



Homes & Neighbors®

January, 2009

Happy 2009!

Twelve months of promise stretch before us now. Every day we can take steps to reach our dreams.

Simply making someone smile or forget their concerns for a moment is a great gift to regularly offer those around us. Scientists now assert that *"happiness spreads readily*

through social networks of family members, friends, and neighbors,"

says **The Los Angeles Times**.

A study published in the **British Medical Journal** notes that we're more likely to be happy if we know someone who is full of good cheer.



Happy people also live longer, even if they're suffering from health challenges, researchers say.

UPBEAT OUTLOOK

Our emotional makeup helps determine how we respond to life's challenges, experts add. Some people find difficult times to be exciting and full of possibilities.

Focusing on things directly around us instead of on our fears makes it easier to be content and feel in control. We then can find something rewarding nearby, whether it's talking with a friend or enjoying a walk in the fresh air.

Time to Buy

Recently **The New York Times** told readers they may regret putting off a home purchase. *"In the near future, when the financial crunch has ended and housing prices are up smartly once more, we'll look in the rearview mirror and realize that we missed a golden age for first-time homebuyers,"* the article forecast.



"Then, everyone who sat on their down payment savings accounts for a few years too long will kick themselves for not taking advantage of what may turn out to be the buying opportunity of a lifetime," added **The Times**.

"We'll only be able to identify a bottom to the housing market with the benefit of hindsight," **The Times** reported. "But as it does with the stock market, the moment will probably arrive when everyone is feeling the most pessimistic."

Let me show you how to take advantage of today's real estate opportunities. **Call me right away to learn how you can purchase a home you'll love for years.** ■

If you're thinking about buying a home or refinancing your mortgage soon, I'll relieve your stress by answering all your questions and showing you several positive options. During the process I'll stay with you every step of the way, to help you gain complete satisfaction and the maximum benefits from owning real estate. ■

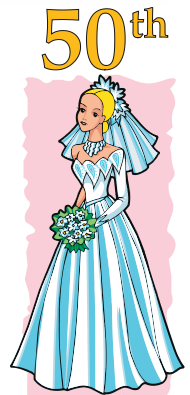
BEARS NOTING



How many 50-year-olds will have a wedding gown specially designed for them this year? But

that's all part of the festivities surrounding **Barbie's half-century anniversary** as the world's most popular fashion doll.

Barbie stores from Buenos Aires to Shanghai *allow girls to get their hair styled like their favorite doll, and then browse for Barbie outfits and accessories* in their size. New lines of Barbie cosmetics for women will be coming out to celebrate Barbie's 50th birthday.



Toy maker Mattel Inc. also has 50 fashion designers introducing Barbie clothes for grown-up girls this year. *So Barbie won't be the only doll slipping into that Vera Wang bridal dress.* ■

