



## LET US HELP YOU RELIEVE YOUR STRESS

Stress is the most common cause of ill health in our society, probably underlying as many as 70% of all visits to family doctors. Although some causes of stress, such as death in the family, are uncontrollable, we create the majority of our upsets. This leads to the basic premise about stress reduction: to master stress, you must change. You have to figure out what you are doing that is contributing to your problem and change it. These changes fall into four categories: change your behavior, change your thinking, change your lifestyle choices and/or change the situations you are in.

What follows is a list of 10 practical and beneficial suggestions for reducing stress in your life.

### 1. Decrease or Discontinue Caffeine

Most people do not realize that caffeine is a strong stimulant that actually generates a stress reaction in the body. Wean yourself gradually to avoid headaches.

### 2. Regular Exercise

To understand why exercise is the best method for stress relief we need to review what stress is. Stress is the state of increased arousal necessary for an organism to defend itself at a time of danger.

The stress reaction is inside of us, not "out there." It provides us with the strength and energy to either fight or run away from danger and is therefore self-protective, but unlike a caveman being attacked by a wild animal, fighting and running away are rarely appropriate responses to stressful situations in the modern world. The result is that our bodies go into a state of high energy but there is usually no place for that energy to go; therefore, our bodies can stay in a state of arousal for hours at a time.

### 3. Relaxation/Meditation

Another way to reduce stress in the body is through meditation or self-hypnosis, which is actually more physiologically restful than sleep. Just sitting quietly by a lake or fireplace, gently petting the family cat, lying on a hammock and other restful activities can generate this state. Whereas exercise dissipates stress energy, relaxation techniques neutralize it, producing a calming effect. As little as 20 minutes once or twice a day confers significant benefit.

### 4. Sleep

One of the first symptoms of distress is fatigue. Chronically stressed people almost all suffer from fatigue that can in some cases result from stress-induced insomnia. But too much sleep can be harmful too. Sleeping-in is fine but if you sleep too long, it throws off your body rhythms during the following day. A nap lasting more than 30 minutes can make you feel groggy.

### 5. Time-outs and Leisure

**Pacing yourself** includes two components: monitoring your stress and energy level, and then pacing yourself accordingly. It is about knowing when to extend yourself and when to ease up according to what your body is telling you. **Balancing work and leisure time** is often viewed as a luxury that gets neglected too often. It is critical to learn to take time to enjoy yourself.

### 6. Realistic Expectations

A common source of stress is unrealistic expectations. People often become upset about something, not because it is innately stressful, but because it does not concur with what they expected. When expectations are realistic, life feels more predictable and therefore more manageable. There is an increased feeling of control because you can plan and prepare yourself (physically and psychologically).

We hope these suggestions will help improve your lifestyle. And yes there are four more helpful tips that we will include in the next newsletter.

*Brian Ortiz*  
*Real Estate Broker*

**"B SQUARE REAL ESTATE IS STRIVING TO BUILD A GREAT REPUTATION, NOT FOCUSING ON A HUGE PROFIT."**

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## THOUGHT OF THE MONTH

Darkness cannot drive out darkness; only light can do that. Hate cannot drive out hate; only love can do that.  
**Martin Luther King, Jr.**

**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, all you have to do is call.**

## REAL ESTATE QUESTION

**Q:** What is going on with the market?

**A:** I would say it is a buyers market right now. If you are interested in learning more about the real estate market, please contact me.

## Do you have a question about Real Estate?

If you have a question please feel free to call us at (866) 821-0852

## STOP AND THINK

At a fund raising dinner for a school that serves learning-disabled children, a father delivered a speech that would never be forgotten. Shay and his father had walked past a park where some boys Shay knew were playing baseball. Shay asked, "Do you think they'll let me play?" Shay's father knew that most of the boys would not want someone like Shay on their team, but the father also understood that if his son were allowed to play, it would give him a much-needed sense of belonging. Shay's father approached one of the boys on the field and asked if Shay could play. The boy looked around for guidance and said, "We're losing by six runs and the game is in the eighth inning. I guess he can be on our team and we'll try to put him in to bat in the ninth inning."

By the bottom of the ninth inning, Shay's team had nearly caught up. Now, with two outs and the bases loaded, the potential winning run was on base and Shay was scheduled to be next at bat. At this juncture, do they let Shay bat and give away their chance to win? Surprisingly, Shay was given the bat, even though everyone knew that a hit was nearly impossible. However, as Shay stepped up to the plate, the pitcher, recognizing that the other team was putting winning aside for this moment in Shay's life, moved in a few steps to lob the ball in softly so Shay could at least make contact. The first pitch came and Shay swung clumsily and missed. The pitcher again took a few steps forward to toss the ball softly towards Shay. As the pitch came in, Shay swung at the ball and hit a slow ground ball right back to the pitcher.

The pitcher picked up the soft grounder and could have easily thrown the ball to the first baseman. Instead, the pitcher threw the ball right over the first baseman's head. Everyone from the stands started yelling, "Shay, run to first! Run to first!" He scampered down the baseline, wide-eyed and startled. Everyone yelled, "Run to second, run to second!" Catching his breath, Shay awkwardly ran towards second struggling to make it to the base. By the time Shay rounded towards second base, the right fielder had the ball ... the smallest guy on their team who now had his first chance to be the hero for his team. He could have thrown the ball to the second-baseman for the tag, but he understood the pitcher's intentions so he, too, intentionally threw the ball high and far over the third-baseman's head. Shay ran toward third base deliriously as the runners ahead of him circled the bases toward home. And as Shay rounded third, the boys from both teams, and the spectators, were on their feet screaming, "Shay, run home! Run home!" Shay ran to home, stepped on the plate, and was cheered as the hero who hit the grand slam and won the game for his team.

"That day", said the father softly with tears now rolling down his face, "the boys from both teams helped bring a piece of true love and humanity into this world". Shay didn't make it to another summer. He died that winter, having never forgotten being the hero and making his father so happy, and coming home and seeing his Mother tearfully embrace her little hero of the day!

**REAL ESTATE TIP**

**We sincerely value our clients and we would like to let you know that we greatly appreciate your business.**

Did you Know?

***Mosquito repellents don't repel. They hide you. The spray blocks the mosquito's sensors so they don't know you're there.***

**REAL ESTATE STATS  
FOR THE  
ALBUQUERQUE  
METRO AREA**

For the Month of January

Homes sold: 426

Homes listed: 1478

Average price of home sold:

\$226,226

Average days on the Market:

65

Compared to previous month:

For the Month of: December

Homes sold: 453

Homes listed: 938

Average price of home sold:

\$225,056

Average days on the Market:

45

Q: An investment property owner wants to know if there's a way to sell and pay less tax. He asks about gifting the investment property.

A: You can't eliminate **taxes** on real estate investment property. The only way I know to defer tax (meaning, you'll need to pay taxes down the road) is by using a 1031 tax free exchange, also known as a deferred exchange or Starker exchange.

A 1031 tax free exchange allows you to sell your property and defer any **taxes** owed as long as you buy a replacement investment property that costs at least as much as the property you're selling. There are, of course, many other rules to comply with and you should work with a professional in the area of tax free exchanges.

Giving property to friends or relatives can land you in a heap of tax trouble. You have to file a **gift tax** form with the IRS and the value of the property counts against your lifetime gift exclusion. In addition, the person you're giving it to gets your future tax liability because they receive the gift at your current cost basis. When they sell, they pay the **tax** that you would have paid.

The question is, how much do you really owe? If you've held your investment property for at least a year, you'll only pay long-term capital gains tax on the profits, which would top out at 15 percent plus **state tax** plus you'll have to pay 25 percent of any depreciation that you took while you owned the property. For more details see your tax preparer or accountant.

Ilyce R. Glink

**COMEDY CORNER**

Toward the end of the Sunday service, the minister asked, "How many of you are willing to forgive your enemies?" 80% held up their hands.

The Minister then repeated his question. All responded this time, except one small elderly Lady.

"Mrs. Jones, are you not willing to forgive your enemies?"

"I don't have any." She replied, smiling sweetly.

"Mrs. Jones, that is very unusual. How old are you?"

"Ninety eight." she replied.

"Oh, Mrs. Jones, would you please come down to the front and tell us all how a person can live ninety eight years and not have an enemy in the world?"

The little sweetheart of a lady tottered down the aisle, faced the congregation, and said: "I outlived the witches."

**Brian Ortiz**  
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TO OUR VALUED CLIENT

**B<sup>2</sup> NEWSLETTER**

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***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.***

Call us  
Toll free  
(866) 821-0852

**THANK YOU! THANK YOU! THANK YOU!**

Thanks for all the great referrals you have given us this past month. We feel it is our obligation to provide customers with the BEST Real Estate service from the BEST Real Estate Company in the nation. We would like to personally thank those of you who have supported B Square Real Estate. It is wonderful people like you who we build our business upon. We just couldn't do it without you.

Check out valuable information such as our  
**new glossary of real estate terms** at  
[www.bsquarerealestate.com](http://www.bsquarerealestate.com)