

At Home with Pam

News To Help You Save Time And Money

Tomball/Magnolia Edition

May 2014



Check out page 7 for Pam Sitterly's Resource Library!

NEW!

YOUR Neighborhood Statistics on Page 2!



Be sure to visit my blog!
www.move2magnolia.com

Don't Change Your Nature

A very old man used to meditate early every morning under a large tree on the bank of the Ganges River in India. One morning he saw a scorpion flailing helplessly in the strong current of the river, tangled in a complex network of tree roots. The old man immediately reached out to rescue the drowning scorpion. The panicked animal tried to sting him, but the man persisted. For several minutes his hand darted back and forth, evading the scorpion's deadly stinger as he tried to rescue it.



A passerby saw the struggle and called out. "Hey, old man, what's wrong with you? You're going to get yourself killed. Just let it go."

The man sat back and looked calmly into the stranger's eyes. "Friend," he said. "It is the nature of the scorpion to sting. It is my nature to save the helpless. I do not expect him to change his nature to suit me, nor will I change my nature to suit him."

It is a confident person who stays true to their nature when being pressured to change.

Pam

Do you ever need notary services?

The Pam Sitterly Team is pleased to offer complimentary notary services to our friends, clients and subscribers.

Mobile notary services are also available.

Contact Deana Rudel for more information and to schedule your appointment. 281-924-1014 or deana@pamsitterly.com.



Eating Smart

Want to get smarter? Watch what you eat. No guarantees, but try some of these mental boosters:

- Walnuts. A Spanish study found that people who eat a small handful of walnuts each day saw their memory improve by 19 percent.
 - Coffee. It helps you wake up, and a British study suggests that just 20-30 milligrams of caffeine (less than one cup) can enhance mental agility.
 - Spinach. The magnesium in Popeye's favorite food may not make you instantly stronger, but it can increase the blood flow to your brain.
 - Mussels. Mussels provide high levels of vitamin B12, which can help insulate your brain cells as you age.
 - Asparagus. Eating your vegetables is good for you. Asparagus is packed with folate, which can decrease the risk of depression.

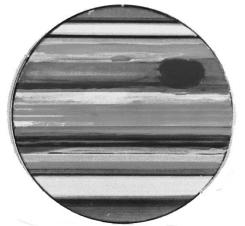


Red Spot Mystery Solved

The Great Red Spot of Jupiter has long puzzled astronomers. A storm in Jupiter's atmosphere has kept it going for almost two hundred years—why has it persisted?

Scientists now think they know the answer. Instead of just a turbulent mass of gases swirling horizontally over the planet (which would sustain the spot for only a few decades), gases spouting vertically seem to be responsible for the spot's longevity.

Earlier analyses of the Jovian winds discounted the effects of vertical plumes. But a team of astronomers from the University of California at Berkeley and Harvard calculated precise wind speeds for the vertical streams, and found that they could keep the Great Red Spot going for as long as 800 years. Gases spewing from the top and bottom of the spot loop around, picking up energy from jet streams and then diving back into the conflagration in an activity that keeps the storm—and the spot—constantly replenished.



Neighborhood Statistics

Here's what's happening in **Magnolia**:

231 homes currently for sale
154 homes currently under contract
75 homes SOLD in April

Here's what's happening in **Tomball**:

353 homes currently for sale
232 homes currently under contract
108 homes SOLD in April



Question Assumptions

Here's why you should always question your assumptions:

Late at night, a doctor's phone rang. He answered it groggily. "Hello?"

"Dr. Jones? This is Dave Mitchell. I'm sorry to call so late, but my wife has this sharp pain in her side. It's tender when I touch it, and I wonder if I should take her to the hospital."

The doctor recognized his patient's voice. "That's all right, Dave. Just give her a few aspirin; I'm sure she'll be fine."

Dave called back a few minutes later. "Doctor, are you sure about this? My wife thinks it might be appendicitis."

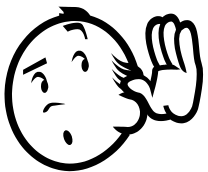
"It's not appendicitis," the doctor said curtly. "Maybe it's something she ate."

"How can you be sure?"

"Because I removed your wife's appendix seven or eight years ago. I remember it clearly. And no one grows a second appendix."

Dave paused. "Yes, but some people have a second wife."

Listen Between The Lines



A young man who was constantly quarreling with his wife sought advice from a trusted uncle. His uncle advised him, "You have to learn to listen to her."

The man went home and did his best. A month later he returned and told his uncle, "It's no better, and I've been listening to every word she says."

The uncle smiled. "Now go back and listen to every word she isn't saying."

The Origin of Vaccinations

Vaccinations can be controversial, but the practice developed as a successful response to a deadly disease—smallpox. An epidemic hastened the decline of the Roman Empire, killing 7 million people in A.D. 108, and the disease decimated native and immigrant populations in the New World. During the 18th century, 400,000 Europeans died of smallpox, and survivors were often left blind or disfigured.

Physicians and family noticed that survivors of smallpox were immune to the disease afterward. Travelers to Western Europe from Turkey in the 18th century reported the success of a procedure in which smallpox was introduced into the body of a healthy individual, who then became immune to the disease.

The British aristocrat Lady Mary Wortley Montague, who had suffered facial scars from smallpox, had her 5-year-old son inoculated against the disease when her husband was stationed at a diplomatic post in Istanbul. Upon her return to England, she had the embassy physician, Charles Maitland, demonstrate the effectiveness of the practice by having her 4-year-old inoculated in the presence of royal court physicians.

The term "vaccination" comes from Edward Jenner, an 18th-century British physician who experimented with cowpox, a less-threatening disease that appeared to confer immunity from smallpox. The word derives from the Latin "vaca," which means "cow." In the 19th century, French scientist Louis Pasteur further developed the technique to prevent the spread of anthrax.



What people are saying...

"Pam was terrific. energetic; enthusiastic..."

— S.G., Magnolia, TX

Sam Walton's "Secrets"

Whatever you might think of Wal-Mart, founder Sam Walton was a remarkable businessman. Here are 10 of the key principles Walton followed, as recounted in *Sam Walton: Made in America, My Story*, by Sam Walton, co-authored with J. Huey (Doubleday):

- Believe in what you do. If you dedicate yourself to work that you love and doing the best you can, your enthusiasm will be contagious.
- Treat your workers like partners. Share your profits fairly and team up with everyone in your company to perform and excel together.
- Motivate with more than money. People respond more powerfully to other incentives.
- Communicate everything. The more your team members know, the more they'll be able to do for the company and the better they'll be able to do it.
- Show your appreciation. There's no replacement for sincere praise, and no more cost-effective motivational tool.
- Lighten up. Don't take yourself too seriously. Take some time to have fun and let others have fun along with you.
- Listen to your partners. Look for ways to encourage your employees to talk to you.
- Surprise your customers. Give them something extra to show your appreciation for their business. Listen to their complaints and correct them promptly and cheerfully.
- Watch your expenses. You can overcome almost any setback if you're using your money efficiently and not wasting any.
- March to your own beat. Don't follow conventional wisdom.



HOME STAGING TIP OF THE MONTH:



The way you live in your home and the way we market and sell your house are two very different things.

Clear all unnecessary objects from the kitchen countertops. If it hasn't been used for three months...put it away! Clear refrigerator fronts of messages, magnets, pictures, etc.

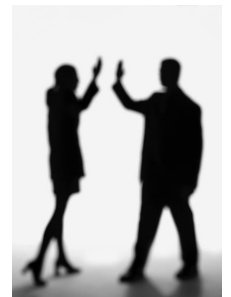
3 Ways To 'Wow' On the Job

How do you get noticed for a raise or promotion at your job? Besides delivering consistent results, here are three ways to impress:

Show your expertise in the field. Start a blog or write an article and post it on LinkedIn. If you can, get quoted in a newspaper or online article about your particular area of expertise.

Become the "go-to" person. Volunteer for extra projects but don't overdo it. Give credit when credit is due and celebrate the successes of your team members. Also, build a reputation for reliability by taking responsibility (as appropriate) when things don't go as well as they should.

Demonstrate mutual interests. Get involved in your company's charitable programs or join a professional organization in the industry.



What's My Home Worth?

If you would like to know what your home might sell for today please visit your neighborhood website:

www.MyWestwoodHomeValue.com

www.MyClearCreekForestHomeValue.com

www.MyVillageCreekHomeValue.com

www.MyHomeValueThousandOaks.com

www.MyCimarronCountryHomeValue.info

Don't see your neighborhood?
Not to worry, we have area websites available too!

www.MagnoliaTomballHomeValue.com

www.SpringCypressHomes.com

If you are interested in more than a rough numbers estimate, and are serious about selling your home, I'd be happy to come out and give you a *Maximum Home Value Audit*, which will tell you what your house could sell for if we put it on the market today.

Brain Teaser...

I have streets but no pavement,
I have cities but no buildings,
I have forests but no trees,
I have rivers yet no water.
What am I?

Have A Laugh...

Tom, Dick, and Harry went to a party. After the party, they returned to the hotel, which was 600 stories high.

Unfortunately, the elevator wasn't working so they made a plan. For the first 200 stories, Tom would crack jokes. The second 200 stories Dick would tell a happy story and lastly Harry would tell a sad story. They then started up the steps.

After 2 hours, it was Harry's turn. He turned to the other two and said "Ok guys, here's my sad story. I forgot the keys downstairs."

Answer to Brain Teaser:
A Map!

Home Problems To Fix Now

If you address a few home problems now, you may avoid major damage and repairs later. Here are three areas to check:

Electrical problems. Circuit breakers tripping frequently, outlets becoming hot, or flickering lights are indications that you should call an electrician. A home or appliance warranty could cover some of the costs. Fixing these problems may prevent a fire later.

Loose railings. A loose handrail is dangerous if someone puts too much pressure on it. You can remove the screws and reattach new and longer screws. If it's attached to concrete, you'll need to install anchors in the concrete and then place steel bolts in the anchor.

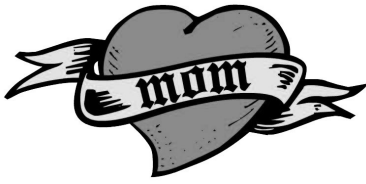
Washing machine hoses. These hoses can burst or leak at the connection site, possibly resulting in mold or damage to your floors and walls. Make sure your hoses are connected securely, and verify that you have at least 4 inches of space between the wall and the back of the machine so the hose doesn't bend. If you're going to replace hoses, purchase those made of braided stainless steel.

Just for Fun!

Are humans precocial
or altricial?

Answer at the bottom
of page 8.

Noticing More Tattoos Lately?



Tattoos used to be associated with images of sailors and motorcycle gangs, but they're more common than ever these days. According to Harris Interactive, one in five adults had a tattoo in 2012, up from 16 percent in 2003 and 14 percent in 2008. We spend about \$1.65 billion getting tattooed annually.

Some stereotypes persist, however: Harris found that 45 percent of respondents find people with tattoos less attractive, and 27 percent believe that tattooed people are less intelligent. Still, 86 percent of people with tattoos say they've never regretted their ink.



*A mother is not a person to lean on
but a person to make leaning unnecessary. ~Dorothy C. Fisher*

*The world is full of women blindsided by the unceasing demands of motherhood,
still flabbergasted by how a job can be terrific and torturous. ~Anna Quindlen*

*To nourish children and raise them against odds is any time,
any place, more valuable than to fix bolts in cars or design nuclear weapons. ~Marilyn French*

*My mother could make anybody feel guilty—
she used to get letters of apology from people she didn't even know. ~Joan Rivers*

*The best way to keep children home is to make the home atmosphere pleasant
—and let the air out of the tires. ~Dorothy Parker*

*My mother had a great deal of trouble with me,
but I think she enjoyed it. ~Mark Twain*

*A mother is a person who, seeing there are only four pieces of pie for five people,
promptly announces she never did care for pie. ~Unknown*

Mother's Day: Sunday May 11



Real estate on your mind?

Reach me anytime!



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Email: pam@pamsitterly.com

For updated news and local information concerning real estate, visit my helpful websites:

www.PamSitterly.com

www.Move2Magnolia.com

www.PamSitterlyTeam.com

Pam Sitterly's RESOURCE LIBRARY-



We have many resources right at your fingertips. Helpful hints, tips and tricks are available for you at www.PamSitterly.com and www.PamSitterlyTeam.com. Browse our websites for information any time. If you don't find it there, I am never more than a phone call or email away!

Visit www.PamSitterlyTeam.com today and you can find right on the home page:

- ☆ Home Value Request... I will give you statistics on what other similar homes in your area are selling for, and you can get an idea what yours might sell for.
- ☆ Moving Checklist... Are you planning a move? This checklist will help it go smoothly!
- ☆ Buyer and Seller Tips... Whether your planning to buy or sell, there are tips available to help you make informed decisions.
- ☆ Informative Articles... Includes helpful articles previously mentioned in this newsletter.



Real Estate Corner

Q. What's the purpose of a home inspection?

A. A home inspection is performed after the buyer and seller have entered into a written contract. It's a review of the home's condition, including the heating system, attic, foundation, and a mold review. The point is to identify any area of the home that needs replacement or repair. You'll use the report to set the final price of your purchase.

You may choose to buy the house and make the repairs, or you may walk away from the property if the costs would be too high for your budget and the sellers refuse to lower the price or make the repairs. You can get your earnest money back provided your contract has a "sale contingent on inspection" clause.

You'll also need to get an appraisal, which serves to assess a value to the property. You need to know that the property you've selected will appraise at or above the amount you've contracted to pay for it.

Want to learn more? Ask for my Free Consumer Report called "**Top 10 First-Time Homebuyer Mistakes To Avoid.**" I'll send a copy right over to you.

Do you have a real estate question you want answered? Feel free to call me at **281-723-0324**. Perhaps I'll feature it in my next issue!

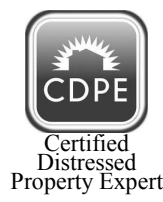


**Children's
Miracle Network
Hospitals**

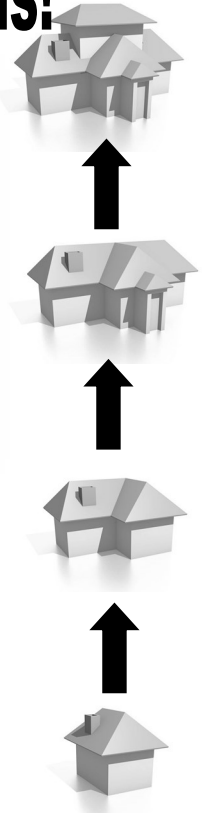
Helping Local Kids

*Make your home a Miracle Home.
A portion of the proceeds of every
home Pam sells is donated to
Children's Miracle Network.*

Now is the time— move up to the home of your dreams!



Comparison – End of 2015	Current Home	Move-up Home
Current Price	\$300,000	\$400,000
Future Price (+8%)	\$324,000	\$432,000
Future Gain	\$24,000	\$32,000
Total Gain		\$8,000



Date	Mortgage	Interest Rate*	P&I**
Today	\$250,000	4.41	\$1,253.38
End of 2015	\$270,000	5.7	\$1,567.08
Difference in Monthly Payment			\$313.70

*Average Commitment Rate per Freddie Mac **Principal and Interest Payment

Pam Sitterly, CRS

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Call Pam today!
281-723-0324
pam@pamsitterly.com

Answer to *Just for Fun!*:
Humans are Altricial—our young are not able to obtain food on their own and must be cared for by adults for a significant time. Contrast with *precocial*—animals that are born in an advanced state of development and independence.