



# Bruce's Neighborhood Greetings

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## July 4th~Independence Day Is Here!

Sunday, July 4th, marks the day that we all recognize this great country we are so thankful to live in and enjoy.

A large number of us may fly our flag proudly in front of our homes. It is with this in mind that I contribute below:

### Proper Patriotism

Throughout American history both men and women have fought to make sure that the American flag was the symbol of a free nation, unparalleled by any other. To maintain the integrity of this symbol, in 1942 Congress created a federal code outlining the standards for handling and displaying Old Glory. To ensure that the flag is treated with proper respect follow these general rules.

- \* An American flag should hang from an angle when placed on your house, window sill or balcony and never touch the ground. The union or canton (rectangle with the stars) should always be at the peak. The only time it may be lower is when the President declares the flag to fly at half-staff.
  - \* If a flag is displayed against a wall or in a window make sure that the union is viewed on the left.
  - \* A flag should not be used for any other purpose such as drapery, ceiling decoration or a bed spread.
  - \* When displaying the flag on your car, make sure to securely hang it on the right side of the vehicle.
  - \* A lapel pin should always be placed on your left side, near your heart.
- If your flag ever becomes worn or tattered, remember not to just discard. Take it to a flag reseller.



*As Flag Day passes, we have another opportunity to raise our Flag Proudly!*

### Neighborhood Forum

**T**his is the section dedicated to the readers of this newsletter. For my neighbors considering a new roof I highly recommend A-City Roofing (Andre') at (310) 833-4649. Gathering bids for new replacement windows should include a call to Five Points Door and Windows of Torrance. Ask for Avi at (310) 326-4141. Got Gophers-call Jeff Roberts (877)GOPHERS. I recently received two calls from readers who contacted Jeff and were glowing over the results. Thinking about altering telephone jack locations or need cable run in your home, call Gary "The Telephone Man" at (310) 514-8199. Want to lower inter-

est rates or take cash out? Thinking of refinancing your current home loan? Contact Ed Hoffman of Wholesale Capital Corp. at (800) 683-4481. I call him my miracle worker, make him yours! These days finding a good and available Handyman is becoming ever more difficult. If any of you know one and want to refer him to others, please e-mail me his contact information so I can interview him. To contribute to future editions of our neighborhood newsletter, you can e-mail your thoughts and ideas to the information below.



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## Check out 14karatparties.com

Rememer when your Mom had a Tupperware party for friends? How about Pampered Chef? I know you know someone that is affiliated with one or both of these reputable alternatives to the traditional "brick and mortar" offerings. Now comes a 21st century idea that is rapidly gaining speed. Have you seen the ads on television or in the paper urging you to contact them to sell your unwanted gold for \$\$\$? Want to sell your broken and unwanted gold and make some extra cash? Host a gold party. One of our neighbors has embarked on a new career. Todd Matsuoka has become affiliated with 14 Karat Parties. His company will pay you top dollar and 10% of your total party in commission for hosting a party plus 5% for all referrals. Also a great fundraiser for your team, troop, church, etc. If you just want to sell your gold he can arrange a quote for your items. For more information visit: [www.14karatparties.com](http://www.14karatparties.com) or email [toddmats@14karatparties.com](mailto:toddmats@14karatparties.com) or call Todd @ 310-721-8855. Please make sure you deal with Todd when making your inquiries.



## Are Home Warranty Plans Right For You?

Home warranty protection is very important and I recommend for all my clients. Home warranties provide protection from the cost and hassle of system 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, contact me.

## Eat Smarter this Summer

For kids and adults alike, summer sports and outdoor activities make good nutrition more important than ever. Follow these tips for smart summer eating:

- **Get Your Fill of Water.** Adequate hydration is essential to avoid muscle cramps and headaches – and to nourish skin.
- **Lighter is Better.** Eating smaller meals more often is always a good idea, but especially in summer when people tend to miss eating at meal times. Lighter fare is also a good way to get nutrients without excessive calories.
- **Go Fishing.** Fish, along with lean meats, beans, chickpeas and soy products are all high in protein, making them great not only for muscle development, but also for healthy hair.
- **Up Your Fruit Quotient.** To nourish skin, complement your increased water intake with fresh fruit like raspberries, blueberries, and strawberries, all of which have antioxidants and vitamin C.
- **Limit High Calorie Treats.** It's easy to make ice cream a habit during warm weather, but ice cream, not to mention cookies, popsicles, pies and fried desserts, can add fat and calories much faster than increased summertime activity can work them off.

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## Squeezing More from Your Gas Tank

Is your budget choking over the increase in automobile fuel costs? These suggestions will help you stretch your gas dollars:

**Take it easy** — Aggressive driving can lower your gas mileage by 33% on the highway and by 5% around town.

**Act like a tortoise** — Every five miles per hour you drive over 60 mph is like paying an additional 20 cents per gallon of gas. Avoid jackrabbit starts at red lights.

**Clean it out** — An extra 100 pounds in your vehicle could reduce your miles per gallon by up to two percent. It might seem silly but keeping your car clean will help keep the weight down too.

**Shut 'er down** — Idling wastes gas after two minutes; if you anticipate a longer wait, turn the engine off. Though obvious, I should also mention that you should not turn you engine off if you are stopped in traffic unless you are stoped at a railroad crossing or similar obstacle.

**Go cruisin'** — Using cruise control on the highway helps you maintain a constant speed and — in most cases — will save gas.

**Stay tuned** — A finely tuned engine with good timing, new spark plugs, and a clean air filter will have you singing a happier song. You know the old saying: you can pay me now or pay me later from the Fram car parts commercials. Preventive car maintenance will take this thought a long way. Be sure to keep your tires inflated at the proper air pressure as well.



## So Simple Summer Chicken Salad

**2 C. white chicken meat**  
(canned is fine)

**3/4 C. seedless grapes,**  
halved

**1/4 C. walnuts, chopped**

**1/4 C. celery, chopped**

**2 Tbs. shallots**

**1 Tbs. fresh mint**

**3/4 C. mayonnaise**

**Sea salt and pepper to taste**

Mix all ingredients together. Chill and serve on a bed of lettuce or with flour tortillas. For variety feel free to substitute items such as red grapes for green or black grapes; use a spinach wrap instead of tortillas; purple onions diced instead of shallots; cilantro instead of mint and finally you may want to try using pecans in place of the walnuts. This is a can't go wrong meal for the warm nights coming.



If you are working with another Real Estate Professional, please disregard this notice.  
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## Constitution Cogitation

1. During the early 1780s, the authority of the national govt. was vested in:

- the legislative branch
- the judicial branch
- the executive branch
- all of these choices are correct

2. The Constitution was written to make it difficult for the majority of the population to impress their will on the federal government. Which of the following gave the people the most impact on the federal government:

- length of the term of office for federal judges
- length of the term of office for members of the House of Representatives
- choosing the president by the Electoral College
- the method of electing U. S. Senators

3. Which of the following civil liberties, protected by the Bill of Rights, was in the Constitution as originally ratified:

- freedom of religion
- the right to bear arms
- protection against self incrimination
- trial by jury

4. According to the United States Constitution, each of the following may be accomplished by a simple majority vote EXCEPT:

- Congress declares war
- the Senate approves the appointment of a Supreme Court Justice
- Congress passes an immigration law
- the Senate ratifies a treaty



Answers: 1-a; 2-b; 3-d; 4-d

## Great News Recently!

**R**ecently the State of California passed its own First Time Home Buyer Tax Credit. Effective

May 1, 2010 if you are a first time home buyer (defined as someone not owning a property for the past three years or more) you will qualify for a \$10K tax credit (there are income and purchase limit restrictions that must be complied with). The tax credit will be divided equally and credited over a three year period. As long as you own the property for at least two years from the date of purchase you will not have to pay it back. The program is set to expire in August of 2011 or when the funds in the account run out. As we all know, California - like a number of other states - is hurting big time financially. With this in mind, it is estimated that the tax credit resources will run out in the next five months. Thus if you have been on the fence about buying, or someone you know is waiting for the right time, this could be it. Don't let this one pass you by like the Federal tax credit that just expired in April.

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. I am starting to see prices inch slowly upward in our areas. 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. Let's begin the journey together!

# Pageant of The Masters July-August

**T**his year between July 7th, and August 31st, art is on display in picturesque Laguna Beach. For those readers that are allergic to fine art and cultural things like it, there is something for you too! With the aid of incredible lighting effects, art is brought to life! Each night during the summer season at 8:30 the Festival of Arts presents its most famous attraction, the Pageant of the Masters.

What is it? Ninety minutes of "living art" - incredibly faithful art re-creations of classical and contemporary works with real people posing to look exactly like their counterparts in the original pieces. An outdoor amphitheater, professional orchestra, original score, live narration, intricate sets, sophisticated lighting, expert staff, and hundreds of dedicated volunteers have won recognition for the Pageant as the best presentation of its kind. Call ( 949 ) 497-6582 for ticket information. The 2010 Pageant of the Masters Theme is: Eat Drink & Be Merry. Ticket prices start at just \$15 and it is one of the best bargains around this summer. You may want to consider making a weekend vacation out of your visit to Laguna Beach. My wife and I stretch it into a three day getaway, combining the Pageant with the Sawdust Festival. Be sure to check out the fine eating establishments while in town! Debbie and I have our favorites. Sundried Tomato is a must. Romantic yet not too expensive restaurants abound. For convenience you could eat at the Tivoli Terrace located on the grounds of the Pageant of The Masters. Parking can be a challenge so go early. I suggest walking from the shopping area of town to the Festival area. If you get lucky and find a meter parking spot you can save a lot of money. Bring lots of quarters though!

## Artwork Examples



Picnic



Preparations behind the scenes at the Pageant of the Masters



Look for this Surfer portrait in the Pageant of the Masters.

## Sawdust Festival

California's finest Summer art event is staged in a six acre canyon park near the ocean in Laguna Beach. The stars of this summertime tradition, which began here in 1932, are 150 of the Southland's most accomplished artists. This is a rigorously juried show, requiring exhibitors to demonstrate and maintain high aesthetic standards. Their work is truly fine art! The artworks on display are for sale and represent a complete spectrum of art media: paintings, sculpture, pastels, drawings, serigraphs, photographs, ceramics, jewelry, etched and stained glass, weaving, fiber arts, handcrafted furniture, musical instruments, model ships, and even scrimshaw. All of the works are original art - another element that distinguishes the Sawdust Festival from other shows. Debbie and I have run out of wall space in our home due to making the Festival an annual tradition for our family. It's kind of neat though to be able to look around our home and feel like we are back at the festival in Laguna Beach at any given moment, both tranquil and peaceful! Wear summer clothes with open sandals though as the grounds do get very hot. Sawdust is spread across the grounds as well, so to keep it from becoming an irritation, I recommend wearing open toed shoes or sandals.

## Overhead view of Festival Grounds

