

January/February 2010

Happy New Year! It is always exciting to start a new year. It's the anticipation of what this year will bring. May yours be brimming with health, happiness and financial success.

In January, we will observe Martin Luther King Day on Monday, the 18th.

Since this newsletter covers both January & February, I would like to wish you Happy Valentine's Day, and a Happy Chinese New Year!

In February we have the following, Groundhog Day-2nd, Super Bowl-7th, Lincoln's Birthday-12th, Valentine's Day & the Chinese New Year-14th, President's Day-15th, Ash Wednesday-17th, and Washington's Birthday-22nd.

The Homebuyer Tax Credit has been extended but reaches out to more people. Are you one of them?

Who Qualifies for the Extended Credit?

- First time homebuyers who purchase homes between Nov. 7, 2009 and April 30, 2010. To qualify, the buyer or their spouse must not have owned a home for the last 3 years.
- Current home owners purchasing a home between Nov. 7, 2009 and April 30, 2010, who have used the home being sold as a principal residence for five consecutive years within the last eight.

How Much Is Available?

- The maximum available credit for first time homebuyers is \$8000.
- The maximum available credit for current homeowners is \$6500.

How is a Buyer's Credit Determined?

- The price of the home has to be \$800,000 or less.
- The buyers income for a single buyer should not exceed \$125,000 or the credit decreases up to \$145,000.
- Income for married couples should not exceed \$225,000 or the credit decreases up to \$245,000.
- The tax credit does not have to be repaid and you have to close by June 30, 2010.

If you have more questions, or if you would like a free market analysis on your home because you are thinking of using the credit, let me know and I will help you.

Birthdays for January are: Shannon Giles-1st, Cameron Mason-2nd, Will Bostrom-8th, Ashlee Bostrom-9th, Spencer Giles-10th, Kathy Toma-26th, and Nick Johnson-29th.

Happy Birthday in February to: Tony Johnson & Maureen Slone-2nd, Scott Stanley-7th, Andrew Slater-24th, and Jen Magee-28th.

If you know anyone, anywhere, who wants to buy or sell a home, I can help!

Sincerely yours in service,

Sue Rauf

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I don't draw lines in the sand between work and life. When I'm working, I am living. - Melody Hobson

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Sue Rauf...

Service For Life![®]

"Insider Tips For Healthy, Wealthy & Happy Living..."

Could Owning a Pet Help You Live Longer?

What would you say if you could buy a medicine that lowered your blood pressure, improved your cardiovascular health, reduced your anxiety and stress, and made you happy...everyday. Would you buy it?

We know how much love and affection pets can bring to our lives, but there's more. Scientific studies have found that having a pet can significantly improve your health. Here are five ways pets can positively impact your health:

- 1. Heart Benefits.** The *American Journal of Cardiology* reports pet owners are more likely to survive a heart attack than those who don't own a pet. Another study found people who owned a dog were more likely to be alive one year after a heart attack than those who didn't have a dog.
- 2. Lower Blood Pressure.** The National Institutes of Health (NIH) reports that pets help lower blood pressure (and heart rates). An American study found men who owned a cat had a lower resting heart rate and lower blood pressure than men who didn't own a cat. And after a stressful event, their blood pressure returned to normal more quickly.
- 3. Mood Elevator.** People, particularly seniors, who own pets are less likely to be depressed and lonely. Pets can provide companionship, humor, and add playfulness to our daily lives.
- 4. Kids and Health.** Research presented at the 10th *International Conference on Human Animal Interaction 2004* found that children who have pets have fewer sick days. They also reported that children who had pets had higher levels of self-esteem and functioned better emotionally. Research studies also found that children with pets coped better with divorce.
- 5. An Exercise Buddy.** Dogs need regular exercise, which also gets their owners walking. This can improve their overall health. As an added benefit people improve their social network as they socialize their pet.

Thinking Of Selling Your Home Soon?
 Don't attempt to sell your home without my Free consumer guide, "44 Money-making Tips For Preparing Your Home To Sell." My helpful report will give you all the facts for a fast, top dollar sale. Just call **413-4300** anytime, 24 hours, and I'll rush a copy out to you.

There is a word of caution, however. Owning a pet requires your time and a financial commitment. If you're not ready for that responsibility, it's best to hold off owning a pet.

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Word Of The Month...

Studies have shown that your income and wealth are directly related to the size and depth of your vocabulary. Here is this month's word, so you can impress your friends. You may even be able to fatten your wallet!

onomatopoeia \ah-nuh-mah-tuh-PEE-uh\
(noun)

Meaning: A word that imitates the sound it represents.

Example Sentence: The bees buzz about the trees and flowers seeking nectar in summer.

Neatness Pays Off

Your boss may be watching your neatness factor. A study of 2,600 bosses commissioned by DYMO Corp. found that bosses think the organization and *cleanliness* of a worker's desk is important.

The bosses reported a link between organizational skills and job performance. Bosses said they look more favorably at "neat-niks" than the "slackers." Over 50% of those bosses interviewed consider it when they conduct annual reviews, hand out raises, and offer promotions. You may want to think about clearing off your desk!

Moose Humor...

A Scotsman was visiting a friend in the North Woods of Canada, both liked to hunt. They were hunting for deer, when all of a sudden, a moose popped up in front of them.

It was so unexpected, neither of them had a chance to fire. The Scotsman was shaken.

"Hoot mon, woot in blazes was that?!"

"That was a moose," the Canadian replied.

"What are ye saying, laddie? A moose? Good Lord, I'd hate to see yer rats!"

Quotes To Live By...

The first step towards the solution to any problem is optimism.

(John Baines)

Take time to stop and listen; you will be surprised at what you hear.

(George Carlin)

Two Ways You Can Reduce Your Risk of Alzheimer's Disease

Alzheimer's research is a hot topic, and could have a big impact on your life. There's an estimated 4.5 million cases in the U.S. reports the Alzheimer's Association, and that number is growing. But there's hope!

You may reduce your risk of Alzheimer's disease by taking two important vitamins, according to the Alzheimer's Association. Vitamins C and E are the focus of many research studies, which indicate they may reduce your risk of Alzheimer's disease. Researchers have found that antioxidants may absorb damaging free radicals in the brain and prevent cell damage.

A Johns Hopkins study found that people taking both Vitamins C and E were 64% less likely to develop Alzheimer's disease four years later. The recommended daily doses for Vitamin C are 500 to 1,500 mg, and 400 to 1,000 IU of Vitamin E daily. Be sure you check with your doctor to determine which dose is best for you.

DID YOU KNOW...

Unlike most real estate agents, I *DON'T* spend my time pestering people with phone calls or bothersome interruptions to generate good clients. Instead, I dedicate 110% of my time and energies to providing such outstanding service, people naturally think of me when a friend or family member needs help buying or selling a home. THANKS for your referrals!

Driving Tips In Bad Weather

Truck drivers know what to do when driving in rain and fog, but do you? First, make sure your windshield is clean. This will improve your windshield wipers effectiveness. Secondly, be aware that rain can cause serious problems after a period of dry weather. A slight drizzle combined with the oil on the road, can make the road as slick as ice.

Driving in fog can be the most hazardous because of its changeability. In dense fog, the American Truckers Association (ATA) recommends you pull off the road. If that's not possible, adjust your speed to whatever vision you do have. Here are six tips when driving in fog:

1. Drive with headlights on low beam, whether it's day or night.
2. Reduce your speed.
3. Roll down your windows to hear traffic you can't see.
4. Use your defroster in addition to your wipers for maximum vision.
5. Use the right edge of the road as a guide. Be patient and don't pass.
6. Never stop on the roadway when there is fog.

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Brain Teaser...

What asks no questions but
Requires a lot of answers?
(See page 4 for the answer)

Life's Truisms...

- Money doesn't bring you happiness, but it enables you to look for it in more places.
- Your conscience may not keep you from doing wrong, but it sure keeps you from enjoying it.
- The trouble with bucket seats is that not everybody has the same size bucket.
- A closed mouth gathers no feet.
- Money isn't everything...there's credit cards, money orders, and travelers checks.
- A modern pioneer is a woman who can get through a rainy Saturday with a television on the blink.
- Misers aren't much fun to live with, but they make great ancestors.

Hotel Rip-Offs...

Watch out for the latest hotel rip-offs. Many hotels are copying the cruise line custom of automatically billing guests a certain amount per day for tips. Ritz - Carlton Lake Las Vegas charges a daily fee of \$20.

Some mid-priced chain hotels are charging a \$1 a day "safe warranty" fee and a \$2 baggage handling fee to the bill. The fees are set by individual properties and not by the corporation.

These surcharges are expected to bring U.S. hotels \$1.2 billion in revenue this year.

Church Bulletin Chuckles...

- Ushers will eat latecomers.
- Tonight's sermon: What is hell? Come early and hear the choir practice.
- The third verse will be sung without musical accomplishment.
- She sang "*I Will Not Pass This Way Again,*" giving much pleasure to the congregation.
- Sermon this morning: *Jesus Walks on the Water.* Sermon tonight: *Searching for Jesus.*
- Come to the hayride and bonfire. Bring your hot dogs and guns for a fun time.
- The patient is having trouble sleeping and requests tapes of Pastor Jack's sermons.

Kids And Sports Injuries: Try R.I.C.E.

Orthopedic surgeons are recommending RICE for an sports injury, but it may not be the rice you're thinking of. If a player gets hurt, they advise **RICE: Rest, Ice, Compression, and Elevation.**

Orthopedic surgeons are also recommending that you limit your child's sports activities to one academic sport at a time. They have found that the incidence of injury when playing two sports is more than twice as high because children are more likely to be tired. They advise that, if your child can't put weight on the area, to see a doctor.

*A Heartfelt Message To My
Special Clients and Friends...*

*I wish for everyone a special year
filled with health, happiness and a
better economy!*

“ICE” Campaign Can Save Lives In Case of Emergency

A campaign encouraging people to enter an emergency contact number into their cellular phone's address book under the heading "ICE" (In Case of Emergency) is spreading throughout the world.

Originally established in the UK, ICE allows paramedics or police to be able to contact a designated relative or next-of-kin in an emergency situation – which could be vital in a life or death situation. Almost everyone carries a cell phone, and with ICE, paramedics or emergency workers will quickly know who to contact. In many cases, the friend or relative may even know the medical history or other important information of the injured person.

Setting up your "ICE" is easy. Simply select a person to contact in case of emergency, then enter their phone number in your phone's address book under the description "ICE." That's all there is to it!

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Thanks for Thinking of Me!

Did you know I can help you or any of your friends, family or acquaintances save time and money when buying or selling a home? Thanks for keeping me in mind with your referrals...and spreading the word!

Brain Teaser Answer:

A Doorbell

Life 101: Advice

- If you can't be kind, at least have the courtesy to be vague.
- The real art of conversation is not only to say the right thing at the right time, but to leave unsaid the wrong thing at the tempting moment.
- He who hesitates is probably right.
- Did you ever notice that the Roman Numerals for 40 are XL?
- There's a lot to be thankful for if you look for it. I was just thinking how nice it is that wrinkles don't hurt.
- Did you ever notice that when you put the words "the" and "IRS" together, it spells "theirs?"
- A pessimist's blood type is always B-negative.
- A hangover could be called the wrath of grapes.

Daffynitions...

Alarms: What an octopus is.

Dockyard: A physician's garden.

Incongruous: Where bills are passed.

Khakis: What you need to start the car in Boston.

Pasteurize: Too far to see.

Propaganda: A gentlemanly goose.

THANK YOU for reading my Service For Life![®] personal newsletter. I wanted to produce a newsletter that has fun content and is valuable and beneficial to you. Your constructive feedback is always welcome.

AND... whether you're thinking of buying, selling, or financing real estate, or just want to stop by and say "Hi," I'd love to hear from you...

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“Who Else Wants To Win A \$25 Gift Certificate”?

Your chances to win are better than you think!

Guess Who Won Last Month's Trivia Question? I'm pleased to announce the lucky winner of last month's quiz. And the winner is...drum roll please: **Dave Dillion! Congratulations Dave!**

What famous person said, “Politics is just like show business?”

- a) Clint Eastwood b) Sonny Bono c) Ronald Reagan d) Jesse Ventura

The answer is “C,” Ronald Reagan. So let's move on to this month's trivia question...

Which of these trees has a national park in California named after it?

- a) Bristlecone b) Acacia c) Sequoia d) Pear

Send your answer to: susanrauf@aol.com. YOU could be our next winner!

Real Estate Corner...

Q. We're getting ready to purchase a home. What's involved in a home inspection, and is it mandatory when buying a house?

- A. A home inspection is not mandatory when you purchase a house, but I recommend that you have any home you're planning on buying inspected by a licensed inspector. In fact, I'd insist upon it.

A home inspector has the training and expertise to provide an objective opinion about the condition of the home. The inspector will carefully examine the home's structure, roof, plumbing, electrical wiring, heating and cooling system, and appliances. He or she will provide a written assessment of the house's condition.

The inspection will tell you what repairs might need to be made before buying. The inspection can alert you to any serious problems the house may have—before you buy the house. There's a period after a contract is accepted when you can have the inspection completed. Fees are paid to the inspector by the buyer.

If there are problems or repairs that need to be made, you can request in writing during the specified period that these repairs be made as a condition of the sale. If you're thinking of buying or selling a home and need competent and caring representation, please call me at **413-4300**.

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