



Courtesy of  
The Beck and Pitel Team

# Neighborhood News

October 2008

## Greetings,

Your home is your sanctuary. You depend on it to keep your loved ones safe, and it's where you keep your cherished possessions and valuables. With so much at stake, protecting your home from intruders is of the utmost importance.

In the United States, a burglary occurs every eight seconds. Thieves average 8–12 minutes in your home, searching for valuable items like electronics, jewelry and hidden cash. Despite this, the vast majority of burglars are not professional thieves and can be thwarted with a few basic measures.

In this month's Item of Value, we have listed several ways of warding off thieves. Steps as simple as lighting your home's exterior and displaying a home alarm system sign—even if you don't have a security system installed—will make your home unattractive to burglars, who are likely to move on to an easier target.

With a few easy steps, you can keep your home secure and your family safe, and we can help.

Cheers,

*Jeanie, Mike, Stephanie and Tim*

**Oh, By the Way...**if you know of someone who would appreciate the level of service we provide, please call us with their name and business number and we will be happy to follow up and take great care of them.

## Upcoming Events

**October 10—November 2**  
**Arizona Exposition and State Fair**  
Admission: \$6-\$12  
*Arizona Exposition and State Fair Park*  
1826 W. McDowell Rd., Phoenix  
(602) 252-6771

**October 25-26, 9AM-4PM**  
**Boo at the Zoo**  
Admission: \$7-\$16  
*Phoenix Zoo*  
455 N. Galvin Parkway, Phoenix  
(602) 273-1341

**October 31-November 2**  
**Cycle World International Motorcycle Show**  
Admission: \$6-\$12  
*University of Phoenix Stadium*  
1 Cardinals Drive, Glendale  
(800) 331-5706

**November 4, 6AM-7PM**  
**2008 General Election**  
Polling places may change from one election to another. To find the your polling location visit:  
<http://recorder.maricopa.gov/pollingplace05/pollingplace.aspx>

	<b>SAVE ON ADT SECURITY</b> AMERICA'S #1 HOME SECURITY PROVIDER	<b>SIGN UP AND RECEIVE:</b>
	<b>\$850 VALUE</b> <b>FREE</b> ADT Monitored Home Security System <small>with \$99.00 customer installation charge and purchase of alarm monitoring services. See offer details on reverse.</small> <b>FREE</b> Keychain Remote	<b>\$100</b> gift card from homes.org <small>when you sign up. See offer details below. Offer ends 10/31/08.</small>
<b>CALL TODAY FOR THIS SPECIAL OFFER!</b>		<b>homes.org</b> <small>we know your cost of crime</small>
<b>1.877.596.8254</b> <small>Mon-Fri: 9am - 11pm • Sat: 11am - 7pm Est</small>		
<small>*\$99.00 Customer Installation Charge. 36-Month Monitoring Agreement required at \$35.99 per month. Form of payment must be by credit card or electronic charge to your checking or savings account. Offer applies to homeowners only. Local permit fees may be required. Satisfactory credit history required. Certain restrictions may apply. Offer valid for new ADT Authorized Dealer customers only and not on purchases from ADT Security Services, Inc. Other rate plans available. Cannot be combined with any other offer. homes.org is solely responsible for the homes.org rebate. Visit www.BuyADT.com and click on rebate for the homes.org offer and terms &amp; conditions. ADT1098127</small>		



## Safety tips—don't forget fire prevention

In addition to having your home monitored for security, many alarm companies also offer fire alarm systems.

In 2006, fire departments responded to nearly 400,000 home fires. The number one cause of home fires and home fire injuries is cooking fires. The leading causes of home fire deaths are heating equipment and smoking.

There are many ways to cut the risk of injury or death. The risk of dying in reported home structure fires is cut in

half when working smoke alarms and/or sprinklers are present. Sprinklers cut property loss per fire by one–to two-thirds.

National Fire Prevention Week was held earlier this month, but it is important to always be looking for ways to prevent fires and stay safe. Prevention tips are available at the National Fire Prevention Association website: [www.nfpa.org](http://www.nfpa.org).



## Did you read the fine print on your home warranty contract?

Many times the fine print that taketh away isn't clearly understood until a homeowner has filed a claim with their home warranty company. Here are some questions to ask yourself when considering a home warranty plan.



Does it cover pre-existing conditions—and how are such conditions determined pre-existing?

What isn't covered—such as plumbing problems caused by roots or A/C problems caused by dirty coils, etc.?

What is the total payout per repair? Read plan carefully for limitations on certain items.

Does it replace items if repairs aren't possible? Some plans will use non-original or rebuilt parts or offer the amount of cash it would cost *them* to make the repair.

What constitutes an emergency? Is it up to the company, or outlined in the plan such as response within 24 hours to losses in heating, cooling, plumbing or electrical (and usually, this has to be a total loss)?

Don't try to fight them alone! If you have a claim and are having trouble getting a response, please call us. We'll be happy to help on your behalf through our local contacts within those companies.

### Contact Information

Jeanie Beck, CRS, GRI, CNE  
Stephanie R. Pitel, GRI, e-PRO, CNE  
Tim Pitel, CNE  
RE/MAX Integrity REALTORS®  
20241 N. 67th Ave., Ste. A-1  
Glendale, Arizona 85308  
(623) 362-3000  
(623) 537-3074—Fax  
[www.ValleyRealEstatePros.com](http://www.ValleyRealEstatePros.com)  
[info@ValleyRealEstatePros.com](mailto:info@ValleyRealEstatePros.com)



## Election News—Real Estate Related Propositions

### Vote Yes on 100—Protect Our Homes

Thanks to your contribution, Proposition 100 not only collected enough signatures to get on the ballot, it also broke the previous initiative record by more than 70,000 signatures! Over 375,000 signatures were turned in—and only 230,000 were needed. Proposition 100 proposes an amendment to the Arizona Constitution which will forbid the imposition of a transfer tax at the sale of a property.

A home is often a person's most important asset and a transfer tax amounts to double taxation and punishes the homeowner by decreasing overall equity. No wonder it has such strong support.

To find additional information, or if you are interested in getting a yard sign or bumper stickers, visit [www.protectourhomes.com](http://www.protectourhomes.com).



### Please Vote No on Proposition 201

Being involved in the business of home buying and selling on a daily basis, we have seen construction defects in homes. There are existing laws in place to deal with this. An Arizona Statute currently provides that builders are responsible for repairing structural defects up to eight years after the home is built. The current "Notice to Cure" law allows for the homeowner to notify a builder of a defect and the builder has 90 days to correct it. This allows disputes to be handled out of court quickly, and often less expensively.

Touted as a "Homeowners' Bill of Rights," parts of Proposition 201 that are questionable include:

- It encourages frivolous lawsuits by allowing "prospective buyers" to sue
- A seller cannot recover attorney's fees—even if lawsuit is frivolous
- Raises the cost for everyone by requiring attorneys to be hired and prohibiting resolutions outside of court. This may *lengthen* the time to complete repairs while the dispute is going through the legal system
- The arguments in favor of 201 say individual homeowners (sellers) are not affected, but the actual verbiage regarding sellers and improvements on a home do not seem clear enough to protect individual homeowners (sellers)

### Valley Market Statistics

Residential listings for Maricopa and Pinal counties listed in the ARMLS as of 10/20/08:

- Total active listings: 51,639
- Total homes sold in last six months: 33,391
- Currently a 9.3-month supply of properties on the market\* - *it's still dropping!*

\*Anything under six months is considered a seller's market and anything over six months is considered a buyer's market. Supply varies greatly by location.

### Congratulations!

## Betty Hodge

Won a \$25 gift card of her choice for correctly answering that the five-ring Olympic Flag was first used in Antwerp, Belgium at the 1920 Olympic Games.

### Test your knowledge

## Who was the first "First Lady"?

Call, fax, or email us with the correct answer and your name will be entered into a drawing for a \$25 gift certificate.