKE | STOCKING |
| GINGER-BREAD | TINSEL |
| HOLLY | TREE |
| JOLLY | WASSAIL |
| MANGER | WISEMEN |
| | WREATH |

See page 3 for puzzle solution

Merry Christmas and Happy Holidays to all!

Judging by the many decorations and the warm holiday greetings, it is Christmas time again. It's a time when everyone seems to be more kind to others.

As we gather around our Christmas trees and dinner tables, let us take time to give thanks for the blessings that fill our lives, beginning with the great blessing that came on a holy night in Bethlehem. And may we take time to rejoice in our children and to enjoy the company of family and friends.

We send our warm greetings to all who are celebrating Hanukkah, the festival of lights. The ancient victory of the Jewish people

reminds us that freedom must sometimes be fought for, a message that continues to resonate today.

During this holiday season, as we share in the spirit of giving and enjoy our familiar traditions, we give thanks for the wonder of God's love as we rededicate ourselves to helping those in need.

Among our clients we have people of many faiths as well as people who do not recognize any church. We send them our best wishes for a happy holiday season.

We pray for our brave men and women in uniform, many of whom will spend the holidays far from home.

Key Interest Rate Summary	National Averages	Today	One Month	One Year Ago
		12/01/06	Ago	
	30-yr fixed	5.60%	5.85%	5.78%
	15-yr fixed	5.36%	5.57%	5.38%
	5/1 ARM	5.42%	5.60%	5.26%
	Fed Funds Target	5.25%	5.25%	4.00%
	WSJ Prime Rate	8.25%	8.25%	7.00%
	1-Month LIBOR	5.35%	5.32%	4.36%
	3-Month LIBOR	5.37%	5.37%	4.48%
	2-Year Treasury Note	4.52%	4.82%	4.40%
	5-Year Treasury Note	4.39%	4.69%	4.43%
	10-Year Treasury Note	4.44%	4.72%	4.53%
	30-Year Treasury Note	4.55%	4.81%	4.73%

Free Drawing

For Micro Dermabrasion (\$110 value)

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

Congratulations to Gina Abravanel of Irvine. November Drawing Winner!



"Careful! The plates are extremely cold!"

Seven Characteristics of Strong Families

In the midst of our modern and stressful world, healthy families do exist. Over the last couple of decades, family researchers have looked closely at what healthy families do right.

For over twenty years, researchers at the University of Nebraska have joined with other universities around the world to study the question, "What constitutes a strong family?"

More than seventeen thousand family members in more than twenty-five countries have been involved in these studies. Prominent researchers like Nick Stinnett, John DeFrain, David Olson, and Ben Silliman have helped to identify the top strengths of strong families.

What emerged from the research are seven characteristics of strong families. Strong families:

- 1) spend time together.
- 2) encourage one another.
- 3) talk—and listen—to each other.
- 4) handle stress and disagreements with grace.
- 5) work together and promote responsibility.
- 6) promote spiritual well-being together.
- 7) play and have fun together.

On Family

By Manny Feldman

- A family is a deeply rooted tree with branches of different strengths, all receiving nourishment from an infinite source.
- A family is where we all learn that no one person is an island unto himself.
- A family is where character is formed, values are learned, ethics are created, and society is preserved.
- A family is where all members contribute and share, cooperate and work, and accept their responsibilities toward the good of the group.
- A family is where holidays are celebrated with feasting, birthdays acknowledged with gifts, and thoughts of days gone by kept alive with fond remembrances.
- A family is where each can find solace and comfort in grief, pleasures and laughter in joy, and kindness and encouragement in daily living.
- A family is where you can go, no matter what has happened in life, and they will take you in.
- A family is a haven of rest, a sanctuary of peace, and most of all, a harbor of love.

Inspiring Quotes

"Each day comes bearing its own gifts. Untie the ribbons."

W.J. Cameron

"Christmas is forever, not for just one day. For loving, sharing, giving, are not to be put away like bells and lights and tinsel, in some box upon a shelf. The good you do for others is good you do for yourself."

Norman W. Brooks

"Friendship is the only cement that will ever hold the world together."

Woodrow Wilson

December Birthdays

- Susan Stick 12/10
- Julie Merkle 12/18
- Maria Leon 12/24
- John Stasiewicz 12/24

Happy Birthday to You!

Welcome New and Returning Clients!

Alasdair and Jill Patrick
Tien Van Cao and Mihn-Thu
**Thank you for your
Loyalty and Trust!**

DECEMBER CALENDAR

Monthly Observations

- National Drunk and Drugged Driving Prevention Month.

1, World AIDS Day. Promotes AIDS education & awareness.

3, Advent, First Sunday. Advent includes the four Sundays before Christmas.

10, Human Rights Day. By Presidential Proclamation since 1949.

16-23, Hanukkah, Jewish festival of lights.

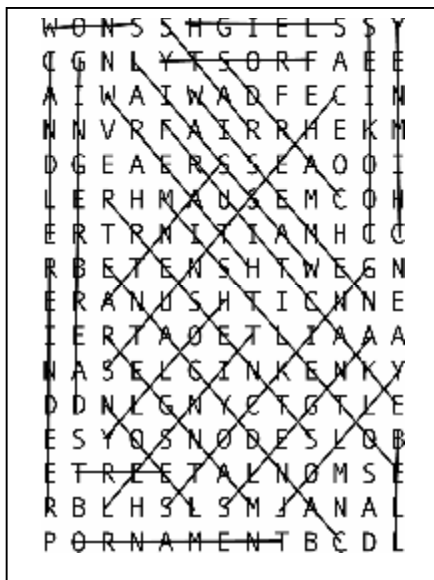
21, World Peace Day. Bells throughout the world will ring along with prayers for world peace.

22, Winter begins, in the Northern Hemisphere.

24, Christmas Eve. a day of family gatherings for gift giving and fellowship.

25, Christmas Day. Christian festival commemorating the birth in Bethlehem of Jesus Christ.

31, New Year's Eve. A night of celebration to welcome in the new year.



Janie's Real Estate News



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Another Satisfied Client for Life!

To Whom It May Concern:

I am only 24 years old and just recently purchased my first home. Little did I know that since I had little credit and I did not establish conventional credit, that it would be difficult for me to obtain a loan. Janie went out of her way and really worked diligently to find a lender to approve a loan for me. Not only did Janie get the loan for me, she was instrumental in helping my fiancée and I with our escrow. She went over every item to make certain that we were not over-charged and also ensured the transaction closed smoothly and on time.

Because of Janie's hard work, I, as a first time home buyer received a low interest rate home loan and the house I so desperately wanted. I would like to thank Janie for making our dream come true. In addition, the entire process went very smoothly. I would be more than glad to refer Janie to your family and friends for any and all real estate and loan needs.

Sincerely,

Ruben A. Reyna
Corona

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