

The goal of this initiative is simple: reduce the amount homeowners owe per month to sustainable levels. To accomplish this, lenders are encouraged to lower homeowners' payments to 31 percent of their income by lowering their interest rate to as low as 2% or by extending the terms of the loan. In addition, lenders can also lower the principal owed by the borrower, with Treasury sharing in the costs.

Homeowners who are current on their mortgages but are struggling can still apply for this program. As such, this is one of the few programs designed to help homeowners may face delinquency soon, but are current at the moment

### Supporting Low Mortgage Rates

As part of the Homeowner Affordability and Stability Plan, the Treasury Department is increasing its funding commitment to Fannie Mae and Freddie Mac to ensure the strength and security of the mortgage market and to help maintain mortgage affordability. This portion of the plan will use using funds already authorized in 2008 by Congress for this purpose.

The increased funding will enable Fannie Mae and Freddie Mac to carry out ambitious efforts to ensure mortgage affordability for responsible homeowners, and provide forward-looking confidence in the mortgage market.

Effective April 6, 2009, banks were able to start offering the above programs. If you have any questions or would like to discuss how this may specifically impact you, I'd be happy to sit down with you. Just call at 608-226-0945 or email me at [Melissa.r.sisler@chase.com](mailto:Melissa.r.sisler@chase.com) to set up an appointment.

## Green cleaning!

Today's modern home is loaded with toxic and polluting substances designed to make domestic life easier. The cost of these commercial, chemical-based products can be high -- long-term health concerns for the family, and environmental pollution caused by their manufacture and disposal. In the US, for example, 1 in 3 people suffer from allergies, asthma, sinusitis or bronchitis (US National Center for Health Statistics). Treatment for these conditions should include reducing synthetic chemicals in the home environment.

For many home-cleaning chores, you can make your own cleaning products using the formulas listed on [www.eartheasy.com](http://www.eartheasy.com).

The formulas and substitutions are offered to help minimize the use of toxic substances in your home, and reduce the environmental harm caused by the manufacture, use and disposal of toxics. Results may vary and cannot be guaranteed to be 100% safe and effective. Before applying any cleaning formulations, test in small hidden areas if possible. Always use caution with any new product in your home.

Make sure to keep all home-made formulas well-labeled, and out of the reach of children. Get your kids involved with helping Mother Nature! Daunte and I love to take walks with our garbage

bags and pickup litter along the way and at the parks! It makes my heart sing when I over hear him encouraging his friends to pick up after themselves.

### Formula of the month

All-Purpose Cleaner: Mix 1/2 cup vinegar and 1/4 cup baking soda (or 2 teaspoons borax) into 1/2 gallon (2 liters) water. Store and keep. Use for removal of water deposit stains on shower stall panels, bathroom chrome fixtures, windows, bathroom mirrors, etc. Another alternative is microfiber cloths which lift off dirt, grease and dust without the need for cleaning chemicals, because they are formulated to penetrate and trap dirt. There are a number of different brands. A good quality cloth can last for several years.

Source: [www.eartheasy.com](http://www.eartheasy.com)

## 10 Ways to Go Green and Save Green

How can we live lightly on the Earth and save money at the same time? Staff members at the Worldwatch Institute, a global environmental organization, share ideas on how to GO GREEN and SAVE GREEN at home and at work. Try to add at least one of these into your life over the next few months. Go to [www.worldwatch.org](http://www.worldwatch.org) to see all ten tips.

### 1. Save energy to save money.

- Set your thermostat a few degrees lower in the winter and a few degrees higher in the summer to save on heating and cooling costs.
- Install compact fluorescent light bulbs (CFLs) when your older incandescent bulbs burn out.
- Unplug appliances when you're not using them. Or, use a "smart" power strip that senses when appliances are off and cuts "phantom" or "vampire" energy use.
- Wash clothes in cold water whenever possible. As much as 85 percent of the energy used to machine-wash clothes goes to heating the water.
- Use a drying rack or clothesline to save the energy otherwise used during machine drying. If you must use a dryer, consider adding dryer balls to cut drying time.

### 2. Save water to save money.

- Take shorter showers to reduce water use. This will lower your water and heating bills too.
- Install a low-flow showerhead. They don't cost much, and the water and energy savings can quickly pay back your investment.
- Make sure you have a faucet aerator on each faucet. These inexpensive appliances conserve heat and water, while keeping water pressure high.
- Plant drought-tolerant native plants in your garden. Many plants need minimal watering. Find out which occur naturally in your area.

### 3. Eat smart.

- If you eat meat, add one meatless meal a week. Meat costs a lot at the store-and it's even more expensive when you

consider the related environmental and health costs.

- Buy locally raised, humane, and organic meat, eggs, and dairy whenever you can. Purchasing from local farmers keeps money in the local economy.
- Watch videos about why local food and sustainable seafood are so great.
- Whatever your diet, eat low on the food chain. This is especially true for seafood.

## \$8000 Tax Credit For Homebuyers

First-time homebuyers (if you have not purchased in the last three years you are considered a first time buyer) who purchase homes by November 30, 2009 may be eligible for an \$8,000 tax credit. The tax credit starts phasing out for couples with incomes above \$150,000 and single filers with incomes above \$75,000. Buyers will have to repay the credit if they sell their homes within three years. The tax credit is applicable to any home that will be used as a principal residence. Based on that guideline, qualifying homes include single-family homes, as well as townhomes and condominiums. Call Kellie with questions. 443-4822

## Have you fed your soul today?

### How do you feed your soul?

These are questions I like to ask my clients. I get many different reactions when I ask them, too, because many never consider feeding their soul . . . until I show up!

So I thought I would provide some examples for you to try. Perhaps some of these will prompt more of your own and spark future moments of feeling fulfilled in your own joy.

- *Take a media break.*
- *Do a little deed of kindness.*
- *Go stargazing.*
- *Next time you think of someone for no reason at all, ring that someone up and say, "I was just thinking about you and thought I would give you a call just to say' hello."*
- *Take the long way home.*
- *Give yourself a milk mustache.*
- *Look in the mirror and say, "I love you," and mean it.*
- *Take a nap.*
- *Act on your instincts.*
- *Smile at someone you don't know.*
- *Go on a picnic.*
- *Have coffee watching the sun rise.*
- *Make a mud pie.*

Let your inner self speak to you and really listen. Then take action

based on what your intuition tells you to do. Feed your soul!

### Kim Lambert

*Professional Life Coach*

*Retreat Facilitator*

*Inspirational Speaker*

### Dream Catcher Coaching, LLC

dreamcatchercoaching@charter.net

6004 Winnequah Road, Monona, Wisconsin 53716

608.335.7747

*Spirituality and intuition, harmony and fulfillment,  
for Professional Men and Women.*

*Copyright © 2005-2009 by Kim Lambert and Dream Catcher Coaching, LLC.*

*For a complimentary coaching session with other tips and techniques on setting and honoring your intentions, seeking your vision, locating balance and fulfillment in your personal and work life, please contact me at: dreamcatchercoaching@charter.net*

## Real Estate Market Snapshot

The market news was bleak in February for the end (4th quarter) of 2008. We experienced a 20% drop in buying activity in our local market compared to a year ago. The stock market meltdown, financial & auto industry bailout, slow holiday shopping and continuous loss of jobs have definitely confirmed the consumers perception of the state of our economy - it is at a low that has not been seen for a long time. Because real estate has been so widely blamed in the media as the root cause of our economic problems, we suspect many consumers continue to believe buying real estate is a risky proposition, and they're afraid to commit. While we're certainly not untouched by the economic slowdown, Dane County is touched far less than most. Our unemployment rate remains low and Forbes Magazine rated Madison one of the top 10 cities in the nation for job growth in 2009. In continuing contradiction to media reporting of national trends, our housing prices remain stable, and our inventories are slowly falling. Add to that the lowest mortgage interest rates in our lifetime. Often, real estate leads the country out of recession, as lower interest rates spur home buying activity. It is obvious the Government has been taking steps to encourage people to start buying!

Fundamental investors are those that buy an asset on the basis of its underlying fundamental value. These investors look for a good price, buy and hold them. Technical investors try to take advantage of moves in the market. They try to anticipate when the market will make a move, ride it and sell before it goes down. Real estate should always be bought and owned on the fundamentals. When people start buying to take advantage of market moves, trouble is looming. This is why some of the markets (not ours) are in trouble right now. People were gobbling up real estate and trying to flip it for a profit within 6-12 months, and this extra demand drove up the prices. When the decline starts, it gets ugly! As we have seen and are seeing in Florida, Arizona, California and Nevada. The perception for years was that real