

Buying or selling a home can get you into the bumps, but working with me will be a smooth run!

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News for Your Life and Home

Nancy's Network



February 2013

A Letter From My Heart

I had some wonderful small ski classes of level 3's and 4's and also Never-Evers. Most of them came with cautious concerns & fear about the whole adventure and left with confidence and skills. The highlight of that first week was an email sent to me to forward to my supervisor and the Ski School Director. I am so proud of the email and would love to quote it all to you, but it's really too long to include in my Heart Letter. (Thank you to Neelam).

January 9th was the big day when Andy Gerten proposed to Sydney Middleton, my oldest granddaughter. In a very surprise event at the closed Cottagewood General Store, with the help of the store manager and a lot of creativity, Andy proposed, Sydney accepted, and her Facebook page and Blog were full of photos and all the details. Everyone is very happy for them both.

The 50th anniversary of the Steamboat Ski Area got off officially when Billy Kidd lit the cauldron to glow with fire throughout the celebration. Many lines of ski instructors skied down three runs with their torches blazing and an outstanding display of fireworks set off from several locations on the mountain. It was amazing how the large crowd watched the lengthy displays in spite of the subzero temperatures.

We've had some extremely cold subzero weather which occurred when I was off the teaching schedule. Then warmer weather returned and clients began coming to celebrate the Martin Luther King, Jr holiday. I also attended The Cowboy Downhill races which were a delightful display of good skiing and funny falls on skis and snowboards by real cowboys from all over.

I've been taking real estate webinars when not teaching skiing. I took "How to Write a BLOG" post with Active Rain and "Be a Better Listing Agent in 2013" with Market Leader and 1,000 KW Agents, as well as listening to videos by Joe Stumpf of By Referral Only.

When I've been off the teaching schedule, I am available to pick 7 year old Sal up from school. I just take the free bus to and from his school in downtown Steamboat. It's about a 15 minute ride and a few blocks to the bus stop which works well since my trusty yellow Volvo is snug in its garage in Excelsior.

Lane has worked out an arrangement with the National MS Society where she is a Planned Giving Specialist and will work in the Denver office Monday through Thursday and in her home office here in my house every other week. That's better than having to make that commute every week since she started the job July 9th. She really enjoys what she does, and, of course the cause is dear to her heart as both she and Blake have MS.

As I'm sure you've already heard, we had 24" of snow in a 24 hour period on 1/28, and we've had snow for five solid days with more accumulation of the famous "Champagne Powder Snow." That Monday evening we attended Sal's solo cello performance at his school's String Showcase along with other children playing solos and in group performances.

The month of February is celebrated by the National Heart Association to remember Heart Disease as a major killer, and how to take care of your heart. It's also the month to remember your special friends with messages from your heart on February 14th. I'm sending my heartfelt thanks to you all for your friendship and support. Nancy

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P.S. I rely on great people like you to **spread the word about my business**. If you hear of anyone who may need real estate help, be sure to give me a call to discuss how we can let them know about my services, or have them call me directly. Thanks.

A heart attack is a terrifying, life-threatening experience. It can be even scarier - and more dangerous - when you don't realize it's happening, and that's apparently more common than had been thought.

A study of almost 1,000 elderly men and women in Iceland found that 17 percent had suffered an unrecognized heart attack caused by blood vessel blockage that had scarred their hearts, identified by MRI scanning. Fewer than 10 percent of the subjects had experienced any clear symptoms of heart distress. Of the over 150 people who'd had heart attacks they weren't aware of, 44 had died within eight years.

Stealth Heart Attacks

Symptoms of heart attack can be mistaken for heartburn or the flu: chest or stomach pain, shortness of breath, anxiety, lightheadedness, sweating, and nausea. Don't take any chances. Even if you're not reeling with pain from any of these warning signs, getting to your doctor right away is essential to receiving the care you need.



THE Skinny - A Market Report

The best real estate professionals leverage the power of data to deliver excellent value and real market understanding to customers. With the exceptional tools at their disposal, they can help buyers and sellers understand market trends and make important decisions. Real estate is "hot" again, even during the winter months, but nobody is predicting a rocket ship rise. It helps everybody if this market recovery incline is smooth and steady, like the gentle flow of a hot air balloon. Here are the numbers for this week.

In the Twin Cities region, for the week ending January 19th:

- New Listings decreased 1.6% to 1,077
- Pending Sales increased 17.4% to 822
- Inventory decreased 31.6% to 12,197

For the month of December:

- Median Sales Price increased 15.9% to \$168,000
- Days on Market decreased 23.4% to 108
- Percent of Original List Price Received increased 3.5% to 93.8%
- Months Supply of Inventory decreased 40.0% to 3%

- Minneapolis Area Association of Realtors

Willie Sutton famously said that he robbed banks because that's where the money was. These days, though, you may feel like banks are robbing you through hidden fees and charges. Follow this advice for keeping added charges to a minimum:

- **Watch minimum balance requirements.** A minimum balance may be reasonable, but if you don't know what the necessary balance is, it can cost you.
- **ATM fees.** Try to use only your bank's ATMs to avoid extra dollars per transaction, which can add up over the course of a year. Stay within your bank's ATM network as much as possible.
- **Debit card charges.** Find out if your bank adds a fee to debit card transactions. If it doesn't, this can be a good way to make purchases without adding to your debt, and get cash without making a separate trip to the bank or ATM.
- **Checks.** You don't have to buy your checks directly from the bank. Look into third-party check providers for a better deal.

BANK FEES ADD UP!

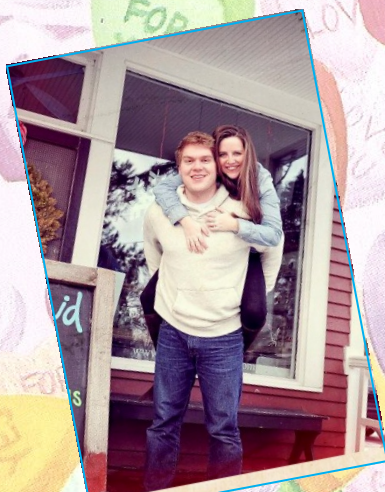


And The Password Is...

Password security is something that should be taken more seriously than it is by most people. Here is some advice about choosing secure passwords:

- 🔒 Longer passwords are exponentially harder to crack than shorter ones. For instance, a 10-character password might take a hacker about 5 days to crack. But a 14-character password would take him 72,946,048 days to crack.
- 🔒 Avoid ending or beginning a password with these:
 - ✓ All two-digit combinations (56)
 - ✓ All dates from 1900 to 2013 (1962)
 - ✓ All three-digit combinations (678)
 - ✓ All single symbols (\$)
 - ✓ All single digit, plus single symbol (8%)
 - ✓ All two-symbol combinations (\$%)
- 🔒 Mix upper and lowercase in the middle of your password, avoid all common dictionary words, add numbers and symbols in the middle of your password.
- 🔒 One idea is to pick a quotation or common phrase that's easy to remember. Use only the first letter of every word, and add a random number or capital letter to increase the complexity. For instance, "To be or not to be" might turn into "tBon2B." Then add a few random symbols, like "tB\$on#2B." You will have to remember the quote and the two or three symbols you used.

My Sweethearts . . .



Granddaughter
Sydney &
Andy

Grandson
Sal

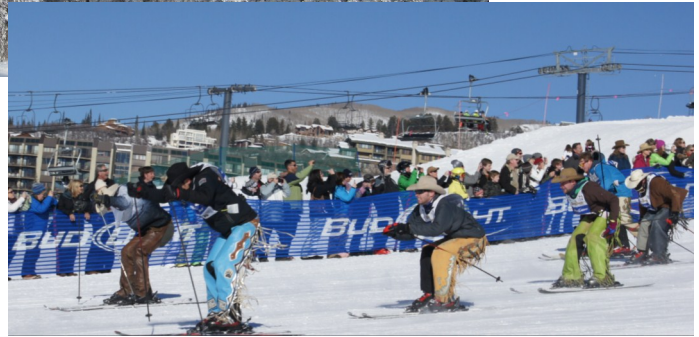


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Quotes to Ponder:

- ♥ Don't judge each day by the harvest you reap but by the seeds you plant. ~ Robert Louis Stevenson
- ♥ We don't see things the way they are. We see them the way WE are. ~ Talmud
- ♥ I have found that if you love life, life will love you back. ~ Arthur Rubinstein
- ♥ The reason people find it so hard to be happy is that they always see the past better than it was, the present worse than it is, and the future less resolved than it will be. ~ Marcel Pagnol
- ♥ A journey of a thousand miles begins with a single step. ~ Lao Tzu
- ♥ Don't ask what the world needs. Ask what makes you come alive and go do it. Because what the world needs is more people who have come alive. ~ Howard Thurman
- ♥ Too many people spend money they haven't earned, to buy things they don't want, to impress people they don't like. ~ Will Rogers
- ♥ Every man dies. Not every man really lives. ~ William Ross Wallace

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