

Chocolate Properties® eNews



www.ChocolateProperties.com

News to Help You Save Time and Money.

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Recycle. Thank-you.

The Big Rocks In Life

Dear Friend,

A professor stood before her Philosophy class with some items in front of her. As class began, she picked up a large and empty mayonnaise jar and proceeded to fill it with big fist-sized rocks. She then asked the students if the jar was full. They agreed it was. So the professor picked up a box of pebbles and poured them into the jar. She shook it until the pebbles fell into the spaces between the big rocks. She asked the students again if the jar was full. They agreed it was. The professor then picked up a box of sand and poured it into the jar. Of course, the sand filtered down between the cracks that were left. She then asked once more if the jar was full. The students responded with a unanimous, yes.

The professor then produced a can of liquid chocolate and poured the entire contents into the jar, effectively filling the empty space between the sand. The students laughed. "Now," said the professor, as the laughter subsided, "This jar represents your life. The big rocks are the important things—your family, health, friends, favorite passions, and so on—the things that if everything else was lost and only they remained, your life would still be full. "The pebbles are the other things that matter like your job, your house, your car. The sand is everything else - - the small stuff."

"Notice that if you put the sand into the jar first," she continued, "there is no room for the pebbles or the big rocks. The same goes for your life. If you spend all your time and energy on the small stuff, you will never have room for the things that are important to you. Pay attention to the things that are critical to your happiness. "Take care of the rocks first. Set your priorities. The rest is just sand." One student raised her hand and inquired what the chocolate represented. The professor smiled, "I'm glad you asked. It just goes to show you that no matter how full your life may seem, there's always room for chocolate."

Here's to making room for a little more sweetness in your life!

Sincerely,

P.S. I would love to hear what you've put in your "jar" as you've pursued your life, email me at carolyn@chocolateproperties.com or call me at **505-331-9049**.

Special Coupons Page: Coupons that when added up could save you a lot of money:

Easter & Mother's Day is right around the corner.

Limit One Family Per coupon.

Tell Chuck & Heidi Weck we said hi!



Theobroma
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Save \$10 on any purchase over \$25

Good for next 60 days. Limit one coupon per family, and valid with no other offer & only at :

Theobroma Chocolatier
(Tramway at Montgomery)
12611 Montgomery Blvd NE
Albuquerque, NM 87111, Phone: (505) 293-6545

Chocolate Properties
e-News



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Real Estate Consultants
ChocolateProperties.com

Special Coupons – lots of them. Limited time – until April 30, 2012

Get coupons to either The Home Depot or Lowes Home Improvement. We will tell you how to get 10% OFF (or more).

Link onto this special address below for info:

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Do-It-Yourself or Hire Someone?

Dear Friend,

Here's a quick note to let you know how you and I can help anyone you feel comfortable introducing me to.

I recognize that seeking help from a skilled professional can seem expensive and it is important to make sure it's worthwhile. In my business, I can only tell you that my clients have been grateful not to have to negotiate with the 43 different people from 14 different industries who get involved in a real estate transaction.

In many cases, a skilled, focused negotiator, like me, helps keep the transaction running smoothly and protects the seller from unnecessary risks. If you know someone who is thinking about selling a home in this economy, I can shoulder the challenges and allow them to focus on moving.

If you know someone who needs my advice because they're considering a change in their lives, please call me at **505.331.9049**, or email me at: Carolyn@ChocolateProperties.com. I'll send you my free report ***How to Sell Your House For the Most Money In the Shortest Possible Time***, so you can give it to them.

P.S. Who's the next person you know would benefit from talking to a skilled professional like me? I'll be happy to explore their options with them, at no charge of course.

Yogurt Clears Your Nose

Colds, sinus infections, and other upper respiratory tract infections are the leading reason for visits to the doctor in the United States. But according to a study reported by Yahoo News, eating yogurt could help you avoid a cold and many ailments associated with allergies.

Yogurt contains probiotics—bacteria that can benefit the body's immune system. In addition to yogurt, probiotics are found in fermented and non-fermented dairy products and in soy products like miso and soy drinks.

A review of data involving more than 3,000 participants found that patients who consumed foods with probiotics for more than one week came down with 12 percent fewer upper respiratory infections than those who were treated with a placebo, or who ate probiotic foods for less than a week.

Lastly, Carolyn and Bob have been on the Dukan Diet and made remarkable results. Part of this diet consists of yogurt. Their favorite is Greek (thick) Style, non-fat because it's very thick and wonderful, especially with a dash of Splenda.

A Different Kind Of Retirement Planning

People over 40 shouldn't just plan for retirement, they should rehearse for it.

Because retirement can last 20 to 30 years, it's more important than ever that "pre-retirees" (those who plan to retire in five to seven years) practice how they want to live without work as the organizational focus of their lives:

- **Try out different retirement lifestyles.** For example, many people dream of traveling in an RV or going abroad. Practice this by renting a camper and going on the road for a long vacation. You may discover that travel is exhausting or boring. The same holds true for relocation dreams. Rent a home where you think you may want to retire to see if it really is where you'd like to live. The community may not be your cup of tea. Work these details out before you commit to a change.



- **Live with your spouse 24 hours a day.** Most couples spend much of their early years working and, thus, spending much of their time apart. It may take some time to get used to the other person's schedule, habits, and routines.
- **Practice living on a retirement budget.** Most retirees' income is significantly less than their pre-retirement income. Add up all the Social Security benefits, pension, estimated income from the sale of your home, 401(k) and IRA savings to calculate what you can realistically expect to live on each month. Live on that amount for a month to determine what changes, if any, you need to make to your plans.

Spring begins in the Northern Hemisphere on March 20, 2012, at 1:14 A.M. (EDT).

4 Spring Cleaning Chores To Get Your Financial House In Order

1. Mop up your winter bills. You had a great Christmas. Now if you need to take on an extra job, get rid of an item of luxury, or dip slightly into savings, it's important to pay off Christmas debt rather than letting it pile up in the corners.
2. Now that the taxes are in the bag, it's time to organize for next year. Think of it as tax maintenance. Like painting the Golden Gate Bridge...once you're finished, it's time to start again.
3. Add on to your savings. If you can get rid of financial clutter, put that savings into your retirement fund. Or create a vacation fund. Or as mother always said, add it to next year's Christmas fund and you won't have to stress about gifts when the time comes to make merry.
4. Schedule a day when you can sit alone or with your partner to review your insurance, retirement contributions, and other savings plans. Annual analysis of your financial position in the world helps keep things fresh and on track.



IF you're going to list your home this year, don't wait for late April or May-- do it now! There's a "Spring Rush" of foreclosed homes that are coming onto the market soon. It's best to list now to avoid competing with them. Plus interest rates are slowly creeping up. Email us (info@ChocolateProperties.com) for more info. Read below what we do for our Sellers:

For Our Sellers :

What Marketing Efforts Should You Expect From Your Listing Broker?

by Carolyn R Ward

I have heard some sellers complain that all their listing broker did was put up a sign, list their home in the MLS and wait for a buyer. Well, if that's true, sellers certainly deserve more. I suspect that some of the marketing a listing broker does is unknown to their sellers.

Here's a partial list of what we do at Chocolate Properties besides the signage and MLS to market our listings in this Buyers' Market:

- First and foremost, we work with the seller to price the home in its "sweet spot";
- Then, we hire professional home stagers if needed, and when the home is ready;
- We hire a professional photographer to maximize the outstanding features of the home;
- Often, we hire professional drafters to draw up the floor plan. Then, we go to work;
- We create a website for each home we market, www.928alameda.com; or www.1504Lucyle.com
- Create flyers for each home;
- Create and send e-flyers for each home to every Realtor in the state (about 7,000) at least once every month, and also to our nation-wide referral sources;
- List the home in at least 10 different websites like Trulia, Zillow, Realtor.com, Lycos, Oodle, etc. with regular syndication updates;
- Hand load the listing onto specialty websites where appropriate (like Horse properties, for example);
- Attend functions where buyers might congregate and showcase the listing there (e.g., a horse show, for a horse property);
- Participate in as many Realtor home tours as we can (at least 3 per month, per listing);
- Attend at least 8 networking functions per month, both Realtor and non-Realtor, to talk about each home we market;
- List the home on our website;
- Send regular email blasts to our data base (about 1,000 people) about each home;
- Post videos about each home (and blast links to them);
- Post to numerous groups on Facebook, and LinkedIn, and to Twitter on a regular basis about each home;
- Hold Open Houses, if the owner desires us to do so; and
- "Work the phones" to other Realtors with similar listings to be sure they know about our listings, on a regular basis.

That's all I have space for, and you get the idea. There's a good chance that listing brokers do a lot more to market their listings than meets the eye!

"REAL Investments Today For A Happier Tomorrow."

“PREFERRED PARTNER” SPOTLIGHT:



BIZDOC Capital Group is a locally owned and operated financial services and business consulting firm. Our mission and focus is to help the small and mid-sized business sector grow and succeed in this country. Since 2007, traditional lending has been severely tightened and scrutinized which has left many business owners struggling to find capital

for their businesses. With our continually growing network of private equity firms and privately held investment banks BIZDOC has the financial solutions to address your business financing needs. BIZDOC Capital offers both unsecured and secured (collateral based) business funding options. Whether you are considering starting up a business, or operating a well-established company BIZDOC has the tools and expertise to help your business succeed.

BIZDOC Capital has over 75 years of combined real business education, experience, and expertise. Our business consulting products and services offer the tools to help businesses address anything from interim CFO, COO services to strategic business planning and analysis services, and much more. Call BIZDOC Capital, Brad Hogan, today at [\(505\)338-2069](tel:5053382069), or look us up on the web at www.bizdoccapital.com to find out how BIZDOC Capital can help your business succeed and grow.

Business Lunch Team 2 (BLT2) MASTERMIND & Networking Group is expanding !

BLT2 meets at Wecks Osuna & I-25, on Mondays twice a month, We're looking for nice brainy people who can mastermind with us to help fellow members. Each category is protected. We have four openings left. Specifically, we are looking for these types of folks who would also like to network :

- Event Planner
- Photographer
- Office Supplies (corporate accts)
- Shipping & Mailing
- Cleaning Company or Carpet Cleaner
- Credit Card Representative
- Auto repair
- Staffing Company / Temp Agency
- Architect (with well-connected firm)

Membership dues are very nominal: loyalty & showing up is everything. Prefer that you not belong to other referral-based groups. And must be in business for at least 2 years locally and have your own network. If interested please contact "Bob Dienst"< BobDienst@gmail.com>

YOU HEARD IT FROM US FIRST!

(Help us & your friends by posting this at your workplace, just print out this page and post it. You'll be helping someone. Thanks.)



- Need a great math tutor? Call Jens Dienst at 505.280.1154, or email: J.dienst26@gmail.com
- Do you have a rental that needs EXCELLENT SERVICE & CARE? Yep, we now do Property Management too. "We're like a Pit Bull with your money." Call Bob at 505.856.6035.

We HAVE 3 RENTALS AVAILABLE :

- **3BR/1.75Ba/ with STUDIO or 4th BR** (great for at-home-professional) / 1800 SF/ carport/ in NE Hgts/ Showing by appt. only. Occupancy available June 1st/ \$1045 per month & water is included , up to \$50 /\$1040 DD/ pets extra/ washer & dryer do not stay, they are spoken for/ fridge stays/ contact Bob D. @ 505.228.5409, Chocolate Properties, LLC. for appt. (or 505.856.6035). More info & pics, go to: www.12701Mountainview.com . Please do not bother the current tenants. Thank-you.
- **3BR/2Ba/ 1300 SF/ in Westgate/ 2 car garage/ includes water (first \$50)/ showings starting late April.** Occupancy available June 1st/ \$950 per mo./ \$945 DD/ pets extra/ contact Bob D. @ 505.228.5409, Chocolate Properties, LLC. (or 505.856.6035) for appt.
- **Our buddy Lynn has his home for rent in beautiful NOB HILL** (on Broadmoor NE) : 3BR/1.75BA/ 1400SF/ great area / 2 car garage/ includes half of water bill/ & includes once-a-month maid cleaning service. Wow! New tile & fixtures throughout, new stove. Showings starting now. Occupancy available May 15th/ \$1300 per mo./ \$1250 DD/ pets extra/ contact Lynn @ 505.268.6403. Tell Lynn, "Chocolate Properties sent you."

What about a "Lease With Option To Buy"?

- **Great Property for a LEASE WITH OPTION TO PURCHASE:**
Do you know of a family member, neighbor, co-worker, or fellow networker who just can't qualify and wants to quit throwing all their rent money down the tubes? Have them call Carolyn, 505.331.9049.
- **Special real estate seminar we hold only twice a year, and it's coming up in May, see the top of the very last page (the one with the return mailing info) ...**

Motivated Sellers' HOMES FOR SALE :

- Wonderful NE Hgts. 3BR/2Bath home east of Tramway at Lomas with wonderful views. **JUST REDUCED THE PRICE TO \$240K!** – call Carolyn at 331-9049. www.1140titleist.com .
- **928 Alameda Road NW.** Beautifully remodeled "ranch" style brick home with 4 bedrooms (2 Master suites!) 3 baths, 2742 Sq. Ft. On 3/4 acre in a quiet equestrian neighborhood with 3 stall barn with tack room and hay storage as well as an arena...upgrades galore...call 331-9049. See pictures at www.928Alameda.com **Seller will take a LEASE WITH OPTION TO BUY (w/10% Option Money).**
- **1504 Lucyle Place NW.** Gorgeous 1.167 acre compound with hand-built adobe home featuring numerous entertaining spaces, 3 bedrooms, 2 baths and luxurious appointments. 1 Bedroom guest house, heated pool and outdoor kitchen, separate 3 car garage (covered carport for 2 more), 2-3 stall barn, additional pole barn, tack room, pasture, 2 wells, ditch rights, on green belt in A-1 zoning with direct access to Bosque trails. See it at www.1504Lucyle.com **Price just reduced to \$50k below appraisal!**

Some interesting local METRO ABQ January 2012 stats (using single family detached homes):

Actual sales (closed homes) rose 13.22% from this January (2012) with 411 closed sales to last January (2011) of 363 closed sales.

By specific areas:	Jan'11	Jan'12
Areas 10-121 (ABQ)	255	287
130 (Corrales)	6	5
140-162 (Rio Rancho)	62	63
180 (Bernalillo)	6	3
190 (Placitas)	4	1
210-293(E. Mountains)	14	19
690-760 (Valencia Co.)	<u>16</u>	<u>33</u>
	363	411

Pending home sales in January 2012 rose 20.63% from the previous January 2011 – this was the highest January month of pending sales since 2008 – this is an indicator that things are getting better.

The AVERAGE SALES PRICE:

January 2012 -- **\$194,352** January 2011 -- \$201,239 January 2010 -- \$205,624
Comparing Jan'12 to Jan'11 were down about 3.42%

MEDIAN PRICE: (the home in the middle of the pack, with half the homes lower and half the homes higher):

January 2012 -- \$165,000 January 2011 -- \$172,000 January 2010 -- \$172,240
Comparing Jan'12 to Jan'11 we're down about 4.07%

INVENTORY:

This January 2012 there were about 3,750 homes for sale (active listings), compared with 4,791 a year ago. Inventory has been reduced.

ABSORPTION RATE: a hypothetical rating for measuring how long it will take to sell the current housing inventory. The average market is traditionally a six month supply.

January '12 the absorption rate was 6.8 months. In January '11 it was 8.86 months. This is very significant – one of those indicators that our local market is getting better for Sellers.

WHAT'S SELLING:

The best sellers for January 2012 were homes in the \$120k-\$139k (49 closed homes) Second best were \$140k-\$159 & \$160k-\$179k ranges (47 closed homes each)

This is just a summary – if you're curious to know how much your home is worth right now, call Carolyn, because she'll research your specific area and give you the best information possible to help you know what your home is worth.

*For folks in the local area,
we're very excited to present
a very special seminar
on Saturday May 19th --
see the top of the next page...*

A home investment property could be the financial lifesaver you need...



We cordially invite you to our free seminar:
***“The Wise Woman’s (& Man’s) Low Risk Guide
To Buying and Using Real Estate For Income.”***



Saturday May 19, 2012 10:55AM - 12:30PM
Community Room @ North Domingo Baca
Multigenerational Center, 7521 Carmel NE,
Albuquerque, NM 87113

We can show you how to have \$5,000 to \$10,000 per month in residual income, safely in ten years or less, and own outright four properties or more. This isn't hype or a fairy tale. This seminar will show you some of the best and safest ways to make money in real estate today. It's now happening with families that we've helped here in Albuquerque. We, ourselves, are having great success. We supply the know-how & talent so that you can have an excellent return on carefully selected real properties – and without being a landlord.

There is a better way to secure your future or retirement or that loved one's college fund – through real estate.

Pre-registration is required, and we're limited to the first 35 people who sign up,
so please register at:

www.10YearMillionaire.net

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