

Tim Mallon & Associates

The Real Estate Hotline News 2007

Your Real Estate Consultants...for Life!

November 2007

You Are Priceless

A well-known speaker started off his seminar by holding up a \$20 bill. To the room of 200, he asked, "Who would like this \$20 bill?" Hands started going up.

He said, "I'm going to give this \$20 to one of you but first, let me do this." He proceeded to crumple up the \$20 bill. He then asked, "Who still wants it?" All the hands were up in the air. "Well," he asked, "what if I do this?" He dropped the bill and ground it into the floor with his shoe. He picked it up, now crumpled and dirty. "Now who wants it?" Still the hands went into the air. "My friends, we have all learned a very valuable lesson," he said. "No matter what I did to the money, you still wanted it because it did not decrease in value. It was still worth \$20.



"Many times in our lives," he continued, "we are dropped, crumpled, and ground into the dirt by the decisions we make and the circumstances that come our way. At times we feel as though we're worthless. But no matter what has happened or what will happen, you'll never lose your value. Dirty or clean, crumpled or finely creased, you are still priceless...and especially to those who love you."

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**Tell someone today that you think they're priceless.
You'll both be glad you did!**

On Gratitude

Gratitude unlocks the fullness of life. It turns what we have into enough, and more. It turns denial into acceptance, chaos to order, confusion to clarity. It can turn a meal into a feast, a house into a home, a stranger into a friend. Gratitude makes sense of our past, brings peace for today, and creates a vision for tomorrow.

– Melody Beattie

Are You Ready For Retirement?

Do you expect to retire someday?

If the answer to that question is *Yes*, then it's likely the answers to the following questions are *No*:

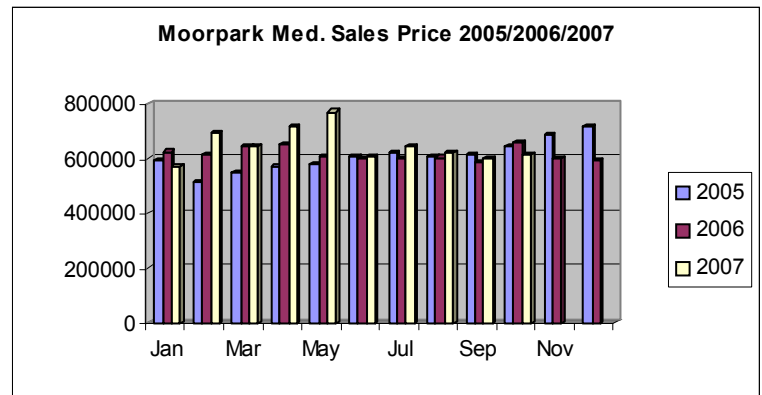
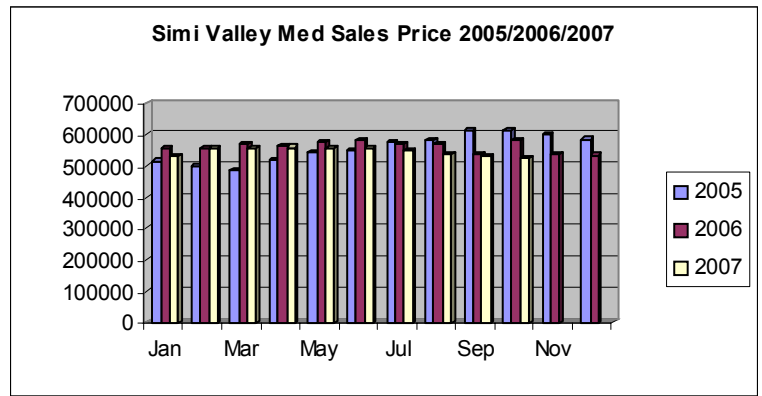
- Do you know at what age you'll retire, and if married, your spouse will retire?
- Do you know what your retirement looks like – part-time work, travel, move to Arizona?
- Do you know how much money you'll need to retire and maintain your current lifestyle?
- Do you have a savings plan in place so you won't have to rely on Social Security for a significant part of your retirement income?

If you answered *No* to any or all of those questions, you're not alone. According to the *AARP Bulletin* and other sources, many of us don't start thinking about, talking about, or saving for retirement until we're in our 50s – if then. "Retirement" is simply a nebulous word floating on some distant horizon that will happen "someday" and be wonderful. We assume our partner shares our thoughts about retirement, though we haven't discussed it. And we assume the money will be "there," though we're not sure where "there" is or how much money will be "there."

Consider this:

- Almost a third of people age 55+ have less than \$25,000 saved for retirement.
- One in five is relying on Social Security for 100% of their retirement income.
- Almost half of a group of men surveyed said their wives understand and agree with their retirement plans, while those wives said they hadn't discussed it.
- Most people don't realize that in retirement, income can *decrease* but income tax can *increase*.

Experts recommend that, regardless of your age or marital status, the time to plan for retirement is *now*. Make a list of what you want your retirement



November Quiz Question

Adam had none. Eve had two. Nowadays everyone has three. What are they?

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

to look like and if you're married, compare lists. Work with a financial advisor to develop an accurate picture of your finances. Start saving aggressively and yes – even make some sacrifices today so the money will be there five, 10 or 20 years from now.

And remember that the only person who can plan for – and pay for – your retirement is *you*.

Does Your Child Have Nightmares?

According to Alan Siegel and Kelly Bulkeley in *Dreamcatching: Every Parent's Guide to Exploring and Understanding Children's Dreams and Nightmares*, children suffer more nightmares than adults, especially before the age of six. The good news is that the frequency of nightmares diminishes as your child grows older. Nightmares, Siegel and Bulkeley say, are a normal part of being human and help us cope with the changes we must face in life. For children they're often reactions to upsetting events in their lives and relationships.

Siegel and Bulkeley recommend the “Four Rs” to bring your child relief from nightmares:

Reassurance. Parents should help their children “welcome” their dream, the authors say, putting special attention on physical and emotional reassurance. Help your children through the negative, jittery feelings a nightmare can leave them with. Then talk to your child about the dream and try to discover what possibly caused the nightmare in the first place.

Rescripting. This is where parents can invite children to revise what happens in the dream by re-enacting or rewriting the plot. The authors say this is the same as “assertiveness training” for the imagination. For instance, if there is a monster chasing your child in the dream, encourage your child to think of a way to trick the monster to make the scenario less intimidating. You can help your child come up with his or her own set of “magical tools” to ward off threats in the dream.

Rehearsal. This means you help your child practice solving the problems of the dream over and over until there is a sense of mastery achieved.

Resolution. Here parents help their children understand and correct the problems the children are struggling with in real life, as they are related to their dreams. The idea is to take the negative

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experience of a nightmare and turn it into a positive experience through helping the child master his or her fears through collaborative family effort.

Great Reasons To Laugh

Laughter lowers the blood pressure and increases the vascular blood flow and oxygen to the blood. It also reduces your level of stress hormones.

Laughter exercises the diaphragm and the abdominal, respiratory, facial, leg and back muscles. Laughing 100 times is equivalent to a 10-minute workout.

A good chuckle also defuses the damage done by negative emotions such as anger, fear and sadness, which can cause harmful biochemical changes and undermine our overall emotional well-being.

So, laugh it up!

– AbsoluteTrivia.com

Fun With Palindromes

According to Bill Bryson, in *The Mother Tongue: English and How It Got That Way*, the palindrome is the most difficult form of wordplay in English. A palindrome is defined as a sentence that can be read the same backward as forward. This form of wordplay is at least 2,000 years old and was used by the Romans and Greeks.

Of course, Bryson says, most palindromes don't really make sensible sentences, but people tend to let that go to a point, because coming up with a palindrome is such hard work. Here's a list of some English palindromes:

- A man, a plan, a canal, Panama!
- Norma is as selfless as I am, Ron.
- Too far, Edna, we wander afoot.
- Madam, I'm Adam.
- Able was I ere I saw Elba.
- Sums are not set as a test on Erasmus.
- Satan, oscillate my metallic sonatas.

OCTOBER QUIZ ANSWER AND WINNER!

Question: What is the tallest known waterfall in the world?

Answer: Angel Falls (in Venezuela)

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

Watch for your name here in a coming month!

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Tips For Toy Buying

As you start thinking about holiday shopping, if toys are on your list, here's something to keep in mind: Annually more than 120,000 children are treated in emergency rooms for toy-related injuries. Here are some tips for safe toy giving from FamilyEducation.com:

- Choose only age-appropriate toys. Something that's too advanced can pose a safety hazard.
- Avoid toys that contain small parts when buying for infants, toddlers and children who still mouth objects.
- Avoid toys that have sharp edges and points – for all children under eight, especially.
- Avoid electric toys with heating elements for children under eight.
- Read toy labels and recommendations before you make a purchase.
- Check for sturdy construction of toys.
- Make sure instructions for the toy are clear.
- Immediately discard plastic wrappings on toys when removed. Children may play with them – and they can be deadly.



Can You Save On Healthcare Costs?

Out-of-pocket healthcare costs have more than doubled since the year 2000. According to a *Money* magazine piece entitled *Fifty Ways to Cut Your Health Care Costs*, consumers are starting to wise up and are not willing to just pay the sticker price for healthcare any more. Here are some tips

“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.

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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!

Steve & Melissa Bundy

Janet Barlet

Kim Slovick

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.

from the article for garnering healthcare savings:

Do your homework. Get on the Internet and find out what the common costs are for procedures and products you'll be paying for.

Negotiate for a better price. Yes, that means you can often bargain with your doctor or dentist. The rates they charge are not always firm. Three out of five healthcare consumers who bargained were successful, according to a recent Harris Interactive poll.

Offer to pay up front in cash for a discount. It's common to be offered a 10% discount if you pay your bill in advance or at the time of treatment.

Buy your own equipment instead of getting it from your healthcare providers. Buying things like crutches or braces is almost always cheaper if you purchase them on your own.

Go to a retail walk-in clinic if you're suffering from a minor ailment. Walk-in clinics like those operated by chains such as Wal-Mart or CVS offer treatments for common ailments at about a 25% savings when compared to a doctor's office visit (make sure they accept your insurance first, though).

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CURRENT MARKET IN
YOUR NEIGHBORHOOD**

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FREE**

MyMarketSnapshot.com

This Thanksgiving...

May your stuffing be tasty,

May your turkey be plump.

May your potatoes and gravy

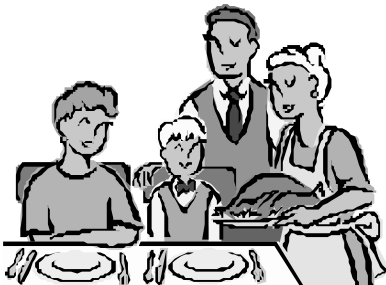
Have nary a lump.

May your yams be delicious,

And your pies take the prize.

And may your Thanksgiving dinner

Stay off your thighs!



Just Get Going!

Mike Litman, co-author of the bestselling book *Conversations with Millionaires*, says there was a six- or seven-year period in his life when he had lots of great ideas – but he never did anything about them. He never followed through on anything.

Litman says he was 27 years old and very scattered. Even his own parents, he says, had their doubts about his future.

So what finally changed his life? Litman says it was throwing out the principle of waiting until everything was perfect before taking action. Instead, he says, he began following the “You don't have to get it right, you just have to get going” principle.

Litman says this was the beginning of a great period of personal, professional and financial growth for him, and encourages people to ask this simple question: “What action step have I been putting off – because I’ve waited for it to be perfect – that I could start today?”

And then, of course, go do it.

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