

Better Austin Living

News You Can Use from Your Friend in the Real Estate Business

What's Luck Got To Do With It?

You've heard the expressions, "Come on, lucky seven!" or "Don't press your luck." Frank Sinatra sang a song, "Luck Be A Lady Tonight." There are even lucky symbols such as a coin (if you find it heads-up on the ground), a four-leaf clover, or a rabbit's foot. But what is luck? Is it something you can see, or is it more of a feeling? Is it good or is it bad? Does it even exist?

According to dictionary.com, luck is "The chance happening of fortunate or adverse events; good fortune, prosperity or success; one's personal fate or lot."

There's no doubt that luck has many different interpretations. It could suggest the perfect scapegoat: No matter what goes wrong in life, you can always blame it on bad luck. Conversely, if someone else succeeds, you may believe it must have involved their good luck, and completely ignore the hard work and dedication that might have contributed to that person's success.

Luck may often involve superstitions. It can be your nightly bedtime schedule or your typical morning routine. You might hold onto these quirky habits because of the belief that changing any little detail might bring bad luck. Therefore, these self-created superstitions become actual parts of everyday life.

But if there really is such a thing as luck, why does it seem certain people are luckier or unluckier than others? There just isn't a clear-cut explanation. The simplest reason I can think of is this: Luck occurs when opportunity rings the doorbell and you happen to be there to answer. Often lucky people are actually "lucky" because they believe they are.

This month, instead of waiting for opportunities to simply land on your doorstep, go outside and search. Opportunities are everywhere – you just have to look for them. You never know where luck might be hiding.

A Quick Note From Ryan:



2011 is passing us by in the fast lane, that is for sure. Now that we are past Spring Break, Tax Time, and hopefully getting past allergy-time soon as well, its almost time to start looking forward to the Summer time. The real estate market is definitely starting to heat up as well. I have been surprised, actually, how many buyers are out actively looking right now. The traffic through my listings has been strong over the past 2-3 weeks and should only continue to increase. On the flip side, inventory levels are bound to rise soon as well so if you know someone who is thinking of selling, now is the time to get their house on the market while there is less competition. Get in touch with me and Ill make sure to get them started on the right track.

Join My
Networks



Ryan France



@RyanFrance



Ryan France



BetterAustinLiving.com

Ryan France, Realtor®

StoneHaven Realty

c: 512.773.3493

e: ryan@betteraustinliving.com

5 Simple Ways to Introduce Me to Friends & Family



Give me a Call or send me a Text message **512.773.3493**



Send me an Email @:
Ryan@BetterAustinLiving.com



Please Pass Along This Copy of the **Newsletter**



Visit my website(s) @:
www.BetterAustinLiving.com



Lets be Facebook Friends @:
Facebook.com/RyanFrance

Who's the one person you know who could most use my help? ***I sincerely thank you for your referrals!***

How To Remember A Name

Do you have trouble remembering names after you meet people? If you do, you might want to try the following technique to aid your memory:

Focus. You want to send a positive message to the person you're meeting. Pay attention to your pose. Are you leaning in, are you telling the person that this moment is important to you and that he or she has your undivided attention?

Ask. Repeat the name back to the person you're meeting. Ask if you've got it right. This makes you an active participant in the meeting and shows that you're paying attention.

Repeat. Repeat the person's name in your mind, then cross reference it with something else – a celebrity's name that you're already familiar with, or some other association.

Employ. Once you have the name clarified, it's very helpful to introduce your new acquaintance to someone else. This makes you say the name out loud and fixes it in your memory.

Online Safety

As social networking stretches into every corner of our lives, parents are right to be concerned about the information their children may be sharing online – and about what kind of information they should share about their own families. Here are some guidelines:

Pick a strong password. Don't use common words or significant dates in your life. Create a password that's a mix of capital and lowercase letters, plus numbers, so it can't be guessed easily.

Don't give your birth date. Leaving your full birth date – month, day, and year – can give hackers and identity thieves an avenue to more confidential information. Share just the day and month, or no birthday at all.

Use privacy controls. Limit what's available on your profile so strangers don't have complete access to everything you post online.

Vacations. Don't announce that you're going to be out of town ahead of time. You don't want to advertise that your home will be empty.



How To Plant A Great Herb Garden

If you love having fresh herbs at your fingertips here are a few suggestions on setting up an herb garden:

- Plant your herb garden as close to the kitchen as you can manage. Your herb garden can be grown in a series of containers if that helps you locate it where it will be most convenient. If you have to go to too much trouble to get to and pick the herbs, you won't use them as much.
- Make sure to place your marjoram, parsley and thyme along borders. These plants only grow a few inches high and will get lost among taller plants.
- Dill, tarragon and coriander grow up to two feet high. If you have a walk-around garden, the center is the best place. If your garden is up against a wall or object then you'll want to place these plants at the back of the garden.
- Grow bay leaves and rosemary in clay pots just beneath the soil of your garden. When the weather turns cold, dig them up and take them inside. They'll continue to grow and you can enjoy their fragrance and flavor year round.
- Remember some herbs spread (like mint, wild marjoram and tarragon). Each year they'll take more and more room. To contain their growth, confine their roots by burying them in a section of stovepipe. The pipe will keep them from spreading.
- Cut your herbs just before they flower for optimum flavor – that's when their oils peak. If you're going to store your herbs, it's best to cut them midmorning on a sunny day.
- Store your herbs by freezing or drying, or in oil or vinegar. You can use the oil and vinegar as seasonings when you cook and in salad dressings.

Didya Know?

Lime Jell-O gives off the same brain waves as adult humans when hooked up to an EEG machine.

Children born in the month of May are, on average, 7 ounces heavier at birth than children born in another month.

Forest fires move faster uphill than downhill.

The average toilet uses three gallons of water every time it is flushed. For a family of 4 that's about 48 gallons a day and over 17,000 gallons a year. That is enough to fill a 16'x32' swimming pool.

The Nike 'swoosh' logo was designed in 1964 by university student Carolyn Davidson for which she was paid \$35. Pepsi reportedly paid \$1,000,000 to update their logo.

It takes about 15,000 eight-ounce glasses of water to equal the cost of a six-pack of soda.

Planting trees around your house can save up to 25% on home energy bills. They block wind in winter and shade the house in summer.

A Sunday edition of the New York Times uses the equivalent of 75,000 trees. That's 3 times the number of trees contained in Central Park.

Productivity Nugget:

I don't know if this technically qualifies as a productivity nugget - more like a time-saver. We are all more involved in social networks like Facebook and Twitter than ever. Most people also access them on mobile phones. If you want to organize everything in one spot, check out the **Hootsuite App**.

Know Thy Trivia

1. The vocabulary of an average person consists of how many words?
2. Which 2 states are tied with the most recognized national parks?
3. An ounce of gold can be stretched into a wire _____ miles long?
4. The air that we breath is only _____ percent oxygen?
5. How tall is the Eiffel Tower?
6. Offered a pen to write with, 97% of people will use that pen to write what?

Answers are on the back page of this newsletter (page 8)

For more fun & great information, visit:
www.BetterAustinLiving.com

Cool Off And Save

If you're prone to impulse buying, try this trick to exercise a little financial restraint: Give yourself a spending limit and don't spend more than that limit without taking 48 hours to think about it. For instance, if you see a pair of shoes you'd love to have but costs \$100, pause before you hand over your credit card or cash you really can't spare.

Forcing yourself to think about a purchase will provide you enough of a cooling off period to help you determine whether or not you really need to make the purchase.

Happy Accidents

Some well-known products & inventions weren't the result of careful research and planning – they were accidents that someone with creativity spotted some potential in:

Potato chips. In 1853, a chef named George Crum in Saratoga Springs, NY, grew frustrated by a diner who kept sending his potato crisps back, complaining they were soft and soggy. Crum sliced some potatoes as thin as he could, fried them in oil, and sent them out. The customer loved them – and a new snack food was born.

The Slinky. A naval engineer named Richard James was looking for a way to hold navigation instruments steady while a ship was in motion. He began experimenting with springs, hoping to use them as shock absorbers, but when he saw one of his prototypes drop gracefully from a shelf onto a table, he had a different idea. Introduced as a toy in 1945, the Slinky (named by James' wife) became a best-seller.



Corn flakes. The Kellogg brothers were searching for healthy foods to feed patients at the Battle Creek Sanitarium in Michigan. They inadvertently left some boiled grain on the stove for a few days, but decided to try putting the stale remains through rollers to make dough. It turned into flakes instead, and they decided to try toasting them. After a bit of development, they came up with a tasty food that patients enjoyed, and in 1906 one of the brothers, Will Keith Kellogg, founded the Kellogg's food company.

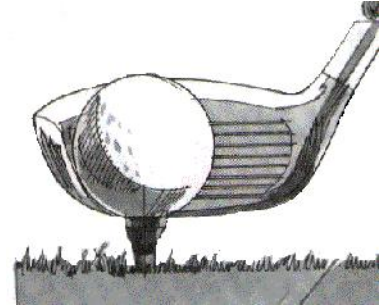
The Now

There is only the moment. The *now*. Only what you are experiencing at this second is real. This does not mean you live *for* the moment. It means you *live* the moment. -Leo Buscaglia

Better Golf/Better Business

So much work is done on golf courses that some business schools are offering courses on the art of business golf. Here are tips to keep in mind before you head out to the course:

1. Get to be friends in the first six holes. You don't have to launch into business talk right after teeing off. Get to know your client or boss as individuals during the first few holes.
2. Then, get to know their business. After the personal stuff comes to a natural stop, use the next few holes to get to know their business better. Ask about its strengths, weaknesses, and challenges.
3. Segue into your ideas. The next few holes can be devoted to planting seeds of your solutions to their problems.
4. Don't try to close a deal. Let the seeds you've sown take a little root. Wait until the clubhouse to get a commitment to a more formal meeting later on.



Hunger Pangs Or Snack Cravings?

Many of us eat more than we need to. Often it's because we think we're hungry when instead we're anxious, bored, or just tempted by the plate of brownies a coworker brought in:

Although you shouldn't wait until you're faint with hunger to eat, it's good to pay attention to the signals your body is sending you. These are the typical symptoms of real hunger:

- Growling, rumbling in the stomach
- Irritability
- Difficulty concentrating
- Headache
- Dizziness
- Nausea

Not sure whether you're really hungry? Ask yourself if something healthy, like an apple or an orange, would make you feel better. If not – if you think you really, really *need* that chocolate chip cookie – then chances are you're having a craving, not a real hunger pang.

See An Interesting House?

Did you recently drive by an interesting house but can't find the price? Did a sign go up down the street and you want to know what the neighbors are asking for their house? No problem, send me a quick email with the address of the property and let me do the leg work for you. I'll send you exactly what you are looking for.

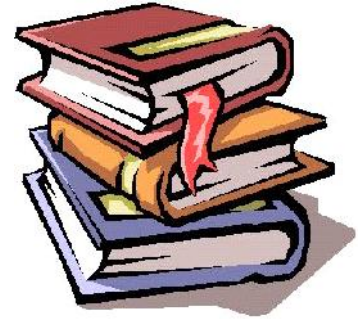
Ryan@BetterAustinLiving.com

What's My House Worth?

Do you have the itch to sell but not quite sure what you could realistically expect to sell your house for in today's market? That is a question I get quite a bit. I'd be happy to provide a Comparable Market Analysis for you. No obligation. Just give me a call or send me an email. You also should check out the great resources at:

HomeSeller.BetterAustinLiving.com

From My Nightstand



Well the good news is that I have been able to find a little time to dive back into some books over the past 6 weeks or so. The bad news is that I'm about half way through 3 different books and have finished none. Actually, that isn't completely true. I have listened to a couple audio books on my IPOD. However, I often find myself zoned out or lost in thought and realize that I have only been half paying attention for the past 20 minutes. That's the trouble with audio books for me. I'm much more engaged when I sit down with an actual book to read. With that in mind, here is a brief synopsis of what I have read/listened to and what I'm currently reading.

The Power of Full Engagement by Jim Loehr and Tony Schwartz - Just as athletes train, play and then recover, people need to recognize their own energy levels. "Balancing stress and recovery is critical not just in competitive sports, but also in managing energy in all facets of our lives. Most of us are constantly trying to manage time; here, the authors have instead set out a prescription for managing energy on every level: physical, emotional, mental, and spiritual.

The 4 Hour Body by Tim Ferriss - *The 4-Hour Body* is the result of an obsessive quest, spanning more than a decade, to hack the human body. It contains the collective wisdom of hundreds of elite athletes, dozens of MDs, and thousands of hours of jaw-dropping personal experimentation. From Olympic training centers to black-market laboratories, from Silicon Valley to South Africa, Tim Ferriss, the #1 *New York Times* bestselling author of *The 4-Hour Workweek*, fixated on one life-changing question: For all things physical, what are the tiniest changes that produce the biggest results? Thousands of tests later, this book contains the answers for both men and women.

Drive by Daniel Pink - According to Pink, everything we think we know about what motivates us is wrong. He pits the latest scientific discoveries about the mind against the outmoded wisdom that claims people can only be motivated by the hope of gain and the fear of loss. Pink cites a dizzying number of studies revealing that carrot and stick can actually significantly reduce the ability of workers to produce creative solutions to problems. What motivates us once our basic survival needs are met is the ability to grow and develop, to realize our fullest potential.

The Encore Effect by Mark Sanborn - Mark Sanborn, leadership expert and bestselling author of *The Fred Factor*, says that anyone can achieve remarkable performance time after time—no matter what their personality, strengths, or weaknesses. In *The Encore Effect* Sanborn demonstrates, through his own experiences as well as those of the people he's worked with in his career, how you can cultivate the traits shared by remarkable performers and achieve extraordinary results in all aspects of your life. The secrets lie in five steps: Passion, Prepare, Practice, Perform, Polish.

Decision Points by George W. Bush - *Decision Points* brings readers inside the Texas governor's mansion on the night of the 2000 election, aboard Air Force One during the harrowing hours after the attacks of September 11, 2001, into the Situation Room moments before the start of the war in Iraq, and behind the scenes at the White House for many other historic presidential decisions.

Can You Buy Happiness?

It turns out that the conventional wisdom is wrong: It is possible to buy happiness – when you spend your money on others. Researchers at the University of British Columbia and Harvard University found that people who buy gifts for others and make charitable donations report being happier than people who spend their money primarily on themselves. The scientists studied 630 men and women and asked them to rate their general happiness, their annual income, and their monthly spending including bills, gifts for themselves, gifts for others, and charitable contributions.



Researchers also measured the rates of happiness for people who received bonuses in varying amounts from their employers. Again, they found that it was not how much money the participants received that predicted happiness levels, but rather how the recipients spent the money. Those who donated more of their bonuses to charity or used it for gifts for others rated themselves as happier than those who did not.

In a third look at this phenomenon, the researchers gave participants a \$5 or a \$20 bill and asked them to spend it before 5pm on the same day. Half were given the instruction to spend the money on themselves, half to spend it on others. The half who spent their money on others reported feeling better at the end of the day than those who didn't. The researchers say that even spending a small amount on someone during the day can significantly improve our feelings of happiness.

Don't Lose Your Memories

According to numerous interviews with police and fire departments, photo albums are the number one possession that people regret losing in a flood or fire. The professionals recommend putting photo negatives or CDs in a watertight envelope and placing it in a fireproof box, or storing the material offsite – in a safe deposit box, for example. If you're using an online storage system it's still a good idea to backup all your files on CDs or a flash drive and then keep the CDs or flash drive in a fireproof or safe deposit box.

And One to Grow On ...

Each newsletter this year I'm going to leave you with a quote or an excerpt that I find both entertaining and inspirational. This month's wisdom comes from Dr. Dana Mohler-Faria, president of Bridgewater State University.

"Excellence is about dedicating yourself to a life of continuous improvement. It's about being happy with what you've accomplished but always recognizing that there is more to be done. It's about learning from your mistakes but never letting them suffocate the true champion inside of you. It's about steadily traveling towards the horizon, even though you are ever aware that it will keep moving. It's about weaving these fundamental beliefs into the very core of your character, your personality, and your spirit." – Dr. Dana Mohler-Faria

Ryan France

REALTOR® - StoneHaven Realty
13276 Research Blvd Suite 108
Austin, Texas 78750

Recycle this Newsletter



When you are done reading your newsletter this month, do me a favor. Instead of throwing it away or putting it in a pile on your desk, please pass it along to a friend, neighbor or co-worker so that they can enjoy reading it too. That's a simple and pressure-free way to introduce me to other people.

*Thanks for Not keeping
me a Secret!*

Trivia Answers (page 4) 1. 5-6000 2. Alaska & California (8) 3. 50 4. 21.5% 5. 984ft 6. Their name

P.S. Who's the next person you know who's ready to tell their landlord to take a hike? Be sure to give me a call so we can help them get on the path to owning their own home!

Ryan France, Your Friend in the Real Estate Business StoneHaven Realty, 512-773-3493

a home.

report to them so they can start enjoying the short- and long-term pleasures and benefits of owning out your cell phone, look up my number, and call me immediately. You can pass along my free member of coworker who is currently renting and wants to say, "Take a hike, landlord!" then take free report, *How to Buy a House with Little (or No) Money Down*. If you know a friend, family **credit and a good income**. And to help those folks on the path to homeownership I put together a **But it's important that you and they both know that there are options for renters with good**

modest of homes can be next-to-impossible for many renters.
that in today's challenging economic climate, coming up with a lump sum of cash even for the most need a 10- to 20-percent cash down payment? That makes sense, too, because you and I both know did you know that **most of them are stopped dead in their tracks** because they think that they I recently read a survey that said most renters would prefer to own a home. Makes sense, yes? But

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

Who Else wants to Ditch Their Landlord?

What You Should Know about Your Tax Appraisal

This newsletter comes at a opportune time for me to discuss a topic that I get a fair amount of questions about this time of year. Property Tax Appraisals.

Unless you haven't checked your mail in the past week to ten days, you should have received your property tax appraisal from your appraisal district by now. Those appraisals were completed around the first of the year and its common practice to deliver the notices in late April and early May to alert property owners of the appraised value for 2011 tax purposes. However, keep in mind that the tax rates by your local taxing districts will not be set until later in the year. So, at this point in time you are only made aware of the appraised value of your property and not necessarily the property tax dollar amount.

If you have owned your property for a number of years, you are probably quite familiar with this process. However, it seems that I always get a handful of questions about the appraisal and the protest process every year so I thought this would be a good time for a quick review. Here is a short list of questions that I often hear.

Q: My tax value went up/down \$x,xxx this year - does that mean that is what my house is currently worth?"

A: That's kind of a loaded question. The simple answer is not-necessarily. Tax value and market value are not necessarily one in the same. The county does attempt to set the tax values at market value but they do not spend time doing an individual analysis on each home. It is more of a "blanket adjustment." On top of that, tax valuations can lag the "market" by as much as 6-12 months. Your current tax value might also be a partial result of what you or the previous owner has done to maintain accuracy over the last 5 years. On the flip side, market value is determined strictly by what home buyers and sellers in your neighborhood have determined similar homes are worth in the past 3-6 months.

Q: If I believe my tax value is higher/lower than the current market value, what can I do about it?

A: Each appraisal district has a tax protest process in place for property owners to contest their current tax valuation. If you believe that your tax value exceeds your appropriate market value, then yes, I would suggest taking advantage of your protest option. If your tax value is lower than what you perceive the market value to be then don't sweat it. Since tax value and market value are not necessarily synonymous, take advantage of the lower tax bill. I don't know anyone who wants to pay higher yearly taxes just to say that their tax value is higher.

Q: How will I know if my tax value is too high?

A: You generally have a feel for whether or not the value should have gone up or down. Every area is unique and some have seen more activity & appreciation than others in the past 2 years. Still, as a whole, property values in the Austin area have remained fairly flat over the past couple of years. I have also noticed that over the past 2-3 years tax values seem to have come closer to being in line with market value. That being said, if you have seen a drastic increase in your year over year tax value, you might have a decent argument. If it would help, send me an email and Ill do a quick analysis and send you the information that will help you to make that determination.

Q: What is the procedure for making a tax protest appeal?

A: The exact information for the protest process is included in the envelope with the actual appraisal notice. The steps that you need to take are pretty clear. And, it appears as though they have added the capability of filing your "notice of protest" online this year. At least I was given that option in Williamson county. If that is the case for you as well, you'll just have to log on and mark that you would like to protest your property valuation. The most important thing to understand is that there is a deadline for filing your intent to protest.

Q: What is the procedure for the actual protest itself?

A: Typically the appraisal district will provide you the initial option to sit down with the appraiser responsible for your appraisal and discuss any discrepancies between what you believe the property is worth and where the valuation came in at. This is an informal hearing and is a pretty laid back process. Still, its smart to have some tangible evidence to support your claims and I can help you with that if need-be. If, after that meeting, you still cannot agree on a reasonable value then you will be given the opportunity to have a formal hearing in front of a appraisal review board.

Q: What other factors can affect the overall tax value?

A: Outside of the sales activity in your subdivision at the time in which the appraisals were completed, there are a couple of other factors that can affect your overall tax value.

Make sure that the square footage of your property that the appraiser is using is accurate. The appraisers typically only take outside measurements of the property. As a result, if your house has an area with 2 story ceilings (not livable square footage) it might not be accurately reflected in the tax record. It's bizarre, I see all the time when listing properties that two houses with the exact same floorplan can be off as much as 200 sqft - but its usually its not that drastic. Mine was off by about 60sqft.

Make sure that the appraiser has properly classified your property in comparison to others in the neighborhood. Often in large subdivisions there are properties that vary in regards to lot dimensions, interior finish out and views. The appraisers sometimes give each "type" of house a rating and then adjust the overall values off of that rating. If your more "basic" house is classified in a group with the "luxury" homes, it can definitely affect the tax value.

Finally, make sure that the legal description of the property (lot, block, subdivision phase) is correct. I highly doubt that type of mistake would be made, but you never know.

If you have any further questions about your tax appraisal, the process, or if you need some help with a basic market analysis, Id be glad to help. You can shoot me an email with the information: **Ryan@BetterAustinLiving.com** or give me a call and we can discuss the details: **512-773-3493**.

Take Care,

Ryan