

FROM THE EDITOR

Moving Over

The other day I was coming across the 210 freeway by La Canada, traveling in the right lane when the dramatic movements of a CHP officer caught my eye. His SUV was parked on the shoulder, and he had begun to walk from around the rear of his vehicle towards his door when he stopped abruptly and took dramatic steps backwards to the far side of his vehicle. He stood tall and erect, facing the lanes; like a soldier in prime form. I thought his behavior odd, a bit over dramatic even, until I read a recent article in the *Westways* magazine.

The title read, *A Solemn Ceremony Held At Museum*. Not accustomed to hearing of services at a museum, my curiosity was peaked. I read the article and then I understood the officer's actions. There is an international Towing and Recovery Museum in the United States that has a Wall of the Fallen, a memorial that honors towing operators around the United States who have died while providing roadside assistance to stranded motorists. Since 2007, over 400 names have been added to that wall. Just recently, the wall sadly grew with the addition of 22 more names. The idea of coming close enough to a tow truck and stranded car as to hit someone leaves me a bit incredulous, stunned. But it happens.

In recent years we have noticed Amber alert freeway signs posting more and more "move-over" messages. Behind those "move-over" messages stands a law. The beginning of the journey behind the Move Over Laws left me stunned again. The first law was enacted in South Carolina in 1996 after a paramedic truck at the scene of an accident was struck. The paramedic suffered a broken leg and arm, and the fault was pinned on the paramedic! To say the very least, the paramedic was bothered and subsequently worked to change the law in his state. He was successful, and now all 50 states have Move Over laws. So the CHP officer's actions I witnessed on the 210 were not over dramatic at all! People actually miss seeing emergency vehicles and personnel and drive close enough to the lane edges to hit them. There is a risk to their lives



when they step out of their cars on busy roadways.

In an effort to raise awareness of the Move Over law here is the wording of the Move Over law: "state law requires drivers approaching stationary emergency vehicles, including tow trucks, to vacate the lane closest if safe and possible to do so (and if possible move two lanes over) and slow to a speed that is safe, reasonable, and prudent". So when you see flashing lights up ahead of you, move - move over for them.

In closing, we'd like to say that if you find yourself desiring to do a real estate move, we would consider it a privilege to be the professionals to assist you or your family and friends. Your referrals take top priority with us as we consider them a communication of your trust and one of the highest forms of a compliment we could receive.

All the best,

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| FOR THE FAMILY |

What Really Sits In The Cupboards of HOME
Some facts about Olive Oil, our “liquid gold”

DIFFERENCE BETWEEN EXTRA VIRGIN & VIRGIN...

Virgin:

A lower grade of oil cold-pressed from slightly more mature olives containing 1% to 3% acidity.

Extra Virgin:

Purest form of oil extracted from the first pressing of olives containing less than 1% acidity.

WHAT’S “FRESH” REALLY...

Olive oil spoils quickly even if the bottle hasn’t been opened. The clock starts ticking the moment the olives are milled, and within 18 months of that date, the olive oil should be consumed. Look for a harvest date on the bottle.

Olive oil should be stored in cool, dry places with stable room temperature (so not next to a stove or in the refrigerator) and ideally contained in a dark bottle.

TO BUY LOCAL OR IMPORTED VARIETIES...

Many local olive varieties trace their roots to the Mediterranean basin and there is essentially no difference between California and Mediterranean grown olives. There are more than 50 types of olive trees in Southern California, alone, that originally came from the Mediterranean basin.



An Idea For Adventuring In Places Beyond HOME
Discover a place for some magnificent adventuring right next door.

Perhaps the most spontaneous word association with Arizona is “HOT!” And while the heat can turn itself up in our neighboring state, at certain times and in certain places, there are SO MANY other word associations that are also true:

- *Fabulous Mountain Biking
- *Tubing the Salt River
- *Breathtaking Hiking Trails
- *Sapphire Lakes

- *Wildflower filled prairies
(camper, fisherman, hiker’s dream)
- * Wineries
- *Craft Breweries

FOR MORE INFORMATION AND IDEAS CHECK OUT WWW.VISITARIZONA.COM/ADVENTURE YOU MIGHT JUST BE SURPRISED!

WHEN IT COMES TO KIDS

Calling Up Responsibility

Who responds well to nagging? The key word is, “well”, and the answer being, none. Whether you are a child or adult, nagging is never inspiring. One of the most beautiful end goals in child rearing is releasing young people who know how to be responsible, and working towards this end can start early. As parents we so do not want our kids to fail, or miss out, or suffer, but is that always best? Our parent’s hearts are fiercely protective and moved to all ends by love and sometimes that might involve suffering a failure alongside our kids, being disappointed with them, and hurting with them. Below is an idea for helping empower kids to take responsibility and only requires that as parents, we allow them to find success and the learning opportunities without always being the rescuers. It’s hard!

Idea: Learning to be responsible for their activities. How it works: Make a card for each of

their activities and each card contains a box for each pertinent detail that needs to be done for success at the activity. For instance, one card might be for soccer practice. The boxes could be labeled:

“PREPARE” (SNACK READY, FILL WATER BOTTLE, PACK SOCCER BAG)

“DO YOU HAVE?” (SOCCER BAG, WATER BOTTLE)

“GET READY BY” (GIVE TIME NEEDED TO BE READY BY)

Now post the cards or hand them out for the day or week and leave the kids to the rest. Allow them to feel the results of their efforts, and yes, that might mean a missed water bottle, the inability to participate in a practice, even a missed practice. But all of us learn from our actions, and when we make a correction and find success, we also feel really good, empowered.



The *NEIGHBORHOOD* Paper

EST: 1995

For Inspiration
Elephants and Rope



As a man was passing the elephants, he suddenly stopped, confused by the fact that these huge creatures were being held by only a small rope tied to their front leg. No chains, no cages. It was obvious that the elephants could, at anytime, break away from their bonds but for some reason, they did not.

He saw a trainer nearby and asked why these animals just stood there and made no attempt to get away. "Well," the trainer said, "when they are very young and much smaller we use the same size rope to tie them and, at that age, it's enough to hold them. As they grow up, they are conditioned to be-

lieve they cannot break away. They believe the rope can still hold them, so they never try to break free."

The man was amazed. These animals could at any time break free from their bonds but because they believed they couldn't, they were stuck right where they were.

Like the elephants, how many of us go through life hanging onto a belief that we cannot do something, simply because we failed at it once before?

Failure is part of learning; don't give up on something just because you didn't succeed the first time.

NEWS IN REAL ESTATE

Market Snapshot

LENDERS NOTICING INCREASE IN PREQUALIFICATIONS

The market activity is building. The inventory of available houses still remains low and our lenders are reporting high levels of requests for prequalifications which indicates buyers positioning themselves to enter the market. The market remains closely balanced for benefiting both buyers and sellers without huge sway towards one side or the other. The low inventory but larger pool of buyers makes demand for housing higher, a benefit for sellers, and the still low fixed 30 year interest rates create an opportunity for buyers to step into the market.



Grant Monies Can Help With Down Payment And More

A LOAN PRODUCT INVOLVING NO-REPAYMENT GRANT MONIES IS AVAILABLE

There is a product available to help people purchase a home that uses grant monies. This grant program is available for both conforming and FHA loan applicants and ranges from 3%-5% of the purchase price. (on an \$800,000 purchase price that could be \$24,000-\$40,000) The income to debt ratios have been raised to 45% and 50% which can make a difference in qualifying. The grant monies may be applied to the down payment or closing costs, and there is no repayment required. These loans run about 1% higher than other

loans, but it can make the difference between being able to purchase now, with what is still historically low interest rates, or waiting. We interviewed one of our loan trades people and asked the question that begs to be asked: Why is this money available? His answer reflected the pressure on investors to have a certain percentage of their portfolio aiding lower income households. If you would like to talk with a lender about this possibility or know of someone who might, please give us a call and we will be happy to share our contacts.



USEFUL INFORMATION

6 Ways to Improve Memory

1: Eat Right

The foods you do and don't eat play a crucial role when it comes to memory. As some general guidelines, eat fresh vegetables and healthy fats while avoiding sugar and grain carbohydrates.

2: Exercise

Exercise encourages your brain to work at optimum capacity by stimulating nerve cells to multiply, strengthening their interconnections and protecting them from damage.

3: Stop Multitasking

Multitasking is now shorthand for the human attempt to do simultaneously as many things as possible, as quickly as possible. Ultimately, multitasking may actually slow you

down, make you prone to errors, and cause you to be forgetful.

4: Get a Good Night's Sleep

Research from Harvard indicates that people are 33 percent more likely to infer connections among distantly related ideas after sleeping, but few realize that their performance has actually improved.

5: Play Brain Games

If you don't sufficiently challenge your brain with new, surprising information, it eventually begins to deteriorate.

6: Try Mnemonic Devices

Mnemonic devices are memory tools to help you remember words, information or concepts. They help you to organize information into an easier-to-remember format.



INFO BYTES

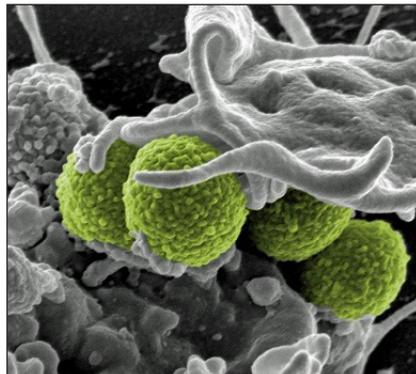
Renewable Energy

Termites are being researched as a possible renewable energy source as they can produce 2 liters of hydrogen per every sheet of paper they consume.



Antibiotic Resistance

Antibiotic resistance could lead to over 10 million deaths per year. This would make it a bigger problem than cancer is today.



A Rough Tongue

A tiger's tongue is so rough that it can lick paint off of buildings and strip the skin off of the bones of an animal.



FROM ANTIQUITY FOR TODAY

How The Seasons Got Their Names

Before Spring was called Spring, it was called Lent in Old English. Starting in the 14th century, that time of year was called “springing time” a reference to plants “springing” from the ground. In the 15th century this got shortened to “spring-time,” and then further shortened in the 16th century to just “spring.”

“Summer” came from the Old English name for that time of year, *sumor*. This, in turn, came from the Proto-Germanic *sumur-*, which itself came from the Proto-Indo-European root *sam-* (*sam-* seems to be a variant of the Proto-Indo-European *sem-*, meaning “together or one”).

Fall is thought to have probably come from the idea of leaves falling from trees (particularly the contraction of the English saying “fall of the leaf”). It first popped up as a name for a season in late-16th century England and became particularly popular during the 17th century, at which point it made its way over to North America. “Autumn,” meanwhile, came to English via the Old French *autompne*, from the Latin *autumnus*. From here, things get murky, but it’s thought *autumnus* probably came from an Etruscan word and is possibly related to the Latin *augere*, meaning “to increase.”

Calling the season autumn first occurred in English in the 12th century, though was a rarity until around the 14th century. It then began to pick up steam and became common in the 16th century—

about the same time “fall” popped up as the name for the season. Before the season was autumn or fall in English, though, it was called “harvest.”

“Winter,” meanwhile, derives from the Proto-Germanic *wentruz*. This, in turn, probably comes from the Proto-Indo-European (PIE) word, meaning “wet,” or it may come from the PIE word, meaning “white.” Either way, the Proto-Germanic *wentruz* gave rise to the Old English “winter” as the fourth season of the year, and the name for the season has stuck around ever since.

The word “season” in this context comes from the Old French *seison*, meaning “sowing / planting.” This in turn came from the Latin *sationem*, meaning “sowing.”

Initially, this referred to actually sowing seeds, but later, as with the Old French *seison*, it shifted definition to refer to the time period when you sow seeds, so literally “seed-time.” Season in this sense in English popped up around the 13th century. It was also around this time that season was first used to refer to seasoning food—in this case from the Old French *assaisonner*, meaning “to ripen.”



<http://mentalfloss.com/article/52813/how-did-seasons-get-their-names>

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IN THE KITCHEN

Thai Vinaigrette Salad Dressing

Having a fresh, new salad dressing can put the zip back into salads!

Ingredients:

- 1/3 cup rice wine vinegar
- 1/2 cup favorite, light oil
- 1 Tbsp sesame oil
- 3 Tbsp sweet chili sauce
- 2 Tbsp lime juice
- 1 1/2 tsp honey
- 1 Tbsp chopped mint
- 1 Tbsp chopped basil
- 1 tsp minced garlic
- 1 tsp minced fresh ginger
- 1/4 tsp sea salt
- 1/4 tsp cracked black pepper
- 1/2 tsp ground coriander

Place all ingredients in a jar and shake well. Be sure to shake again just before using over salad fixings.

Some special notes:

* We find this recipe is a favorite and since there's a fair amount of preparation needed we go ahead and double the recipe to ensure left over dressing for future evenings.

* Mix packages of shredded cabbage (for coleslaw) and shredded broccoli, add in julienned carrots, chopped snow peas, chopped scallions, finely sliced cucumber, bean sprouts and toasted raw peanuts. Drizzle the dressing over it an hour before needed to let flavors penetrate the salad fixings.

