

*A monthly newsletter from Ruby Becker with Semonin Realtors
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Letter From the Editor



When it rains, it pours! April has turned into a broken record with a three-week weather cycle of rain and storms, a couple of dry days, and it starts over again. Is it me, or have we had more than our share of weather events, starting with hurricane Ike last September? It is becoming a regular thing this spring – changes of plans based on the weather. As someone said many years ago, “everybody talks about the weather, but no one ever does anything about it.” Let’s hope things settle down in time for the Derby and related activities.

April is a month of transition. More of our activities move outdoors, from cookouts to cutting grass and all types of sports. It is during this time of year that we all start looking at projects around the house, from the simple to the complex. There seems to be an unwritten rule about starting a project: About the time you get everything ready, you’ll discover you’re missing something, and you’re soon making an unplanned trip to Lowe’s or Home Depot. Call it Ruby’s Rule.

I want to share with you what I consider to be one of the many joys of helping people as they seek, for whatever reason, to make changes in where they live. During the past month, I worked with three first-time home buyers. Those of us who have owned our homes for years perhaps tend to forget the thrill of becoming a homeowner. It is wonderful to start out looking at many properties with someone and then see their excitement when they have found the “right” one. It is very rewarding to help anyone become a homeowner. It is a part of the American dream, and it is a part of the job of being a realtor that I totally love.



If part of the American dream is to become a homeowner, is that dream becoming impossible with the current economic climate? I say no! In our part of the country home values have shown declines, but there is still not a better investment. In time, the market will stabilize and values will recover. Interest rates are at all-time lows. In the meantime, this is a great market for first-time buyers. For sellers, it may be a case of getting less for the house you’re selling, but the house you are purchasing will also likely cost less. My own business has picked up during the past month with both first-time buyers and present owners. While the American dream may be bruised, it is still very much alive.

See you in the merry month of May.

Local Market Snapshot

In response to requests, I started including a Market Snapshot in my newsletter. It is a quick read of local real estate market conditions as of the time the newsletter goes to press.

Interest rates continue to drive a very active market. As of press time, rates are still available in the sub-5% range for 30-year loans. These are record low rates.

The other major influence on the market is the first-time home buyer tax breaks. It also appears a lot of people who have been waiting on the market to bottom out to make their move are shopping.

Please call or email me with any questions.

Email Updates

I have new software available that makes sending my friends and clients market updates and informational tidbits a snap if I have email addresses. Therefore, please send me your email address to add to my contact list or to confirm that I have your current address to rbecker@semonin.com.

There are some really great pieces that I find very exciting and want to share with all my friends and clients, so please take just a minute to provide your email address.

Please rest assured, I never share my contact lists with any businesses.

**Rookie
of the
Year
2008**



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Recipe - Beef Tenderloin

MARINATED BEEF TENDERLOIN

Ingredients:

- 1 cup catsup
- 2 teaspoons prepared mustard
- ½ teaspoon Worcestershire sauce
- 1½ cups water
- 2 (0.7-ounce) envelopes Italian salad dressing mix
- 1 four- to six-pound beef tenderloin, trimmed
- Watercress (optional)
- Red and green grapes (optional)

Preparation:

Combine catsup, mustard, Worcestershire sauce, water and salad dressing mix. Mix well. Spear meat in several places and place in a zip-top, heavy-duty plastic bag. Pour marinade over meat and seal bag tightly. Place bag in a shallow pan and refrigerate for 8 hours, turning occasionally.

Preparation (continued):

Drain off and reserve marinade. Place tenderloin on a rack in a baking pan and insert meat thermometer. Bake at 425° for 30 to 45 minutes, or until thermometer registers:

- 140° (for rare);
- 150° (for medium-rare); or
- 160° (for medium).

Baste occasionally with marinade while baking. Remove to serving platter and garnish with watercress and grapes (if desired). Serve remaining marinade with meat.

Yield: 12 to 15 servings.



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A jewel in real estate

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