

# Vijya's Home News

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## Diversifying Investments and College Planning

*Here's a quick story of how we helped one family diversify and grow their real estate assets and would likely be able to help you or anyone you introduce us to.*

Many parents work hard to save money for their kid's college years - sometimes even before their child is born! My client wasn't any different. After years and years of saving, their son was awarded a full scholarship for school. They found themselves in a place of not knowing what to do with the money they'd saved for their "child's future" since it was no longer needed for schooling.

The answer became clear when they began researching living options. They decided to use the money to buy a home for him to live in. We were able to find him a great two-bedroom condo near to the university so that he wouldn't waste a lot of time on commuting and since the condo association takes care of the external maintenance too - he also didn't waste time with that type of care and ultimately had just as much time to focus on his studies as if they'd funded rent on an apartment or dorm fees.

Owning the condo brought new lessons of responsibility, management and care of space. It also became a nest egg for him; allowing him to build great credit and a solid equity source and ultimately either provide him an extra income source as a rental or an advantage with his next home purchase.

The long-term investment makes a lot of sense. The alternative is to spend money towards rent or dorm fees and not having the opportunity for your money to grow and maybe even earn. One family a friend of mine knows bought a condo near a university and sent all four of their kids to that school and housed them all at the condo. Once the kids all had their degrees they turned it into a rental for a passive income source. At the end of college, the parents had an investment that they can either keep and continue to rent or sell and increase their resources for their retirement.

AND the greatest benefit of all is that the parents get a place to stay anytime they want to visit! 😊

As your Real Estate Consultant for life I make it a top priority to help my clients make the most out of every real estate decision. My extended network of professionals help me strategize with you around all aspects of your investments. As always, I promise to deliver the same outstanding service to your friends, family, and co-workers as I provide to you and appreciate your referrals.



### Don't Forget!

It's time to "spring forward"  
– Daylight Saving Time begins  
March 8, and clocks are turned  
forward one hour.

# Stimulus: \$8k to First Time Homebuyers

President Obama signed the economic stimulus bill back in February. One of the details allows for tax credit of 10% of the purchase price (up to \$8,000) for first time home buyers. This is much better than previous tax credits that only allowed \$7,500 that was required to be paid back over 15 years. So, while it's not quite the \$15,000 tax credit we were all expecting, it is still a good opportunity to take that leap into a first home. Additional details of interest include:

- credit applies to purchases made from Jan 1, 2009 - December 1, 2009
- home purchased must be the principal residence for 3 years or the credit will be recaptured.
- only applies when taxable income for the year is less then \$75,000 (single return) or \$150,000 (joint return).

With so much inventory available in the Seattle area combined with this first home buyer tax credit, it is a really great time to be buying a home!

Let me know how I can help you or your circle of friends, family, and associates take advantage of this credit AND start their life of homeownership off right.

## How To Reach Your Goals

The conventional wisdom is that if you don't set a goal, you won't get where you want to go. You might be a receptionist who has the goal of one day becoming a novelist, or a construction worker who wants to own your own company. You dream about it and have confidence that you can do it. Yet day after day you go to your job, and the book you mean to write never gets written; the company you mean to run never gets started. It's a common problem: We set our goals, but then don't know how to get from here to there.



### Can You “Rebuild” Your Brain?

Up until about 10 years ago, it was believed that we were born with a fixed number of brain cells that eventually died out. Now scientists know that brain cells regenerate throughout our lives. And one thing seems clear: To keep the sharpest memory you can for as long as you can, get moving. Aerobically, that is.

Studies have shown that people who engage in aerobic exercise perform better cognitively, show increased brain volume, and demonstrate lower rates of dementia. That's because exercise actually encourages neuron generation in the part of the brain that processes memories.

Artist and scientist Leonardo da Vinci was fully aware of this tendency in himself and in others who were learning to paint. Here's what he had to say to those who aspired to greatness: “We can only comprehend one thing at a time. Let us suppose that you were to glance over the whole of this written page: You would instantly judge it to be full of various letters but you would not in that time recognize what the letters were, nor what they might mean. And so you have to proceed word by word, and line by line, if you wish to gather information from these letters. Again – if you wish to climb to the top of a building you will have to go up step by step, otherwise it will be impossible to arrive at the top.”

# GreenlakePerfection.com



Modern day TangleTown Craftsman (1906) has been beautifully remodeled from top to bottom! Classic detailing with etched glass, boxed beamed ceilings, crown moldings & inlaid hardwood floors. Hand painted mural in formal entry leads to formal living & dining rooms with inlaid hardwood flooring. Chef's kitchen with flamed granite tops and SS appliances adjoins family room and guest bath! 3 large rooms & closets with full bath on top floor. Media room, 4th bedroom/den, wet bar, utility, and new 3/4 bath on lower. Huge, flat backyard, detached garage. Walk to Zokas, Mighty-O Donuts & Greenlake! **\$849,000**



# Help us spread the love!

We are looking to update our service directory and hope you will introduce us to those you trust. Now more than ever my clients need your referrals since another piece of the economic stimulus bill was to allow homeowners (through 2010) will be able to claim a **30% tax credit (up from 10%) for purchases of new furnaces, windows and insulation.**

Our directory covers residential and commercial services (like contractors, plumbers, electricians, landscapers, etc.) to professional services (like lawyers, doctors, consultants of all types, etc.). Whether it's excellent customer support or an outstanding service/product that makes them unique, we want to know about them. Please send us the company name, contact person, and all pertinent contact information.

We will note the information in our directory and refer our clients to the people you trust - just as we hope you trust us enough to introduce us to those you know needing real estate assistance. It's our goal to keep our clients happy and know we are providing them the best customer service possible.

Thank you!



## Kids and Commercials

The number of television ads your children see in one year might surprise you.

According to The Henry J. Kaiser Family Foundation, children ages two to 11 are exposed to an average of 20,000 television ads per year. Of those ads, the average number of food ads is 5,600 per year: 28 percent (1,568) are for restaurants and fast foods; 24 percent (1,344) are for desserts, sweets, and snacks; and 17 percent (952) are for cereals.

## Going Batty

Our relative, the bat (the only flying mammal), eats 50 percent or more of its weight in food every night. Imagine a man of 180 pounds eating 30 pounds of food at each of his three square meals each day! For most of the bats in the eastern United States, the food of choice is insects. But in other parts of the world, bats feed on fruit, spiders, fish – even other bats.

The largest bat is the flying fox of Asia and Australia with a wingspan of about six feet. It weighs over two pounds and eats fruit. The smallest bat is the insect-eating hog-nosed (or bumblebee) of Thailand. With a wingspan of six inches and weighing in at two grams (about the weight of a dime), they can hover like hummingbirds.

And here's one more bat fact you may not know: Many important agricultural plants, including bananas, bread-fruit, mangoes, cashews, dates and figs, rely on bats for pollination.



# Shall We Celebrate Spring?

The first day of spring is March 20, but as writer Henry Van Dyke put it, "The first day of spring is one thing, and the first spring day is another. The difference between them is sometimes as great as a month!" Here are some more quotes, in celebration of spring:

Spring unlocks the flowers to paint the laughing soil.  
– Reginald Heber.

I will always plant a large garden in the spring. Who can resist the feelings of hope and joy that one gets from participating in nature's rebirth?  
– Edward Giobbi

Spring is when you feel like whistling even with a shoe full of slush.  
– Doug Larson

Science has never drummed up quite as effective a tranquilizing agent as a sunny spring day.  
– W. Earl Hall

Never cut a tree down in the wintertime. Never make a negative decision in the low time. Never make your most important decisions when you are in your worst moods. Wait. Be patient. The storm will pass.  
The spring will come.  
– Robert Schuller

My favorite weather is bird-chirping weather.  
– Loire Hartwould

If we did not sometimes taste of adversity, prosperity would not be so welcome.  
If we had no winter, the spring would not be so pleasant.  
– Anne Bradstreet

No winter lasts forever; no spring skips its turn.  
– Hal Borland

It was one of those March days when the sun shines hot and the wind blows cold:  
When it is summer in the light, and winter in the shade.  
– Charles Dickens

Spring is nature's way of saying, "Let's party!"  
– Robin Williams

## Wishing you all the joys that spring can bring.

# How To Control Your Debts

If you feel you have a debt problem that's ballooning out of control, what should you do? According to financial advisers at MasterCard.com, you should be honest with yourself. Admitting that you have a problem and that you're going to have to solve it is essential for starting the work you need to do.

Once you've gotten through that stage, try these tips for assessing the problem, minimizing the damage, and getting started on another financial chapter of your life:

- Write down all your debts and monthly expenses.
- Come up with a budget that's realistic. You'll need to cover your expenses and begin to pay off your debt. Devise a plan, and stick to it.
- Curb spending. Wrestle with this question before purchasing anything: Is this something I "need" or "want"?
- Accept that paying off debt is difficult, and try to avoid becoming discouraged.
- Stay focused on living a debt-free life and how great it will feel when you get there. Be determined to achieve your goal.



**Can  
Whole Grains  
=  
A Smaller Waist  
?**

If you want to reduce your waist size, it could be as simple as buying the right whole grain cereal or bread. In a recent Penn State study, researchers found that people who were counseled in healthy eating and exercise lost weight, but those who were advised to get their grain servings from whole grains rather than refined grains lost significantly more weight in their abdominal region.

Foods that can be beneficial for waist circumference loss include oatmeal, whole grain cereal, brown rice, whole wheat pasta, and snacks such as granola bars, popcorn, and whole wheat crackers. Foods in which at least 51 percent of the grain comes from whole grains are recommended.

## Hangars Hang Around

According to Bob Kantor, CEO of HangerNetwork, a company that makes recycled paper hangers for clothing, 3.5 billion wire hangers wind up in landfills each year – and they can take over 100 years to degrade.

If your dry cleaner doesn't use the new paper hangers yet, return your wire ones to the cleaners (local law permitting).

Each hanger costs about eight cents, so they'll be happy to take them. Two more ideas: Most thrift stores need wire and plastic hangers; when buying new clothes, leave the hangers at the store.

# March is Women's History Month

March is Women's History Month (in the U.S.; in Canada it's October), a time to "re-examine and celebrate the wide range of women's contributions and achievements, which are too often overlooked in the telling of our history."

Regardless of when or where you celebrate, here are some great places to get started: museums devoted to women's history, including:

**The National Museum of Women in the Arts**, the only museum in the world dedicated exclusively to recognizing the contributions of women artists; visit [www.nmwa.org](http://www.nmwa.org).

**The National Cowgirl Museum and Hall of Fame**, the only museum in the world dedicated to honoring women of the American West who have displayed extraordinary courage and pioneer spirit in their trailblazing efforts; visit [www.cowgirl.net](http://www.cowgirl.net).

**The U.S. Army Women's Museum**, the only museum in the world dedicated to Army women, honoring women's contributions to the Army from the Revolutionary War to the present; visit [www.awm.lee.army.mil](http://www.awm.lee.army.mil).

**The International Women's Air and Space Museum**, dedicated to the preservation of the history of women in aviation and space, and the documentation of their continuing contributions today and in the future; visit [www.iwasm.org](http://www.iwasm.org).

## March Quiz Question

The saguaro cactus is native  
only to which desert?

Check out our blog to find the  
answer and secret passcode.  
Email or call us with the secret  
passcode to be entered into a  
drawing for a \$25 gift card.

[www.vijya.com/blog](http://www.vijya.com/blog)

## Calendar of Events

### March

6 Built Green Conference

8 Daylight Savings Time:  
**Spring Forward!**

17 Saint Patrick's Day

20 First Day of Spring

21 Prosthetics Outreach Founda-  
tion Auction

28-29 Green Festival

### April

1 April Fool's Day

1-30 Skagit Tulip Festival

9 Passover

12 Easter

18 Climate Day for Kids

24 Arbor Day

### May

3 West Seattle  
Sustainability Festival

5 Cinco de Mayo

10 Mother's Day

16 Armed Forces Day

25 Memorial Day

31 Chaya Dinner & Auction

# Volunteer With Us At Operation Nightwatch

Vijya & Associates would like to share with you a volunteer opportunity we've been participating in for several years now: Operation Nightwatch (<http://www.seattlenightwatch.org>; 206-329-2099) - a ministry in Seattle's central district. On the 4th Tuesday of every other month, Vijya & Associates makes a trip to Costco to buy enough food to feed dinner to 100+/- people. We then collect at Operation Nightwatch to make and serve the food to the Operation Nightwatch community.

Operation Nightwatch is a Christian ministry seeking to meet the physical, social, psychological and spiritual needs of Seattle's night community. They provide emergency dispatch to shelters, hotel vouchers for families, meals, blankets and pastoral care for those in need. Their services are free of charge and funded principally by contributions from individual donors.

If you are interested in helping or want more information, please let me know. Giving back to the community is one way we show that we truly care!

Vijya & Associates  
206-418-6260, [vijya@vijya.com](mailto:vijya@vijya.com).

**Here is our Operation Nightwatch volunteer schedule for 2009.  
March 24th, May 26th, July 28th, September 22nd, November 24th.**

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**VIJYA & ASSOCIATES**  
**Real estate. Real relationships.**