

NEWS FROM YOUR FRIEND IN REAL ESTATE!

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Judy's Journal

News and Views from the English Perspective

May 2009

I'm Writing To You, To Share Something That Has Been On My Heart

As you know, for the past 2 years there has been a 'shift' in the real estate market.

Experience shows more and more people are caught off guard with the current economic difficulties. I imagine you may know people who are in a situation, or in a dilemma like never before, and they don't know what to do.

As you look at these 3 categories ask yourself, "Who do I know that is in one of these three situations?"

- 1. People who bought their homes within the past 5 years, or had refinanced, or took out an equity line, now are finding their homes worth less than what they owe on it;*
- 2. Homeowners facing financial difficulties; job loss, loss of a spouse, divorce, or facing difficulties beyond their control, maybe heading into foreclosure; or*
- 3. Home sellers who wish they had sold a year or two ago, but for whatever reason didn't. Now they feel trapped and don't know what to do.*

For the first time, these people need help, and they need it NOW!

The next time you're in conversation with someone who is in any of the 3 categories above, stop, pick up your phone, look up my number (303 358 6118) and call me immediately.

You can count on me to be empathetic, being there for them, exploring all options, and treating them with the utmost dignity and care.

More than ever before, we need each other. And together, WE CAN MAKE A DIFFERENCE!

Your Friend In The Real Estate Business

Sincerely,



*Judy Mackenzie
Your Friend in Real Estate*



Call us...and we'll hop to it

P.S. As you look at these 3 categories ask yourself, "Who do I know that is in one of these three situations?"

Judy's Favorite Referral List

Quotes

The reason a dog has so many friends is that he wags his tail instead of his tongue.

– Author Unknown

Everything that irritates us about others can lead us to an understanding of ourselves.

– Carl Jung

What can you do to promote world peace? Go home and love your family.

– Mother Teresa

Appraiser – Debbie Zelczak, Ovation Home Appraisals
303 736 2308 debbie@ovationappraisals.com

Arbonne Skincare – Holly Novak 720 985 4804
hollymorphew@comcast.net

Doggie Day Care and Boarding – Rover Retreat 8175 W. 48th Avenue,
Wheat Ridge, 80033 303-432-8860 www.RoverRetreat.com.

Duct Cleaning – Jim Gwynn 303 558 9706 james.gwynn@Ductz.com

Electrician – Steve Hardesty 303 460 9745

Financial Planning/Long Term Care Insurance/Life Insurance – David Milster, Ameriprise Advisor Services, Inc, 720 406 7543
David.milster@ampf.com

Facials & Skincare – Gwen Meisner, 303 519 5018
www.GwensSkincareStudio.com

Herbalife – Nutrition and Weight Loss – Jennifer Welch 720 352 7442
Work2gether112@aol.com;

Handyman - Dale Dieringer 303-250-5073. dale.dieringer@comcast.net

Heating & A/c – Shad Edwards 303 287 4111 swedwards71@yahoo.com

Heating & A/c – Paul Colonell 303 862 3990 mamrhc@comcast.net

Insurance – Aimee Skul, Farmers Insurance – 303 912 2243
afoose@farmersagent.com

Lawyer – Dan Duggan 303.422.1700 danduggan@DugganLLC.com

Life Coach – Randy Ferguson 303 989 2605

RandyF@LCAProject.com

Tue 12th May 6.30pm-9.30pm “Manifesting Our Greatest Potential” – Closing the gap between where we are and who we were meant to be! \$15 for two people – call to register or go to www.lcaproject.com

Lender – Karen Dee 303 587 8298 karen@silverleaflending.com

Medical Insurance – David Tracy - American Business Benefits Assn 303 439 8787

Title Insurance – Blake Schaefer, TRG National Title Services 303-328-7748 Blake.Schaefer@trgc.com

Ameriplan Dental Insurance – Peg Rouzer 1 877 882 0494
rabblerouzer@juno.com

Veterinarian – Mandy Molliconi DVM, and Dr Paige Garnett, Care Animal Hospital, Arvada (303)421-8200

Join the Weight Loss Challenge! May 2009

Various Times & Locations

- 12 week program
- Free Personal Coaching
- Free Metabolism test
- \$32 entry fee(awarded to winners)
- Free Nutritional Information
- Prize \$\$ awarded to 1st,2nd,3rd place!

Call to Pre-Register –720 352 7442

The 12 week program advises proper nutrition, food choices, and encourages exercise. Each person will receive personalized weekly, one-on-one coaching.

It's Quiz Time!

Last month's quiz question:

What is the longest snake known in the modern world?

Answer: Reticulated Python
(www.extremescience.com)

Winner: No winner this month!

This month's Quiz Question:

The city formerly known as “Bombay” is now known by what name??

Everyone who emails or calls in the correct answer by the last day of this month will be entered into a drawing for a basket of delights, from Arbonne Skincare, courtesy of Holly Novak!

Sponsored Neighborhood Garage Sale

5th & 6th June 2009 8am-3pm

For the following neighborhoods in Arvada:
Five Parks, The Landing, San Marino, Lakecrest Cape, Lakecrest, Lakecrest Cottages, and MacArthur Park.

More info at: www.Hop-to-it.com

ARE YOU PREPARED FOR THOSE POSSIBLE LONG-TERM CARE EXPENSES???

Ameriprise
Financial

Meet with one of our knowledgeable advisors for a complimentary consultation. We'll work with you to define your individual goals, time horizon and anticipated needs - and then develop a personalized long-term care insurance plan to meet those needs.

Contact David Milster at Ameriprise Advisor Services, Inc on 720 406 7543 or david.milster@ampf.com

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TV Trouble

According to the Kaiser Foundation, 68 percent of eight- to 18-year-olds have a TV in their bedroom. Yet multiple studies have shown that having a television in a child's bedroom can lead to obesity, sleep problems, and poor school performance.

For example, a study by researchers at Johns Hopkins and Stanford University showed that children with TVs in their bedrooms scored significantly lower on school achievement tests than children without TVs in their bedrooms. Another study by the American Academy of Pediatrics indicates that having a television in the bedroom directly affected a child's quality of sleep, and heavy television viewing in any room made it harder for children to fall asleep and get a full night's sleep. And a number of researchers, including those at the Centers for Disease Control and the National Cancer Institute, have concluded that the more hours children watch television, the more likely they are to be obese.

Winston's Wisdom (www.WinstonsWisdom.com)

Hi everyone!

Well...lots of news from us this month!

First of all - we went on vacation! Rover Retreat in Golden is just a great place to spend your vacation! There a lots of different doggies to play with. Wallis made a new friend and played with him tons. He was very nice to her, so I did not need to fight him off or defend her (as I have had to do in that past!). For me, I had lots of different playmates, and went to sleep at night tired out. Wallis and I have our own 'room' at night, so we can rest up nicely. Our food there is just as good as at home, and we get all fluffed up with a nice warm bath before Mum and Dad arrive to take us home. WE LOVE going to Rover Retreat!

Next I have to update you on the skwirral situation! Apparently, their nests getting blown down did not encourage them to go away - instead they had the cheek to gnaw a hole into our attic! How can a dog concentrate on anything hearing them scamper about overhead??? Mum decide to put an end to it and called in Critter Control...but that was just sooo distressing! They put traps on the roof and on our fence and I just KNEW when there was one in the trap all stressed out! I was so frightened I could not let Mum leave the house, and I begged to go with her everytime she left. I put on my best 'shaking-all-over-ears-down-frightened-at-the-vet's' performance...but it didn't wash with Mum who said Wallis would take care of me!!! Thankfully, the skwirrals seem to have all gone, the traps are gone and I can relax in my own home again. Gosh life is stressful at times, isn't it?????

All for now! Lots of licks, Winston (and Wallis!) Email me at: Winston@winstonswisdom.com



Three Poems To Mom

My Mother kept a garden, a garden of the heart.
She planted all the good things that gave my life its start.
She turned me to the sunshine and encouraged me to dream,
Fostering and nurturing the seeds of self-esteem.
And when the winds and rain came she protected me enough,
But not too much because she knew I'd need to stand up tough.
Her constant good example always taught me right from wrong,
Markers for my pathway that will last a lifetime long.
I am my Mother's garden, I am her legacy,
And I hope today she feels the love reflected back from me.

••••

"Happy Mother's Day" means more than "Have a happy day."
Within those words lie lots of things we never get to say.
It means "I love you," first of all, then, "Thanks for all you do."
It means "You mean a lot to me," and that "I honor you."
But most of all, I guess it means that I am thinking of
Your happiness on this, your day, with pleasure and with love.

••••

Mother, you've given me two things:
One is roots
The other is wings.

Let's honor all Moms on May 10!



Mother's Day

Would you like to receive this newsletter by email instead of mail?

Just drop me an email, and I'll oblige! englishrealtor@comcast.net

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