



Attention Larkspur neighbors:  
your Market Update is enclosed.  
Live somewhere else?  
Don't be left out. Call me today to  
get a customized market report for  
**YOUR neighborhood!**

**Volume VII, Issue 10**  
**Tuesday, 3:12 PM**  
**Virginia Beach, Virginia**

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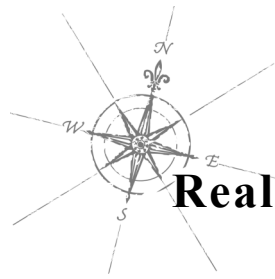
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# The Real Estate Navigator

Humor, House & Home

## 10 Quick Ways To Boost Your Energy Level!

One of the great secrets to boosting your energy is taking action. Just by simply changing something in your life and doing something different you'll increase your energy flow. Action gives you energy!

Sometimes we get bogged down with situations, habits, or people that drain our energy. What can you do? Begin by committing to spend time doing things that support your goals. Surround yourself with people who believe in you, and avoid situations and people who drain you. In addition, here are 10 quick steps you can take *today* to boost your energy:

1. **Write Down 10 Things That You Like Doing.** You can ramp-up your personal and professional energy level by focusing your attention on what you like doing. Motivation increases energy.
2. **Take A Walk.** Taking a 10-minute brisk walk will increase your energy level up to two hours, reported California State University researchers. Experts say increasing your physical activity whether it's swimming, running, dancing, or biking will boost your energy level.
3. **Organize Your Space.** Clear out the clutter in your workspace. Clear off your desk and keep it organized. When you clear out clutter you are creating space for new things to enter your life and by doing this you'll increase your energy and prosperity.
4. **Eat Healthy Meals and Take Vitamins.** Eat a balanced diet and take vitamins with minerals to ensure you're getting all the nutrients your body needs. Also, make sure you're getting enough magnesium (300 milligrams) by eating almonds, cashews, whole grains, bran, and fish – particularly halibut.
5. **Turn Off The Negative News.** Reduce your daily diet of negative news (TV, newspaper, radio, the Internet), which can cause additional stress and fatigue. Focus your attention on the positive things happening in our world, and in your life.
6. **Explore Your Creative Side.** Do you like to play a musical instrument? Do you like to paint? Is there a hobby you thought you might like to try? Exploring your creative side stimulates your mind and can increase your energy by releasing endorphins (the feel good proteins occurring in the brain).  
(See **Boost** page 2.)

**Thinking Of Selling Your Home Soon?**

Send for my **FREE** consumer guide, "Things to Consider If You Are Selling a Home." My exclusive report will give you all the facts for a fast, top dollar sale. Call (757) 353-2786 and I'll rush a copy out to you.

## Word of The Month...

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

**ambient** \AM-bee-unt\ (adjective)

**Meaning:** Encompassing; present or existing on all sides.

**Example Sentence:** At dawn, the ambient light shone through the stained glass window.

## Bumper Sticker Chuckles...

Here are some recent sightings:

- Eat Well, Stay Fit, Die Anyway
- Body by Nautilus, Brain By Mattel
- Boldly Going Nowhere
- CAUTION: Driver Legally Blond
- If You Lived In Your Car, You'd Be Home By Now
- Forget World Peace, Visualize Using Your Turn Signal
- HANG UP AND DRIVE!
- Smile, It's The Second Best Thing You Can Do With Your Lips

## Helpful Hints Make Homemaking Easier...

Throughout history, people have discovered tricks that can make life easier in the kitchen. Here are a few that have been passed down:

- Stuff a mini-marshmallow in the bottom of a sugar cone to prevent ice cream drips...
- Use a meat baster to squeeze your pancake batter onto a hot griddle and you'll get perfectly shaped cakes every time...
- To keep potatoes from budding, place an apple in the bag where the potatoes are stored...
- To prevent eggs from cracking, add a pinch of salt to the water before hard-boiling...
- To get more juice out of fresh lemons, bring them to room temperature and roll them under your palm against the kitchen counter before squeezing.

“**Boost**” continued from page 1.

7. **Watch A Funny Movie.** Think about how you feel after you've watched a really funny movie, or had a big laugh. Laughing is good for your heart, reduces stress, and increases your energy.
8. **Take A Power Nap.** Taking a short 20-minute nap when you're feeling tired can give your brain a rest and invigorate you...and a short power nap won't keep you up late at night.
9. **Pump Up Your Fluids.** Even a little dehydration can leave you feeling tired and lethargic. Pour yourself a tall, cool glass of water.
10. **Get a Good Night Sleep.** Make sure you get sufficient rest, which, for the average person, is eight hours. Keep your sleep area dark to reduce any disruptions. A good night sleep goes a long way to keeping your energy level high.

## If You Enjoy This Newsletter, Why Not Share It With People You Know?


I love helping people, and I hope you enjoy reading my newsletter each month. If you'd like your friends, co-workers, relatives, business partners, etc. to receive a FREE subscription, just call me at (757) 353-2786 and I'll make sure they receive a free subscription. It's that easy!

## Choose The Right Water Heater And Save On Energy Costs

Many homeowners consider only the size of the tank when choosing a new water heater—sometimes ignoring the energy factor and other efficiency measures that could cost money in the end.

The first decision in purchasing a new water heater is the fuel source. A natural gas unit will cost less to operate than an electric unit will; the price difference (usually about \$50) can be paid back in energy savings in just a few months. Even if you have six teenagers, you may not need a large capacity unit.

Instead of concentrating on size, start by estimating how much hot water your family uses during the busiest hour—morning showers, for example. Here are the average gallons of hot water per use: Bath or long shower (8 to 10 gallons), dishwasher (8 to 10 gallons), clothes washer (7 gallons), personal use (4 gallons).

 **The Real Estate Navigator** is published monthly by David O. Booz, a licensed sales agent with Keller Williams Realty Town Center, 4664 South Blvd., Virginia Beach, VA 23452 d.b.a. Dave Booz, "The Real Estate Navigator." The information contained herein has been obtained from sources believed to be reliable. While carefully screened, the accuracy of this information cannot be guaranteed. Articles represent the opinions of the authors and not necessarily those of Keller Williams Realty, Inc. Neither the editor nor Keller Williams Realty Town Center is a legal advisor, registered investment advisor, financial counselor or certified accountant. This newsletter reflects the sole opinion of David O. Booz and is not endorsed by Keller Williams Realty, Inc. Each Keller Williams Realty office is independently owned and operated.

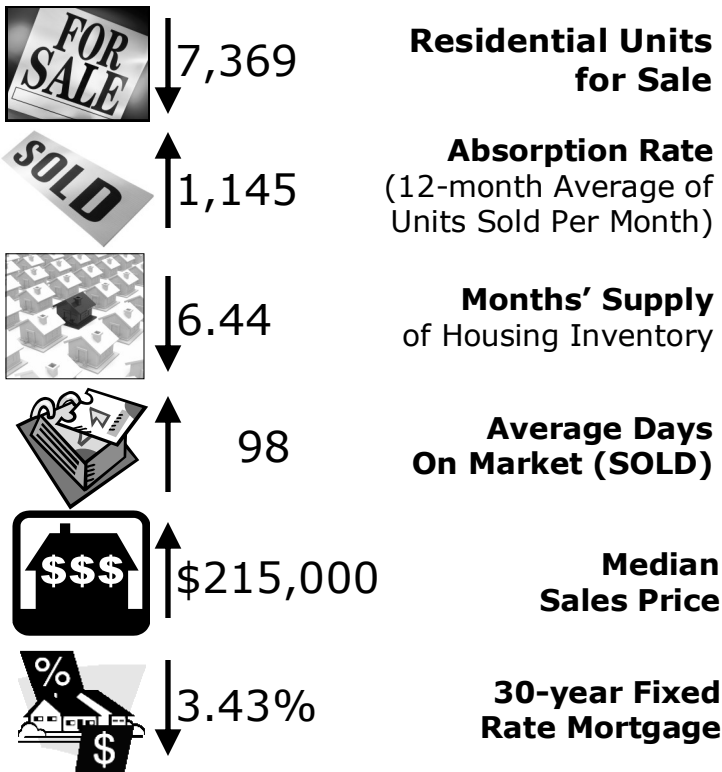
# Larkspur Real Estate Market Update

Status	Address	List Price	Entered	BR	FB	HB	SqFt	Year	WF	Style	Price Sale	Off Market	MT
ACTV	656 PINEBROOK DR	247,900	8/29/2012	3	2	0	1590	1981	N	TRAN			
ACTV	649 MEADOWS DR	279,500	9/23/2012	3	2	0	1698	1962	N	RNCH			
ACTV	625 MEADOWS DR	288,000	3/27/2012	4	2	1	2052	1962	N	COL			
ACTV	500 BEN HOGAN DR	358,900	8/3/2011	4	4	0	2800	1967	N	RNCH			
ACTV	501 WEDGE DR	365,000	8/10/2012	4	2	1	3153	1968	N	RNCH			
PEND	768 SOUTHLEAF DR	359,900	8/9/2012	4	2	1	3300	1984	N	RNCH		9/24/2012	47
SOLD	512 EDWIN DR	254,900	12/24/2011	4	2	1	2288	1965	N	COL	252,000	2/27/2012	66
SOLD	617 MOSSYCUP DR	274,900	1/9/2012	4	2	1	2506	1977	N	RNCH	274,900	2/21/2012	43
SOLD	629 RYDER CUP LANE	280,000	11/2/2011	3	2	0	1971	1972	N	RNCH	255,000	1/16/2012	76
SOLD	4632 MCGREGOR DRIVE	285,000	1/13/2012	4	3	1	2455	1969	N	TRAD	280,000	1/19/2012	6
SOLD	4525 MCGREGOR DR	287,500	9/17/2011	4	2	1	2388	1968	N	TRAD	287,000	9/28/2011	12
SOLD	4420 LEATHERWOOD DR	290,000	7/1/2011	4	3	0	2373	1982	N	RNCH	283,500	10/4/2011	95
SOLD	724 SOUTHLEAF DR	309,000	7/11/2012	4	2	1	2380	1979	N	RNCH	295,000	8/16/2012	38
SOLD	4529 GLENEAGLE DR	314,900	7/10/2012	4	3	0	2517	1968	N	RNCH	320,000	7/25/2012	16
SOLD	4625 HOYLAKE DRIVE	320,000	12/8/2011	3	2	0	2183	1967	N	RNCH	315,000	1/27/2012	51
SOLD	528 EDWIN DRIVE	325,000	2/20/2012	5	3	0	3302	1965	N	COL	325,000	2/26/2012	6
SOLD	620 EDWIN DR	325,000	8/8/2012	4	3	0	2494	1963	N	RNCH	312,700	9/4/2012	27
SOLD	4625 TONY LEMA LN	329,900	6/29/2012	4	3	0	2472	1972	N	RNCH	329,900	7/15/2012	16
SOLD	4601 HAGEN DR	330,000	1/13/2012	4	3	0	2557	1966	N	TRAD	323,000	3/19/2012	66
SOLD	641 MEADOWS DRIVE	365,000	4/20/2012	4	2	1	2827	1962	N	COL	351,000	5/11/2012	21
SOLD	4504 BOB JONES DR	385,000	3/29/2012	5	2	2	3340	1971	N	COL	372,000	4/22/2012	25
SOLD	792 PINEBROOK DRIVE	389,900	4/20/2012	5	3	0	2744	1979	N	TRAD	389,900	8/7/2012	110
SOLD	533 GLENEAGLE DRIVE	449,000	1/25/2012	6	3	0	3592	1971	N	RNCH	410,000	3/28/2012	63

ACTIV=Active Properties listed for sale and currently on the market; not under contract  
 PEND=Pending Properties under contract; pending sale  
 SOLD=Sold Properties that have closed escrow  
 List Price= Most recent price offered by seller  
 Entered= Most recent date property entered into the multiple listing service (MLS)  
 BR= Number of bedrooms  
 FB= Number of full bathrooms  
 HB= Number of half bathrooms  
 Year= Year built  
 WF= Waterfront property? (yes, no)  
 Style= Style of house COL=Colonial; RNCH=Ranch; TRAD=Traditional; TRAN=Transitional  
 Price Sale= Final sales price  
 Off Market= Date property goes under contract  
 MT= Market time

Note: Data reflects previous 12 months' of market activity not including expired, withdrawn or rented listings. Information deemed reliable and is current as of 2 p.m. 10/16/2012 (Source: Real Estate Information Network)

# Market Watch



- Months' Supply - Impact on Price		
Months' Supply	Market "Type"	Pricing Impact
1 - 4	<b>Sellers</b>	<b>Appreciation</b>
5 - 6	<b>Even</b>	The Norm
7+	<b>Buyers</b>	<b>Depreciation</b>

**Editor's note:** Mortgage rate as reported by Bankrate.com. Market Watch statistics reflect residential sales activity (minus 'land & farms') for Southside Hampton Roads as reported by Real Estate Information Network (REIN.) *Contact Dave Booz for city-specific information.*

## Resources & Recommended Reading

- ⇒ <http://FREEVirginiaBeachHomeReports.com>  
Best website to search for homes in Hampton Roads!
- ⇒ <http://kcmblog.com> a.k.a. Keeping Current Matters.  
As you'd expect, this site provides timely information for buyers and sellers alike.
- ⇒ **Government Bullies** by Sen. Rand Paul.  
If you have any interest in private property rights or the overreach of government, this book is for you. (WARNING: you will be amazed, angry and afraid ...all at the same time.)



## How to Keep in Touch

Your feedback is welcome... I'd love to hear from you.

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*Allow me to be your:*

- **Trusted Advisor**
- **Master Marketer**
- **Skilled Negotiator**
- **Expert Facilitator**

**Dave Booz, "The Real Estate Navigator,"** is a retired Air Force officer and combat veteran, serving 20 years in direct support of United States special operations missions worldwide. He has trained with elite U. S. and allied combat forces including Navy SEALs, Army Special Forces, and British SAS commandos. As an Air Force flight examiner he attained the aeronautical rating of "Master Navigator." He is a member of the National Association of Realtors and has been licensed since 2005. He lives with his wife in Virginia Beach and is an active member of the community.

## Headline Hijinks!

Sometimes headlines found in newspapers and magazines can say more than intended. Here's a selection of headlines with... well, you tell me...

- Lingerie Shipment Hijacked – Thief Gives Police The Slip
- Patient At Death's Door – Doctors Pull Him Through
- March Planned For Next August
- Diaper Market Bottom's Out
- Queen Mary Having Bottom Scraped
- Women's Movement Called More Broad-Based
- Prostitutes Appeal To Pope
- Autos Killing 110 A Day – Let's Resolve To Do Better

## Useful Phrases For Use At Work...

It always happens. You're looking for the perfect retort to a dim-witted co-worker, and it comes to you. Problem is, it's long after the opportunity has gone. Here are a few phrases that might help you make your point at the office:

- I don't work here – I'm a consultant.
- Thank you. We're refreshed and challenged by your unique point of view.
- I will always cherish the initial misconceptions I had about you.
- The fact that no one understands you doesn't mean you're an artist.
- I'm out of my mind, but feel free to leave a message.
- I don't know what your problem is, but I'll bet it's hard to pronounce.
- Some day, we'll look back on this, laugh nervously, and change

## Random Thoughts on Stress...

I read this article that said the typical symptoms of stress are: eating too much, impulse buying and driving too fast...

Are they kidding? That's my definition of a perfect day!

# Save With This *E-A-S-Y* Energy Tip

When was the last time you cleaned your thermostat coil? One year ago? Five years ago? Are you're asking yourself, "*what in the world is a thermostat coil??*"

Your thermostat regulates your home heating and cooling system. When the coil inside the thermostat cover is dirty and dusty it won't give an accurate reading. The dust interferes with the coil's ability to sense temperature changes. Room temperature changes make the coil curl and uncurl, thus activating your heating or cooling unit to turn on or off. Here's how to easily clean your thermostat coil:

Simply remove the thermostat cover and clean the coil by blowing away the dust or gently wiping it away with a cotton swab. If you have a clock or timer thermostat, make sure to replace the batteries twice a year.

## 11 Tips for a Safe, Spooky Halloween

Halloween is a lot of fun for adults and kids, but nothing ruins the ghoulish night like a trip to the emergency room or a lawsuit. Here are 11 tips to help you balance spooky and safe:

- 1. Survey all approaches** to your home, beginning from the property line. Keep an eye out for hazards, including loose bricks/stones, or holes in the yard.
- 2. Resist using open flames** inside or outside. Use electric light effects, glow sticks, or electric candles instead.
- 3. Check your smoke alarms** and make sure all exits to the house are clear of clutter.
- 4. Before dark**, check for exposed extension cords; make sure cords avoid wet areas.
- 5. Determine how much darkness you really want.** Lighted pathways and porches are both inviting and safer for your guests.
- 6. Make sure children can see in their costumes!** Obstructed vision from masks can keep them from noticing cars, hazards, or other excited kids.
- 7. Also make sure children can be seen by others.** Glow sticks are fun "high visibility" items, especially when costumes are dark (also: reflective velcro bicycling bands around ankles or wrists can be a good idea).
- 8. Never let a child trick-or-treat alone.** If they're going out unsupervised, make sure they stay in a group. (See **Spooky** page 5.)

## Garage Door Home Safety Tip...

Make sure to test your garage door openers monthly to ensure the safety features are working properly. To run the test, simply place a 2" x 4" board on the floor of the garage in the door's path. If the door does not properly reverse when it strikes the board, you will want to have the door serviced as soon as possible.

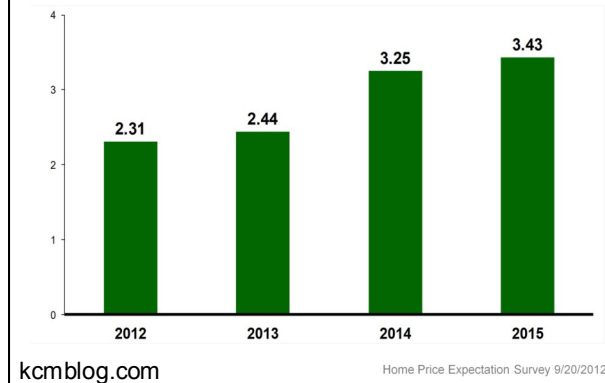
And, make sure the wall switch for the door is at least five-feet from the ground. You don't want young children playing with the door and becoming injured.

Finally, keep your automatic door openers safely locked in your car away from children or would-be thieves who could use the opener to enter your home.



## Real Estate in Pictures...

### Home Price Expectation Survey



When it comes to predicting the direction of future home prices I rely on the opinions of industry “experts.” And they’re predicting an average 2.9% annual increase in home prices over the next several years. This is slightly less than the historic rate of 3.6% and not unexpected given the slow growth of our economy. But it IS a positive sign for home owners... now and in the future.

### Generation Gap Insights

During a “generation gap” quarrel with his parents, young Michael cried, “I want excitement, adventure, money and beautiful women! I’ll never find it here at home, so I’m leaving. Don’t try to stop me!” With that, Michael headed for the door. His father rose and followed close behind. Michael said, “Didn’t you hear what I said? I don’t want you to try to stop me.” “Who’s trying to stop you?” replied his father, “If you wait a minute I’ll go with you.”

### Some Birthday, Huh?

A middle-aged guy took his wife out to dinner to celebrate her 40th birthday. He asked, “So what would you like, Julie? A Jaguar, a sable coat, or a diamond necklace?” “Bernie,” she replied, “I want a divorce.” “My goodness,” he said, “I wasn’t planning on spending that much!”

### Bounce This Around!

- Eliminate odors in dirty laundry. Place a sheet of Bounce at the in a laundry bag or hamper.
- Deodorize shoes or sneakers. Place a sheet of Bounce in your shoes or sneakers overnight.
- Golfers: put a sheet in your back pocket to keep the bees away.
- Put a Bounce sheet in your sleeping bag and tent before folding and storing them. Keeps them fresh.
- Eliminate odors in wastebaskets. Place a sheet of Bounce at the bottom of the wastebasket

**THANK YOU** for reading **The Real Estate Navigator**, my insider tips for healthy, wealthy and fun living. I want to produce a letter that has great content and is beneficial to you. Your feedback is always welcome. **AND...** whether you’re thinking of buying, selling, or investing in real estate (or just want to say “Hi”) I’d love to hear from you.

Best Regards

*Dave*



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“Spooky” continued from page 4.

**9. Don’t let pets run loose!** Halloween is a scary time for pets and they may become aggressive in protecting your home or themselves.

**10. Be allergy-sensitive** and skip treats with nuts or peanut butter (or offer allergen free alternatives).

**11. Do a “treat check” before letting kids dive in**, chucking anything questionable either for safety concerns or spoilage.

**“Hey Nav!”** ( The Real Estate Navigator answers your questions... )

### Q. Why should I get pre-approved before buying a home?

A. Let me relate a personal story. When shopping for our first home, my wife and I didn’t consider the details of financing our purchase until *after* we’d found the home we wanted to buy (I know, ironic isn’t it?) But because the asking price was above what we thought we could afford we did not make an offer (we didn’t expect to qualify for a loan that big.) As it turned out we were well qualified for that amount but by then it was too late... the home was already under contract.

Today, in spite of the large selection of homes, there are still pockets of tight supply in certain price ranges. The low inventory (in these cases) has made home buying highly competitive. To compete, buyers should get pre-approved for a mortgage. The buyer is seen as more stable, has greater influence in negotiating a purchase price, and can act quickly when they find a home they really love. A pre-approved homebuyer is considered almost as strong as a cash buyer.

There are two parts to mortgage approval: 1) approval of the borrower, and 2) approval of the property. Mortgage pre-approval is a process whereby the borrower is approved for a specific mortgage amount. The approval is usually good for a period of time. A property approval is one with satisfactory appraisal and a clear title report. Final mortgage approval also requires a purchase agreement that is signed by the buyer and the seller.

For advice on getting the very best financing for your home or pre-approval for a mortgage (or even refinancing), please **call me at (757) 353-2786**.