



Bruce's Neighborhood Greetings

March 2010

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WHO SAYS YOU CAN'T BE IRISH?

The day in the month this happens is of course the Seventeenth. St. Patrick's Day has become quite a celebration for us all. Most of us probably have different reasons for partying than the original intent of the holiday. The person who was to become St. Patrick, the patron saint of Ireland, was born in Wales about AD 385. His given name was Maewyn, and he almost didn't get the job of bishop of Ireland because he lacked the required scholarship. Far from being a saint, until he was 16, he considered himself a pagan. At that age he was sold into slavery by a group of Irish marauders that raided his village. During his captivity, he became closer to G-d. He escaped from slavery after six years and went to Gaul where he studied in the monastery under St. Germain, bishop of Auxerre for a period of twelve years. During his training he became aware that his calling was to convert the pagans to Christianity. His wishes were to return to Ireland, to convert the native pagans to Christianity. But his superiors instead appointed St. Palladius. But two years later, Palladius transferred to Scotland. Patrick, having adopted that Christian name earlier, was then appointed as second bishop to Ireland. Patrick was quite successful at winning converts. And this fact upset the Celtic Druids. Patrick was arrested many times, but escaped each time. He traveled throughout Ireland, establishing monasteries across the country. His mission lasted for thirty years. After that time, Patrick retired to County Down. He died March 17 in AD 461. That day has been commemorated as St. Patrick's.

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Watch for the next Rainbow, You never know what you'll find at the end!

Neighborhood Forum

This is the section dedicated to the readers of this newsletter.

From time to time I receive requests from readers for the contact information for Vendors that I have recommended to use around your house. Some of these include:

- Electrician-Greg Richardson (310) 415-9405.
- Handyman-Gary Prince (310) 283-2811.
- Termite inspection/Repair-Magic Care Termite-Rattana Hou (310) 548-6700.
- Roof repair or replacement-ACity Roofing-Andre`-(310) 833-4649.
- Windows/Doors-FivePoint-Avi- (310) 326-4141.
- Painter-Universal Painting-

- Brian Yoon (800) 672-7707.
 - Gardener-Jose Munoz-(310) 350-8257.
 - Gopher elimination-Jeff Roberts-(877)Gophers.
 - Plaster/Stucco repair- Patchers-Robert Hahn-(310) 545-5460.
 - Heating/A/C-P & M Mechanical-Paul-(310) 530-6642.
 - Real Estate loans-Wholesale Capital Corp.-Ed Hoffman-800-683-4481.
- Remember to let these vendors know how you heard about them. Please provide feedback about your satisfaction with the services you received.
- You can contribute your thoughts and ideas by e-mailing to my box information below.



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Irish Oatmeal Scones

Ingredients:

½ cup currants
 1-1/4 cups flour
 1 tsp. baking powder
 ¼ tsp. salt
 ¼ cup sugar
 ½ tsp. baking soda
 1 stick butter
 1 cup oatmeal
 1/3 cup buttermilk
 melted butter and
 coarse-grained sugar

Preheat oven to 375° F. Place currants in a glass measuring cup and cover with boiling water. Cover, and let stand. In a large mixing bowl, combine first 5 dry ingredients. Cut in butter with pastry knife until it resembles coarse meal. (A food processor can be used.) Add oatmeal and drained currants. Stir in buttermilk until dough is barely moistened. Turn dough onto floured board and knead 6 to 8 times. Shape dough into a circle, place on an ungreased baking sheet and score into 8 wedges. Brush top with melted butter and sprinkle with coarse-grained sugar. Bake for 15 minutes.



Foreclosures Are Down-Don't Believe It!

To listen to the news lately, foreclosure activity is slowing down. The truth is that while more home owners are staying current on their home loans these days, quite a lot are still in trouble. I expect to see continued foreclosures for at least the next two years. This includes the group of Short Sale homes as well. I believe a key to housing is the JOBS outlook. Until people begin to re-gain security at their place of employment, major purchases (which includes homes) will take a back seat. In addition, I expect to see a spike in the wrong direction in unemployment filings with the summer months as the Census will be concluding and a lot of people will be out of work again! In the South Bay prices are stable and inventory is low!

Have You Heard of The Nissan Leaf?

Nissan is calling its new electric car—the Nissan Leaf—the "world's first affordable, zero-emission car." And they could be right.

Unveiled on Aug. 2, 2009, the Leaf is a medium-size all-electric hatchback that seats five adults and has a range of 100 miles. Pricing was not announced (although the company previously hinted at a price around \$30,000.) Nissan's press release offered a few additional details:

- The Nissan Leaf will go on sale in late 2010.
- Nissan Leaf is powered by laminated compact lithium-ion batteries, which generate power output of over 90kW, while its electric motor delivers 80kW/280Nm.
- Driving range is expected to be 100 miles between full charges. Nissan Leaf can be charged up to 80 percent of its full capacity in just under 30 minutes with a quick charger. Charging at home through a 200V outlet is estimated to take approximately eight hours.
- Nissan Leaf's frontal styling is characterized by a sharp, upright V-shaped design featuring long, up-slanting light-emitting diode (LED) headlights that employ a blue internal reflective design. The headlights are designed to cleverly split and redirect airflow away from the door mirrors, thus reducing wind noise and drag. And, the headlights consume just 10 percent of the electricity of conventional lamps.
- Nissan Leaf employs an exclusive advanced IT system. Connected to a global data center, the system can provide support, information, and entertainment for drivers 24 hours a day. The dash-mounted monitor displays Nissan Leaf's remaining power - or "reachable area" - in addition to showing a selection of nearby charging stations. Another state-of-the-art feature is the ability to use mobile phones to turn on air-conditioning and set charging functions - even when Nissan LEAF is powered down. An on-board remote-controlled timer can also be pre-

programmed to recharge batteries. No longer an amorphous concept, Nissan's electric car can now be stacked up against other plug-in cars and hybrids for its look and feel, features, and likely cost. The reviews from the blogosphere—usually an irreverent crowd—were mixed. The Nissan Leaf's closest comparable future all-electric car is the Ford Focus EV. The two vehicles are remarkably similar in size and capabilities. Both vehicles are expected to offer 100 miles in driving range. The Nissan Leaf's lithium ion battery pack has a capacity of 24 kilowatt hours, while the Focus EV holds 23 kilowatt hours of energy. Both vehicles will carry five passengers and measure 175 inches in length, while the Nissan Leaf has a longer wheelbase by about three inches. Although the Nissan Leaf, due in late 2010, is expected to beat the Ford Focus EV to the market by about one year, it's likely that the Leaf's first customers will predominantly be fleets. In other words, the two vehicles will become available roughly in the same time frame. Official pricing has not been released for either vehicle, but both are expected in the \$30,000 range. The distinguishing characteristic could be design—pitting the established look of the Ford Focus against the purpose-built Nissan Leaf. (Ford has not confirmed if the Focus EV will differ from the conventional Focus.) When we spoke last November with Mark Perry, Nissan's director of product planning, he said, "We want to make sure [the design] is iconic, as something different, unique and futuristic. Think about this, a full charge will cost about \$3.25 and will enable you to travel up to 100 miles. This compares to a cost of about \$20 for the same 100 miles with a car getting 20 miles/gallon!



Reduce Road Rage

Road rage is a cultural phenomenon that has been described as “a motorist's uncontrolled anger that is usually provoked by another motorist's irritating act and is expressed in aggressive or violent behavior.” People experiencing road rage may face increased health risks that come from high levels of stress, tension and anger. In addition to the toll stress takes on the “rager's” body, the increased risk of a car accident due to road rage puts *all* drivers at risk. If you experience road rage, here are some techniques to help avert a confrontation:

- Always be polite and cautious, even if others are not extending you the same courtesy, and don't retaliate.
- Avoid creating a situation that may provoke another motorist, and don't make inappropriate hand or facial gestures.
- Don't take another driver's behavior personally – they're likely expressing frustration with a totally unrelated problem or situation.
- Never make eye contact with an angry driver, and put as much distance between you as possible.
- If you are being harassed or followed, drive to the nearest police station. Remember, you cannot change other motorists' driving habits, but you can control your reaction.

Are Home Warranty Plans Right For You?

Home warranty protection is important and something I recommend for all my clients. Home warranties provide protection from the cost and hassle of system and appliance repairs. It's true that many home warranties appear to be similar, but the difference can be found in the *service*. One of the home warranty companies I recommend is Old Republic Home Protection. These warrantees have a deductible of \$55 per call. For more information, call (310)532-1201, #3.

Contact Information:

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Brain Teasers Luck O' the Irish!

1. St. Patrick wasn't Irish.
 - a. True
 - b. False
2. St. Patrick changed Ireland's national color to green.
 - a. True
 - b. False
3. A leprechaun is really an Irish
 - a. shoemaker
 - b. thief
 - c. Magician
4. Why does the leprechaun wear green?
 - a. He loves the color
 - b. A form of camouflage
 - c. Because he felt it was lucky
 - d. It was the only available dye for cloth at the time
5. Kissing the Blarney Stone is supposed to give you what?
 - a. Moist lips from the dew on the rocks
 - b. Good luck in love
 - c. The gift of “gab”
 - d. Warts



Kissing the Blarney Stone!

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ANSWERS: 1–a. (St. Patrick was born in Scotland); 2–b. (during St. Patrick's time the national color was blue. Green wasn't chosen until the 19th century.); 3–a; 4–b; 5–c



Up To \$8K Tax Credit For Home Buyers!

Included in the latest extension is a modification to the tax credit being offered to First Time Home Buyers. Buying a primary residence will get you a tax credit of \$8K (must be under contract by 4/30/10 and close escrow by 6/30/10 unless Congress creates another extension). Changed from the previous program, current home owners for five of the past eight years qualify for a \$6500 credit. If you have thought about selling your home and uplegging while interest rates remain low, this is a great time to do so. I can make the process an easy one for you. Or if you know of anyone who might be thinking of selling I would appreciate you forwarding my contact information to them so we can set up a no obligation consultation. The question that I hear often from future Buyers is “Have we hit bottom yet?” The focus should be on interest rates. Unless a Buyer is paying cash for the home, the interest rate and monthly payment are the most important criteria. We are at 2004 pricing levels. In my opinion we won't see prices go much lower. There are programs such as Project Hope that Lenders are using to keep people in their homes. If this does what it is intending to, then I see fewer houses coming to market through foreclosure and short sale. Supply and demand will cause prices to both stabilize and start rising. Real Estate used to be a series of cycles; those are a thing of the past. The best time to buy Real Estate is when it is financially and emotionally possible to do so! You don't have to have perfect credit either! I have access to programs that can help. This is helpful for those looking to purchase properties with prices lower than the jumbo loan limits (\$729K) with as little as 3.5% down. It costs nothing for you or your buyer/seller referral to learn what I can do for you, so pick up the phone and begin the journey!

They're Back!

We are now entering the third month of the new year. With this first quarter comes many things. One such thing is the preparation of our taxes from 2009. Another thing that comes this time of year is "Gophers". A number of you may remember the problems we were having a few years ago with the pesky rodents. You know you have them when mounds of dirt mysteriously appear in your lawns, flower beds and shrubs. They will burrow and make tunnels throughout your property. If left alone, they can destroy the areas. We had one gopher as it turned out. But this lone rodent was able to do the work of dozens. I must hand it to them for their work ethic. That is the only kind thing I can say about them though. Those of you who have gophers should address the problem right away and eliminate it. I highly recommend Jeff Roberts to rid you of your problem. He can be reached at 1-877-GOPHERS. As you may recall he was able to catch and eliminate our problem in a matter of two hours. We had hired other trappers and pest removal companies only in the end to have spent a lot of money and get no results. Jeff offers two types of services. The first is the sale of his designed traps which you would place yourself. The second (which is the one I have chosen to use in the past) is to have him come out and personally place traps and eliminate your problem. Either way, I encourage you to address the problem if you have it. Don't wait until your landscaping needs to be replaced!



St. Patrick's Day Pictorial Cont. From pg.1

Much Irish folklore surrounds St. Patrick's Day. Not much of it is actually substantiated. Some of this lore includes the belief that Patrick raised people from the dead. He also is said to have given sermon from a hilltop that drove all the snakes from Ireland. Of course, no snakes were ever native to Ireland, and some people think this is a metaphor for the conversion of the pagans. One traditional icon of the day is the shamrock. And this stems from a more bonafide Irish tale that tells how Patrick used the three-leafed shamrock to explain the Trinity. He used it in his sermons to represent how the Father, the Son, and the Holy Spirit could all exist as separate elements of the same entity. His followers adopted the custom of wearing a shamrock on his feast day. The St. Patrick's Day custom came to America in 1737, first celebrated in Boston. The party night of the year, check out Sully's, Brennen's, and the rest of our local Irish theme Pubs and restaurants. Be sure and have the Green Beer, it is plentiful this night!



St. Patrick's Day Wouldn't Be Complete Without A Leprechaun!



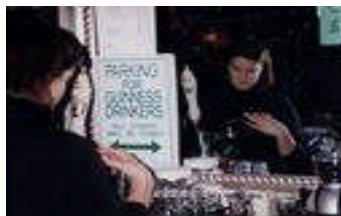
Just Call Me "The Mad Hatter"
Have You Seen My Friend Alice?



I am Irish! Really!
Just check out my hat...



If it wasn't for St. Patrick's Day we would not be able to wear these sweaters!



When Irish Do As The Irish Do-
Drink Plenty Of Guinness!