

# TIM MALLON & ASSOCIATES

# The Real Estate Hotline News 2007

Your Real Estate Consultants...for Life!

September 2007

## 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](http://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!

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## The Trouble Tree

A man hired a carpenter to help him restore an old farmhouse. The first day on the job was a rough one for the carpenter: A flat tire caused him to miss an hour of work, his electric saw quit, and now his ancient pickup truck refused to start.

His employer offered to drive the carpenter home. The carpenter sat in stony silence for the entire ride, then gruffly invited his employer in to meet his family. As

they walked toward the front door, the carpenter paused briefly by a small tree, touching the tips of the branches with both hands. As the door opened, he underwent an amazing transformation: His tanned face wreathed in smiles; he hugged his two small children and gave his wife a kiss.

Afterwards he walked his employer to the car. As they passed by the tree the carpenter had touched, the employer asked him about what he'd seen him do earlier.

“Oh, that’s my trouble tree,” the carpenter replied. “I know I can’t help having troubles on the job, but one thing’s for sure, they don’t belong in the house with my wife and children. So, I just hang them on the tree when I come home in the evening, and I pick them up again in the morning.

“Funny thing, though,” he smiled. “When I come out in the morning to pick them up, there aren’t nearly as many as I remembered hanging there the night before.”

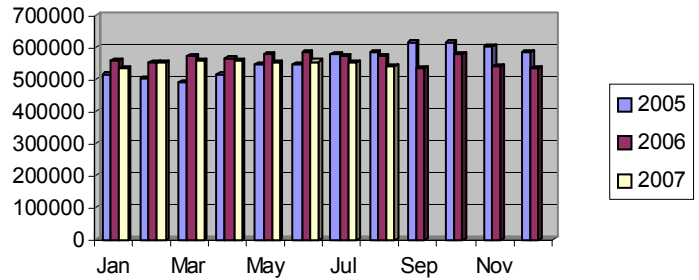
**Is there room in your yard for a trouble tree?**

## What’s The “Right” Amount Of Homework?

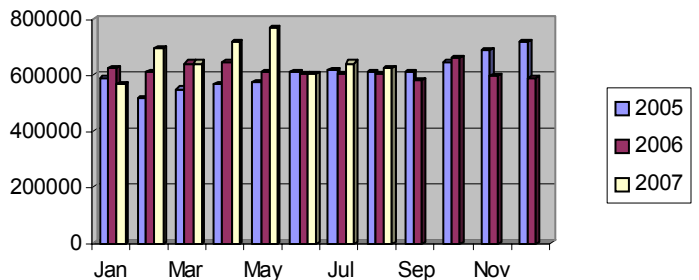
An international study of homework for schoolchildren suggests that the benefits of extra work vary widely. Here are some of the findings presented by the Comparative and International Education Society:

- U.S. students receive an average amount of homework when compared to other nations.
- At the same time, the number of elementary students reporting four or more hours of homework per night has risen to eight percent in the United States. Japan reports only one percent and Taiwan reports five percent of students with four or more hours of homework per night – and these countries are considered benchmarks for U.S. students.

**Simi Valley Med Sales Price 2005/2006/2007**



**Moorpark Med. Sales Price 2005/2006/2007**



### September Quiz Question

**Who was the first American to win the Nobel Peace Prize?**

**Email your answer to [quizanswer@timmallon.com](mailto:quizanswer@timmallon.com) or fax your answer toll free to 1-866-361-3721**

- Five percent of middle-schoolers in the U.S. report four or more hours of homework per night, compared to one percent in Japan and three percent in Taiwan.
- The study showed a negative relationship between higher homework amounts and student achievement in elementary schools, and only a very small benefit for middle schools.
- Middle-school students who do some homework, but not excessive amounts, seem to do best. The U.S. seems to fall in a category of modest completion of homework (30 minutes to an hour-and-a-half per night) in which the students score higher test scores than peers who do no homework or those who study more than four hours per night.

## A Life Lesson

A man risked his life by swimming through a treacherous riptide to save a youngster from being swept out to sea. After the child recovered from the harrowing experience, he said to the man, "Thank you for saving my life."

The man looked into the little boy's eyes and said, "Just make sure your life was worth saving."

## Pardon Me, Do You Have Any...

Today we stir it into sauces, squirt it on omelets, and slather it on hot dogs. Our ancestors used it as a medicine to treat scorpion stings, snake bites and stiff necks. What is it?

Mustard!

Mustard is the second most-used spice in the U.S., second only to the peppercorn. Mustard starts with the mustard plant, of which there are over 40 varieties, and with many, the seeds, leaves and flowers are all edible. It's from the seeds that we derive mustard, after the seeds are crushed and combined with a liquid such as wine, cider, vinegar, beer, grape juice and/or lemon juice, plus salt, herbs and spices.

No one knows who first used mustard to flavor food; some say it goes back to the 14<sup>th</sup> century, others say the Chinese were using it thousands of years ago. And yes, there's a great deal of evidence that mustard was prized for its medicinal values; in Greece in the 5<sup>th</sup> century B.C., Hippocrates used it in a variety of remedies to cure toothaches and other ailments.

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Whoever came up with the idea of using mustard as a condiment and not just as a cure did us all a great favor. (“Mustard – it’s not just for toothaches anymore!”) Mustard is low in calories, has virtually no fat or cholesterol, and it’s right there in your refrigerator, ready to use on a moment’s notice. And use it we do: World consumption of mustard tops 400 million pounds a year!

So stir in that Dijon, squirt on that English, and slather on that ballpark-style. If you’re really wild about mustard, you’ll enjoy a visit to the world-famous Mustard Museum in Mount Horeb, Wisconsin, at [www.mustardweb.com](http://www.mustardweb.com).

## **AUGUST QUIZ ANSWER AND WINNER!**

**Question:** *What is the smallest bone in the human body?*

**Answer:** *The stirrup (or stapes) bone in the ear.*  
*Source:* [www.natureandscience.org](http://www.natureandscience.org)

**Congratulations** to Jackie Gonzales 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!**

## **Is Your School Cafeteria Safe?**

The Center for Science in the Public Interest says that parents need to take an active role in ensuring



that school cafeterias are serving safe food. How? By asking when the last health inspection has taken place. A new law requires cafeterias to post the latest inspection results in a visible location in the facility. Some schools are also posting results online, as well. If it’s been seven months since an inspection, the Center for Science in the

Public Interest advises parents to call the city or county health department. If the inspection results list troubling violations, the Center recommends that parents and organizations such as the PTA discuss the problems with the school principal.

## **Should You Have Long-Term Care Insurance?**

What is long-term care insurance, and who needs it?

Long-term care insurance is coverage you purchase to help pay for long-term care services you might need as the result of a chronic disease, serious accident, sudden illness, or cognitive impairment like

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Alzheimer's disease. While nearly 40% of people receiving long-term care are age 18 to 65, long-term care (and insurance) is most often associated with people 65 and older who need

- Help in the home with daily activities – bathing, dressing and eating.
- Community programs such as adult day care.
- Assisted living services in a residential setting other than the home.
- Visiting nurses.
- Care in a nursing home.

Many people don't purchase long-term care insurance because they don't want to think about aging; they don't believe they'll ever need it; they don't know enough about it; or they think they can't afford it. In the last case, it's true that long-term care insurance can be expensive. On the other hand, consider that the 2007 national average for a private room in a nursing home is \$74,806, according to a report from Genworth Financial. For home care this year, you could pay \$61,438 in Massachusetts, \$78,130 in Texas, and \$187,070 in Oregon!

And in case you're thinking that your health insurance will cover long-term care, the AARP Web site advises that, "Ordinary health insurance policies and Medicare usually don't pay for long-term care expenses. Medicaid...will only pay for long-term care if you've already spent most of your savings or other assets."

Your financial planner can advise you about long-term care insurance and whether it may help protect your assets, minimize your dependence on family members, and control where and how you'll receive long-term care services.

## Habits That Defeat Diets

Trying to lose weight and live a healthier life? These days who isn't?

But often people find that their weight loss attempts are not panning out. If you're trying to

## "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!

*Pat Johnson*

*Josie Castro*

*Steve & Vicki Berman*

*Dale and Kendra Schwartz*

*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.*

shed pounds but you're finding it more difficult than you thought it would be, you might be participating in some unhealthy habits that are giving your pounds their staying power.

According to registered dietitian Frances Largeman there are seven habits that many people fall prey to that keep them from losing weight:

**Not eating breakfast.** You've heard it before, but people who eat breakfast are generally thinner than those who skip. Skipping breakfast will not help you lose weight. In fact, according to many studies, it will actually help you gain weight.

**Eating when you're distracted.** People who eat while engaged in other activities often overeat. That means you shouldn't eat at your desk, in your car or while you're watching television.

**Not counting calories.** If you aren't paying attention to proportion with foods like pasta or burritos, the calories can add up quickly. Drinks can also be high calorie traps – soft drinks can add 180 to 240 calories to your meal. And smoothies, though made from healthy ingredients, can pack on the calories as well.

**Not instituting a regular exercise program.** Merely cutting back on calories is not likely to do the job. You might lose weight in the beginning by merely dieting, but it will be hard to keep off and maintain your new weight without exercising.

**Snacking.** Lots of people stick to their diets during meal times, but then go off track when they're watching television and break out the chips and ice cream. One solution: Keep healthy snacks like baby carrots and yogurt on hand.

**The no-fat dilemma.** If you reduce your fat intake too much, you also reduce your satisfaction level and might become more prone to indulging in too many low-fat, high-calorie snacks.

**Cheers.** Alcohol is loaded with calories. You'll want to limit your drinking to one or two drinks per night. And you'll be better off avoiding sugary, tropical and frozen drinks.

## Wacky Warning Labels

Here are some of the wackiest warning labels of the past few years, according to the Michigan Law Suit Abuse Watch Web site:

On label on a baby stroller: "Remove child before folding."

On a brass fishing lure with a three-pronged hook on the end: "Harmful if swallowed."

On a popular scooter for children: "This product moves when used."

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FREE**

**MyMarketSnapshot.com**



On a flushable toilet brush: "Do not use for personal hygiene."  
On a household iron: "Never iron clothes while they are being worn."  
On a hair dryer label: "Never use hair dryer while sleeping."  
On an electric drill made for carpenters: "This product not intended for use as a dental drill."  
On a bottle of drain cleaner: "If you do not understand, or cannot read, all directions, cautions and warnings, do not use this product."  
On a cardboard car sunshield that keeps sun off the dashboard: "Do not drive with sunshield in place."  
On a cartridge for a laser printer: "Do not eat toner."  
On a 13-inch wheel on a wheelbarrow: "Not intended for highway use."  
On a can of self-defense pepper spray: "May irritate eyes."  
On a pair of shin guards manufactured for bicyclists: "Shin pads cannot protect any part of the body they do not cover."  
On a dishwasher: "Do not allow children to play in the dishwasher."  
On a popular manufactured fireplace log: "Caution – Risk of Fire."

*What a relief to say, "I don't know." These words release you from pretense and posture.  
– Bill Harley luggage.*

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