

Tim Mallon & Associates

The Real Estate Hotline News 2007

Your Real Estate Consultants...for Life!

October 2007

Who's Rich And Who's Poor?

One day a rich man took his son on a trip to the country with the purpose of showing his son how fortunate he was, and how poor many other people were. They spent a day and night at the home of a humble farmer. When they got back from their trip the father asked his son,

"How was the trip?"

"Very good, Father," replied his son.

"Do you now see how poor people can be?" the father asked.

"Yes," said the son.

"And what did you learn?"

The son answered, "I saw that we have a dog at home, and they have four. We have a pool that reaches to the middle of the garden; they have a creek that has no end. We have imported lamps in the garden; they have the stars at night. Our patio reaches to the front yard, and they have a whole horizon.

"We have a small piece of land to live on and they have fields that go beyond our sight. We have servants who serve us, but they serve others. We have walls around our property to protect us, and they have friends to protect them."



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When the boy finished, his father was speechless.

His son added, "Thank you, Father, for showing me how poor we are."

What do you count as your riches?

Join me in a Relay for Life

Hope this newsletter finds you well. Can you believe that more than 1.3 million new cancer cases are expected to be diagnosed in the United States this year? Those are staggering statistics, but there is hope. Each of us can do something to save lives and help those

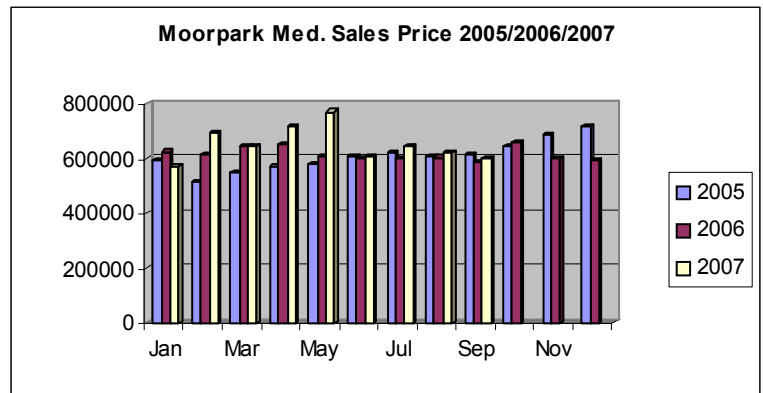
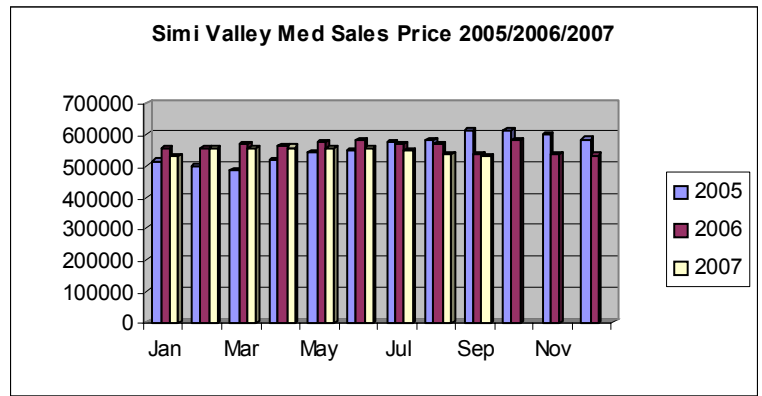
already fighting this disease. That's why I've decided to take action against cancer by supporting the American Cancer Society Relay For Life..

Relay For Life is an overnight event that brings our community together to help support the American Cancer Society and its lifesaving mission to eliminate cancer as a major health problem. The Society works



hard every day to

prevent cancer and save lives by supporting groundbreaking research, affecting public policies that protect us from cancer, and educating people on how to prevent or detect cancer early. The Society helps people with cancer right here in our own community. And our efforts at Relay For Life can help the American Cancer Society to keep working toward a cancer-free future.



I want to invite you to show your support in the ongoing fight against cancer by joining us for this year's event. **For more information visit my website at: www.timmallon.com** for details on the inspirational Survivors Lap and the moving Luminaria Ceremony. We hope to see you there! If you can't join us, will you please visit the site and make a donation to support our efforts? Either way, you will make a real difference in the lives of people facing cancer and in the lives of the people who love them. Thank you!

How To Have A Safe And Happy Halloween

Trick-or-Treaters

- Carry a flashlight.
- Walk, don't run.
- Stay on sidewalks.
- Obey traffic signals.
- Stay in familiar neighborhoods.
- Don't cut across yards or driveways.
- Wear a watch you can read in the dark.
- Make sure costumes don't drag on the

October Quiz Question

What is the tallest known waterfall in the world?

Email your answer to quizanswer@timmallon.com
or fax your answer toll free to
1-866-361-3721

!!Win a \$20 Gift Catalog!!

- ground.
- Shoes should fit (even if they don't go with your costume).
- Avoid wearing masks while walking from house to house.
- Carry only flexible knives, swords or other props.
- If no sidewalk, walk on the left side of the road facing traffic.
- Wear clothing with reflective markings or tape.
- Approach only houses that are lit.
- Stay away from and don't pet animals you don't know.

Parents

- Make your child eat dinner before setting out.
- Children should carry a cell phone so they can call home.
- Ideally, young children of any age should be accompanied by an adult.
- If your children go on their own, be sure they wear a watch, preferably one that can be read in the dark.
- If you buy a costume, look for one made of flame-retardant material.
- Older children should know where to reach you and when to be home.
- You should know where they're going.
- Although tampering is rare, tell children to bring the candy home to be inspected before consuming anything.
- Look at the wrapping carefully and toss out anything that looks suspect.

Homeowners

- Make sure your yard is clear of such things as ladders, hoses, dog leashes and flowerpots that can trip the young ones.
- Pets get frightened on Halloween. Keep them inside and away from the front door to protect them from cars or inadvertently biting a trick-or-treater.
- Battery-powered jack-o-lantern candles are preferable to a real flame.
- If you do use candles, place the pumpkin well away from where trick-or-treaters will be walking or standing.
- Make sure paper or cloth yard decorations won't be blown into a flaming candle.
- Healthy food alternatives for trick-or-treaters include packages of low-fat crackers with cheese or peanut butter filling, single-serve boxes of cereal, packaged fruit rolls, mini boxes of raisins,

It's ALL On The Web!

- Buy a home with No Money Down
- **HOMESELLERS: 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



and single-serve packets of low-fat popcorn that can be microwaved later.

- Non-food treats: plastic rings, pencils, stickers, erasers, coins.

Drivers

- Go slow, slow, slow all evening. (Adult Halloween parties should have a designated driver.)

– Swift Office Solutions

Have Fun, Save Time

Templates are a fun, quick way to look and feel organized in the office or at home, and using templates can really speed up your work.

A Web site with a curious name – dumblittleman.blogspot.com – has 250 MS templates (courtesy of Microsoft) lined up and waiting for you. You'll find just about anything you want, from balance sheets and birth announcements to ledgers, recipe cards and wills. The more recent your version of Microsoft Office, the more templates you'll be able to access.

To go directly to the templates, type <http://www.dumblittleman.com/2006/11/250-free-office-templates-and-documents.html> in your browser. If you like that site, add it to your favorites.

Danger: Driver Fatigue!

It can severely impair your judgment; it can affect anyone; there's a good chance you've had it and didn't know it; and it causes injuries and deaths on the road every day. What is it?

Driver fatigue.



A recent survey by the National Sleep Foundation found that 57% of us had driven while drowsy in the past year, and 23% of us had fallen asleep at the wheel. Driver fatigue is blamed for 40,000 injuries and 1,550 deaths each year, and it's particularly dangerous because one of the symptoms is the decreased ability to judge our own level of tiredness.

SEPTEMBER QUIZ ANSWER AND WINNER!

Question: Who was the first American to win the Nobel Peace Prize?

Answer: President Theodore Roosevelt
Source: www.theodoreroosevelt.org

Congratulations to Siva Iyar 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!

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Experiencing driver fatigue isn't limited to long trips – though long trips certainly contribute to driver fatigue. Research shows that 62% of fatigue crashes or near crashes occurred when drivers had driven for less than two hours, often on everyday trips near home, where most driving is done.

Here are some driver fatigue symptoms to be aware of: yawning, tired or sore eyes, involuntary eye closures, day dreaming, boredom, slower reactions, missing road signs, making fewer and larger steering corrections, wandering over the center line or the edge of the road, and microsleeps. Contrary to popular belief, rolling down your window, turning up the radio and drinking a gallon of coffee won't prevent driver fatigue, but here are some tips for avoiding it:

- Get a full night's sleep the night before the trip.
- If you show signs of sleepiness, stop in a safe area and nap; even 20 minutes will help.
- For long trips, plan in advance so you know where and when you're going to take a break.
- Take a break at least every two hours.
- Plan to stay somewhere overnight if you're going on a long trip.
- Share the driving – and make sure you rest when you're not driving.
- Try not to drive when you'd normally be asleep (early mornings and late nights).

Fatigue can take place at any time of day, so if you're driving and feeling drowsy – take that feeling seriously.

Strapped For Time?

Don't say you don't have enough time. You have exactly the same number of hours per day that were given to Helen Keller, Pasteur, Michelangelo,

“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!

Paul & Stacie Blalock

Steve & Kim Donner

Travis Gonzales

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.

Mother Teresa, Leonardo da Vinci, Thomas Jefferson,
and Albert Einstein.
– H. Jackson Brown Jr

Eat Now – Pay For Eight Years?

If you're stressing about your credit card debt because you're only paying the minimum – don't listen to your friends when they call you a worrywart. You're right to be worried. Why? Try to think of it this way.

Lots of people use their credit cards to splurge a little on eating out every once in awhile. But if you really don't



have the cash to eat out, think through this scenario and maybe you'll reconsider your credit card spending behavior. If you take your spouse or partner out to eat about once a month and spend somewhere in the neighborhood of \$50 on dinner, you'll have racked up \$600 in credit card debt at the end of a year. But let's say you're running a little short and you decide you're only going to make minimum payments to pay off your debt. Here's what's going to happen.

Your \$600 debt will take 96 months to pay off because you're paying the minimum and your interest is compounding. That means that those harmless monthly dinners are going to take you eight years to pay off (at an interest rate of 15% and basing your minimum payment on interest plus 1%). And you'll pay \$405.32 in interest, making the grand total for 12 restaurant dinners a whopping \$1,005.32.

Why Teach Your Children Manners?

Woman's Day Magazine surveyed their readers and found that 91% of them think today's kids don't have acceptable manners.

Letitia Baldridge, author of *More than Manners! Raising Today's Kids to Have Kind Manners and Good Hearts*, says that teaching your children good manners will help them succeed in life. Letitia – the etiquette, protocol, and entertaining adviser to five First Ladies – also says that good manners make a person stand out in life, and if you're well-mannered, other people will naturally want to be around you. If you behave well, she adds, you become an inspiration and encouragement to others.

Other pluses? Teaching your children good manners instills social confidence in them; they know what to do and when to do it because they've been trained to do the right thing. Letitia suggests that having manners is not just saying polite words when they're expected or knowing which fork to use in an upscale restaurant, but instead is imbuing a child with the confidence to know how to steer themselves through life and how to engage other people in efficient and kind ways.

The most important thing for parents to remember: Good manners need constant reinforcement.

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CURRENT MARKET IN
YOUR NEIGHBORHOOD**

**TRY IT, IT'S
FREE**

MyMarketSnapshot.com

October Is...

October 31: Happy Halloween! In addition to Halloween, October is...

Adopt-a-Shelter-Dog Month: To promote the adoption of dogs from local shelters, sponsored by the ASPCA. For information visit www.asPCA.org.

National School Bus Safety Week: To focus attention on school bus safety for bus drivers, students and the motoring public. For information visit www.napt.org.

Mental Illness Awareness Week: To increase public awareness for the causes of, symptoms of, and treatment for mental illnesses. For information visit www.psych.org.

National Diversity Day, October 5: A day to celebrate and embrace who we are, despite our differences, no matter what race, religion, gender, sexual orientation, age, nationality, or disability. For information visit www.nationaldiversityday.com.



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