

Christine Estes



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**"Lack of money is no obstacle. Lack of an idea is an obstacle."**  
– Ken Hakuta

Dear Friend,

*August 2009*

I have several things I am pleased to be sharing with you this month. Some great information that I've recently received through my association with the Women's Business Exchange, and meeting Beve Kindblade, a local nutritionist. Some real "free money" offers. Of course a market update and this month's highlighted vendors. Plus a reminder from Albert Einstein, which is a great lead-in to our upcoming classes. So! Here we go...

Beve shared two things with me that I want to be sure that you are aware of two. First, both coffee and dark tea inhibit our bodies' ability to absorb iron. If you drink them 15 minutes before you eat, or one hour after, you minimize that issue. And secondly, of course Vitamin D is hitting the news a lot these days. At our latitude, she says, we only benefit from the natural sun source in July and August. Vitamin D is stored; sun works far more efficiently than supplements although they do help. Getting to a sunny location south of the San Francisco latitude for a couple of weeks a year can naturally augment your stored Vitamin D (cool!). Beve has more than 17 years of clinical nutrition experience and offers a 30-minute free nutrition consultation. You can reach her at 206-920-7676.

On to free money. Thankfully, these days it isn't just found on late night infomercials packed with crazy schemes. The truth is, there are a lot of real – legitimate – ways to find free money. From government tax credits to online deal finders that let you search for the best deals from one place, there's actually a lot of free money out there just waiting to be found. This month's flyer documents some of the best ways to find free money and stretch your dollars just a bit further. There are also programs such as Cobalt Mortgage's Payment Protection Plan – a 6-month mortgage protection plan for new homeowners that comes at no cost. Check in with Hans Illingworth at 206-499-2668 to get the details on that one. I'm sure there are even more out there. If you've found some other good ones, please let me know so that I can share!

And here's some free money timing advice for you. Avoid an \$8000 mistake and don't play roulette with the calendar! This is an important update for anyone planning to take advantage of the First-Time Home Buyers Tax Credit this year. The program allows closings through Monday, November 30<sup>th</sup> 2009. However, in order to be sure that you don't miss the date (because we don't have much control in those last few days), the recommendation is to plan your closing for Monday the 23<sup>rd</sup> of November at the latest. We've got a two-day holiday right before the last day of the program, which is also the last day of the month. Lenders, escrow companies and title companies do get backed up at the end of the month – I want to be sure you don't miss out on this great tax credit!

So what new news have we posted on the website for you? An update on what mortgage interest rates are doing – average July rates were not as high as the average in June. Now that's good news for us all. Check out the Articles of Interest section on my website for this regularly updated document. And of course we've got the latest local market statistics online for you as well.

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You've likely heard me commenting that monthly statistics just aren't as informative as quarterly since they are much more susceptible to spikes. This month is no exception. While all of the average sale price numbers in King County are down from June (Seattle Metro is the best at only \$5K down), when you compare July to the Q2 averages, the numbers are relatively stable. It does appear that the Eastside is the more volatile King County area, with inventory up by .7 months. Snohomish and Pierce Counties are posting the best inventory trends; both are down .5 months.

Fall Classes are getting lined up... We have Megan McGeowin (Harmonizing with Spirit) scheduled for 11/14, I'm working with Kathryn Lengell at The Transition Point, Freddie Barrett of Resilient Solutions, Barb Bumgardner on a photography class, and I'm wondering if any of you would be interested in an Italian wine tasting? As we get more scheduled, you'll see them on the website. The more people attending, the merrier – please feel free to share. And think of this quote from Albert Einstein as an encouragement to always put 'good things' in! "There are two ways to live: you can live as if nothing is a miracle or you can live as if everything is a miracle."

And, oh yes, one last cautionary note. It pays to pay attention if your bank calls you to alert you to unusual credit card activity. My business card was hacked a few years ago, and our personal card was hacked earlier this month (three days before a trip of course!). You don't need to have had your card stolen for someone to get your number – the hackers are getting very creative. But so are the banks – their fraud departments are there to help us. Our card was shut down as soon as they called to alert us. It does mean that we all have to figure out how to make sure – if this should happen while we're on vacation for instance – how to get the phone call. Otherwise, our credit card could be shut down while we're away and we wouldn't even know why. If your bank only has your home phone number, now is the time to find out...

Read on for this month's highlighted vendors:

#### Spotlight Vendors for August

Joe Blundell - All Service Glass - 425-392-1122 - AllServiceGlass@earthlink.net  
window glass repair

Catherine Darley, ND - Institute of Naturopathic Sleep Medicine - 206-624-9950 -  
drdarley@naturalsleepmedicine.net  
naturopathic health care for people with sleep disorders

Kirk Nygaard - O2 Pure - 425-605-8976 - kirk@o2pureairductcleaning.com  
air duct cleaning

Chris Fowler - 206-841-1548 - talltree51@comcast.net  
locksmith

Day & Nite Plumbing & Heating - 425-775-6464 - sales@dayandnite.net  
Plumber

Sincerely,



***Always looking for information that will be of benefit to you... if you know someone who would appreciate the level of service I provide, please call me with their name and business number, and I'll be happy to follow up and take great care of them.***



# FREE MONEY

Say “free money” to most people and they think of late night infomercials packed with crazy schemes. But the truth is, there are many real—legitimate—ways to find free money. From the \$8,000 government tax credit for first-time home buyers to online deal finders like [retailmenot.com](http://retailmenot.com) that let you search the best deals in one place, there’s actually a lot of free money out there waiting to be found. We’ll take you through some of the best ways to find free money and hopefully spark some ideas of your own.

## ONLINE DEAL FINDERS

There are tons of deals out there on and off the Internet. But how is anybody expected to find them all? Websites like [retailmenot.com](http://retailmenot.com) will find deals and coupons for you and deliver them right to your computer screen. All you have to do is enter the item you’re looking for (or your favorite store, if you’re just looking to satisfy your shopping jones), and it pulls any available deals for that item all onto one page—coupons, coupon codes, rebates, etc. – all there for your shopping pleasure. Sure, you have to spend a little to get a little, but it’s still free money if you were just about to pay full retail.

## GOVERNMENT TAX INCENTIVES FOR HOME BUYERS



If you’re thinking about upgrading your doors, windows or skylights, the federal government will pay 30% of the product cost up to \$1,500. Not free money you say? Well, if you were already thinking about making your home more efficient to save money, it sure is! All in all, there’s a lot of free money out there, you just have to do a little looking to find it.

## TAX CREDITS

**federal**  
There’s been much uncertainty about tax credits, but they’re actually pretty straightforward. The federal government will give first-time home buyers an \$8,000 tax credit, and this is the best part, it doesn’t have to be paid back unless you sell your home within the first three years. That’s a lot of free money!

## GOVERNMENT INCENTIVES FOR HOME BUYERS

**state**  
In some states (e.g., California), there’s an additional \$10,000 available to 10,000 home buyers of a newly constructed home. We’d take that!

**combined**  
Think about it—you could be eligible for \$8,000 from the feds, \$10,000 from the state, the lowest interest rates in decades and prices at record lows. Now might be the best time to buy. To find out if you qualify for the federal tax credit, go to [federalhousingtaxcredit.com](http://federalhousingtaxcredit.com) and contact your real estate agent and mortgage representative for more information.



# BUY A CAR, SAVE MONEY

## Zero Percent Financing:

It's no secret that car companies are hurting. But their pain can be your gain. Many car companies are desperate to move cars off their lot, and if your credit is good, they're willing to loan you the money—for free—just to buy one of their cars. You've seen the ads for 0% financing before and probably thought they were just the old "bait and switch," but this time around a lot of car companies really mean it.

## A Little Preparation Saves a Lot:

Even with advertised financing deals, be prepared when you walk in. Go to a site like [edmunds.com](http://edmunds.com) and price the car you want, with all the options you want, and they will give you the invoice (price the dealer paid for the car), retail (price the dealer wants you to pay for the car) and True Market Value® (price most people are paying for the car). They'll also provide you with a link to check on deals (like 0% financing) and any factory rebates. Then you just print it out, walk into the dealer and say, "I am here to buy a car today. This is the car I want. This is the price I want to pay. And I would like your 0% financing, please."

## A Good Deal and Peace of Mind:

With the money you'll save off the retail price of the car plus the money you'll save over the life of your loan, that can amount to thousands of dollars! And you get a new car. Oh, one last thing, a lot of car companies have an "assurance" program going on where if you lose your job, they will cover your payments or simply take back the car. Free money and peace of mind? Nice.



## EVERYDAY FREE MONEY

Not all free money has to come with the cost of buying a house, doing renovations, shopping or buying a car. There are quick and simple things that you can do to get free money. For example, if you sign up for Bank of America's Keep the Change® program, every time you make a purchase with your check card, they round up the total and deposit the difference into your savings account. Then, they match your Keep the Change® savings for the first 3 months. A bank giving you free money? Imagine that! If you're a music lover (and who's not, really), Apple gives away a free download (chosen by them) every Tuesday. No catch, completely free on Tuesdays. Just go to **Apple's iTunes** store and [bankofamerica.com/promos/jump/ktc](http://bankofamerica.com/promos/jump/ktc) to get your free stuff. And these are only two examples of free money.

## FREE MONEY WEBSITES AT A GLANCE

- [federalhousingtaxcredit.com](http://federalhousingtaxcredit.com)
- [retailmenot.com](http://retailmenot.com)
- [edmunds.com](http://edmunds.com)
- [bankofamerica.com/promos/jump/ktc](http://bankofamerica.com/promos/jump/ktc)