

August 2008

Opening Doors for EveryONE!

ONE REALTYONEGROUP
ADVANTAGE

ONE MONTHLY

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I KNOW PEOPLE...

Call or text me for a referral to an electrician, plumber, handyman, carpet cleaner, etc. I'm happy to refer the trusted service providers I work with.



HOUSEHOLD HACKS

BRING A PICTURE OF YOUR STOVE WHEN YOU TRAVEL

When I'm about to leave for vacation, I double check that all the doors and windows are locked, the iron is unplugged, and the stove is off.

Still, inevitably, I'll be thousands of miles from home, wake up in the middle of the night, and know without a doubt that I left a burner on and my house is doomed. If you share this common fear, here's a simple hack that'll give you peace of mind.

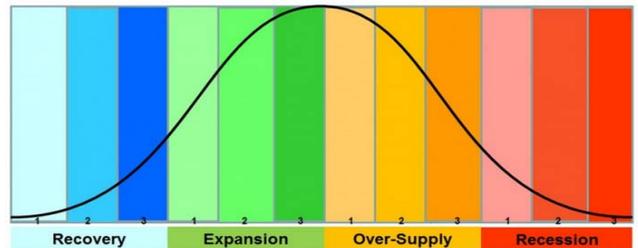
Instead of wondering days later if you left the oven on, take a photo of the knobs in the off position just before you walk out the door. And not just the stove. Also the deadbolt turned the right way, the thermostat on the right setting, the iron unplugged, etc. That gallery of images will give you peace of mind wherever you are.



WHAT WILL YOUR HOME BE WORTH IN 2026?

REVISITING THE CURRENT REAL ESTATE CYCLE

Every few years it's interesting to review predictions about real estate cycles. The basic pattern of a real estate cycle is Recession,



Recovery, Expansion, Over-supply and Recession again. We've seen this playing out in real-time since 2008, when the market fell into a deep recession, followed by a robust recovery and a still-happening expansion.

Eventually, real estate prices will stabilize, and then some years away there will be another period of over-supply, called a buyer's market.

How long do these cycles take and how extreme are they? *No one can say* for sure, but there are theories. For instance, there's the "18-year real estate cycle," touted by economist Homer Hoyt in the 1930s, and reiterated by Fred Foldvary, who accurately predicted the 2008 collapse of the real estate market (www.foldvary.net/works/dep08.pdf).

But such theories can be affected by war and weather, among other things. An 18-year cycle could easily become a 23-year or 15-year cycle, and be mild or severe. In decades past, the real estate market went for years at a stable 0% to 3% growth. By today's standards, that might seem disastrous, but if that's the extent of the next "downturn," then that might not be so bad by comparison to 2008's downturn.

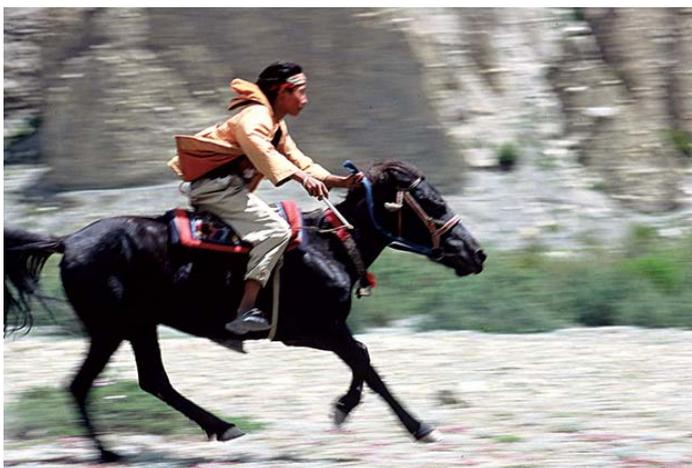
Ultimately, real estate prices tend to rise over time, despite downturns. Your great-great-grandfather's \$5,000 cottage by the sea is now worth \$500,000. Your parent's tract home, bought for \$40,000 in 1976 is now worth \$145,000.

So, rather than basing home buying or selling decisions on macro real estate predictions, it's better to make smart choices based on personal financial goals and current local market conditions.

Are you concerned about buying or selling? **Talk to me about your plans and we'll discuss solutions to meet your goals.**

Contact me for a confidential listing appointment, or house-hunting appointment.

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STORY: GOOD LUCK, BAD LUCK?

One day a farmer's wild stallion ran off.

His neighbors came and told him, "This is very bad luck."

The farmer looked at them and shrugged, saying "Bad luck, good luck, who knows?" They left, shaking their heads.

A few days later the stallion returned with a herd of wild mares. The neighbors came around to congratulate the farmer, saying "All will be well now. This is very good luck."

But the farmer simply nodded and said, "Good luck, bad luck, who knows?"

A week later the farmer's son was training one of the new mares and was thrown from the horse and broke his leg.

The neighbors gathered again to shake their heads and say "This is very bad luck."

The farmer said, "Bad luck, good luck, who knows?"

Two weeks later, a platoon of soldiers passed through the town looking for boys to conscript into the army. When the soldiers came to the farmer's house, they saw his son's broken leg and moved on without taking him.

The neighbors gathered around, cheering. "That was very good luck!"

The farmer smiled at their happy faces, as he said, "Good luck, bad luck, who knows?"

AUGUST QUIZ QUESTION

Your parents have six sons, including you, and each son has one sister. How many people are in the family?

ARE THE WORDS *MORTGAGE* AND *DEED* RELATED TO DEATH?

While both words sound similar to death words (mortuary, for instance, and *deed* sounds close to *dead*), only one of them is related to death.

Deed is related to an action, and despite looking similar to the word *dead*, it is not related. According to the OED:

Old English *dæd* "a doing, act, action, transaction, event," from Proto-Germanic **dædis* (cognates: Old Saxon *dad*, Old Norse *dað*, Old Frisian *dede*, Middle Dutch *daet*, Dutch *daad*, Old High German *tat*, German *Tat* "deed," Gothic *gadeþs* "a putting, placing"), from PIE **dhetis* (cognates: Lithuanian *detis* "load, burden," Greek *thesis* "a placing, setting"), from **dhe-* "place, put" (see *do*). Sense of "written legal document" is early 14c. As a verb, 1806, American English Related: *Deeded*; *deeding*.

However, the word *mortgage* is closely related to death. From the OED:

Late 14c., *morgage*, "conveyance of property as security for a loan or agreement," from Old French *morgage* (13c.), *mort gaige*, literally "dead pledge" (replaced in modern French by *hypothèque*), from *mort* "dead" (see *mortal* (adj.)) + *gage* "pledge" (see *wage* (n.)). *So called because the deal dies either when the debt is paid or when payment fails. Old French *mort* is from Vulgar Latin *mortus* "dead," from Latin *mortuus*, *past participle of mori* "to die" (see *mortal* (adj.)). The *-t-* restored in English based on Latin.

So a mortgage is a document—a death pledge—that expires at death, either figuratively through completion of the terms or default, or at the literal death of the one who made the pledge.

"Buy land, they're not making it anymore."

Mark Twain

Thank You!

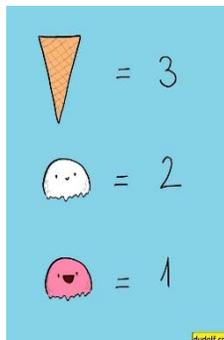
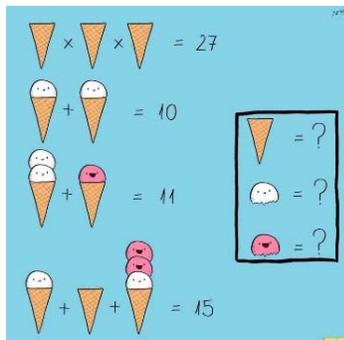
Welcome new clients and **Thank You** friends who've trusted me to work with you, your friends, and family. Special thanks this month to...

Aissam Haddouch
and
Harold Steidel

I hope you feel comfortable introducing me to the people you care about, too!

WANT TO WIN A \$10 COFFEE CARD?

It's easy to win! Just send in the answer to the **quiz question** on **page 2**. Each month, all correct entries have a chance of winning a coffee card. Put **QUIZ** in the subject and email it to: **YouWinWithONE@yahoo.com**



July's question: *How much is an ice cream cone worth? See the question and answer images on the left.*

Next Month's winner will be announced here.

THE RIGHT WAY TO REHEAT PIZZA WITHOUT SOGGINESS

Leftover pizza may be one of life's great pleasures. But newsflash: If you're just taking last night's pie and hurling it into the microwave and clicking 45 seconds, you won't have as much pleasure as you could. That's because there's a right way to reheat leftover pizza.

If you're nuking your pizza, you're not technically reheating the pizza—you're reheating the water molecules in the pizza. When those molecules heat up, they turn into steam, and your slice becomes a soggy, saucy mess.

That's why, if you have the time the best way to reheat pizza is to use your oven. But of course, most of us are in too much hurry for that. So if you must use your microwave, there's one easy trick for preserving the integrity of your pizza. First, fill a microwave-safe ceramic mug about halfway full of water. Then put a paper plate on top of the mug. Then put your pizza on top of the plate. Microwave at 10-second intervals until it's at the temperature of your choosing. When all is said and done, you should have a slice of pizza in roughly the same condition as it was 24 hours prior—soft and doughy, and not the least bit rubbery.



JUST FOR FUN: THE GOLF LESSON

A man was taking a golf lesson from a well-respected pro. Every time the pro offered advice to help the man improve his swing, the man countered with his own technique. This continued through the entire lesson.

The pro remained gracious and encouraged the man to try his own ideas. With each failed attempt the pro would ask the man what he thought went wrong and how it could be fixed. The man always had an answer and continued to lead his own lesson.

When the lesson was finished, the man thanked the pro, and scheduled another lesson for the following week, saying "This was very helpful."

Another golfer who watched the lesson said to the pro, "I don't get it. You gave that guy solid advice, but he disregarded everything you said."

"Oh, he didn't want my advice," the pro said. "He wanted my agreement."

Free Report

3 HOME PRICING STRATEGIES

In real estate, the asking price is often as much about psychology as it is about reality. For example, there's the strategy of pricing your home below market value...

Contact me for a copy of this free report to find out more.

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WHY ARE THERE BOTH BUYER'S AGENTS AND SELLER'S AGENTS?

Any confusion about agency is understandable, and it's important to get clarity from any real estate agent you're talking to about what role they play. In real estate, there are buyers' agents and sellers' agents, and these can be from different companies, even though they're working on the same transaction. The reason for this separation of agency status is to exponentially increase a seller's chances of finding a buyer.

See, when a seller hires a listing agent, it's just one person at one company. But that company has an agreement to share their fee with other companies. That means dozens of agents at all those other companies are looking for buyers for the seller, too. In fact, it's the listing agent's job to market your home to other agents as much as it is to market directly to buyers.

If you're ready to sell your home, give me a call to get a full-service marketing plan.

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