

# Vijya's Home News

Vijya &amp; Associates

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## Estate Planning - Now!

With the risk of sounding like an overly concerned relative of yours, estate planning is important to consider early. Don't wait until you or your partner are sick or incapacitated to start the conversation. Estate planning takes time and focus. Those situations are stressful enough on their own right without having to add the responsibility and time involved making decisions about your estate. Thinking ahead of the need allows you to establish a plan for varying circumstances; for instance one scenario might establish how to liquidate resources to pay for extraneous costs. Another might be set to reduce the tax impacts on heirs. I have helped clients develop both scenarios for their estates by providing thorough market analysis and referring them to either lawyers or accountants to best advise them on their general plan.

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



## May Quiz Question

What is the state fossil of Montana?

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)

Vijya & Associates invites you and your family to our

**13<sup>TH</sup> ANNUAL**

### Client Appreciation Picnic

Sunday, July 19, 2009

Woodland Park, Picnic Shelter #1

11am-4pm

- Bounce House, Face Painting, Pinatas
- Volleyball, Kickball, & Hula Hoop Tournaments
- Raffles
- Henna
- Tarot Card Readings
- Chair Massage
- Tasty Pabla Indian Cuisine



**FAMILY FUN!**



Thanks to all my friends and family who came out to support Water 1st's Carry 5 Walk on May 30. Over 450 people raised \$35,000... Outstanding!!

## Flow Low and Save

Low flow toilets got a bad rap when they first came on the market - and rightfully so as their flushing ability left a lot to be desired. However now, they are a great alternative to the bulky, high-water-consuming (up to 7 gallons per flush!) versions of ol'.

Now you can find toilets with 1.6 gallons per flush (GPF) AND LESS! that work perfectly and save the average household as much as \$50-100 a year on water and wastewater bills.

And if that isn't incentive enough, rumor has it that various water districts are or will be providing residential incentives to soften the up-front cost (many commercial incentives are in place.) Check with you local water district.

## Another FAQ About Title Insurance

*What does title insurance insure?*

Title insurance offers protection against claims resulting from various defects (as set out in the policy) which may exist in the title to a specific parcel of real property effective on the issue date of the policy.

For example, a person might claim to have a deed or lease giving them ownership or the right to possess your property. Another person could claim to hold an easement giving them a right of access across your land. Yet another person may claim that they have a lien on your property securing the repayment of a debt. That property may be an empty lot or it may hold a 50-story office tower. Title companies work with all types of real property.

## 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) 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!

# Kirkland Wonderful

Modern and stylish with outstanding westerly views, this 2 story with daylight basement home is perfect for families and big-style entertaining. The house features posh luxuries such as a fabulous fiber optic lit spa with a waterfall & a professionally designed and maintained yard, a wine cellar, and a mud room, as well as California walk-in closets and a glass panelled deck. With hardwoods exceptional detailing, and hi-fi systems throughout, this house can be furnished for high style entertaining, simple living, or anything in-between!

\$1,225,000  
5 bedrooms; 4.75 baths  
4,260 sq.ft.

For more information about this beautiful Kirkland property, please visit <http://www.vijya.com>



## Calendar of Events

### June

- 20 Fremont Solstice Parade
- 21 Walk for Rice
- 21 Father's Day
- 21 Summer Solstice
- 27 Rock'n'Roll Seattle Marathon
- 27 PowerTool Race/Derby & Artopia - Georgetown

### July

- 4 Independence Day
- 4-5 Lk Union Wooden Boat Festival
- 9-12 Kent Cornucopia Days
- 10-12 W.Sea Hi-Yu Summer Fest
- 11 Milk Carton Derby
- 11 Wallingford Seafair Street Fair & Kiddie Parade
- 11-12 Chinatown-Int'l Dist. Festival

**19 VIJYA's PICNIC!!!**

17-19 Kirkland Uncorked

25 Seafair Torchlight Parade

25-26 Ballard SeafoodFest

### August

- Jul 31-2 Seafair Weekend
- Jul 31-2 Umoja Fest-African Heritage
- 14 Central Puget Sound Sq. Dancers
- 16 The Danskin Seattle Triathlon
- 22 Central Area Community Festival
- 22 Tibet Fest - Seattle Center

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

# 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!

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

**VOLUNTEER OPPORTUNITIES IN 2009 ARE DWINDLING!**  
**Mark your calendars today for either or all of these dates:**  
**July 28<sup>th</sup>, September 22<sup>nd</sup>, November 24<sup>th</sup>**

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