

# Better Austin Living

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

## How are you Feeling?

Writing this newsletter, I was struggling to figure out what to include here on the front page. Then, I received an email from a colleague with a link to a Motley Fool post about *50 Things you Should Feel Great About*. It's so easy to get caught up in the daily minutia and focus on the negative because its all around us. In fact, as I type this, I feel like Ive aged 3 years in the past 3 weeks. And, sometimes its just nice to get a different perspective - even a positive twist on the negative. Here are a few excerpts from that article that can be found online at: [www.fool.com](http://www.fool.com)

Bad news: 68% of Americans think the country is on the wrong track. Positive spin: The exact same percentage felt that way in 1991. Pessimism is nothing new.

Overall cancer death rates in the U.S. fell more than 1.5% per year from 2001-2007. Falling cancer death rates have saved nearly 1 million Americans over the past two decades.

One of corporate America's biggest challenges right now is what to do with record amounts of cash. Nice problem to have.

Ten years ago, cell phone technology consisted of a calculator and game called Snake. Today you can watch full-length movies, file your taxes, get driving directions, and watch live TV on a phone half the size and a fraction of the price.

As a percentage of income, housing hasn't been this cheap in over a decade.

9 percent of American households are millionaires. It's not just the very top who are doing well. The average American now retires at age 62. One hundred years ago, the average American died at age 51.

Only 4% of humans get to live in America. You are lucky to be one of them.

### **A Quick Note From Ryan:**



I don't know about you but I've just about had it with this heat. I'm a native Texan, having grown up right here in Austin, so I'm no stranger to warm summers. I don't know if its my old age or what but there are some days that its just downright unbearable. I'm itching to get things done outside or take Madeline for a spin around the block but its just too darn hot to step foot outside most of the time. I cannot wait for the first nip in the air on a football Saturday or Sunday. Still, it seems a long way away as we probably have to endure another couple months of the heat wave. In the meantime I just hope that I can keep my lawn on life support until the tide changes. I'm continuing to fight the good fight.

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Networks



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## 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!***

## We've Always Done It That Way

A management consultant was hired by a manufacturer in Britain to help improve its general operating efficiency. At one plant on the outskirts of London, she spent weeks reviewing reports that tracked productivity, absenteeism, machine failure, et cetera, that were kept by the day, week, month and year.

The reports were filled out by hand (the plant was small) on photocopied forms. At the top of one of the daily forms, the consultant noticed a small box that was always filled out with the number zero, but the form had been photocopied so many times that the instructions beneath the box were just small black spots that were impossible to read.

One day, she asked the plant manager about the form. He shrugged and said, "When I started here they told me to put a zero in that box, and I tell everyone I've trained to put a zero in that box. So

there's always been a zero in that box. I don't really know why, but there must be a good reason."

As the consultant finished her work, she was looking through a dusty file cabinet when she discovered what looked like the original form. She saw that it dated back to World War II. Intrigued, she looked at the form to see what important data the box was meant to track, and how it might be relevant to the plant's current operations.

Then she realized the flaw in "We've always done it that way." Underneath the box were clearly printed the words: "Number of air raids today."

## Don't Cut Back on These Necessities

It goes without saying that you can't be too careful with your money these days. But, no matter how tough things get, there are a few areas where the term "pennywise and pound foolish may come into play." You'll save money in the long run by continuing to allocate your funds to these items:

**Medical fees.** It's cheaper to see your doctor and dentist regularly so you can take care of problems before they become serious health issues. These days, more health care providers are sensitive to their patients' financial needs, too, and are working to keep their costs down.

**Insurance.** The premiums are expensive, but a car accident or a hospital stay will cost many times that amount. It's not worth the risk.

**Home and car maintenance.** Invest in the upkeep of your house and your car to avoid bigger expenses should something go wrong. Just maintaining proper tire pressure can save you money on gas, and an oil change is so much cheaper than an engine!

**Good food.** Prepackaged food and fast food may seem less expensive, but if they're bad for you, you aren't getting a bargain. Invest in nutrition, not just salt and fat. If you buy fresh food, you will be investing in your health, not just quieting hunger pangs.

## I've added another Title of Uncle to my Resume

Before Kristin and I found out (about this time last year) that we would be having a girl, I was not- too-secretly pulling for a son. I figured I was fine with having a daughter eventually, I just wanted to get the son out of the way first. That way I knew I'd have a chance to have my baseball player. But, God had other plans and truthfully I cannot imagine having had a son now. In fact, I'm not even sure that I'm pulling for a boy the next time around if Kristin and I are blessed to have another child. It's been such a joy developing a relationship with Madeline as father and daughter and its hard to imagine having anything other than girls.

If that never happens, at least there is some testosterone in the family. My sister and her husband, Aaron, recently welcomed their son, Luke, into the world. We visited Luke and family in the hospital the day after and all Madeline wanted to do was touch him. She wants to touch everything these days and Luke was no different. It's going to be fun to watch them grow up together, so close in age. Once they are both old enough to understand what is going on, they should share a lot of important firsts over time.

## Austin By the Numbers

2,145 single-family homes were sold in June 2011, about 9% more than June 2010. The median price was \$205,000 which is the same as the year before.

On average it is taking 75 days to sell a house in the Austin metropolitan area.

There are 9,687 homes actively for sale on Austin MLS which is 18% less than June 2010.

There are 2,114 pending sales for single family homes which is 31 percent more than June 2010

## Didya Know?

The average five year-old child leaves the beach with 8.4 ounces of sand somewhere on his or her body or swimsuit.

Among Major League Baseball players with at least one year of service, catchers have the fewest children, on average.

Adam Sandler derives more income from royalties on his Hanukkah Song than on residuals from his television performances.

As of 2010, no United States President had ever worn dental braces as a child.

Rhode Island has the highest per capita usage of FaceBook among all states east of the Mississippi

**FOOD FOR  
THOUGHT**

Try to forget yourself in the service of others. For when we focus too much on ourselves and our own interests, we easily become despondent. But when we work for others, our efforts return to bless us.

**q:** What are the closing costs associated with buying or selling a property?

Closing costs are the fees associated with the purchase or sale (and closing) of a property. Closing costs incorporate the entire "cash needed to close" amount on a buyer purchase and/or "net proceeds" to a seller at sale. For a buyer, these costs include fees associated with your loan, appraisal, applications, and prorated amounts for taxes, insurance and HOA. For a seller closing costs could include sales commissions, title insurance, survey, home warranty for the buyer and property taxes year to date. Closing cost amounts vary per transaction, but a good rule of thumb is 3-4% of purchase price for the buyer and 7-8% of sales price for seller. Regardless, it's always a good practice to request an accurate estimate of closing costs up front.

**a:**

## Quick Pick-Me-Ups

Heat got you down? Is your elevator not going all the way to the top? If you have a few moments, these simple things might help snap you out of it:

**Spritz your favorite scent** in your living space. If you save your best fragrance for special occasions, smelling it can take you back to a fun time and put a smile on your face. Why let it sit in the bottle?

**Pop a multi-vitamin.** If you have been dragging lately, you might not have been eating properly for a while. A multi-vitamin can give you a burst of energy from the B-complex vitamins, potassium, and trace minerals you may be depleted in.

**Straighten up a little.** Seeing smooth, unbroken surfaces like a made bed or a de-cluttered desk can give you a feeling of calm.

**If you have a pet,** give them some quality time. They can get you moving and give your self-esteem a boost. They think you're the most wonderful thing since sliced bread!

## Don't Take Chances with Kids' Car Seats

Strapping one's child into the car seat is a regular task for most parents. Unfortunately, even very small children are able to unbuckle themselves, leading to distracted parents behind the wheel—and car accidents.

Researchers at the Yale School of Medicine surveyed 378 parents; slightly over half reported that at least one of their children had successfully unbuckled their seatbelts while in a car seat one or more times. Children as young as 12 months were able to extricate themselves, and 75 percent of the kids were 3 years old or younger. Boys were more likely than girls to unbuckle themselves (59 percent of boys, as opposed to 42 percent of girls).

More than 40 percent of kids who "freed" themselves did so while the vehicle was moving. The distraction to parents, as they pull over, reprimand their children, and then buckle them in again, increases the chance of a serious injury 3.5 times. So be sure to double-check that your child's seat is installed properly, and that children are fastened securely.



## Where Do Creative Thinkers Come From?

Gordon McKenzie, a well-known creative force at Hallmark Cards, often visited schools to talk about his work. He usually opened his talks by introducing himself as an artist. Then he'd ask the students, "How many of you are artists?"

In kindergarten and first-grade classes, nearly every hand shot up quickly. In the second-grade classroom, about three-quarters of the class would typically raise their hands, but not nearly as eagerly. Only a handful of third-grade students would put their hands up. By the time the students reached the sixth grade, no one would identify themselves as an artist because they no longer saw themselves as creative.



We want children to hang on to their dreams, and that doesn't always happen. If we want more creative people, we need to start with encouraging children's creativity. Regardless of career choice, if children are validated for their creations, they will continue to have new ideas.

As the kids in your life head back to school, don't forget that it means a lot to them when you make a fuss over the works of art they bring home. After all, these kids sharing their creativity with you.

## Use These Sales Techniques To Gain Support For Your Ideas At Work

Most successful salespeople know that persuading customers to buy their products or services depends on some basic techniques that anyone can learn. Use these tactics when you're trying to "sell" your boss, co-workers, or employees on your workplace ideas:

**Promote simple, fast, and easy.** Customers often buy products if they can be sure that product will help them solve a problem—and do it quickly and easily. Show how your idea will make life easier for the person whose support you need.

**Stop selling, and let them buy.** Most people like to buy things, but we dislike being pushed into a purchase. Don't be overly aggressive with your idea. Be ready to answer questions, and present your idea as an opportunity.

**Eliminate the risk.** Money-back guarantees and other sales tactics limit the customer's risk of making a mistake. You can't offer a "warranty" on your ideas, but know the risks of your idea ahead of time, and have solutions ready when your boss asks.

### 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:

**[BetterAustinLiving.com/HomeSeller](http://BetterAustinLiving.com/HomeSeller)**

## Four Steps for Beating Post-Vacation Blues

If your vacation should have relaxed and recharged you why can going back to work be so hard? It takes two days to come back up to speed after a two-week vacation, according to researchers.



Here are a few ideas to minimize that deer-in-the-headlights feeling when you go back to work:

**Let others know your plans.** Let clients and co-workers know when you'll be away and give them alternative contacts. You'll reduce the number of messages waiting for you at the office when you return.

**Don't set your alarm clock on vacation!** Don't try to cram so many activities into every minute of your trip that you don't leave time to actually relax. You don't want to return to work wound up.

**Ease back into it.** If you can possibly arrange it, make your first day back a half-day. You can take care of the most pressing issues before diving back in.

Most importantly, it makes sense to plan your return from vacation so that you leave yourself time back home to unpack and unwind from traveling before you go back to work.

## The Richest Character\$ in Fiction

Dreaming of being the next Warren Buffett is one thing, but have you ever fantasized about having as much money as Scrooge McDuck? *Forbes* magazine, which tracks the world's richest real people, also looks at the accumulated wealth of fictional characters. Here's a look at how much money you might have if only you lived in the imagination of a famous novelist, cartoonist, or screenwriter:

**Scrooge McDuck.** The long-lasting Disney character's net worth is calculated at \$44.1 billion, thanks to his passion for mining and treasure hunting.

**Tony Stark.** Those *Iron Man* suits aren't cheap. The CEO of Stark Industries in the Marvel Universe is worth \$9.4 billion.

**Carlisle Cullen.** The 370-year-old vampire from the *Twilight* saga is worth an estimated \$36.2 billion.

**Richie Rich.** The "poor little rich boy" of cartoons and comic books controls assets of \$9.7 billion.

**Jed Clampett.** The patriarch of *The Beverly Hillbillies* TV show has \$9.5 billion in Milburn Drysdale's bank.

## A Clean Computer Is a Joy

As scary as even attempting to clean the inside of your computer may seem, you can't afford to let digital dust bunnies overrun your hard drive. If you use the Windows operating system, you can do a basic clean-up of your hard drive by yourself with just a few easy steps.



First and foremost, back up your important pictures and files to discs. Then, under the Start menu, go to Programs, then Accessories, then Systems Tools. Here you'll find the Scan Disk application. It looks for partial files and binary detritus on your hard drive. Run the program.

When Scan Disk is finished (it may take an hour or more), go to Disk Defragmenter in the same menu. This will make your hard drive run smoother by reorganizing and cleaning it.

Sometimes the lens in the CD/DVD drive needs cleaning. But be careful: the plastic lens is vulnerable to scratching. Don't try to touch it! Use a cleaning disc designed for this task, which you can get at any store that sells office supplies, and just pop it in the disc drive. It will tell you what to do from there.

There are cleaners online that take care of viruses and "malware," and many of them are free if your use is limited. Every computer needs virus protection running on a constant basis which updates daily. That service does require a paid subscription, but it is essential if you use the Internet and is well worth it for the peace of mind.

## The Formula for Getting Lucky

**Preparation** (personal growth) +  
**Attitude** (mindset) +  
**Opportunity** (a good thing coming your way) +  
**Action** (acting upon opportunity)  
 = **LUCK**

There are times of the year when I know that I need to hear a certain message. I have about 5-6 go-to books that I read almost every year. This year, for many reasons, my reading time has slipped dramatically. Still, I got the itch to pick up

*The Compound Effect* this week. I know that it's the time of the year that I need to hear the message about going back to the basics. By the time August rolls around and I've been consistently busy, I fall into certain routines. It's easy to let some things slip. The first things that tend to get overlooked are those that are easy to do but just as easy not to do. In the chapter that I read today, I came across the author's (Darren Hardy) formula for Getting Lucky.

**Preparation:** By consistently improving and preparing yourself, you have the wherewithal to take advantage of opportunities as they arise. **Attitude:** You cannot see what you do not look for and you cannot look for what you do not believe in. **Opportunity:** Luck isn't forced. It's a natural occurrence that often shows up seemingly on its own accord. **Action:** This is what separates the successful from the unsuccessful. Luck is an equal opportunity distributor. Lady luck shines on us all, but rather than having your umbrella drawn, you've got to have your face to the sky. (taken from *The Compound Effect* by Darren Hardy)

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### **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!*

## **5 Facts you Should Know about Central Texas Real Estate**

**Few Investments hold value like Central Texas real estate.** Texans spend an average of six years in their home. Since 2004, the median price of a home has risen 23 percent in Austin. Few investments deliver that kind of a return.

**Home Affordability is at an all-time high and buyer incentives are still available.** The combination of stable home prices and historically low mortgage rates have made housing exceptionally affordable relative to household income. In addition, the Federal Housing Administration (FHA) and many local programs offer loans that can result in lower down payments, more competitive interest rates or flexible credit qualifications.

**Texas has a Strong and Diverse Economy.** Central Texas' economy is strong and diverse, and the population is expected to continue to grow steadily. These factors all point to a continued health in the local housing market.

**Owning builds long-term wealth and can cost less than renting.** Homeowners see substantial savings through federal income tax deductions on property tax and mortgage interest. These tax savings partially reduce or offset, the actual cost of owning your home. According to the National Association of REALTORS, a typical homeowner's net worth is 49 times greater than that of a renter's.

**Interest rates are near record lows.** Even small reductions in the interest rate can significantly boost purchasing power. For example, a decrease from 6 to 5 percent on a 30-year home loan for \$200,000 can change the monthly payments by \$125, a decrease in 11.6 percent.