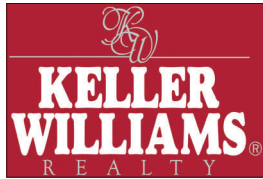


TRANSITIONS

NEWS FLASH!!



After almost 13 years at Coldwell Banker, I am pleased to announce that I have switched firms and am now associated with Keller Williams Realty. I was not unhappy where I was, but when I heard this new firm was coming to Concord, I did some lengthy research and found that they have a great business model and team philosophy. I am very excited and energized by this move and feel that I will be able to better serve my customers as well. Although as a Realtor, I am an independent contractor, I feel it is important to be associated with a company that has the leading technology and services that will support my business and client base. They are a learning based company and offer training and coaching like I have never seen before. After 16 years in Real Estate I didn't think I needed that much training but after attending the business conference in Las Vegas, I realized there is always room to learn and grow. There is a reason they are the fastest growing real estate company and I am happy to be a part of it!



MORTGAGE RATE SNAPSHOT

National averages as of 2/25/07

Source: BankRate

	TODAY	LAST WEEK
30 yr. Fixed	5.77%	5.77%
15 Yr. Fixed	5.53%	5.55%
Jumbo 30 Yr.	6.02%	6.03%
5/1 Yr. ARM	5.56%	5.57%

March 2007

A Note

from *Ginette*



The spring real estate market is off and running. Sales are up in many towns compared to this time last year. The last 18 months we experienced high inventory and cautious buyers, afraid to buy in a declining market. The experts claim that we have hit bottom in the Boston area and the buyers are starting to buy. Some towns are bouncing back sooner than others. The prices will probably be flat for a while until demand exceeds the supply which will force prices to move up. A balanced market is a great time to sell or buy, so if you are thinking of making a move, let me know.

As far as riding goes, after 5 weeks of below normal temperatures, I now realize why people go to Florida! I thought that when both kids were off to College, I would be able to go, but with two tuition bills, the timing still isn't right. I guess I will have to wait a few more years. So, I am eagerly looking forward to Spring's arrival, and I am sure my horse is too. I did start taking Equestrian Pilates classes in December and I have definitely noticed the difference in the saddle. My half halts are much more effective! And my back also feels much better. Special thanks to my Pilates instructor, Suzanne Johnson at Forbes Pilates in Littleton.

This newsletter is also posted on my website: homesandhorses.com, and via email upon request at ginette.brockway@verizon.net.

Here's to Spring!
Ginette



ON THE ROAD



with GINETTE

The Auction Experience-Germany

In November of 2005, I had the opportunity to visit Jane Hannigan in Germany while she was in training with Klaus Balkenhol. His farm is amazing and it was quite a thrill to watch him ride and teach the Americans that were there. Most of the trainers there were also looking for horses for their clients in the States. The Riding Horse Auction in Verden was being held the week I was there, so off we went! Although I wasn't in the market for a new horse, I thought it would be interesting to learn the process. Prior to leaving for Germany, I had viewed the collection of horses on line at www.hannoveraner.com and watched the videos that were available of the horses that were being offered. I printed the list and checked off the horses that I particularly liked.

The auction was held on Saturday and the formal presentation of the horses began on Wednesday afternoon at 3:00. I had flown in that morning having had virtually no sleep on the plane. I was hoping to sleep in the car ride to Verden which was 2 ½ hours from the Balkenhol's. We arrived just in time and we eagerly sat down with the catalog and the list I had brought with me. We took notes on all the horses in order to narrow down what horses they would ride. The presentation took a few hours and about 7:30, we went down to the ring and the trainers got in line to ride some of the horses we had selected. There were some nice horses that had not had videos on line and some that looked nice on the video and in the ring but were not easy to ride. There was one mare that looked beautiful but both trainers I was with tried riding her and she was impossible especially for their amateur clients. One thing to keep in mind is that the auction riders are very skilled! I would never buy a horse without riding it first. There were a few horses that were nice movers and nice to ride and the plan was to meet with the Vet the next day and go over their vet reports and x-rays. We went for a late dinner and then spent the night in the Inn in town.

The next morning the horses were presented again at 9:00 A.M. We met with the Vet and

viewed the vet reports on several horses. There were some consultations with vets in the States as well. We also went to the stables and visited the horses and were allowed to go in their stalls and see how they reacted to us. Most of the horses are 3 or 4 years old. There was one 3 year old that was really, really sweet, easy to ride, by Waterford. I fell in love, but knew that I definitely did not want a 3 year old!! Thursday afternoon we left and went back to the Balkenhol's farm. Saturday morning we drove back to Verden for the auction and were able to visit with the horses once again. There were 109 horses in this particular auction. Some were ruled out based in their vet report and some were ruled out based on their rideability or lack thereof. We had narrowed down our list to 3-4 horses.



The formal auction began at 3:00. They rode each horse around the arena as the bidding went on. The horses were looking better than earlier in the week, improving with the daily schooling from the auction riders. The bidding started at 5,000 euro for each horse. An interesting thing I found out is that the breeders will bid against you to drive the price up. One Breeder did just that and a friend stopped bidding so he had to buy his own horse back. He came up to the bidder later and they struck a deal but he ended paying money back to the auction. We also bid on a horse we knew nothing about just to show that we would stop bidding. We almost got stuck with it too! If they think you are there to buy a specific horse then they will be more confident that you will keep increasing your bids. By the end of the evening, the smoke was so thick you could barely see the horses in the ring. The young gelding by Waterford was bought by a trainer in our group for 15,000 euro so after the auction, we went to dinner and celebrated. I was pleased that he would have a nice home even if it wasn't with me!

In retrospect, we wished that we had looked at the vet reports on more of the horses because some went for 5-7,000 euros and looked great but we hadn't ridden them or looked at their reports so we couldn't bid on them. If I were ever looking for a 3-4 year old, I would consider buying one at an auction but I would make sure I was with a trainer that knew the process.

MARKET WATCH

SAMPLE OF PROPERTIES LISTED/SOLD IN 2006

www.homesandhorses.com



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