

TIM MALLON & ASSOCIATES

The Real Estate Hotline News 2007

Your Real Estate Consultants...for Life!

March 2007

The Secret Of Kinko's

Chances are good you've been to a Kinko's – there are over 1,500 of them worldwide. But did you know that Kinko's was started by a self-described "hyperactive dyslexic" who failed second and ninth grades?

Despite the challenges he faced in school, Kinko's founder Paul Orfalea persevered and went on to graduate from the University of Southern California. While he was a student he noticed a copy machine in the library and realized that few people had easy access to this new technology. In 1970 he followed his entrepreneurial leanings and with a \$5,000 loan, opened the first Kinko's near the USC campus. The 100-square-foot space was in the back of a hamburger stand, so cramped that the copy machine had to be lugged out onto the sidewalk each day! And the company name? "Kinko" was Paul's nickname, his college friends' tribute to his wildly curly hair.



Paul's strategy of "see a need and fill it" – selling copies and school supplies to students – was so successful that by the close of the 1970s Kinko's had 80 stores, located primarily near colleges and universities. By the end of the 1980s the company had expanded to service the small office/home office market with over 400 stores, and in the late 1990s and early 21st century Kinko's made *Fortune* magazine's list of the "100 Best Companies to Work For in America," *Forbes* list of "500 Biggest Private Companies," and *Working Mother* magazine's list of "Best Companies for Working Mothers."

In 2004 the FedEx Corporation acquired Kinko's, and today Paul Orfalea is involved in a variety of business ventures, teaching, public speaking, and philanthropic activities that help kids facing the same learning challenges that he once faced.

Now that's how you turn obstacles – into opportunities! - Tim

Inside This Issue

- Cranberry Cure
- How Much to Tip
- Why Headphones Cause Hearing Loss
- Lifesaving Information
- In Case Your Wondering
- An Irish Blessing

Don't Miss our March Quiz Question on Page 2

Cranberry Cure?

Researchers are finally starting to understand how cranberry juice can fight a host of human illnesses, many of which are caused by E. coli bacteria, including urinary tract infections. Scientists have found that compounds (tannins) in cranberry juice can render E. coli bacteria incapable of initiating an infection. Researchers at Worcester Polytechnic Institute, for example, say that the cranberry may offer an alternative to antibiotic treatment to combat E. coli in the future.

Annually, about eight million people are affected by urinary tract infections. Researchers have suspected that something in cranberry juice stopped bacteria from adhering to the lining of the urinary tract, and now they're able to see how this interference to adhesion takes place.

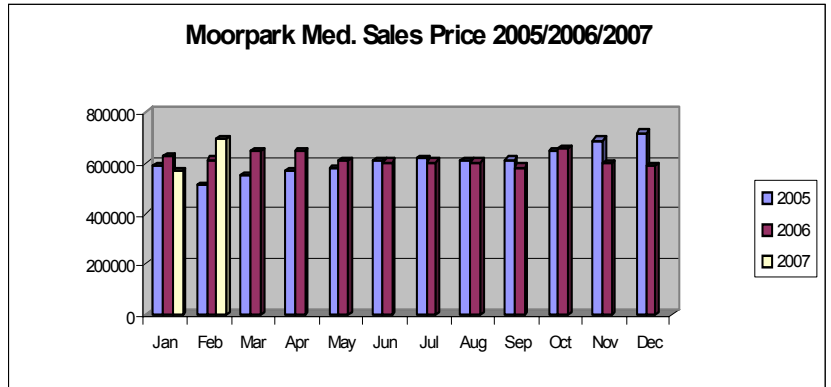
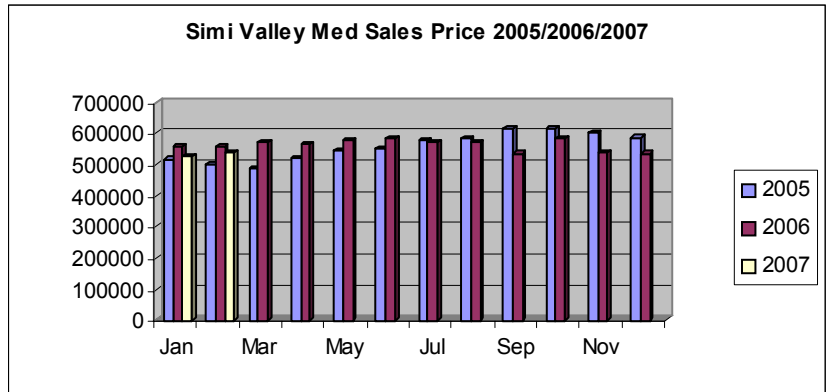
On the molecular level, the tannins in cranberry juice cause the shape of the bacteria to change from rods to spheres. The tannins also alter the bacterial cell membranes, and that makes it difficult for the bacteria to make contact with the cells, or from latching on if they do make contact. The higher the concentration of cranberry juice, the stronger the effects were on the bacteria, indicating that whole cranberry products would have better results than diluted products.

The use of cranberries as powerful antibacterial agents is great news since there is much concern about the overuse of antibiotics.

How Much To Tip?

"TIP" is an acronym To Insure Promptness. Tipping is not mandatory, with the exception of restaurants that add a tip to the bill for larger groups (generally eight or more people), and hotels that include a tip in your room service bill (so it's a good idea to check the bill before signing it). Tipping is at your discretion and should be regarded as a reward for good or superlative service.

Here are some basic guidelines for tipping



MARCH QUIZ QUESTION

Who was the first woman to command a Space Shuttle mission?

Enter online at:
quizanswer.mallon4realestate.com
 or fax your answer toll free to
 1-866-361-3721, You can also email us at
tim@mallon4realestate.com

!!Win a \$20 Gift Catalog!!



appropriately in various situations; you should feel free to adjust your tip based on level of service.

Server at a full-service restaurant – 15% to 20% of your pre-tax bill. If you've used a discount or received any free items, tip on the amount that your bill would have come to if you'd paid full price. If your party is large or placing many

special requests, you should increase your tip appropriately. **Sommelier** – 15% to 20% of your total wine expenditures. **Delivery person for individual home food delivery** – 5% to 10% of the total bill. **Take Out** – If the restaurant features carryout meals, 10%. If the restaurant is typically only a sit-down location, tip at least 15% for the effort.

Valet Parking – \$1 to \$2 per car. **Taxi** – 10% to 15% of the total fare. **Limos** – 15% to 20% of the total bill.

At the airport – skycaps, \$1 to \$2 per bag. Long-term parking shuttle driver – \$1 to \$2 per bag if the driver assists you with your bags. If you're traveling with crutches or a wheelchair or you need special assistance from airport staff, a few dollars to the employee is appropriate.

At the salon or spa – stylist and colorist, 15% to 20% of the total bill each. Shampoo tech, \$1 to \$2. Nail tech, 15% to 20% of the total bill. Massage therapist, 10% to 20% per massage. Aesthetician – 10% to 20% per service.

At the hotel – room service, 10% to 15% of the bill, unless the tip has already been included. Bellman, \$1 to \$2 for delivering bags to your room and again if he or she assists you when you check out. Maid, for stays of more than one night, \$1 to \$10 per night, depending on how expensive the room is and how messy you are. Leave the maid's tip in the hotel room in a marked envelope.

**It's ALL On
The Web!**

- Buy a home with No Money Down
- **HOMESSELLERS: Find Out What The Homes In Your Neighborhood are Selling For**
- Distress Sales & Bank Foreclosures
- **FREE Over-The-Net Home Evaluation**
- **Warning: 10 Questions to Ask Before Hiring a Real Estate Agent**
- View HOT New Listings
- **INSIDER SECRETS: A 12 Lesson Course covering more than 20 topics exposing the realities behind buying and selling a home.**

FreeInfoForRealEstate.com

Why Headphones Cause Hearing Loss

**Reminder:
Daylight Saving Time
begins March 11 – set your
clocks forward one hour.**

According to *InformationWeek*, earbud-style headphones can cause serious hearing loss. Northwestern University professor and audiologist Dean Garstecki said that earbuds could raise the signal by six to nine decibels – the difference between the sound of a

vacuum cleaner and a motorcycle.

Earbuds are the type of headphones that rest inside the ear and are often packaged with personal electronic devices, often for listening to music. Garstecki says that just one hour of high-volume listening with these devices can cause permanent damage.

What should people who use these devices do to reduce their chances of hearing loss? Garstecki recommends limiting listening time to no more than one hour per day, switching to over-the-ear headphones, and turning the volume down – way down.

Lifesaving Information

One question every person should ask themselves annually is, “Have I replaced the batteries in the smoke alarm this year?” If you haven’t, write yourself a note right now so it doesn’t slip your mind. Buy the batteries and replace them immediately. Don’t put the batteries aside to “do it later.” As soon as you get home from the store, put the batteries into your smoke alarm. Those batteries, small as they are, could save your life and those of your loved ones.

Many people find it easy to remember their annual battery-changing day by scheduling it on their birthday, wedding anniversary, when Daylight Saving Time begins (or ends), or Super Bowl Sunday. Whatever day you choose, make this a habit.

How To Break Bad Habits

If you’re like most people, you probably have a bad habit or two that you’d like to get rid of. Habits are reacting or doing something automatically that helps us reduce stress. Habits are usually a way of comforting ourselves, but sometimes they can get in the way of our relationships or cause pain for ourselves and others. For instance, some people have a drink to relieve stress, and after the drink they sometimes become less sensitive to others’ feelings. Others bite their fingernails when they’re nervous, which doesn’t look professional, and some people smoke when they’re stressed, which gives them something to do other than focus on how they feel – and this can be dangerous to their health.

Once you’re aware that you have a bad habit, how do you go about breaking it? Follow these tips to raise your awareness and have a better chance of success:

FEBRUARY QUIZ ANSWER AND WINNER!

Question: What is Europe’s largest active volcano?

Answer: Mount Etna
Source: www.time.com

Congratulations to Kathy Wood of Simi Valley. He is last month’s winner and will receive a \$20 gift catalog.

Watch for your name here in a coming month!

FREE, Quick Over-the-Net Evaluation 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

Keep a journal. Record how many times a day you catch yourself in your habit and how you feel when you resort to automatic behavior. This will help you see what purpose your habit is serving for you.

Focus on breaking one habit at a time. Sometimes people make resolutions to quit all their bad habits at once. While this is admirable, it can also be unrealistic for some people. The best approach is usually to knock out one habit at a time. Pick the habit that you most want to rid yourself of and then start your program to change only that one.

Be kind and understanding of yourself. Try to think of yourself as you would a young child you were trying to teach something. Be forgiving and patient, but determined to help yourself succeed. Stay away from negative self-talk. Don't degrade yourself if you slip or fail in your attempts. Reward yourself for at least trying to improve and get back to the business of breaking your habit.

Why Teens Have More Accidents

While teens' bodies develop fully by the time puberty is over, the brain has a ways to go before it's done with development, according to *Chicago Tribune* writer Ronald Kotulak in a piece titled *Driven to Distraction*.

Kotulak says it's this mismatch – a fully developed body coupled with a still-developing brain – that's a key factor to the number one cause of death among adolescents: motor vehicle accidents.

Using MRI scans, scientists are finding that adolescents are undergoing a biological makeover that includes massive synaptic growth in the brain. This renovation of the brain is not complete until sometime in the mid-20s, scientists now believe. This new information explains a lot about teens. Teens are often able to reason just as well as adults, so parents and other adults often wonder why teens make such bad decisions. Scientists now know that a teen's reasoning can be easily overrun by out-of-control emotions or other distractions. In other words, their ability to use their logical faculties is being undermined.

"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.

FreeInfoForRealEstate.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!

Susan McQuilkin

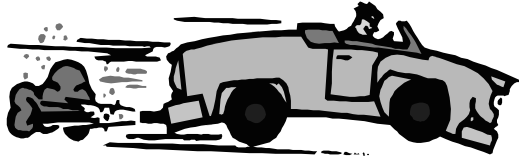
Brenda Miller

Rick & Oksanna Baker

Maureen & Thomas Zuglar

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.

Researchers say that this huge synaptic growth adolescents undergo resembles the ones that occur right after birth. Many synapses are created, but learning will only occur after the extra synapses in the brain, the ones that aren't being stimulated by experience, are eliminated. Kotulak says this is much like the process of sculpting, where material has to be removed, chipped away, to make a work of art. It's this "blossoming" and "pruning" that allow an adolescent to make the transition to adulthood.



It seems that science is finally

starting to understand the adolescent mind.

Unfortunately, this long period of brain development (up to the mid-20s) can spell trouble and even disaster when

teens begin to drive. Scientists believe that the last part of the brain to develop is the prefrontal cortex, which controls decision making, judgment, and impulse control. It develops later in boys than in girls, and considering that driving demands a lot of multitasking that requires the very skills that are last to develop, it's not surprising that many teens find themselves in trouble when they begin to drive.

**KEEP UP TO DATE ON THE
CURRENT MARKET IN
YOUR NEIGHBORHOOD**

**TRY IT, IT'S
FREE**

MyMarketSnapshot.com

In Case You Were Wondering...

- A clear conscience is usually the sign of a bad memory.
- Change is inevitable, except from vending machines.
- Plan to be spontaneous tomorrow.
- When the only tool you own is a hammer, every problem begins to look like a nail.
- 42.7% of all statistics are made up on the spot.
- Experience is a wonderful thing. It enables you to recognize a mistake when you make it again.
- Monday is an awful way to spend one-seventh of your life.
- If you think nobody cares, try missing a couple of payments.
- If you lend someone \$20 and never see that person again, it was probably worth it.
- The easiest way to find something lost around the house is to buy replacement.
- The best way to forget all your troubles is to wear tight shoes.
- Bills travel through the mail at twice the speed of checks.
- Life is not about how fast you run, or how high you climb, but how well you bounce.

An Irish Blessing

May you always have walls for the winds,
A roof for the rain, tea beside the fire,
Laughter to cheer you, those you love near you,
And all your heart might desire.



Why Do We Say “Chairman”?

Ever wonder why we use the words chairman, chairwoman or chairperson?

The words seem meaningless to us today, but centuries ago they made perfect sense. Back then chairs were rare and expensive commodities. People who attended meetings generally sat on roughly made benches. The person who presided over the meeting was often, out of respect, given a chair to sit in. That made the presiding officer the *chairman*. That’s what they came to be called – and still are to this day.

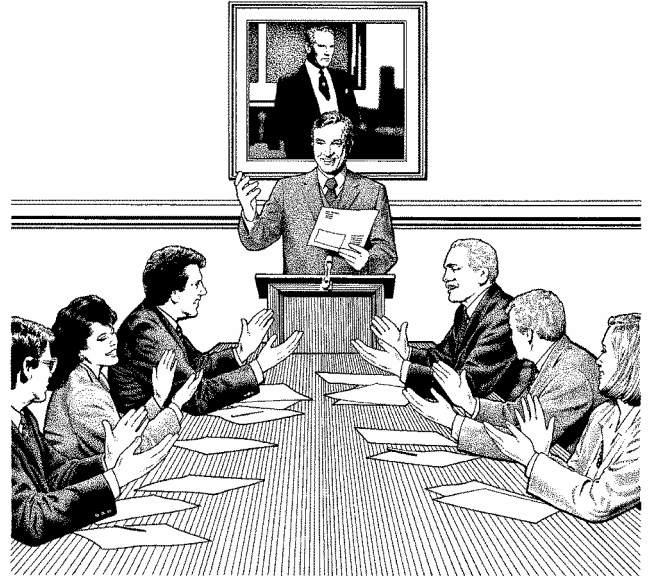
Quotes:

The dictionary is the only place where success comes before work.

– Anonymous

Real generosity is doing something nice for someone who will never find out.

– Frank A. Clark



Hundreds of Thousands of Homes For Sale Online

at:

www.mallon4realestate.com

Take a Vacation With Our Referral Reward Program Now in Its Tenth Year

*Refer a Friend, Family Member, or Business Associate to Us. When We Close Their Escrow,
We Will Give You A Three Day Two Night
Vacation At A Choice Of Over 60
Resort Locations!*

Sign Up at:

ReferralReward.Mallon4RealEstate.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

PRSRST STD
U.S. POSTAGE PAID
THOUSAND OAKS,
CA.
PERMIT NO. 1085



**Find Your Next Home at:
www.mallon4realestate.com**

FIXERS/FORECLOSURES/DISTRESS HOMES

Real Estate Investment: Are You Missing The Boat?

Should Real Estate Investment be a part of your portfolio?

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

Visit:

ReducedHomePrices.INFO

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 2007 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.