

# Vijya's Home News

Vijya &amp; Associates

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## Double the Investors. Double the Gain!

*Here's a quick story of how we assisted in helping make one smart financial decision doubled in good fortune for two people.*

Two friends found themselves having the same conversation over and over about how each wished they could be done with paying rent and start spending that same money on personal real estate. They understood that renting was a poor use of their funds and money put into it never had the potential to grow. Single and in their mid 30s, they came up with a plan to invest in a fixer-upper together - capitalizing on each other's skills and resources to buy a home. They consulted with a real estate attorney to ensure their partnership would be amicable and sound. Because of their combined financial resources, we were able to place them in an inexpensive home, with great potential in a great neighborhood. Over the course of five years, they made improvements to the home and just after finishing their class A kitchen remodel, sold. Each made a nice profit from the endeavor. And now, because of their forethought, they each own their own fabulous homes with their families.

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.



## Save the Date!

Vijya & Associates will be hosting their

13<sup>th</sup> Annual Client  
Appreciation Picnic  
Sunday, July 19!

Lots of fabulous food, games, kiddo activities including a bouncy house, and even door prizes!

## Don't Forget!

**May Day** is approaching!

May Day was also celebrated by some early European settlers of the American continent. In some parts of the United States, May Baskets are made. These baskets are small and usually filled with flowers or treats and left at someone's doorstep. The basket giver would ring the bell and run away. The person receiving the basket would try to catch the fleeing giver. If they caught the person, a kiss was to be exchanged.



So get your smooches ready!

# Affordable Refinance for Your Home

The tax credit we talked about in our last newsletter for first-time home buyers had an additional aspect we were unaware of at printing. This part has to do with affordable refinancing.

It is designed to help homeowner who are up-to-date on their mortgages refinance at today's lower interest rates even if their home's value may have fallen. This plan allows for rate and term refis up to 105% loan-to-value. This may help as many as 4-5 million homeowners who have loans with Fannie Mae or Freddie Mac take advantage of today's low rates or change an adjustable mortgage to a more stable fixed rate mortgage.

Of course there are many details involved with this program, so please call a mortgage lender to discuss how or if you can participate. They should be able to help you navigate your way through today's ever-changing home and mortgage environment.

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## The Wit of Winston

British Prime Minister Winston Churchill will always be remembered for his quick wit and succinct comebacks. Someone once remarked to him, "Who would want to live to be 90?" Churchill's reply: "Everyone who is 89."

## Is he a "POA" or an "AIF"?

Power of Attorney = Attorney In Fact

That's right, they are synonymous. Either term may be used to identify a person who is signing or acting on behalf of someone else.

So, if Mary Williams is leaving town and wants her husband, David Williams to buy or sell a property while she is gone, this is how David would sign or initial any paperwork:

*Signature:* Mary Williams by David Williams, her attorney-in-fact

*Initials:* MW by DW, POA

[reprinted with permission from Heather Erickson, EscrowLink.net, (206) 633-1921]

## 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!



# in-fremont.com



A vibrant townhouse development with a deep green commitment. Smack dab in the *Center of the Universe*, this project offers an urban sophisticated approach to site and design and uncompromising integrity in its construction.

These custom style homes offer an honest use of materials and sensitivity to the natural and local environment. The open plans, floor to ceiling windows, chic detailing, and a strong commitment to the environment, contribute to this project's integrated approach and thoughtful design. Walk or bike to everything. Each has three floors, 2-3 bedrooms, and 2-3 baths. Range from 956 sq.ft. to 1,607 sq.ft. and between \$439k - \$619k.



Keep up-to-date on real estate news and local activities on our blog at: [www.vijya.com/blog](http://www.vijya.com/blog)

# The Marvels of a Mini

Having a tough day? Maybe traffic is stressing you out or the kids just cut each other's hair... what ever it is, try taking a mini-meditation break, suggests Kathleen Hall, founder of The Stress Institute. You can do a mini-meditation nearly anywhere – while you in line at the store or waiting for a meeting to start. A *mini* takes only about one to three minutes.

Here's how you do it: Take a breath and, if you are able (use discretion), close your eyes. Now take several deep breaths and repeat a short affirmation that is meaningful to you, such as "I am calm" or, "I'm letting go." If you're in a public place visualize the words or whisper them softly as you exhale. After a couple of minutes, you should be able to notice a shift in your energy.

Keep in mind, Hall says, that tension is sometimes simply exhaustion, and giving yourself the space to relax can re-energize you and clear your head.

## Tips for Condo Buildings in Litigation

As a resource for sellers and buyers of units in condominium buildings in litigation, I have put together an info piece that gives some initial tips on how to manage such a sale or purchase. To learn more, go to my website: [vijya.com/condo\\_info.html](http://vijya.com/condo_info.html)

## "To Educate and Empower"

On Thursday, April 23, millions of workplaces, employees, parents and children will celebrate "Take Our Daughters And Sons To Work Day."

The theme for this year's event is Building Partnerships To Educate And Empower, and the goal is to "encourage girls and boys to dream without gender limitations, and to think imaginatively about their family, work and community lives," according to the foundation Web site, [www.daughtersandsonstowork.org](http://www.daughtersandsonstowork.org).

## There's a Reason for Rules!

While keeping your kids active is a good thing, you might want to make sure they know the rules of the game when they're playing sports, says the Nationwide Children's Hospital.

In a two-year period, an estimated 98,000 sports injuries were caused by an action ruled illegal by referees or disciplinary committees. All told, 6.4 percent of high school sports-related injuries were due to illegal activity. The highest proportion of those injuries: girls' basketball (14 percent), girls' soccer (almost 12 percent), and boys' soccer (11 percent). The bottom line: Pointing out illegal activity to young sports players and encouraging them to modify their behavior could reduce their risk of injuries.



**May 30, 2009**

Join Vijya, her friends, and several hundred other walkers on Saturday, May 30, 2009, at Seattle's Seward Park, as we carry water in support of communities in need of clean drinking water.

Photos from my 2008 team:



my brother-in-law and niece.



Diana and her son.

Individual and team participants will convene at Noon (q1pm start time) to try to carry 5 gallons of water for 5 kilometers along Lake Washington Blvd., the average walk made by women and children in poor countries who lack access to safe, convenient water supplies. All ages welcome!

*More About:* Water 1<sup>st</sup> is a Seattle-based organization whose mission is to serve families in the poorest communities in the world as they implement community-managed projects that integrate water supply, sanitation, and health education.

Water 1<sup>st</sup> currently has projects in need of funding in some of the poorest regions of the world – the urban slums of Dhaka, Bangladesh; The Sunderbans in West Bengal, India; the community of Chimisal in the Southern Lempira District of Honduras; and the community of Gonbisa Kussaye in the Oromia Region of Ethiopia.

The lack of access to safe drinking water and sanitary latrines is the top public health problem in the world and the number-one killer of children in the world. Lack of access to clean water has a devastating effect on women and girls who are traditionally responsible for water collection.

Water 1<sup>st</sup> wants to unite people to fight this worldwide, silent catastrophe. We believe the global water crisis will be solved when we build a community of concerned individuals and motivate and mobilize them to take simple, effective actions.

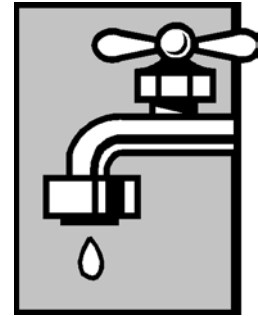
People living in extreme poverty have many needs, but we believe water comes 1<sup>st</sup>. Water projects are the foundation on which strong communities are built. Through provision of sustainable water, sanitation, and health projects, our goal is to address the most fundamental issues of childhood death, poverty and gender equality. [text sourced straight from Water1st.org]

**Email me for information on how  
you can get involved  
or to donate to my team!**

# April is Earth Month: How to Save Money AND the Planet!

Conserving water isn't just good for the planet – it's good for your wallet, too. Here are 12 ways you can reduce your water consumption:

- Don't let the water run when rinsing your dishes. Fill one sink with wash water and one sink with rinse water. Use a dish washing machine whenever possible to save even more water.
- Adjust your sprinklers so they're watering your lawn and not the sidewalks, fences, or street.
- Water your garden and lawn in the morning or evening when it's cooler to minimize evaporation.
- Run your washing machine only when it's full. This can save up to 1,000 gallons of water per month. Make a bigger impact with a front loading washer.
- Use your garbage disposal sparingly. Compost instead! The City of Seattle and other areas accept food waste mingled in with your yard waste pick up.



## Spring Cleaning Can Reduce Fire Hazards

The Alameda County Fire Department in California says that thorough spring cleaning can reduce fire hazards around the house. "Clear out attics, closets, and basements that are stuffed with items that may feed a fire. Old mattresses, boxes, linens, and papers are perfect places for a fire to start."

The State of WA has a new recycling program for household goods and electronics. Call 1800RECYCLE (1-800-732-9253) or go online at <http://1800recycle.wa.gov> to see what's available in your city and neighborhood.

- Wash fruits and vegetables in a pan of water instead of under running tap water.
- Use organic mulch around plants to retain moisture.
- Use a broom instead of a hose or power washer to clean your driveway.
- Shorten your shower time by just one or two minutes to save up to 150 gallons of water per month.
- Put food coloring in your toilet tank. If you see it seep into the bowl without flushing, there's a leak in the tank. Fix it and you can save up to 1,000 gallons of water per month. Better yet, recycle your older toilet and replace it with a new generation low-flow or dual flush toilet.
- Turn faucets off tightly after each use.
- Designate one glass per person to use for drinking water throughout the day to reduce the number of glasses going into the dishwasher.

## May Quiz Question

What is the longest snake known in the modern world?

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)

*If your ship doesn't  
come in,  
swim out to it.  
- Jonathan Winters*

### May 30 Benefit for Chaya and Water 1<sup>st</sup>

The WAR room (9<sup>th</sup> & Pine) is hosting an event to benefit both **Chaya and Water 1<sup>st</sup>** — two of my favorite organizations!  
Event starts at 9pm. \$20pp, until 11pm - after that \$30pp. RSVP would be appreciated at [vijya@vijya.com](mailto:vijya@vijya.com)  
206.418.6260

## Calendar of Events

### May

- 1 May Day
- 3 West Seattle Sustainability Festival
- 5 Cinco de Mayo
- 10 Mother's Day
- 16 Armed Forces Day
- 16 Chaya Dinner & Auction
- 25 Memorial Day
- 30 Carry5 Walk
- 30 Benefit for Chaya & Water 1<sup>st</sup>

### June

- 7 Full Moon
- 14 Flag Day
- 20 Fremont Solstice Parade
- 21 Father's Day
- 21 Summer Solstice

### July

- 4 Independence Day
- 4-5 Lk Union Wooden Boat Festival
- 9-12 Kent Cornucopia Days
- 11 Milk carton Derby
- 19 VIJYA's PICNIC!!!
- 25 Seafair Torchlight Parade

# 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).

**Operation Nightwatch volunteer schedule for 2009:  
May 26th, July 28th, September 22nd, November 24th**

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