



The Spirit Continues...

Christmas may be over but the spirit of giving should last all year long. We hope that you are as inspired by this story as we were and make a commitment to do something good for someone, just as we plan to this year. Check your monthly newsletter to learn about what B Square Real Estate is doing for our community.

It's just a small, white envelope stuck among the branches of our Christmas tree. No name, no identification, no inscription. It has peeked through the branches of our tree for the past 10 years or so.

It all began because my husband Mike hated Christmas---oh, not the true meaning of Christmas, but the commercial aspects of it... overspending...the frantic running around at the last minute to get a tie for Uncle Harry and the dusting powder for Grandma---the gifts given in desperation because you couldn't think of anything else. Knowing he felt this way, I decided one year to bypass the usual shirts, sweaters, ties and so forth. I reached for something special just for Mike.

The inspiration came in an unusual way. Our son Kevin, who was 12 that year, was wrestling at the junior level at the school he attended; and shortly before Christmas, there was a non-league match against a team sponsored by an inner-city church. These youngsters who were dressed in sneakers so ragged that shoestrings seemed to be the only thing holding them together presented a sharp contrast to our boys in their spiffy blue and gold uniforms and sparkling new wrestling shoes. As the match began, I was alarmed to see that the other team was wrestling without headgear, a kind of light helmet designed to protect a wrestler's ears. It was a luxury the ragtag team obviously could not afford. Well, we ended up walloping them. We took every weight class. And as each of their boys got up from the mat, he swaggered around in his tatters with false bravado, a kind of street pride that couldn't acknowledge defeat. Mike, seated beside me, shook his head sadly, "I wish just one of them could have won," he said. "They have a lot of potential, but losing like this could take the heart right out of them."

Mike loved kids-all kids-and he knew them, having coached little league football, baseball and lacrosse. That's when the idea for his present came. That afternoon, I went to a local sporting goods store and bought an assortment of wrestling headgear and shoes and sent them anonymously to the inner-city church. On Christmas Eve, I placed the envelope on the tree, the note inside telling Mike what I had done and that this was his gift from me. His smile was the brightest thing about Christmas that year and in succeeding years. For each Christmas, I followed the tradition---one year sending a group of mentally handicapped youngsters to a hockey game, another year a check to a pair of elderly brothers whose home had burned to the ground the week before Christmas, and on and on.

*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

In the hopes of reaching the moon men fail to see the flowers that blossom at their feet.

Albert Schweitzer

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: Can anyone apply for an FHA loan?

A: Anyone can apply for an FHA mortgage provided the loan amount doesn't exceed the maximum allowed by law.

Do you have a question about Real Estate?

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

The envelope became the highlight of our Christmas. It was always the last thing opened on Christmas morning and our children, ignoring their new toys, would stand with wide-eyed anticipation as their dad lifted the envelope from the tree to reveal its contents. As the children grew, the toys gave way to more practical presents, but the envelope never lost its allure. The story doesn't end there. You see, we lost Mike last year. When Christmas rolled around, I was still so wrapped in grief that I barely got the tree up. But Christmas Eve found me placing an envelope on the tree, and in the morning, it was joined by three more. Each of our children, unbeknownst to the others, had placed an envelope on the tree for their dad. The tradition has grown and someday will expand even further with our grandchildren standing around the tree with wide-eyed anticipation watching as their fathers take down the envelope. Mike's spirit, like the Christmas spirit, will always be with us.

May we all remember Christ, and "give" in a Christ-like manner. After all, he is the reason for the season, and the true "Christmas spirit" this year and always.

STOP AND THINK**Giving Blood**

Giving Blood many years ago, when I worked as a transfusion volunteer at Stanford Hospital, I got to know a little girl named Liza who was suffering from a disease and needed blood from her five-year-old brother, who had miraculously survived the same disease and had developed the antibodies needed to combat the illness. The doctor explained the situation to her little brother, and asked the boy if he would be willing to give his blood to his sister. I saw him hesitate for only a moment before taking a deep breath and saying, "Yes, I'll do it if it will save Liza."

As the transfusion progressed, he lay in bed next to his sister and smiled, as we all did, seeing the color returning to her cheeks. Then his face grew pale and his smile faded. He looked up at the doctor and asked with a trembling voice, "Will I start to die right away?"

Being young, the boy had misunderstood the doctor; he thought he was going to have to give her all his blood.

REAL ESTATE TIP

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

In Washington, the White House, the Treasury Department, and HUD announced a "new" effort to save failing homeowners. That's the front-page story.

In Michigan, the Detroit newspapers published an official list of the people facing foreclosure in Wayne County. The list ran 122 pages according to Tom Watkins, a former state official. This is the story behind the news.

The new foreclosure effort in Washington has nothing to do with saving homeowners on that list in Detroit. It has nothing to do with saving homeowners in Michigan, California, Texas, Nevada, Florida, Ohio, Georgia or anywhere else. The Bush plan has nothing to do with saving homeowners in your community or down your street.

Treasury Secretary Henry Paulson explained what's going with surprising candor when he said that the "industry standards announced today do not change the nature of the responsibilities in the servicing industry -- servicers will continue to modify loans when it is in the best interests of the investors. Indeed, these industry standards announced today are the product of discussions among investors and servicers."

Paulson is entirely right. The President's plan is the handiwork of investors and those who work for investors. The goal is to serve the best interests of lenders, not people losing their homes. The result is absolutely what you would expect: Voluntary "guidelines" that change nothing, cannot be enforced and automatically exclude most borrowers with toxic loans.

The President's bailout plan is a gift to Wall Street, mortgage bankers and mortgage brokers. Having engineered and sold the worst loans in American history, having produced the highest foreclosure levels on record, having failed to regulate the lending system, the Bush Administration is now advocating more of the same.

With foreclosure rates expected to rise to even higher-levels next year, you don't need a crystal ball to see where the value of your home is headed. That's not good for homeowners, neighborhoods or states, but only when it's not good for the financial elite will the Bush Administration care.

COMEDY CORNER

WOMEN TALK TOO MUCH

A husband looking through the paper came upon a study that said women use more words than men.

It read, "Men use about 15,000 words per day, but women use 30,000."

Excited to prove to his wife that he had been right all along when he accused her of talking too much, he showed her the study results.

The wife thought for a while, then finally she said to her husband, "It's because we have to repeat everything we say."

The husband said, "What?"

Did you Know?

In the US, about 280 million turkeys are sold for Thanksgiving celebrations.

REAL ESTATE STATS FOR THE ALBUQUERQUE METRO AREA

For the Month of December

Homes sold: 453

Homes listed: 938

Average price of home sold:

\$225,056

Average days on the Market:

45

Compared to previous month:

For the Month of: November

Homes sold: 589

Homes listed: 986

Average price of home sold:

\$224,187

Average days on the Market:

50

Brian Ortiz
B² Real Estate
6739 Academy Rd NE Suite 140
Albuquerque, NM 87109

TO OUR VALUED CLIENT

B² 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