



Call us at 949-542-7300 and ask for our Free, definitive guide to home owner profits titled, "Home Seller's Guide To Money-Making Fix-ups..."

May 2011

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Steve and Anu's

Rettig Review!

"Insider Tips For Healthy, Wealthy & Happy Living..."[®]

How To Save Money On Gas

With the price of gas rising, you need to get the most out of every gallon. If you can't afford to buy a more fuel-efficient car, use these tips to be more gas savvy.

- **Shop for the best price.** You can see current average gas prices in the U.S. and Canada at a site such as www.gasbuddy.com. For your local area, type in your address at <http://gasprices.mapquest.com>.
- **Look for the right station.** There's a price leader in your area. That may be a wholesale club or grocery store that wants to get you in their store to shop for other items. Buy in the morning before competitors have a chance to match each other's price increases. Avoid gas stations near major freeway exits and stations that have an auto repair shop on site, since they can be more expensive.
- **Modify your driving habits.** Don't drive too slow or too fast (most cars are set to achieve optimal fuel economy around 55 mph) and use cruise control on the highway. Try to combine your driving trips. Don't carry excess weight in the trunk. Cut down on your air conditioning use.
- **Maintain your car.** Fixing a car that's out of tune or has failed an emissions test can improve its gas mileage by 4 percent. Replacing a clogged air filter on an older car will improve fuel economy 2-6 percent.
- **Keep your tires inflated to the proper pressure for your car.** You can improve your MPG by up to 3.3 percent. Check your owner's manual.
- **Get smart.** Know that these are misconceptions:
 - *Using premium gas improves fuel economy.* Most cars don't need it; again, check your owner's manual.
 - *It takes more fuel to start a car than it does to idle.* Modern fuel-injected engines start efficiently. Idling can use a quarter to half gallon of fuel per hour.
 - *"Gas saving" devices or additives will save you money.* The Environmental Protection Agency says they may damage your engine.

Thinking Of Selling Your Home Soon?

Don't attempt to sell your home without our Free consumer guide, "44 Money-making Tips For Preparing Your Home To Sell." Our exclusive report will give you all the facts for a fast, top dollar sale. Just call 949-542-7300 anytime, 24 hours, and We'll rush a copy out to you.

Get Free money-saving home tips at my web site: www.TheRettigTeam.com

Word of the Month...

Studies have shown your income and wealth are directly related to the size and depth of your vocabulary. Here is this month's word, so you can impress your friends (and maybe even fatten your wallet!)

Broadband (broad-band) noun

Meaning: telecommunication in which a wide band of frequencies is available to transmit information; frequently used as a term for high-speed Internet access.

Sample Sentence: Broadband includes such technologies as Digital Subscriber Line (DSL), cable modem, fiber optic, wireless and satellite.

Have A Laugh

Did you hear about the woman who bought 10 gallons of milk at the grocery store? When the clerk asked her why she needed so much milk she replied, "I heard taking milk baths is good for your skin." "Do you like it pasteurized?" asked the clerk. "No," she said, "just up to the neck."

You Can't Use These Colors

Why? Because they're trademarked:

- UPS Brown
- Barbie Pink
- Target Red
- Whiffle Ball Yellow
- Home Depot Orange

Are You A Crafter?

If you're looking for a place to sell your items, check out www.etsy.com. You'll find a community of people to share your talents with.

Quotes To Live By...

Life is partly what we make it, and partly what is made by the friends we choose.

—Tennessee Williams

It usually takes more than three weeks to prepare a good impromptu speech.

—Mark Twain

I was going to thrash them within an inch of their lives, but I didn't have a tape measure.

—Groucho Marx

Need More Time? Learn To Read Faster

You can add hours to your day by learning speed reading – and you don't have to take an expensive course to do it. Follow these steps, and practice, practice, practice.

Determine your current reading speed. Time how long it takes you to read a certain number of words on a page. Or do an internet search for a "reading speed test" that also tests your comprehension level. You'll need it to measure your progress.

Before you start reading, scan the material for headings, bullet points and sentences in bold. This will help you select the parts you want to focus on.

Change your reading habits.

- ◆ Don't read "a-word-at-a-time" as you learned in school. Teach yourself to read groups of words and expand the number as you go along.
- ◆ Don't move your lips as you read or say the words in your head (not easy habits to break). We talk at about 250-350 words/minute whereas an efficient scanner may increase the rate to between 400-500 words/minute. Plus, by not saying the words, you don't have to think about pronunciation.
- ◆ Draw your hand or a card down the page as you read. Move it consistently and your eyes will follow the motion.

Build your vocabulary. You won't be slowed down by words you don't understand.

Don't try to read and multitask. Turn off the TV, find a quiet place and focus on learning this new skill.

Adjust your reading speed to suit your reading purpose. Speed reading is not suitable if you're reading a book for the beauty of the words, perusing a legal document or studying specific material for a test.

Are You Our Client Of The Month?

Every month we choose a very special *Client Of The Month*. It's our way of acknowledging good friends and saying "thanks" to those who support us and our business with referrals, word of mouth and repeat business.

This month's *Client Of The Month* is **Conor and Lara Hughes**. We met the Hughes's through the Chamber of Commerce. They have been great to work with and we appreciate their business and support!

You might be my next *Client Of The Month* too! Watch for your name here in an upcoming month.

Brain Teaser...

What animal can take off with more than 30 times a space shuttle's acceleration and jump 38 times higher than the length of their bodies?

(See page 4 for the answer.)

Words Of Wisdom

- ◆ If the grass is greener on the other side, you can bet the water bill is higher.
- ◆ The Five Stages of Acquisition: Infatuation, Justification, Appropriation, Obsession & Resale
- ◆ Books have knowledge, knowledge is power, power corrupts, corruption is a crime, and crime doesn't pay... so keep reading and you'll go broke!

Lost Your Remote? Look Here First

A Logitech survey says you have nearly a 50 percent chance of finding a lost remote between the cushions in the couch. Here are the other places people found them:

- 8 percent in the bathroom
- 8 percent in a dresser drawer
- 4 percent in the fridge/freezer
- 2 percent outside or in the car

New Child Seat Guidelines

The National Highway Traffic Safety Administration has revised its child restraint guidelines categorized by age instead of type of child seat. To see which seat is right for your child, go to www.nhtsa.gov/Safety/CPS

Good Advice

Passwords are like underwear. You shouldn't leave them out where people can see them. You should change them regularly. And you shouldn't loan them out to strangers.

What's On Your Pizza?

Americans eat 350 slices of pizza a second and the most popular topping is pepperoni. Favorite toppings in India are pickled ginger, minced mutton and paneer cheese. In Japan, Mayo Jaga (a combination of mayonnaise, potato and bacon), eel and squid are the favorites. Green peas are tops in Brazilian pizza shops and Russians love red herring pizza.

Safety Tips For Kids & Pets...

Did you just get a new pet? The ASPCA offers these tips to teach your younger children how to get along with this new member of the family.

- ◆ Talk to your children about your pet's "body language." A dog's growl, a cat's hiss or a swipe with a paw are warning signs to leave the pet alone.
- ◆ Make sure your children don't bother the pet when it goes to its bed, crate or "safe spot."
- ◆ Teach your children and pets to respect each other and "play nice." For fun activities by age, go to www.aspc.org/pet-care/kids-and-pets.
- ◆ Train your dog to respond to the word "stop." Teach your kids to use that word (instead of screaming or running away) if the dog gets overexcited.
- ◆ Don't let your pet play with your child's toys...or vice versa.
- ◆ If your children are old enough, let them take some responsibility for caring for the pet. Set reasonable consequences if they neglect their pet duties.

FREE Consumer Help Is Just A Phone Call Away!

Learn valuable secrets for saving thousands and avoiding costly mistakes when buying, selling or refinancing a home. Best of all, it's FREE. See our "Insider's Free Resources Page" in this newsletter, or call us at 949-542-7300

DID YOU KNOW...

Unlike most real estate agents, WE *DON'T* spend our time pestering people with phone calls or bothersome interruptions to find good clients. Instead, we dedicate 10% of our time and energies to providing such outstanding service, people naturally think of us when a friend or family member needs help buying or selling a home. THANKS for your referrals!

You Can Rent Almost Anything

You rent a car when you're on vacation, but did you ever think about renting other items you might need at home or away? Here are some possibilities from the practical to the more unusual.

Tools. Save money by renting everything from a miter saw to a paint sprayer or a hole digger for a few hours or up to a month from big home improvement stores.

Camping equipment. You can rent tents, mountaineering gear and camping stoves from companies like REI. Go online to see what some of the parks themselves have available. A sleeping bag at the Grand Canyon or Yosemite goes for \$10-\$13 a night.

Designer clothes. At a site such as www.renttherunway.com you can rent a gown from over 95 designers for up to 90 percent off retail prices.

Friends. Go to <http://rentafriend.com> to find a friend to hang out with or show you around a new city. 417,000 friends are available worldwide.

Goats. To clear some land (near Seattle), try www.rentaruminant.com.

Thanks For Thinking of Me!

Did you know I can help you or any of your friends or family save time and money when buying or selling a home? Thanks for keeping me in mind with your referrals...and spreading the word about my services.

Brain Teaser Answer:

A flea!

It's True!

OMG, LOL, muffin top, ♥ "to heart," wassup and couch surfing are now officially listed in the Oxford English Dictionary Online. They join other entries such as IMHO, TMI and BFF. If it's possible that you don't know what these mean, ask your kids!

I Guess We're Not Alone

NASA scientists in Pasadena say there may be two *billion* "Earth-like" (meaning located within the habitable zone of their local stars) planets in our galaxy. There could be intelligent life on some of them, but we won't meet them soon. The 100 nearest stars are dozens of light years away!

Storage Tip

The best way to store ground coffee or whole beans is to put them in an opaque airtight container on a shelf away from light, heat and moisture. If you buy a quantity of whole beans, you can divide them into smaller airtight bags and store them in the freezer for up to a month.

THANK YOU for reading my Service For Life![®] personal newsletter. I wanted to produce a newsletter that has great content and is fun and valuable to you. Your constructive feedback is always welcome.

AND...whether you're thinking of buying, selling or financing real estate, or just want to stop by and say "Hi," I'd love to hear from you...

Steve & Anu Rettig
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www.TheRettigTeam.com

“Who Else Wants To Win Movie Tickets For Two?”

Which of these famous films did *not* win an Oscar for Best Picture?

- a) West Side Story b) Citizen Kane c) Rocky d) Casablanca

The answer is b) Citizen Kane. Considered by many as the greatest film of all time, Citizen Kane lost to "How Green Was My Valley" in 1941. So, let's move on to *this* month's trivia question.

What is the largest known animal to exist on Earth?

- a) African elephant b) Giant squid c) Sauropod Argentinosaurus
d) Blue whale

**Call Us At 949-542-7300 OR Email Us At Sales@TheRettigTeam.com
And You Could Be One Of Our Next Winners!**

Real Estate Corner...

Q. What information do I need to know about home appraisals and home inspections?

A. In general, a home appraiser determines the value of a property and a home inspector determines the condition of a structure. While appraisals are primarily for lenders, they also ensure that buyers don't overpay for a property. Home inspections are for buyers.

A home appraisal includes details about the house, a description of the neighborhood and side-by-side comparisons of similar properties. It also contains an evaluation of the area's real estate market, notations of major problems with the property that will affect its value and an estimate of the expected time it will take to sell the property. You should have your lender order the appraisal, and you are entitled by law to get a copy of it.

A home inspection is an evaluation of a home's condition that may identify improper building practices or the need for major repairs, as well as fire, safety and health hazards. You should always include an inspection contingency in your purchase offer. The information will help you determine how much you're willing to pay for a home, what repairs will be necessary and whether or not you want to walk away from the deal.

If you have any questions, or need capable and trustworthy representation, please call me at <<your number>>.

Get Free money-saving home tips at my web site: www.TheRettigTeam.com

Orange County Housing Report: Welcome to Fantasyland

The market realities are much different than buyer expectations when it comes to distressed homes.

Foreclosures and Short Sales: *44% of all sales in March were either a foreclosure or a short sale.*

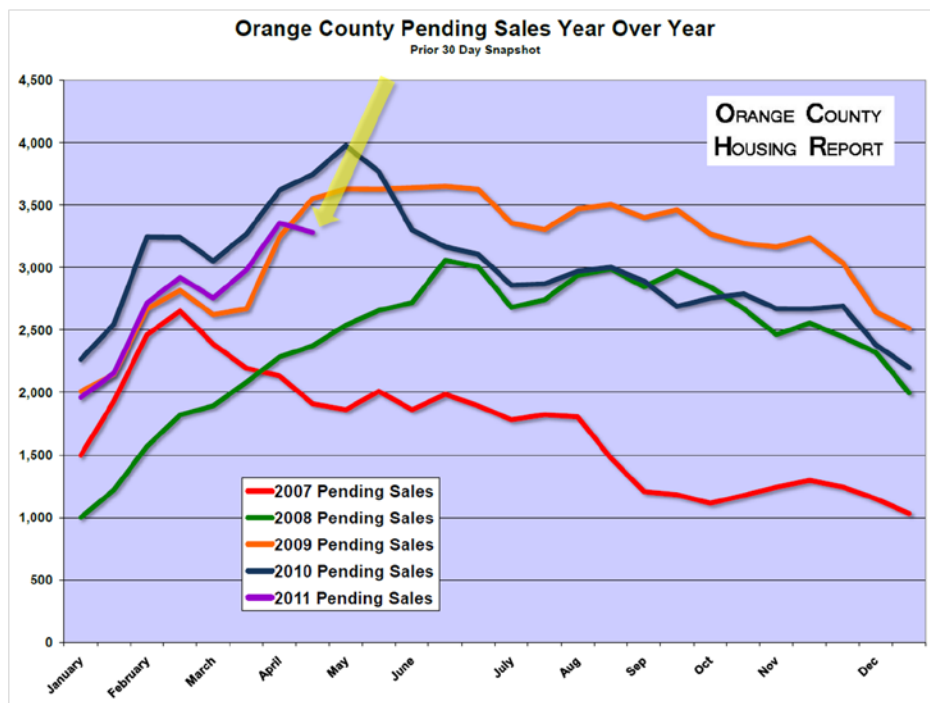
Understandably, every buyer is looking for a deal in today's market. Nobody sits across from a REALTOR® for the first time and asks to pay fair market value for a home. No way! The market is way down from its height in the mid-2000's, they should be able to secure a "deal." That is how the logic flows for buyers today. In reading newspaper articles or watching the news, when it comes to real estate, it is easy to see where everybody arrives at the misconception that it must be a buyer's market. Buyers gravitate to foreclosures and short sales in search of that proverbial deal. With so many buyers flocking to distressed properties, there is tremendous competition. For the market as a whole, the expected market time is 3.36 months, a slight seller's market. That's right, a "seller's market." So, if it is a seller's market, why aren't home values appreciating right now? The answer is simple; with so many distressed properties on the market, they are keeping a lid on appreciation. Buyers simply do not want to overpay for a home, even if there is a lot of competition with multiple offers. Instead, values are holding steady in the lower ranges, homes below \$750,000. Who ultimately is the winning bidder on a home? It is not necessarily the "all cash" buyer. In a multiple offer situation, when two offers are identical, cash beats out a buyer in need of financing. Most homes are sold to buyers that have been burned once or twice before they finally believe that is not a buyer's market. In order to finally secure a home, they sharpen their pencil and are ready to pay the fair market value for a home. There are plenty of Lowball Larry's out there writing tons of offers at deep discounts in hopes that somebody out there has to be desperate enough to take their offer. Those buyers ultimately just end up wasting a lot of people's time, especially the REALTOR® that they are working with. For foreclosures, the expected market time is a sizzling HOT 1.39 months, a deep seller's market. Buyers should expect the most competition in dealing with foreclosures. Short sales, sellers who owe more than the current market value of their home and require lender approval of any sale, have an expected market time of 2.52 months, also a hot seller's market. With so many buyers turning to distressed homes to chase after that misleading "deal," it is no wonder that it is the hottest segment of the market. There are not enough foreclosures to go around, either. They represent only 6% of the current active inventory and 20% of all sales in March. Short sales represent 29% of the active listing inventory and 24% of all sales in March. Yet, there is a disconnect when it comes to short sales. Almost 40% of demand is made up of short sales, but they only make up about 25% of closed sales. The trouble is

	March Sales	% of Sales		Current Actives	Pendings (Last 30 Days)	Market Time (In Months)
Foreclosures	458	20%	Foreclosures	653	470	1.39
Short Sales	564	24%	Short Sales	3,181	1,264	2.52
Sellers with Equity	1,318	56%	Sellers with Equity	7,194	1,548	4.65
Total Sales	2,340		Total Active Listings	11,028	3,282	3.36

that, on average, short sales take a very long time to close, and, in many cases, they fall out of escrow and have to secure a new buyer. Short sales are the most complex transaction. Often there are multiple lenders, delinquent property taxes, and delinquent homeowner association dues. When the homeowner falls too far behind in association dues, attorneys often get involved, making the process even more complicated. The sell requires the approval of all lenders and the association and the property taxes need to be paid current. Arriving at a successful close requires a lot of perseverance and patience.

Housing Demand: *Demand cooled a bit in the past couple of weeks.*

Demand, the number of new pending sales over the past month, decreased by 2%, shedding 76 pending sales and now totals 3,282. That's still much stronger than the beginning of the year. It will be interesting to see if cooling demand was related to unusually cooler weather and rainstorms or the first sign of a new trend. I am going to go out on a limb and state that it is most likely just a temporary blip on the radar screen.



The Active Listing Inventory: *With slightly slower demand, the active listing inventory grew.*

Typically, demand increases during this time of the year. Since it actually dropped a little, there weren't as many pending sales to eat into the active inventory. Instead, the listing inventory increased by 272 homes in the past two weeks and now totals 11,028. That's the first time that the inventory has surpassed 11,000 homes since November 2010. Last year, the active listing inventory grew unabated as unrealistic homeowners flooded the market. Unrealistic homeowners become unsuccessful sellers until they finally reach the conclusion that the price needs to be dropped to the fair market value or they need to simply pull their homes off the market and throw in the towel. Thus far this year, for the most part, homeowners are figuring it out again: market your home if and only if you have what it takes to get the home sold. Carefully arriving at the fair market value is fundamental to successfully selling.

Steve and Anu's...

Insider's FREE Money-Saving Resources

"Here's Free Advice And Services For Our Friends And Clients To Help Save You Valuable Time And Money. Never Feel Obligated, We're Here To Help..."

Please Mail, Fax, Or Call Us Immediately With The Following Free Info:

Free Consumer Reports: *(order one or all)*

- Special Home Seller's Booklet: **"How To Avoid 7 Costly Mistakes When Selling Your Home"**
- Special Home Seller's Booklet: **"How To Sell Your Home For Top Dollar, With Or Without A REALTOR®"**
- Special Home Seller's Booklet: **"44 Money-Making Tips For Preparing Your Home To Sell"**
- Special Home Buyer's Booklet: **"8 Secrets For Saving Thousands When Finding, Buying And Financing Your Next Home."**
- Special Consumer's Booklet: **"12 Revealing Questions You Should Ask Before Hiring ANY Realtor"**
- Special Home Buyer's Booklet: **"7 Secrets For Saving Thousands When Financing Your Home."**

Free Consumer Resources: *(money-saving guidance is just a phone call or fax away!)*

- Please send me your special **Insider's Market Analysis** showing home features, listing and sales prices for the most recent homes listed and sold in _____ (area or street).
- Please call me to share your Free, no obligation **Maximum Home Value Audit** to determine the top dollar market value of my home, and share strategies for selling it fast.
- Please call me to talk about your Free, no obligation **Preferred Home Locator Service** where your computers will search the market on an on-going basis for homes meeting the exact features, prices and areas I'm looking for.
- Please tell me the listing price for the home at _____.
- Please tell me how much the home at _____ Sold for.
- Please call me to talk about the many ways to affordably finance my next home.
- I need help finding a competent Service Provider for _____.

Thank You For Thinking Of Us!

Steve/Anu, I know someone thinking of buying or selling a home soon, and know you will provide them with an outstanding level of service as a caring and competent agent.

Name: _____

Phone: (____) _____ - _____

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Steve/Anu, Please send a Free monthly subscription of your "Rettig Review" newsletter to the following person. Please also send them a friendly note with my best wishes, and explaining they can cancel any time they wish.

Name: _____

Address: _____

City: _____ State _____

Zip: _____ Phone: _____

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- Call Us Fast Response Line** at 949-542-7300
- FAX This Form To Us Private Fax Line** At 949-542-7301
- SEND This Form To:** Sales@therettigteam.com

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Homebuyer Workshop!!!

Laguna Hills Community Ctr. 25555 Alicia Pkwy

Date: Thursday May 12th

Time: 6:30pm-7:30pm

Register Online at: www.OCHomeBuyerSeminar.com

Or Call 949-542-7300

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