



Ann Carlton Bose's

Home Digest

A NEWSLETTER FOR CONSUMERS

YOUR TRUSTED ADVISOR

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Gain a Sense of Liberation

Twice in the last five years I have moved my business headquarters or home. Each time led me to the uncomfortable awareness that I was a pack rat. Well, at least more of one than I wanted to be.

I found that my closets, bookshelves and drawers were filled with mementos and decorations that didn't really matter much to me or my welfare. I had kept books that I never intended to read or refer to again, files that were now obsolete or useless and knickknacks that were not special to me or my family. So what?

Well, today I have boxed up for donation more than 140 books, 30 tape albums, dozens of



assorted items all to be sent to a local charity thrift store. And the sense of liberation I feel is extraordinary! Not only that but I have a clearer sense of the real priorities in my business than before the purge.

When was the last time you cleaned out your desk, closet or attic? Every time we send out the old, we make room for the new. Something is waiting for its time and space to come into your life. Why not make room for it today?

— Jim Cathcart
Author, *The Acorn Principle*

“Action is eloquence.”

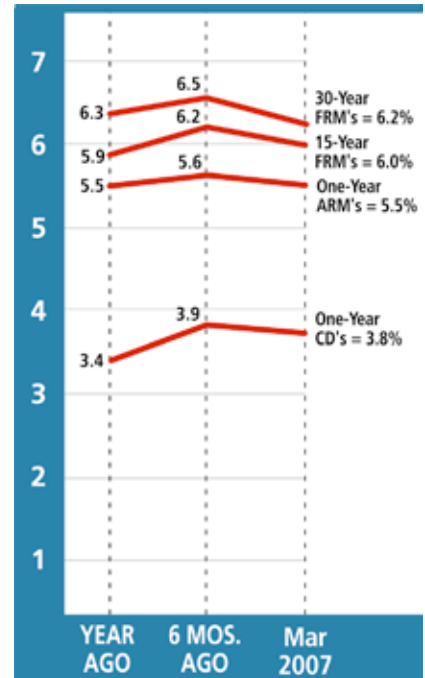
—Shakespeare

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Key Interest Rates At A Glance

Rate trends over the past year as of March 2007



FRM = Fixed Rate Mortgage
ARM = Adjustable Rate Mortgage



Ann Carlton Bose
818-883-7283

E-MAIL: annbose@estatefunding.com
www.estatefunding.com

Child Passenger Safety

The Children's Hospital of Philadelphia has a web site at www.chop.edu/carseat that provides parents current and easy-to-understand safety information. It is called "Car Seats, Booster Seats and Seat Belts: Increasing Awareness to Protect Children."



Videos show the basic elements of appropriate restraints according to the child's age and size.

Latest on Median Home Prices



According to the National Association of Realtors (NAR) the national median single-family home price was \$219,300 in fourth quarter, 2006 – down 2.7% from a year earlier when the median price was \$225,300.

Nutrition News

According to the *American Dietetic Association Journal* tomatoes are an excellent source of "Lycopene", the most powerful antioxidant that may protect against Cancer, Stroke and Diabetes.

Surprisingly, the body absorbs antioxidants more easily from processed products such as *canned* tomatoes or spaghetti sauce than from fresh tomatoes.



Healthy Air

Here are simple steps to improve air circulation in your home and save some money:

- Open windows on opposite sides of the house to pick up daytime breezes and create cross-ventilation.
- Vent warm air through upstairs windows (heat rises).
- Draw curtains, shades and shutters to block daytime sun.
- Leave doors ajar between rooms so that air can move around.

If nights are cooler, open windows only in the evening, to let in cool air; close them in the mornings. Consider a whole house fan that can exchange all the air every one to two minutes.

Know Your Score

Do you know your credit score? Your credit score is a number, roughly between 300 and 800 that reflects your credit history as detailed by your credit report. Less than half of Americans know their score based on a survey by the Consumer Federation of America (CFA). You can buy your credit score from all three major credit bureaus – TransUnion, Equifax, and Experian – or you can buy them through Fair Issacs' website www.myfico.com. Fair Issac is the research firm that owns the mathematical model used to calculate your FICO score. The scores are not included in annual free credit reports.

Finding Home



According to the National Association of Realtors (NAR) at least half of all home sales involve a Listing Agent and a Buyer's Agent. Most of house sales originate through the local Multiple Listing Service (MLS). About 70 percent of today's homebuyers start their search for a home on www.Realtor.com... a nationwide listing of homes for sale.

The NAR's *Profile of Home Buyers and Sellers* also show that in 2006 24% of homebuyers found their home on the Internet while only 2% did so in 1997. The Internet is clearly gaining popularity among homebuyers.

Home Staging

In her book, *Home Staging*, Barb Schwarz writes that "Two things sell a house: one is price and the other is home staging." The goal of staging is to make an ordinary home into a model home and can be accomplished



by the homeowner or by hiring a professional home stager. For more information go to: www.stagedhomes.com.

Make Small Seem Larger

Here are 5 ideas from Libby Langdon of HGTV's *Small Space, Big Style*:

- **De-clutter** – What makes a large elegant house feel big is because it's open and uncluttered. A small space that is organized can feel the same way.
- **Paint** – This is one of the cheapest ways to open up space. Be bold with colors and not just go with white.
- **Lighting** – Dark corners make a room feel small. Buy three-way bulbs and tall skinny lamps.
- **Mirrors** – Position a large mirror opposite a window or door to reflect the light.
- **Go up** – Look at extending to the ceiling to draw eyes up... higher draperies and closet doors can expand your room.

Basics of Estate Planning

An estate plan is a technique through which a person conserves assets and transfers them to heirs at the least tax cost. There are many elements to estate planning. It begins with a will and can include trusts, a power of attorney and insurance.



Whatever the structure, keep it up-to-date, review at least every two to three years, keep family members aware of the details including the location of all the significant financial papers and how to reach the key advisor(s). Also, consult heirs before putting the plan into effect so there are no surprises in the arrangements.

Rise to the Raise

From *Smart Money* magazine, the following should be done before going into your boss's office to get a pay raise:

- Document your performance
- Promote yourself
- Know your worth (see www.salary.com)
- Don't take no for an answer – if your request is dismissed, ask why – it could be the most important question of your career.

Routine Home Inspections

According to American Home Shield, a company that offers home warranties through real estate brokers, the likelihood that one of a home's critical appliances or systems will fail in a given year is 68 percent. Also, homeowners spend an average of \$900 a year to repair their appliances or systems.

More and more homeowners are making a home inspection part of their own routine and ongoing maintenance program whether they plan to sell their home or not.

If selling, this allows the seller to fix whatever is wrong before putting the house on the market and minimize the risk of a deal falling through if the buyer's inspector finds something wrong.

The American Society of Home Inspectors (ASHI) advocates a general home inspection every three to five years to discover and address issues before they become major problems.

Home Care for Sprains and Strains

If you suddenly twist your ankle or knee it can start to swell and hurt. You may have a sprain or strain. If you choose to treat the injury at home, consider **The R.I.C.E**

method:

R EST

Don't use the sore area.

I CE

Apply an ice pack for 20 minutes every couple of hours for the first two days.

C OMPRESS

Wear an elastic bandage.

E LEVATE

Raise the injured area above the level of your heart.

For severe pain and swelling or if the above doesn't improve for a mild injury, see your doctor.

Estate Funding, Inc.

20501 Ventura Blvd., Suite 200
Woodland Hills, CA 91364
818-883-7283 Fax 818-883-1031

