



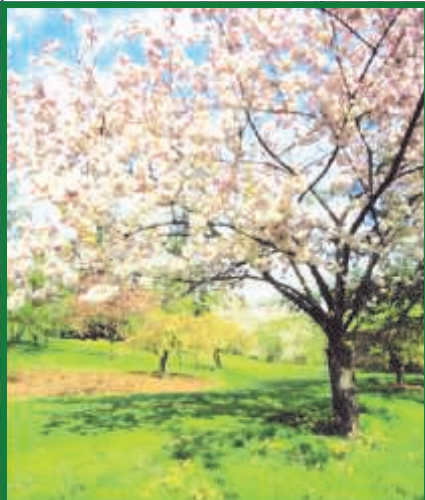
Just a Thought!

What an amazing time of year! A sense of renewal and new life surrounds us as our world begins to awaken from the winter.

We love watching things grow. Seedlings to plants, children to young adults, and customers to friends. It is a tremendous blessing for us to be a part of your life. We thank you so much for letting us in and allowing us to share our knowledge and services with you and yours.

We wish for you that incredible spirit of spring and the wonder that comes with warmer winds and awakening wildlife. We hope this season finds your home and your heart filled with abundant blessings and joyous moments.

Be well, our friends, and have an amazing April!



Spring

D & J UPDATE



Time Is Running Our!

The spring home buying season is picking up and eligible buyers will be scrambling to make their moves while the expanded federal Home Buyer Tax Credit remains in force until the **end of April**. This applies to both the first time homebuyer credit of \$8,000 and general home buyer credit of \$6,500. If you are among those still debating whether the tax credit applies to you, contact the D&J Realtors team to understand your options. But remember, time is running out!

Spring Training Four Ways to Add Exercise to Your Week

Spring is in the air! And with the warming weather (and the threat of swimsuit season ahead) comes an opportunity to get outside and

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Make the most of Earth Day (April 22) by discovering new ways to keep our planet safe.

Did you know? Earth Day was initiated on April 22, 1970, by Senator Gaylord Nelson of Wisconsin. His mission was to bring the issue of environmental action to the forefront of the political arena. His actions and the manifestation of a national "teach in" regarding this very important issue actually led to fundamental legislation, including the Environmental Policy Act of 1969, the Clean Air Act of 1970 and the Clean Water Act of 1977.

For more than 30 years now, people across the United States and Canada have taken part in Earth Day celebrations and used their voices, actions and forward momentum to continue spotlighting the need to put protective measures in place to better care for our planet Earth.

Here are some ideas to help you do your part in nurturing and protecting our precious planet:

1. Electronics. Electronic waste (computers, monitors, cell phones, televisions, etc.) is said to be growing at more than three times the rate of other municipal waste. Donate or recycle these items to keep dangerous elements such as lead and mercury out of our landfills and topsoil.

2. Reusable bags. Bring your own bags to the grocery store. The plastic used in grocery bags is made from oil, which is a non-renewable resource. It is estimated that somewhere between 500 billion and 1 trillion plastic bags

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add a little stretch and exercise into your weekly routine. Let's take a look at four great ways to get fit .

Go for a walk: Whether you add a nightly walk before or after dinner or add a new local park or trail to explore on the weekends or once a month, venture into the great outdoors and let Mother Nature treat you to the sights, sounds and smells of an awakening spring! Look online for some fun scavenger hunt ideas for your walk and you'll find yourself laughing and learning all while getting in shape! Now that's a win-win-win!

•**Put Your Pedal Down:** Break out the bikes, put air in the tires and hit the trail! New bike paths are popping up everywhere as commuters find new fuel-efficient ways of getting from point A to B. Biking is a great way to enjoy the outdoors, discover new places and make new memories. Search the internet for bike trails in your area or your local Parks & Recreation links for good paths and great places to stop along the way! If it's been a while since you've biked, be sure to warm up first before hitting the road!

- **Outdoor Chores:** Yikes! Come on — it's good for you and good for the wallet! Rake those leaves, weed those flower beds, plant a spring garden, re-mulch, mow the lawn and trim the bushes! Grab yourself some great "curb appeal" and hopefully have some fun while staying in shape!
- **Short sports:** For many of us, there's just not enough time to dive headlong into an organized sport. That shouldn't stop you from finding a local park at least once a month where you can toss a Frisbee with each other, hit a tennis ball, throw a football around, place catch, kick a soccer ball or just get out and moving with some form of sport. Even if it's a rousing game of kickball, you can laugh it up while raising your heart rate, learning a new skill, and enjoying a little friendly competition!

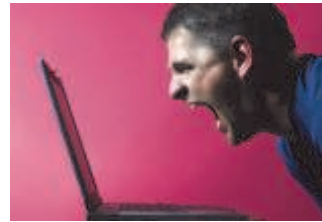
So get moving this spring! Get outside and invite a little exercise into your life! It's good for your body and your mind!

The Real Real Estate Situation!

We could talk the party line. You know, how spring is traditionally the busy time in real estate. Corporate moves are on the rise and buyers are anxious to take advantage of lower priced properties and lower interest rates. But of course.. That would not be our way! If you're currently selling your home, or thinking about buying, there is some real truths to this market.

First, let me address the general market trends. Everyone asks "Are prices still going down? Maybe I should wait to put my property on the market. What do you think?"

We think that if you want to sell property, put your property on the market. The market trends are almost daily rather than monthly. One week we think we have bottomed out in the prices look like they are going to stabilize, and then the next week they start to drop again. The financial institutions have hinted that they have a lot a fore-closed property that they will be putting on the market in or around June. Again because of supply and demand, prices might drop slightly.



If you are going to have to put your property on the market as a short sale, had been keeping up with the headline, you may think that your home will qualify for a quick response short sale. In many cases, that will not be correct. The amount of red tape is amazing. Just remember that in order to qualify for this program, the seller must have applied for and been rejected for a loan modification. In addition, there is a very low limit on the amount that a second can receive on a short sale. The lender will be receiving money from the government to accept a short sale, however in many cases, they are determining that it is not worth it for them to participate in this program. And as you can tell with very low numbers of loans that have been modified with the government, new guidelines from the nightly news report, you can see that there is very little chance that they will work with the sellers on this either.

In addition to all of this challenging news comes the Fed which stated that they will be holding rates for another few months but not until the end of the year and all targets point to a possible rate increase in the summer or 4th quarter.

So again, is this a good time to put your property on the market? Again, we say yes! It doesn't look like the pricing will go much higher in several years and throughout that time, you will be competing with financially challenged properties.



A seller, therefore has to figure the carrying costs, such as maintenance, taxes, and insurance, and that total while keeping the property off the market. We have had several sellers who rejected market driven offers with hopes of getting an offer of higher price, and in doing so, they have spent much more than the difference in the amount offered than if they took the original offer.

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are consumed worldwide each year, and millions end up as litter.

3. Trees. In addition to being simple and beautiful, trees reduce carbon dioxide in the air, provide shade and create needed animal habitats. Plant one this month!

4. Composting. Turn those grass clippings, lawn waste and vegetable peels into compost. You will have greener gardens, flower beds bursting with color and healthier foliage... all without adding to our landfills.

5. Bins. It is 98% more energy efficient to recycle aluminum and takes just two-thirds the energy to recycle glass than to make either from scratch. Break out those bins!

6. Cool off. Use ceiling fans to help stay cool at home. They consume less energy than a 60-watt bulb and use 98% less energy than central air conditioning.

Discover more ways you can do your part and celebrate Earth at www.earthday.net.

All the Home's a Stage

Six Small Staging Tips That Can Make a Big Difference

Declutter: I know, I know, that's what everyone says! Whether you're looking to sell or simply want to create a space for yourself that's warm, inviting and peaceful, removing the clutter from your home (and your life) is definitely high priority.

Add warmth: The right mix of color, accents and light can make a cold room toasty warm. Fluffy towels in cozy colors add just the right touch to a bathroom; a well-placed pillow in an inviting shade brings life to a corner; and stark walls painted a neutral but balmy tone all help set the mood and make the most of your space.



Scale back: Guilty! Pictures and volumes of books are comforting friends we like to keep around, but you need to cleanse the landscape and pare down the personalization to make your home more open and "neutral." Replace those things with fresh flowers and accent pieces that brighten shelves and create conversation opportunities!

Create focal points: Each room in your home should have a purpose and a focal point. Where are your eyes drawn and why? A bold piece of furniture, a bright accent piece or an interesting grouping immediately adds character to a room.

Think in threes: Odd numbers create tension, which provides visual interest. Try three vases or candlesticks of varying heights on a kitchen counter, three containers or trunks stacked as a side table or three books stacked on a coffee table. Go ahead—try a trinity in your home!

Lighten up: Lose those heavy drapes, and let some light in! Sheer fabrics or window treatments such as natural bamboo can infuse a room with natural light, add texture and change the whole feel of what was once a dark and dreary place. Also consider adding more lighting sources and wattage to each room. Supplement traditional overhead lights with accent lamps, under-counter lights, uplights or trendy pendant lighting.

Don't be afraid to try new things, new colors and fresh paint. There's a home improvement store around nearly every corner. If you don't like it, change it. A new coat of paint, fresh hardware for your doors and lots of elbow grease to let CLEAN shine through are great ways to give your home a spring "facelift" whether you're looking to sell or simply want to dwell. It's time to get ready for your "close up!"

WE WILL BE THERE FOR YOU!

We know many of you have worked with real estate agents in the past. Unfortunately more often than not, today's economy has caused so many agents to either retire or simply quit due to frustration, and declining income. We just want to assure you that We're in it for the long haul. It's what we do and who we are in so many ways. It's also always been my desire to stay true to my commitment to our customers and this marketplace to be the best possible resource for you.

Poll most consumers or ask the question of yourself, "What do I expect from my service professionals?" The answer is usually all about commitment, timeliness, problem solving, and being there when they need something. This is not just a job for us, it's an opportunity to help, a chance to be an advocate in a career that we're passionate about. That means you can count on us to run when the going gets tough. It means you can rest assured that your best interests will always be protected. It means you don't have to do the homework or go it alone. Most of all, it means you can have peace of mind in knowing you have someone you can trust whenever and wherever you need us.

Now that "spring has sprung" as they say, know how very much we appreciate your business and the opportunity to truly serve. Whatever you need, please call us. We can help!

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MANDARIN PORK CHOPS

They call it the other white meat-pork. And most calorie counter wince when I recommend a pork recipe. A good, lean, center cut pork chop is high in proteins with no carbs and modest fat and Cholesterol. But if you are looking for a good different, and really tasty meal, this one is one of my favorites.

Ingredients:

- 4 lean center cut pork chops
- 1 tablespoon canola oil
- 1/2 cup of orange juice with pulp
- 1/4 cup of water
- 3 tbs light brown sugar
- 2 tbs lemon juice
- 1 tbs cornflour
- 2 tsp chicken stock powder
- 1 (11 ounce) can Mandarin oranges, drained
- 1 green and one red pepper, sliced



Directions:

In large skillet, brown chops in oil; removed from pan when brown. Add in remaining ingredients(except orange slices and green pepper). Cook and stir until slightly thickened.

Add chops, cover and simmer 20 minutes until tender
Place on top of French Rice (see right) and drizzle sauce on top and serve with fresh steamed broccoli. Add a few slices of uncooked green peppers and a few uncooked orange slices to tweak with color.

FRENCH RICE

I almost feel guilty calling this a recipe since it is so easy but really good.

Take your favorite white rice and in place of some of the water, add 1/2 can of French Onion Soup so that it absorbs the soup along with the water. The rice should be served moist not dry.

Serve with a good Italian Bread as a side with unsalted butter.

Normally you would serve a robust red wine with this meal but many people will serve a chilled white because of the sauce. We suggest a nice Pinot Noir or Beaujolais if you prefer but don't shy away from a good Sauvignon Blanc. Since this dish is perfect for guests, have 2 glasses at each place and let them try a white and red. Each will add a different touch to this scrumptious meal!

If you know of anyone thinking of buying or selling , we would appreciate the referral!
Jeff and David