



"Guided by principles of trust, respect and integrity, I will help you achieve your real estate dreams"

August, 2010

"Bits from Bonnie"

Real Estate Consultant
*"Your Best Source for Equestrian
 Property in Nevada County"*



August 1-7: Simplify Your Life Week

August 23-27: National Safe at Home Week

August 9: Eleanor Roosevelt Day
 2nd Monday in August

August 13: Friday the 13th - only one in 2010! The fear of Friday the 13th is called...

"paraskevidekatriphobia" - Taken from Wikipedia, the free encyclopedia

3 Ways to Simplify Your Life

1. Just Say "NO"

It's only two letters, but it is often the most difficult word to say in the English language, especially for "pleasers." But saying no gracefully is key to simplifying your life because it allows us to focus our energy on those commitments that are most important to us. If we dilute that energy by committing to ten different opportunities we aren't doing ourselves, or those we commit to, any favors.

2. Clean Out Your Car

What's the last thing you see before you walk into the office each morning? What's the first thing you see when you leave the office in the evening? The inside of your car. If your interior is littered with three stained coffee mugs, fast food wrappers and receipts, then consider taking some time to spruce things up. For those who commute, time

spent on the road is often when we do some of our best thinking. It's also an opportunity to decompress after a long day at the

3. Create an "I Will Do One Thing Today" list

Of course you can do more than one thing, but name at least one thing that you've been putting off and do it today. I like to fill this out a day ahead of time (and I will do this tomorrow list, if you will) by declaring a task I've been procrastinating on. The last few days my lists looked like this (I have a similar list at work):

- ❖ Adjust gate hardware
- ❖ Finish taxes
- ❖ Put tomato plants in pot
<http://frugaldad.com/2009/04/08/ways-to-simplify-your-life/>

Lawn and Garden Home Safety Tips

As the weather becomes warmer and days are longer, we spend as much time as we can outdoors enjoying our backyards. Many of us tackle do-it-yourself projects and others are happy just being outside. But, to be safe, it is important to remember the following safety tips when doing outside jobs, especially around kids.



1. Keep children inside the house or well away from the area you're mowing.
2. Before you mow, check the area for broken sticks, stones, toys and anything else that could shoot out from under the mower or damage the blade. Wear goggles and ear protection.
3. Never reach under the mower unless it is turned off and blade has stopped.
4. If you run out of gas, stop and let the engine cool down before you add more. Gasoline vapors can easily catch on fire.

5. Read the labels of things you use for your lawn and garden. If you see the words "Caution," "Warning," "Danger," "Poison," or "Keep Out of Reach of Children," these products can be dangerous. Store in locked place.

6. When using a chain saw, make certain it is equipped with an anti-kickback chain that is well sharpened.

7. Pick up all garden tools such as rakes, spades, forks, pruning clippers, files & metal plant stakes when not in use. For more info visit:

www.homesafetycouncil.org/SafetyGuide/sg_toplein_w001.asp

CHICKEN TORTELLINI SALAD

This simple main dish chicken salad recipe is very fresh and delicious.

Prep Time: 20 minutes
 Cook Time: 8 minutes
 Total Time: 28 minutes



Ingredients:

- ½ lb. green beans, trimmed, cut into 2" pieces
- 9 oz. pkg. refrigerated cheese tortellini
- 2 cups cooked chopped chicken
- ½ cup minced red onion
- 1 cup grape tomatoes
- 1 cup balsamic vinaigrette
- 1 cup Havarti cheese cubes
- ½ cup chopped fresh basil leaves

Preparation:

Bring water to a boil in a heavy stockpot. Add beans and cook for 3 minutes. Add tortellini and cook until tender, 3-4 minutes longer. Drain well. Combine in large bowl with remaining ingredients and toss gently to coat. 6 servings



Bonnie Brabbs, REALTOR®
 DRE.# 00871732
Coldwell Banker Grass Roots Realty
 855 Sutton Way
 Grass Valley, CA 95945

"I will help you achieve your real estate dreams"



Each office Independently owned & operated

Serving Nevada, Placer, Yuba & Sutter Counties



"The only difference between stumbling blocks and steppingstones is the way in which we use them"...

News Flash! Interest Rates Still Remain Outrageously Low...Contact me for a Mortgage Consultant!

Recent Market Conditions:



Nevada City: Buyers...It's time to buy that home you have always dreamed about under the canopy of tall pine trees. This is a very good time to buy... so hurry, before prices go up! The Average Sold price in Nevada City was \$344,000 for a single family home. 52 homes were sold for an Average Sold price of \$340,384

Grass Valley: Foreclosures and "short sales" are accounting for about a third of home sale transactions in Grass Valley. The Grass Valley area includes McCourtney area, Alta Sierra, Peardale/Chicago Park, Lake of the Pines and So. County... that's nearly a 25 mile radius! This is definitely a Buyer's Market... so beat the Fall Rush!

Penn Valley: Bring your horses! Penn Valley is the ultimate horse community where you can have a small working ranch. Even if you live near town, many homes there have one acre which is enough room for a horse or two. In Penn Valley, living downtown even feels rural. Choose your home on secluded acreage perched high with awesome canyon and distal views or go for the feeling of shelter from these modern times by sleeping under the canopy of your own towering pines while listening to a babbling creek. [Lake Wildwood](#) is a gated mountain community on a private lake with lush golf courses and many other amenities.

Please contact me if you have questions about Short Sales, Bank Owned Properties, or you'd like my Nevada/Placer County's "Best Buy" List. Also, if you'd like a "free" Market Analysis of your home, please give me a call. I'll be happy to help you!

California Tax Assessments of Homes to go down...



If you own a home in California, chances are the assessed value of your property just dropped.

County assessors statewide are releasing this year's property tax rolls – the total assessed value of all properties in a given county – and most are lower than last year.

The falling values represent good news for many homeowners, who will see lower property tax bills this October. However, the second straight year of shrinking tax rolls is another blow to local governments that rely on property tax revenue to fund programs and services.

That said. Homeowners should see the impact of the newly assessed values in their October tax bills. But not everyone will see a decrease and that's because many residents are in areas with special assessments or levies that will increase this year. Also, the figures are based on the value of a property as of Jan. 1. This means any drop in market value since that date won't be reflected.

Owners who want to see the assessed value of their property can visit their county assessor's website. Many counties will conduct informal reviews if property owners dispute the assessed value. Owners can file until the end of November.

Current Rates Remain Outrageously Low! 7/23/10

Conforming: 30 Yr Fixed: 4.250% APR 4.395%

15 Yr Fixed 3.750% APR 4.002%

High Conforming: 30 Yr Fixed: 4.376% APR 4.500%

15 Yr Fixed: 4.000% APR 4.218%

FHA 30 Yr 4.250% APR 5.138% - VA 30 Yr 4.250% APR 4.578%



If you're thinking of buying or selling your home in the near future, I would love the opportunity to share my services with you or with your referral!

This is not intended as a solicitation if your property is currently listed with another Realtor. The Information in this Newsletter is from varying sources and not guaranteed