

GREETINGS, FROM OUR HOME TO YOURS

Happy March! It is hard to believe we are already into the third month of the new year, and Easter will soon be upon us. We have a few changes in the newsletter this edition and we hope the better your reading experience. As always, our goal is the same - to make our newsletter interesting and informative so you look forward to receiving it and so that our name will be foremost in your mind should you need help with something in real estate. We hope you read and enjoy the newsletter for what it is: an informal means of communication that keeps us in touch with you.

ALL THE BEST,

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ALL THINGS HOME

Love What You See

Every other room in the house has their inspired dazzle, but the kitchen is often forgotten to be invited to the party. Change that and bring some warm, soft dazzle by adding a table lamp to one of the counters. Everyone seems to congregate in the kitchen anyway, so why not make it warm and inviting?

Add Some "Dazzle" To The Kitchen

Loving what we see in our homes is good for the soul. If you are wanting to spruce things up or just ready for a change in the atmosphere of some rooms, try adding/changing the throw pillows. Bring in color, and don't forget the power of pattern, and/or texture elements on the pillows, and see a room take on a new image.

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FROM THE EDITOR

A BIT OF CONNECTION FROM OUR HOME TO YOURS

I have recently re-learned a lesson that in the past I had known quite well. It's simple but profound. Namely, that 'what' comes into my HOME affects what comes out of me. This of course doesn't sound like rocket science I know, but sometimes the most common sense stuff can make a slow gradual slide out of view.

Home life has always been a priority for me, but with the kids all grown, I haven't been as vigilant about what makes up the atmosphere of home. An invitation to a 21-day journey changed all that. Giving up something to be mindful of something else, was the journey's heart-beat. I immediately knew the "thing" to give up but I argued with myself for anything but! "I could give up chocolate; even sugar entirely; lattes; going out to my favorite coffee café," I reasoned. "They'd all trigger me to miss something and be purposefully thoughtful of something else." But deep down I knew what would really break open space for reflection and that was walking away from the television for 21 days.

I really dreaded this, not because I watch all that much t.v. but with the kids all gone and the whirl of home life slowed to a small trickle, it was a nice filler, a form of relaxation, a deserved break. "What in the world am I going to do with myself in the evenings?" I wondered. This was really hard at first. A sort of restlessness twitched inside me.

What I didn't anticipate was the peace that would flow into my life. It's hard to explain. What I realized is that television competed with the important people in my life, catching up with myself, reading good books, and recharging. It has made a way for me to give attention to the areas of life that are really worth giving my time to. As this has bubbled along inside my home it has made me a different person when I leave home and that brings us around third base and headed back to home plate: to what I said at the beginning - what comes into my HOME, affects what comes out of me. So with this in mind we have gathered stories and ideas to inspire life and community inside HOME.

We are always here for any questions, needs, or dreams when it comes to real estate and your referrals always take top priority for us.

Here's to blessing home life,

-Tammy



ALL THINGS FAMILY

IDEAS FOR BUILDING THE FAMILY STORY INSIDE HOME

Overcoming Adversity

Akwasi Frimpong, the skeleton Olympian for Ghana that grew up in a one-room house with eight siblings has lived a story of grit and determination that inspired audiences at the Pyeong Chang Winter Olympics. He moved to the Netherlands, practiced 3 sports, worked 2 jobs and carrying his grandmother's message with him - "Akwasi, what you need for success is already in you, you just need to believe in yourself, work hard and never give up" - he realized his dream and won over spectators at Pyeong Chang with his signature celebratory dance at the end of each race.



The Art Of Finishing

He only took up the sport in 2017, finished dead last in his cross-country 15 km event, and was embraced at the finish line by his teammates and competitors. His name is German Madrazo. He exemplified finishing triumphantly in character, not physical results, which is something we rarely see today. We may not 'place' in the various races we find ourselves running in life, or even have much control over first vs. last, but we can control how we finish. It's an art.

Getting Back Up

There isn't anyone who hasn't been knocked down somehow, somewhere along the way; it's part of running the race called "life". Getting back up takes courage. There are two remarkable "getting back up" stories of the winter Olympics. The first being Nathan Chan, the American figure skater, who bombed his short program and eliminated his chances for any medal. No matter, he picked himself up, and gave a

record breaking free skate program that pierced the hearts of the onlookers. Second, was Simen Hegstad Krueger who crashed in the opening moments of the 30km skiathlon, yet he got back up and went from last place to gold medal - an astonishing comeback.

A Fantastic Game For Even the Most Non-Game Oriented

Games can have a powerful impact in life from creating laughter to building connections. Here's one to consider. Codenames is a word game with a simple premise and challenging game play. Two rival spymasters know the secret identities of 25 agents. Their teammates know the agents only by their codenames. Spymasters give one-word clues that can point to multiple words on the table. Their teammates try to guess words of their color while avoiding those that belong to the opposing team. And everyone wants to avoid the assassin. The teams compete to see who can make contact with all of their agents first.

For Inspiration

STORIES FOR INSPIRING LIFE INSIDE OUR HOMES

A Lesson in Value

A popular speaker started off a seminar by holding up a \$20 bill. A crowd of 200 had gathered to hear him speak. He asked, "Who would like this \$20 bill?" 200 hands went up.

He said, "I am going to give this \$20 to one of you but first, let me do this." He crumpled the bill up. He then asked, "Who still wants it?" All 200 hands were still raised.

"Well," he replied, "What if I do this?" Then he dropped the bill on the ground and stomped on it with his shoes. He picked it up, and showed it to the crowd. The bill was all crumpled and dirty. "Now who still wants it?" All the hands still went up.

"My friends, I have just showed you a very important lesson. No matter what I did to the money, you still wanted it because it did not decrease in value. It was still worth \$20. Many times in our lives, life crumples us and grinds us into the dirt. We make bad decisions or deal with poor circumstances. We feel worthless. But no matter what has happened or what will happen, you will never lose your value. You are special – Don't ever forget it!"

A Lesson in Time

Imagine you had a bank account that deposited \$86,400 each morning. The account carries over no balance from day to day, allows you to keep no cash balance, and every evening cancels whatever part of the amount you had failed to use during the day. What would you do? Draw out every dollar each day!



We all have such a bank. Its name is Time. Every morning, it credits you with 86,400 seconds. Every night it writes off, as lost, whatever time you have failed to use wisely. It carries over no balance from day to day. It allows no overdraft so you can't borrow against yourself or use more time than you have. Each day, the account starts fresh. Each night, it destroys any unused time. If you fail to use the day's deposits, it's your loss and you can't appeal to get it back.

There is never any borrowing time. You can't take a loan out on your time or against someone else's. The time you have is the time you have and that is that. Time management is yours to decide how you spend the time, just as with money you decide how you spend the money. It is never the case of us not having enough time to do things, but the case of whether we want to do them and where they fall in our priorities.

NEWS IN REAL ESTATE



UPDATE FROM JOHN...

Interest rates have tipped up: 4.25%-4.5% for jumbo loans and 4.625% for conforming, at the time of this writing.

There is still a huge shortage of homes for sale, and with many buyers still looking, multiple offers on homes are common.

A home priced accurately to the present market conditions, properly marketed on the internet and properly handled by the agent will not sit on the market. The typical time that it takes for a home to sell has dropped from more than 50 days in 2010 to less than 20 by year-end 2017.

We are seeing a good spread between homes bought as a fixer and turned quickly back out on the market.

-John

FINANCIAL MILESTONE MARKERS

The average consumer's life is filled with financial milestones. Take a look at the current statistics for

financial milestone achievements.

Average Age: 26.2

Achievement: Started saving for retirement.

Average Age: 26.9

Achievement: Attained a credit score over 700.

Average Age: 27.6

Achievement: Reached 10K in savings.

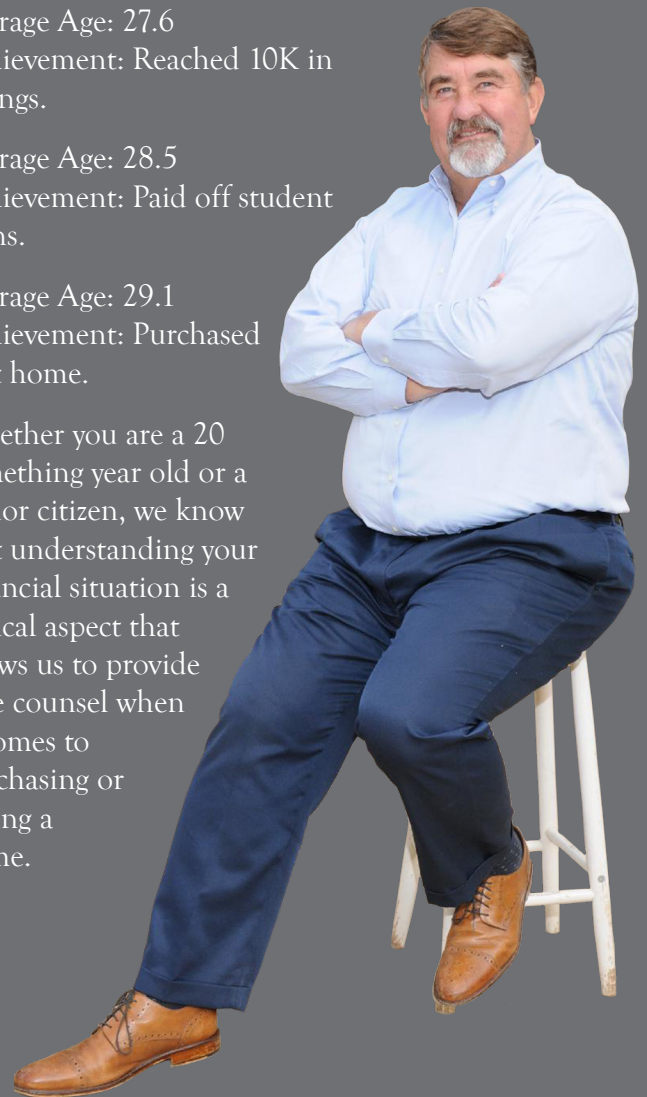
Average Age: 28.5

Achievement: Paid off student loans.

Average Age: 29.1

Achievement: Purchased first home.

Whether you are a 20 something year old or a senior citizen, we know that understanding your financial situation is a critical aspect that allows us to provide wise counsel when it comes to purchasing or selling a home.



ALLOW US TO PUT OUR 35 YEARS OF EXPERIENCE TO WORK FOR YOU IN REPRESENTING YOUR REAL ESTATE NEEDS.

CURIOUS INFORMATION

BRINGING HOME SLIVERS OF REMARKABLE STORIES

Your Phone is Probably Watching You

Researchers at Yale Privacy Lab and French non-profit Exodus Privacy have documented the proliferation of tracking software on smartphones, finding that weather, flashlight, ride-sharing, and dating apps, among others, are infested with dozens of different types of trackers collecting vast amounts of information to better target advertising.

Exodus security researchers identified 44 trackers in more than 300 apps for Google's Android smartphone operating system. The apps, collectively, have been downloaded billions of times. Yale Privacy Lab, within the university's law school, is working to replicate the Exodus findings and has already released reports on 25 of the trackers.

Yale Privacy Lab researchers have only been able to analyze Android apps but believe many of the trackers also exist on iOS, since companies often distrib-

ute for both platforms. To find trackers, the Exodus researchers built a custom auditing platform for Android apps, which searched through the apps for digital "signatures" distilled from known trackers. A signature might be a telltale set of keywords or string of bytes found in an app file, or a mathematically derived "hash" summary of the file.



INFO BYTES

Want to be a Gondolier?

On of the most sought after jobs in Venice is that of gondolier. There are only 425 licenses issued, applicants must be venetian born, and the apprenticeship involves over 400 hours of on the job training.



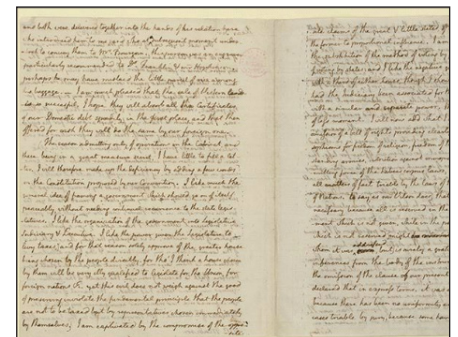
Old Companies and Japan

The 5 oldest, still running, companies in the world are in Japan. 52.8% of the worlds 985 oldest companies (thats 520) are in Japan.



An Expiring Constitution

In one of Thomas Jefferson's letters he stated that the Consitution and laws should expire every 19 years so new generations could learn and change from the past and so they could avoid being "bound" by earlier generations.



FROM ANTIQUITY FOR TODAY

A BIT OF HISTORY FROM LIVES LIVED IN HOMES PAST

Woman in the Workforce During WWII

In addition to factory work and other home front jobs, some 350,000 women joined the Armed Services, serving at home and abroad. At the urging of First Lady Eleanor Roosevelt and women's groups, and impressed by the British use of women in service, General George Marshall supported the idea of introducing a women's service branch into the Army. In May 1942, Congress instituted the Women's Auxiliary Army Corps, later upgraded to the Women's Army Corps, which had full military status. Its members, known as WACs, worked in more than 200 non-combatant jobs stateside and in every theater of the war. By 1945, there were more than 100,000 WACs and 6,000 female officers.

One of the lesser-known roles women played in the war effort was provided by the Women's Airforce Service Pilots, or WASPs. These women, each of whom had already obtained their pilot's license prior to service, became the first women to fly American military aircraft. They ferried planes from factories to bases, transporting cargo and participating in simulation strafing and target missions, accumulating more than 60 million miles in flight distances and freeing thousands of male U.S. pilots for active duty in World War II. Considered civil service employees and without official military status, these fallen WASPs were granted no military honors or benefits, and it wasn't until 1977 that the WASPs received full military status. On March 10, 2010, at a ceremony in the Capitol, the WASPs received the Congressional Gold Medal, one of the highest civilian honors. More than 200 former pilots attended the event, many wearing their World War II-era uniforms.

While women worked in a variety of positions previously closed to them, the aviation industry saw the greatest increase in female workers. More than 310,000 women worked in the U.S. aircraft industry in 1943, representing 65 percent of the industry's total workforce (compared to just 1 percent in the pre-war years). The munitions industry also heavily recruited women workers, as represented by the U.S. government's "Rosie the Riveter" propaganda campaign. Based in small part on a real-life munitions worker,

but primarily a fictitious character, the strong, bandanna-clad Rosie became one of the most successful recruitment tools in American history, and the most iconic image of working women during World War II.

In movies, newspapers, posters, photographs, articles and even a Norman Rockwell-painted Saturday Evening Post cover, the Rosie the Riveter campaign stressed the patriotic need for women to enter the work force—and they did, in huge numbers. Though women were crucial to the war effort, their pay continued to lag far behind their male counterparts: Female workers rarely earned more than 50 percent of male wages.



<http://www.history.com/topics/world-war-ii/american-women-in-world-war-ii>

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HELPING YOU BUY AND SELL HOMES

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IN THE KITCHEN

A Vegetable Side Dish Incognito

Our family isn't big on vegetables, but this one sneaks in and 'wows' us all.

Ingredients:

- 1 Pkg. Riced cauliflower (Trader Joes frozen section, or fresh)
- 4 Scallions, chopped
- 1 Red Bell Pepper, diced
- 3 Carrots, chopped
- 2 Cloves of garlic, minced
- 2 Tbsp Olive oil
- 2 Tbsp Butter, melted
- Juice of one lemon, about 2 Tbsp.
- 1 tsp Paprika
- 1 tsp Cumin
- Salt and Pepper to taste

DIRECTIONS:

Heat the olive oil in a frying pan and add all the ingredients through the minced garlic and sauté. In a small saucepan melt the butter and add the lemon juice, paprika and cumin. Pour over the sautéed veggies and stir over low heat to combine. Add salt and pepper to taste. This reheats well for future meals so you might make a double batch. Feel free to add in your own ingredient ideas. The basic premise is about making a sort of 'fried rice'.

