

Financially Grow With "Change"

If you want to do two things—improve your relationship with someone you care about and find out how hard it is to really listen—try this:

The next time you get into an argument with someone, stop the discussion for a moment, and as an experiment, institute this rule:

Each person can speak up only after he or she has first restated the ideas and feelings of the other speaker accurately, and to that speaker's satisfaction.

Change is Difficult

You will probably discover that this is one of the most difficult things you have ever tried to do. It takes courage, because to attempt to understand a person this deeply, to permit yourself to enter someone else's private world and try to see the way life appears to them, is to run the risk of being changed. And to most people, the risk of being changed is a truly frightening prospect.

Change is Growth

But there is no growth without change. To change is to grow. If we want to grow personally and professionally and if we want to become more effective in our relationships, then we must learn to listen a little bit better each day.

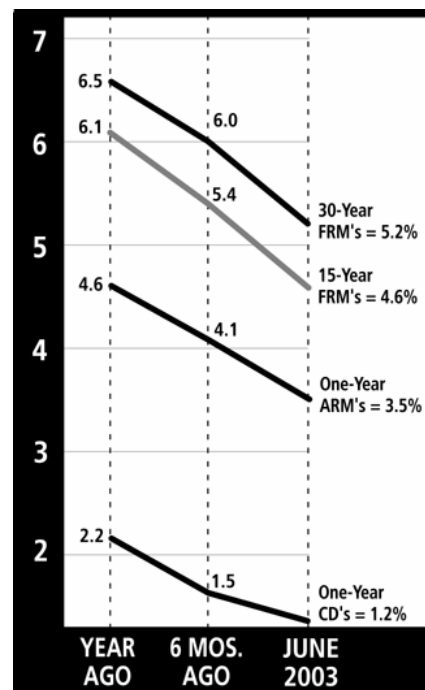
—Bill Bachrach
Author of Values-Based Financial Planning

In This Issue

Financially Grow With "Change"	1
Key Interest Rates At A Glance	1
Healthy Eating Tips	2
Home Selling Tips	2
Students and Schools/Jobs	2
Car – Leasing or Buying?	2
Cleaning vs. Timing	3
Health and Physical Activity	3
Patio Safety	3
Recycling Tips	3
Security Reminder	3
Home Remodeling Considerations	4
YOUR Home Office	4

Key Interest Rates At A Glance

Rate trends over the past year.



FRM = Fixed Rate Mortgage
ARM = Adjustable Rate Mortgage

"To begin is the most important part of any quest, and by far the most courageous."

- Plato



Dominic Boulter
Sr. Mortgage Consultant

Healthy Eating Tips

Wondering how you can possibly eat 5 servings of fruits and vegetables a day? Here are some simple tips from the U.S. Department of Health and Human Services that can help make it easier.

MORNING

- Drink a glass of juice.
- Add sliced banana or strawberries to your cereal.
- Have a bowl of melon or peaches.
- Top your pancakes or waffles with fruit.

LUNCH

- Have a salad or soup that has vegetables.
- Add zucchini, carrot or celery sticks to your brown bag lunch.
- Eat a piece of fruit like an orange, or a couple of plums or kiwis.
- Add lettuce, sprouts and tomatoes to your sandwich.

SNACK

- Nibble on some grapes or raisins.
- Take along some dried fruit like apricots, prunes, or figs.
- Choose a glass of juice.
- Keep cut raw vegetables in water in the refrigerator.

DINNER

- Add vegetables to your main dish.
- Add raw vegetables or fruit to your green salad.
- Use fruits as a garnish on a main dish such as broccoli to your pasta or casserole.
- Order extra vegetables when eating out.

DESSERT

- Liven up a plain desert with fresh fruit.
- Top your frozen yogurt with fruit.
- Add chopped fruit or berries to muffins, cakes or cookies.



Home Selling Tips

Sellers can find it difficult to differentiate their home and eliminate some of the competition. So what can you do to increase your chances of making a faster sale?

Some very minor cosmetic repairs can make your home more appealing to potential buyers. The small expense involved will be well worth your investment since your home will often sell faster and for a better price.

- Paint the interior walls a bright, neutral color such as white or ivory.
- Paint the front door. Hang a wreath on it and put down a new welcome mat.
- Plant flowers everywhere and keep lawns and shrubs neatly



trimmed.

- Clean the carpets and polish hardwood floors.
- Replace all light bulbs and open drapes and window coverings. Keep lights on even during the day. You want the house to appear as bright and cheerful as possible.
- Put excess furniture in storage to make the house look more spacious.

You may also want to think about getting some of the required inspections done on your home before you have a contract. When

prospective buyers look at your home, they can see exactly what work needs to be done, helping you get the best price with far less hassle.

Car – Leasing or Buying?

Are you thinking of leasing your next car?

If so, consider the following questions:

- What is the suggested retail price of the car compared to the price quoted on the lease?
- What will the car be worth at the end of the lease?
- If you decide to buy the car at the end of the lease, what will the price be?
- What is the interest rate?
- What is the “total upfront” money required?
- What are the costs to terminate the lease?
- What is the annual allowance for mileage and what will it cost if you exceed that?

The answers you get from these questions can help guide you in your decision to leasing rather than buying a car.

Students and Schools/Jobs

If you're moving and want to research potential schools for your kids, The American School Directory has 106,000 listings of K-12 schools at www.asd.com.

The job resource, at website www.jobresource.com, is a network of corporate contacts who seek to hire college graduates for full-time work and internships, by matching students with employers who need their specific skills.



Cleaning vs. Timing

If you are having trouble staying on top of your household routines, a little planning will shorten your cleaning time and make your routine easier than ever.

- **Decide what “clean” means to you and keep house accordingly.** Use your standards, not what others do, or think you should do.
- **Jot down daily and weekly cleaning jobs.** Do a little each day or week.
- **Quick results boost morale.** Start with something easy that you can finish in a short period of time.
- **Delegate.** Have all members of your family or household participate by at least picking up after themselves, keeping their room(s) clean. Create a schedule of who does what, when.
- **Check your cleaning products** to determine if one can be used for several jobs.
- **Simplify your actions** by storing and carrying your cleaning supplies in a portable basket or cart so you have all you need anytime you start to clean a room or area.
- **Minimize clutter.** Your home will be easier to keep clean and will look clean if you don't have too much “stuff” scattered about.



Health and Physical Activity

According to a report from The Surgeon General, significant health benefits can be gained by doing a moderate amount of physical activity on most, if not all, days of the week. That would include walking briskly or raking the leaves for 30 minutes, or playing volleyball for 45 minutes.

Here are some examples of moderate activity going from less vigorous to more vigorous:

- Washing and waxing a car for 45-60 minutes.
- Playing volleyball for 45 minutes.
- Playing touch football for 45 minutes.
- Gardening for 30-45 minutes.
- Wheeling self in wheelchair for 30-40 minutes.
- Basketball (shooting baskets) for 35 minutes.
- Bicycling 5 miles in 30 minutes.
- Dancing fast for 30 minutes.

- Pushing a stroller 1 1/2 miles in 30 minutes
- Raking leaves for 30 minutes.
- Walking 2 miles in 30 minutes.
- Doing water aerobics for 30 minutes.
- Swimming laps for 20 minutes.
- Playing basketball for 15-20 minutes.
- Jumping rope for 15 minutes.
- Running 1 1/2 miles in 15 minutes.
- Shoveling snow for 15 minutes.
- Stairwalking for 15 minutes.

Additional health benefits can be gained from greater amounts of physical activity. Physical activity reduces the risk of heart disease, colon cancer and diabetes.

Patio Safety

Among the dozens of rules and suggestions from the barbecue industry on gas grill safety, this is the simplest: **“Never leave a grill unattended once it is lit.”** Also be sure to grill out in the open and avoid over-filling the tanks.



Recycling Tips

Before you turn your attention to recycling, remember the three “R’s”: reduce, reuse and recycle. The first two R’s, reduce and reuse, can help you avoid trash at its source. This labor saving process is often called “pre-cycling”. By shopping for reduced packaging and creatively reusing what we already have, we could shrink the volume of trash going into our landfills.

- Tote groceries in a reusable canvas or cotton mesh bag. Or, carry paper and plastic bags back to the grocery store and refill them.
- Favor products with minimum packaging.
- Buy in bulk. Stores offering bulk supplies provide plastic bags for packaging. The plastic bag can be reused when empty.
- Buy concentrates and refillable containers.
- Shred, wad, or crumple your junk mail or non-recyclable paper and use it for package cushioning.
- Use plastic produce bags to line small trash cans or to wrap sandwiches.
- Search out permanent replacements for disposable products such as pens, razor blades and batteries.
- Cut back on the junk mail you receive by writing to the Mail Preference Service, c/o Direct Marketing Association, P. O. Box 643 Carmel, NY 10512, or go to www.dmaconsumers.org. Ask that your name not be sold to mailing list companies.

Security Reminder

To keep your social security number private and therefore your finances, don't write the number on checks, don't carry it in your wallet, and don't use it as a password at your bank.

Home Remodeling Considerations

If you plan to remodel your house, here are some tips to consider.

- Ask yourself **why** you want to remodel. Knowing that you're doing it in preparation to selling your house may take you down a different path than if you remodel to reflect or improve your own lifestyle.
- Talk to and consider hiring an interior designer. They may help you look at the room(s) in new ways with fresh ideas.
- Go to local showrooms and kitchen/bathroom specialty shops.
- Put your plan on paper with a desired budget and a list of everything you want done.
- If you're considering an additional room, moving to a larger home might make more financial sense than building a large addition to your old one.



YOUR Home Office

To create a home office that invites you to enter it, comforts and relaxes you, and encourages creativity, here are some suggestions.

Make it a room of your "favorite things."

A home office must be functional, certainly, but it also needs to reflect something special about you - displaying your hobby or craft works, a collection of favorite art pieces or interesting things you've gathered while on vacations or other travels. Make your home office as comfortable as your favorite room in your home, and your home office may become just that - your favorite room!

Spice up functionality.

You know you need space to store files, to work on your computer, to organize projects.

However, you can use the opportunity of a home office to expand your creativity by buying used items such as file cabinets, desks, tables, and spruce them up with paint, refinishing touches, or covering them with colorful fabrics.

PRSR STD
U.S. POSTAGE
PAID
Capitola, CA
Permit No. 23

Dominic Boulter
Pacific Inland Financial
5161 Soquel Drive
Soquel, CA 95073
(831) 475-2600 x211
"Dedicated to being your 'Lender for Life!'"

