

Teryn's Market Update

Real estate is local, so not all the bad news you hear pertains to our great city. It's like using the national temperature average to decide what to wear to work.

What Really Saves Gas?

AAA points out that by changing your driving habits you can improve fuel economy up to 37% right away (depending on how you drive). Combine several tips and perform routine maintenance and you will save real dollars, not just pennies.

Aggressive Driving vs. Moderate Driving

Result: Major savings potential

The Cold Hard Facts: Up to 37% savings, average savings of 31%. **Recommendation:** Stop driving like a maniac.

Lower Speeds Saves Gas

Result: Substantial savings on a long trip

Cold Hard Facts: Up to 14 % savings, average savings of 12%. **Recommendation:** Drive the speed limit.

Use Cruise Control

Result: Surprisingly effective way to save gas

Cold Hard Facts: Up to 14% savings, average savings of 7%. **Recommendation:** If you've got it, use it.

A/C On, Windows Up vs. A/C Off, Windows Down

Result: Nice in theory; not true in practice

Cold Hard Facts: No measurable difference (unless you open the sunroof, too!) **Recommendation:** Please, make yourself comfortable.

Check Your Tire Pressure

Result: Important for safety and to reduce tire wear

Cold Hard Facts: No measurable effect on the vehicles tested. **Recommendation:** Check your tire pressure often but don't expect a big savings.

Avoid Excessive Idling

Result: More important than we assumed

Cold Hard Facts: Avoiding excessive idling can save up to 19%. **Recommendation:** Stopping longer than a minute? Shut 'er down.

What Color is Your Car?

In a 2008 DuPont survey, white became the top vehicle color of choice in North America for the second year in a row. Silver had held the top spot for seven years before white ended its reign. (Although it became known as a safe, somewhat boring color choice, silver was radical in 1999 when it first became the favorite color.) Both China and South Korea like silver the best. Blue holds 13% of the North America market and is among the top five color choices in every corner of the globe except Brazil. In Europe, black is the favorite, Though Russia leans towards silver and black, red and green are more popular there than in any other region.

Home Ownership

According to the American Housing Survey for the United States, people who moved in 2007 said they ended up in a "better home" in a "better neighborhood".

The main reasons, in order of ranking, for moving to a new home were to establish own household, needing a larger home, a new job or transfer, wanting to be closer to work/school/other, and wanting a better home.

The main reasons, in order of ranking, for the choice of the homeowner's new home were for financial reasons, the room layout/design, and size.

The main reasons, in order of ranking, for the choice of neighborhood were convenience to job, convenience to friends and relatives, the house being the most important consideration, and looks/design of the neighborhood.

How to Tidy A House

The home is a pigsty and friends are arriving within the hour. Here's what home owners can do to turn chaos into order, says Julie Edelman, author of *The Accidental Housewife: Your Guide to a Clean-Enough House*.

Target the bathroom. Wipe down the sink, toilet, mirror and floor with disinfectant wipes. Empty the trash. No toilet bowl cleaner? Drop in denture cleaner, let it fizz for 20 minutes and flush.

Salvage the kitchen. Clear the countertops. Put dirty dishes in the dishwasher. Spray down the counter with a clean-smelling multipurpose spray.

Pick up debris. Concentrate on getting rid of clutter in the living room. Put it in a bag and hide it in a bedroom closet.

Vacuum everywhere.

Congratulations!

Don & Ann
Tom



I am now taking listings and ready to open doors for buyers.



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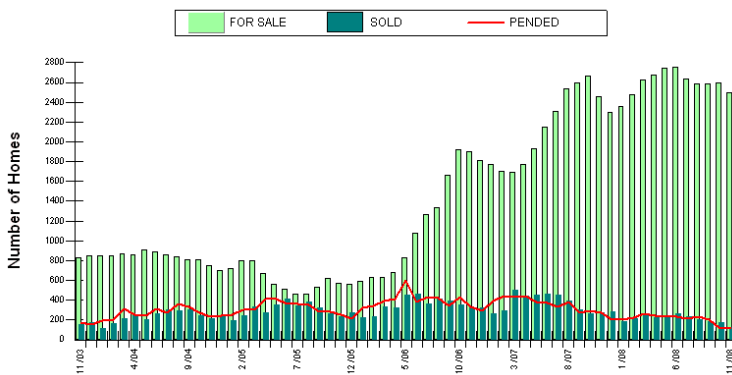
I will www.GuideYouHome.com

Wishing you an incredible 2009 filled with love, laughter, success & dreams come true! I hope you find this newsletter to be a valuable tool, something to help keep you on top of what is happening in your market.

Teryn Down the Road

Condo Activity

This chart represents the last five years of condo activity in the Portland metropolitan area (Multnomah, Clackamas and Washington counties). Lots of wonderful inventory to choose from now!

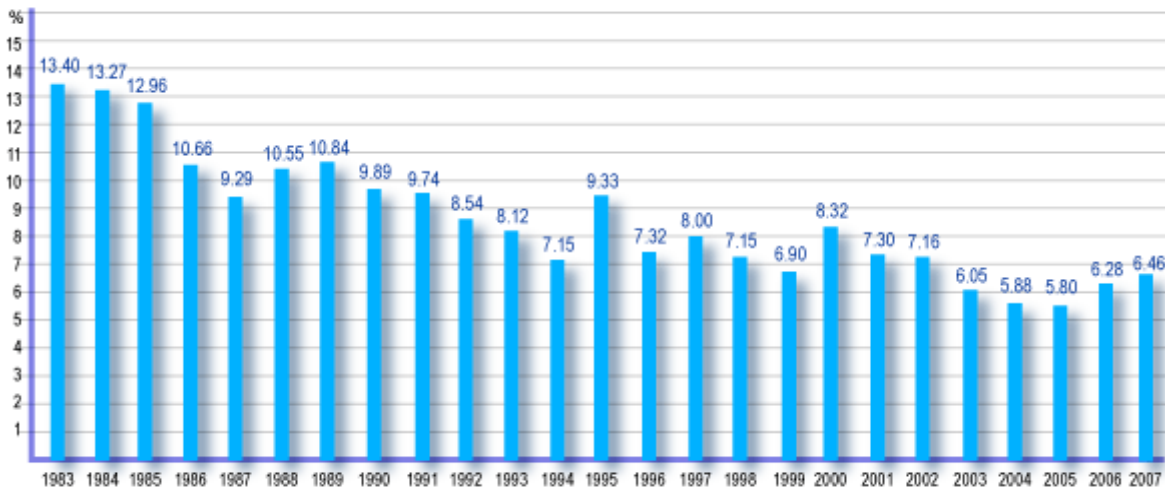


You're Invited

Saturday, January 17th, I will be teaching one of several topics at the first-time home buyers seminar at the Native American Youth and Family Center located at 5135 NE Columbia Boulevard. Join us from 9:00 to 1:00 and learn valuable information about the pathway to purchasing a home. Topics cover credit and mortgage, the role of escrow, shopping for your home, and home inspections. Learn what to expect from the experts—whether reviewing, about to begin, or just considering, the process of buying a home. The seminar is free, lunch is provided and everyone is welcome! For more info give me a call.

To download a wonderful software program that helps you organize and itemize your home's inventory, visit my website and click on [Free House Inventory Software].

Historical Interest Rates for 30-Year Fixed Loans



In 1983, the average new home price was a little under \$90,000. (Today it is around \$300,000.) That same year the McNugget and the cell phone made their debuts.

Interest rates for 2009 are now below 5%. It's a great time to buy and/or re-finance! Discuss your options with one of my preferred lending associates.