

TIM MAILLON & ASSOCIATES

HAPPY NEW YEAR The Real Estate Hotline News 2008 HAPPY NEW YEAR

Your Real Estate Consultants...for Life!

January 2008

It's About Time

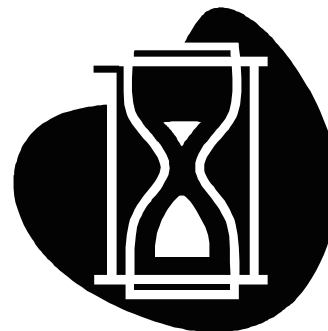
Imagine there is a bank which credits your account each morning with \$86,400, carries over no balance from day to day, allows you to keep no cash balance, and every evening cancels whatever part of the amount you didn't use during the day. What would you do? Draw out every penny every day, of course!

Well, everyone has such a bank. Its name is *Time*.

Every morning, it credits you with 86,400 seconds. Every night it writes off, as lost, whatever of this you've neglected to invest to good purpose. It carries over no balance. It allows no overdraft. Each day it opens a new account for you. Each night it burns the records of the day. If you fail to use the day's deposit, the loss is yours. There is no going back, and there is no drawing against "tomorrow."

There is never "not enough" time or "too much" time. There is exactly the same amount of time in every day – and it's our decision how to spend it.

For 2008, let's resolve to make the most of all 86,400 seconds – every day!



Inside This Issue

- **These Careers Are Hot**
- **Are You Frozen By Fear?**
- **New Year's Resolutions for a Digital World**
- **How To Teach Kids About Money**
- **Do You Recycle?**
- **Is Acupuncture the Answer?**

Don't Miss our January Quiz Question on Page 2

Good Bye Analog, Hello DTV

The U.S. is transitioning to digital television, and by law, the last day of analog broadcasting in the United States is February 17, 2009. After that date, stations will broadcast only digital signals.

What's that all mean?

Analog technology has been in use for the past 50 years to transmit conventional TV signals to consumers, and most current television transmissions are received through analog television



sets. Digital television (DTV) enables broadcasters to offer television with movie-quality picture and sound. It can also offer multiple programming choices (called multicasting), and interactive capabilities.

Why are we going digital? According to www.dtv.gov, *Converting to DTV will free up parts of the scarce and valuable broadcast airwaves because DTV allows the same number of stations to broadcast using fewer total channels. Those portions of the airwaves can then be used for other important services such as public and safety services (police and fire departments, emergency rescue), and advanced wireless services.*

The DTV transition date is over a year away – why are you telling me now?

Because between January 1, 2008 and March 31, 2009, all U.S. households are eligible to request up to two coupons, worth \$40 each, to be used toward the purchase of up to two digital-to-analog converter boxes.

Not everyone will need converter boxes; learn more at www.dtv.gov.

These Careers Are Hot

Want to have your pick of employers? Tired of your current job and want to make a strategic change? Here are some careers that could fill your life with signing bonuses and competitive salaries, according to *Top Jobs Where Employers Come Looking For You* on Yahoo! Education:

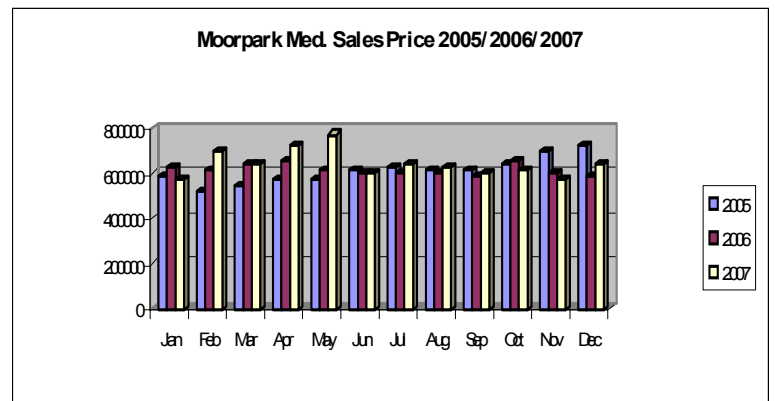
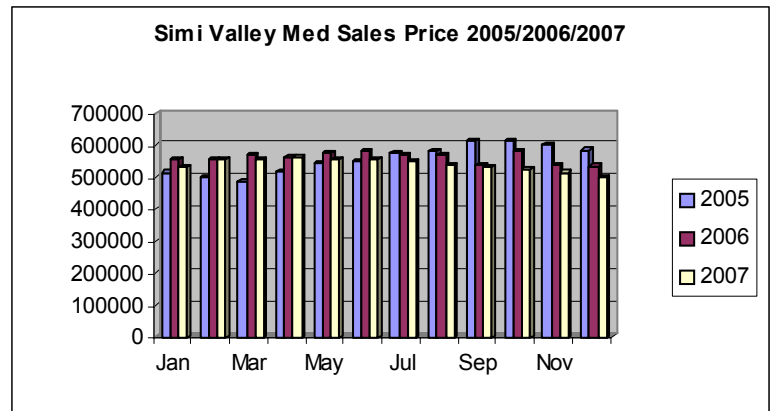
Computer software engineer. You'll need a bachelor's degree to enter this field, one of the fastest growing.

Paralegal. You'll need a bachelor's degree, with an associate's in paralegal studies or specialized certificate.



Accountant. You'll need a bachelor's degree, followed by certification, gained by passing the Certified Public Accountant exam.

Occupational therapist. You'll need a



January Quiz Question

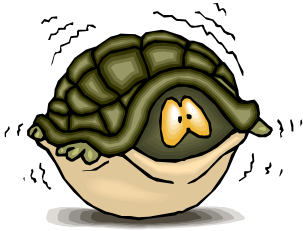
Which human organ produces insulin?

Enter Online at: www.TimMallon.com or Email your answer to quizanswer@timmallon.com or fax your answer toll free to 1-866-361-3721

!!Win a \$20 Gift Catalog!!

master's, but you won't have trouble finding a job.

Post-secondary teachers. Get a teaching degree in health, business or computer science. Pursue a master's in education and teach at a college or university.



Are You Frozen By Fear?

Many people complain of feeling stuck in life. They say they're making no progress and feel their paths are blocked. Often this feeling occurs when a person is afraid of making a move in life. He or she chooses to wait instead, sometimes for long periods, to do anything at all.

While considering your options is a good thing, neglecting to take action for prolonged periods of time can indicate you're stranded because you're afraid of making a mistake.

Benjamin Franklin said, "The man who does things makes mistakes, but he never makes the biggest mistake of all: doing nothing."

New Year's Resolutions For The Digital World

If you're spending a lot of time on the Internet, here are some New Year's resolutions just for you:

- I will try to figure out why I "really" need nine different email addresses.
- I will stop sending email to my spouse/significant other.
- I resolve to work with neglected children – my own.
- I will answer my snail mail with the same enthusiasm with which I answer my email.
- I resolve to back up my 12GB hard drive daily...well, once a week...okay, monthly then...or maybe... I will spend less than one hour a day on the Internet. This, of course, will be hard to estimate since I'm not a clock-watcher.



DECEMBER QUIZ ANSWER AND WINNER!

Question: Which end of the Simi Town Center's Macy's carries Women's Clothing. East or West?

Answer: *The west end*

Congratulations to of Diane Jacobs from Simi Valley. She is last month's winner and will receive a \$20 gift catalog.

Watch for your name here in a coming month!

- When I hear, “Where do you want to go today?” I will not reply, “MS Tech Support.”
- When I hear a funny joke I will not reply, “LOL ... LOL!”
- I will read the manual...just as soon as I can find it.
- I will think of a password other than “password.”
- I will stop checking my email at 3am...4:30am is much more practical.

Do You Have The Post-Holiday Work Blues?

Returning to work after the holidays can be stressful. All those projects you shelved for after you came back are still sitting there and now have to be done. Remember, you don't have to accomplish everything on your first day back – try to ease back into your routine.

When you feel the stress and frustration levels going up, it might be time to take a break and discuss the holidays with your friends. Or take a brisk walk and focus on something that makes you happy.

How To Teach Kids About Money

When it comes to money, kids usually know how to spend it, but what about the rest? Susan Beacham, founder and CEO of MoneySavvyGeneration (www.MSGen.com), a company that provides parents and children with services and products to teach kids money-management skills, offers these five tips to help you teach your children about money:

Let them know they have choices. Teach them that they can do other things with money besides spend it: They can save, donate, and invest it, as well. This will help them curb some of their spending impulses.

Help them set financial goals. If you save without a goal, it's just no fun. Ask your child what he or she wants to save money for and help set up a plan that will keep motivation flowing.



Teach them to pay themselves first. This means that when they receive a gift, encourage them to put part of it into a savings or investment for their future. Teaching kids this when they're young will make it a natural part of their lives when they're adults.

FREE, Quick Market Snapshot of Your Home

You will receive a verbal accounting of what comparable homes have sold for in your neighborhood and which homes are currently listed, how long they have been for sale, and their prices.

Get the Facts Without the Pressure

Based on this information, you will know what your home is worth. This complete, confidential Market Analysis is absolutely FREE.

For a FREE, Quick Over-the-Net Evaluation



Visit YourHomesMarketValue.com

Give an allowance that includes enough to cover some of the expenses you take care of – then let him or her manage it. That means allowing them to learn what it feels like to come up empty-handed. This will help kids learn how to make good financial decisions.

Be a good role model. Your child will copy your behavior, because that's what children do. If you want your children to be financially responsible, the best place to start is by being financially responsible in a visible way yourself.

Do You Recycle?

In spite of all the great reasons to do so, almost one-quarter of us aren't recycling at home, according to a Harris Poll.

While 77% of people surveyed said they recycle something in their homes, 23% do not. And though "going green" is thought to be more popular with younger folks, the poll found that 30% of those between the ages of 18 to 30 recycle nothing at all, while only 19% of those 62 and older fail to recycle.

Geography seems to have some influence: Those who live on the East (88%) or West (86%) coasts are more likely to recycle than those who live in the south (32%) or Midwest (30%).

Is Acupuncture The Answer?

More people in the mainstream are turning to alternative health therapies, and one of the most popular alternative therapies is acupuncture. Acupuncture originated in China more than 2,000 years ago and is one of the oldest and most common medical procedures in existence. Just what is acupuncture and how does it work? According to The Longevity Center of Classical Chinese Medicine, acupuncture:

"6 Steps to Take When Moving to a Larger Home"

A new report has just been released which identifies the 6 most common and **costly mistakes that homebuyers make** when moving up to a larger home. Unlike the experience of buying a first home, when you're looking to move-up, and already own a home, there are certain factors that can complicate the situation. It's very important for you to understand these issues before you list your home for sale.



Not only is there the issue of financing to consider, but you also have to sell your present home at exactly the right time in order to avoid either the financial burden of owning two homes or, just as bad, the dilemma of having no place to live during the gap between closings. In answer to this issue, industry insiders have prepared a FREE Special Report entitled "**6 Mistakes to Avoid When Moving Up to a Larger Home**".

The information contained in this report will help you make informed choices before you put your home on the market in anticipation of moving to a larger home. Order this report NOW and find out what you need to know to make your move up to a larger home worry-free and without complications.

www.TimMallon.com

WELCOME NEW CLIENTS

Here are some of the new clients who became members of our "Real Estate Family" this past month. We'd like to welcome you and wish you all the best!

Mark Meeks

Pamela Bucciaciati

Dave & Kim Anderson

We love giving recognition to our new friends and our wonderful existing clients who are kind enough to refer their friends and relatives to us.

- Strengthens the immune system by increasing T-cell counts. Some people believe this is why the treatment is effective for those who suffer from chronic fatigue syndrome.
- Releases pain-killing endorphins, which also play a big role in the functioning of the hormonal system. Acupuncture often works well for those who suffer from back pain, arthritis, and ulcers.
- Releases endorphins, which helps the whole body to relax. The endorphins also regulate serotonin in the brain, which can affect moods, and which is why some forms of depression are treatable by acupuncture.



- Breaks the cycles of muscle spasm, which can cause tightness in the muscles and unrelenting pain. Acupuncture increases circulation to the affected areas, which delivers needed nutrients for nerve and muscle healing.

- Balances the energy of our bodies.

Acupuncturists should use packaged sets of disposable needles. These needles are as thin as human hair, and once inserted are left in for an average of 20 to 40 minutes. Average treatments can run from one to 10 visits. Acupuncture has no known side effects and usually does not cause pain.

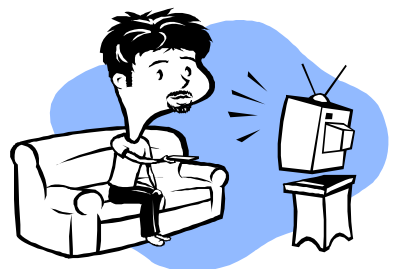
To choose a qualified acupuncturist, check his or her credentials. Some national acupuncture organizations make lists available on their Web sites.

She Knows The Score

A husband made a resolution that this year on New Year's Day, instead of the annual argument with his wife, he'd eat a relaxed dinner with the family and even linger over dessert before retiring to the family room to watch the football game.

He was as good as his word, and soon his wife joined him, bringing him a cold beer and thanking him with a kiss on the cheek. She asked him what the score was, and the husband said, "End of the third quarter, and the score is nothing to nothing."

"See?" she smiled. "You haven't missed a thing."



Featured Home



1545 Flowerdale St.

**Beautiful 3 bedroom east end of Simi Valley pool home with lots of upgrades. Only \$489,000
See my Virtual Tour at
www.TimMallon.com**

Waking Up Is Hard To Do

Waking up is oh, so hard to do. At least it seems like it's getting harder, according to many studies which are drawing a tired picture of modern-day adults. It seems that we're sleeping a lot less than our predecessors were 100 years ago, but we think we're sleeping *more* than we actually are.



A recent University of Chicago sleep study combined the use of sleep diaries with a motion sensor, called an *actigraph*, that participants wore like a watch so researchers could measure not only the time that participants went to bed, but when they actually fell asleep. Using this combined method, researchers found that overall, participants spent 7.5 hours per night in bed; it took them an average of 22 minutes to fall asleep; and they actually spent 6.1 hours sleeping, over an hour less than participants believed.

The study's authors say that sleep times have been decreasing since 1900, when people reported sleeping an average of nine hours a night. By the 1970s people were reporting getting an average of seven hours per night, and that amount continues to decline.

Famous Quote:

*If people knew how hard I had to work to gain my mastery, it wouldn't seem so wonderful.
– Michelangelo*

**Search the Local Multiple Listing Service FREE
at:
www.timmallon.com**

Our NEW Referral Reward Program

Refer a Friend, Family Member, or Business Associate to Us. When We Close Their Escrow, We will present you with a Gift Catalog worth over \$500.00

Choose your gift, order online. Postage paid

Our way of saying thank you for your trust in us.

Sign Up at:

www.timmallon.com



Compliments of Tim Mallon & Associates

Your Real Estate Consultants

Century 21 On Track Realtors

1777 Los Angeles Ave.

Simi Valley, CA. 93065

805-978-7665 off

866-361-3721 toll free fax



Happy New Year!

FIXERS/FORECLOSURES/DISTRESS HOMES

Real Estate Investment: Are You Missing The Boat?

Prices are Down. Interest Rates are Down. Cashflow is UP.

With the soft real estate market this is a great time to add real estate to your investment portfolio.

Visit:

VCDistressedProperties.com

This newsletter is intended for entertainment purposes only. Credit is given to the author 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 of literary theft.
Copyright 2008 by The Real Estate Hotline. This information is solely advisory, and should not be substituted for legal, financial or tax advice. Any and all financial decisions and actions must be done through the advice and counsel of a qualified attorney, financial advisor and/or CPA. We cannot be held responsible for actions you may take without proper financial, legal, or tax advice. This newsletter is not intended as a solicitation if your property is currently listed with another broker.