



LIVING ON LESS FOR MORE FAMILY TIME

Jonni McCoy looks as if she lives in luxury. Her light gray home in Mountain Shadows has a two-car garage, charming gingerbread trim and handsome back yard. But don't let appearances fool you. Step inside. That baby-blue chair near her fireplace: \$10 at a garage sale. That rich azure couch sitting on her hardwood floors: 14 years old and counting.

Nine years ago, McCoy left her job at a large computer firm to spend more time with her children. That decision launched her on Spartan odyssey to cut household expenses so her family could live on her husband's income as an engineer at Lockheed Martin. She discovered that working cost her nearly \$11,000 a year to pay the nanny, buy business suits and visits to the hair salon, among other things. The McCoys don't live a lesser life; they just live life for less. In doing so, they're a model for other families who want to live on one income in a two-income world. If that second income isn't bringing at least \$30,000, it's probably not doing you much good.

"It's a myth that you can't live on one income in this society," says Gary Foreman, a former certified financial planner from Florida. Foreman now publishes "The Dollar Stretcher," an electronic newsletter with 95,000 subscribers. "A lot of people are doing it. (But) you have to be willing to be a little different than the crowd."

Taking the plunge requires fiscal planning, budgeting, shopping during sales, and paring down the frills. Joanie Kagan, a Colorado Springs mother of a toddler and preschooler, learned the hard way how important it is to plan.

Four years ago, when Kagan quit her Denver sales job, her family had to live on 70 percent less than before. Even though the Kagans stockpiled about 20 percent of Joanie's paycheck during the five years before she quit, it still was rough. She remembers taking canned beans and pears back to the store to buy diapers. "For a year and a half it was really tight," she said. "We didn't plan a budget."

McCoy suggests that families try living on one income for at least six months before a parent quits, just to see how they fare. At the same time, squirrel away that second income. After one parent quits, start making changes slowly: Attack the grocery bill one year, then go after entertainment spending the next. "If you go whole hog and try to do everything, then you're going to burn out," she said.

Reprogram yourself. Families who choose to live on one income develop new attitudes about spending. Their priorities change, and they willingly make sacrifices. "There are choices that you need to make," says Mike Bossert. Though he makes a good salary at Oracle, Bossert drives a 9-year-old Ford Escort, takes his lunches to work and has basic cable in his Briargate home. "We don't believe that we need a new car all the time. We don't need to keep up with the Joneses."

BRIAN ORTIZ
REAL ESTATE BROKER

If you are thinking about selling your home, let the good people at B Square take care of you. For help call us at 821-0852.

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DID YOU KNOW?

Apples, not caffeine, are more efficient at waking you up in the morning.

Vikings used the skulls of their enemies as drinking vessels

Baseball is the United States most popular professional sport.

Real Estate Questions?

Can I put an offer on two different homes at the same time?

As a buyer, you are able to put make as many offers as you want. You will only have to be careful if these offers get accepted. If you can buy all these properties then you have nothing to worry about. BUT if you just make offers, and more than one gets accepted, you will be responsible for purchasing these properties. So if you do decide to make an offer and you have another offer on the table, be very careful on how you deal with multiple offers. At B Square, we will take care of you in these situations.

Do you have a question about Real Estate?

If you have a question please feel free to call me at **363-8358**. I may feature you in a future issue.

LIVING ON LESS FOR MORE FAMILY TIME cont.

The families also look at their children as the ultimate motivation for commercial sacrifice. "It's only materialistic stuff that I'm not having right now," Kagan said. "We live very simply. But the joy that these little guys bring me is just priceless."

Can you really live on one income? Here's how some local families did it: Keeping track of food prices. Eggs don't cost the same everywhere. Shop at multiple stores, don't spend more than the lowest sale price for an item. Other money saving tips include homemade meals and targeted spending. Put money into various savings accounts for big ticket items (cars, vacations, etc.). Pay up front, avoid credit cards and other forms of financing. Buy clothes off-season. Keep a gift closet. Buy Christmas presents year-round. Every time you see a sale, stock up.

Talk it over together. Look at family finances as a joint venture. Never spend without talking to each other first. Be sure both partners agree and work together to build a better quality of life for yourselves and your children.

STOP AND THINK

A group of frogs were hopping contentedly through the woods, going about their froggy business, when two of them fell into a deep pit. All of the other frogs gathered around the pit to see what could be done to help their companions. When they saw how deep the pit was, the rest of the dismayed group agreed that it was hopeless and told the two frogs in the pit that they should prepare themselves for their fate, because they were as good as dead.

Unwilling to accept this terrible fate, the two frogs began to jump with all of their might. Some of the frogs shouted into the pit that it was hopeless, and that the two frogs wouldn't be in that situation if they had been more careful, more obedient to the froggy rules, and more responsible. The other frogs continued sorrowfully shouting that they should save their energy and give up, since they were already as good as dead. The two frogs continued jumping as hard as they could, and after several hours of desperate effort were quite weary.

Finally, one of the frogs took heed to the calls of his fellows. Spent and disheartened, he quietly resolved himself to his fate, lay down at the bottom of the pit, and died as the others looked on in helpless grief. The other frog continued to jump with every ounce of energy he had, although his body was wracked with pain and he was completely exhausted.

His companions began a new, yelling for him to accept his fate, stop the pain and just die. The weary frog jumped harder and harder and - wonder of wonders! Finally leapt so high that he sprang from the pit. Amazed, the other frogs celebrated his miraculous freedom and then gathering around him asked, "Why did you continue jumping when we told you it was impossible?" Reading their lips, the astonished frog explained to them that he was deaf, and that when he saw their gestures and shouting, he thought they were cheering him on. What he had perceived as encouragement inspired him to try harder and to succeed against all odds.

This simple story contains a powerful lesson. Your encouraging words can lift someone up and help him or her make it through the day. Your destructive words can cause deep wounds; they may be the weapons that destroy someone's desire to continue trying - or even their life. Your destructive, careless word can diminish someone in the eyes of others, destroy their influence and have a lasting impact on the way others respond to them.

Are you thinking about buying a home or investing? Or do you know someone who is? We provide a **FREE, Comparative Market Analysis** to help determine the value of a home.

WE LOVE REFFERALS AT B SQUARE

THOUGHT OF THE MONTH

A child's life is like a piece of paper on which every person leaves a mark.

It is not what you know that counts, but what you do with what you know.

The greatest human need is the need to be appreciated.

HOME SALES FOR THE ALBUQUERQUE METRO AREA

For the Month of Nov:

Homes sold: 1003

Homes listed: 1326

Average price of home sold: \$213,110

Average days on the Market: 30

If you or someone you know would like information about the possible sale of a home, call us anytime at **821-0852**. B Square has buyers waiting for the right house. **It could be yours.**

TRIVIA QUESTION

Call me with the correct answer to the following B² Trivia Question. People with the correct answer will be put into a drawing to win a \$100 Home Depot gift certificate.

Deadline: November 20th

Question: What state has the longest coast line?

We would like to congratulate

Katline Block

For answering last months B² Trivia question correctly.

Question: What is the most popular color of pencil?

Answer: Yellow

Comedy Corner
A young broker had just started his own real estate office. He rented a beautiful office and had it furnished with antiques. Sitting there, he saw a man come into the outer office. Wishing to appear the hot shot, the broker picked up the phone and started to pretend he had a big deal working. He threw huge figures around and made giant commitments. Finally he hung up and asked the visitor, "Can I help you?" The man said, "Yeah, I've come to activate your phone lines."

Happy Holidays from all of us at B Square Real Estate

COOKING CENTRAL

Gingerbread Biscotti

INGREDIENTS

- | | |
|------------------------------|---------------------------------|
| 1/3 cup vegetable oil | 1/4 teaspoon ground nutmeg |
| 1 cup white sugar | 1/2 tablespoon ground cloves |
| 3 eggs | 3/4 tablespoon ground cinnamon |
| 1/4 cup molasses | 1 1/2 tablespoons ground ginger |
| 2 1/4 cups all-purpose flour | 1 tablespoon baking powder |
| 1 cup whole wheat flour | |

DIRECTIONS

1. Preheat the oven to 375 degrees F (190 degrees C). Grease a cookie sheet.
2. In a large bowl, mix together oil, sugar, eggs, and molasses. In another bowl, combine flours, baking powder, ginger, cinnamon, cloves, and nutmeg; mix into egg mixture to form a stiff dough.
3. Divide dough in half, and shape each half into a roll the length of the cookie. Place rolls on cookie sheet, and pat down to flatten the dough to 1/2 inch thickness.
4. Bake in preheated oven for 25 minutes. Remove from oven, and set aside to cool.
5. When cool enough to touch, cut into 1/2 inch thick diagonal slices. Place sliced biscotti on cookie sheet, and bake an additional 5 to 7 minutes on each side, or until toasted and crispy.

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TO OUR VALUED CLIENT

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B² NEWSLETTER

**B²
REAL ESTATE**

If you or someone you know is thinking about buying, selling, investing in, or refinancing real estate, we would love to be the ones you call.

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B² MISSION TO YOU
"B SQUARE IS STRIVING TO BUILD
A GREAT REPUTATION,
NOT FOCUSING ON A HUGE PROFIT."

THANK YOU! THANK YOU! THANK YOU!

Thanks for all the great referrals you have given me this past month. I feel it is my obligation to be the BEST Real Estate company. I would like to personally thank the following people for their referrals. It is wonderful people like you whom I build my business upon. I just couldn't do it without you.

This newsletter is for information purposes only. It is not intended as a solicitation if your home is currently listed with another broker. All information is deemed accurate but not guaranteed.