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**DEADLINE FOR ORDERING THE MARCH ISSUE**  
**Please place your order by 5:00 p.m.**  
**February 15.**

Dear Friends:

With a lot of help in the form of some of the lowest interest rates we've seen in decades, you don't have to have the "luck of the Irish" when it comes to having your real estate goals met this year. However, it will be a tremendous help to have a plan, and someone you can rely on, to help turn those real estate dreams into a reality.

Like the saying goes, "luck is when preparation meets opportunity." By laying out a plan to meet your goals, you'll be prepared to jump when the right opportunity presents itself. So, if you'd like to discover what it takes to be "lucky as a leprechaun" in our Front Range real estate market this month, give me a call and let's talk.

**Happy St. Patrick's Day!**

*Steve*

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**COLORADO REAL ESTATE**  
**NEWS & VIEWS**

*News and articles of interest to the Colorado homeowner*

If your home is currently listed for sale, this is not intended as a solicitation.

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**What everyone ought to know about Colorado's current market**

The great debate continues to rage over whether the real estate market is in for a slow-down. But whenever you read or hear one of these "sky is falling" arguments, remember this: every market is different. For those of us in Colorado, many signs point to a market that may be headed in a positive direction. Here are some facts that lead me to believe that Front Range real estate may have turned the corner, making 2008 a savvy time to jump into the market.

**A Low-Risk Market:**

Real estate markets that experienced double digit appreciation over the past five years are the most vulnerable to a downturn. As Coloradans know, this has not been the Metro Corporation Range market in home sales and prices, so area homeowners and home buyers may also see a residential recovery sooner than in other regions.

**Strong employment:**

According to the Bureau of Labor Statistics, the jobless rate is down from a year earlier in Colorado and in all of the metro areas studied. According to

the Colorado Department of Labor and Employment statistics, by the end of 2007, total employment was up 27,700 over the past twelve months. Colorado's lower unemployment rate runs counter to what's happening nationwide.



**Strong consumer confidence:**

According to the Metro Denver EDC, consumer confidence is up, and Front Range residents' confidence level perhaps indicates we've seen the worst of our economic challenges behind us. Nationwide, consumer confidence is down.

**Low mortgage rates:** You'd have to go back decades to find mortgage rates lower than they

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ate into maybe buying you've stretch your buying power.

There are no crystal balls to predict the future, but there are plenty of legitimate signs that point to a stronger Colorado real estate market in 2008. So if you, or any of your friends, have questions or are in need of assistance, don't hesitate to call me and let's talk.

## NewsBriefs

▼ A new Colorado law aims at deterring foreclosure predators. The law was passed last year by the state legislature and took effect beginning January 1 of this year. The law eliminates the recognition of a consensual lien placed on a house after the foreclosure process has begun. In the past, unscrupulous real estate investors have used consensual liens to trick homeowners into turning over their property.

▼ According to a recent report by the National Association of Realtors, ninety-two percent of all home buyers consider energy efficiency at least somewhat important with 46 percent of all home buyers ranking energy efficiency as very important when considering a home for purchase.

▼ The Emerging Trends in Real Estate 2008 report lists Denver as the only non-coastal city among top-tier U.S. commercial real estate spots. The

top markets to watch, according to the report, are those that have positioned themselves as 24-hour cities with a global pathway to international markets. They all have a major international airport and/or

▼ Colorado ranked fifth nationally for foreclosure rate, with 1.92 percent of all households in foreclosure. Nevada, Michigan, Florida and California were ranked first through fourth, respectively.

▼ According to a Commerce Department report, in 2007, new home sales dropped 19.3 percent in the Northeast, plunged 27.6 percent in the Midwest and fell 6.4 percent in the South. But, sales increased by 4 percent in the West.

▼ Colorado's Front Range is the nation's second-best center for business, says a recent report by business website MarketWatch.

## Four Simple Strategies Help Buyers and Sellers in Colorado's Spring Market

Regardless of whether the market is hot, cold, or lukewarm, Colorado real estate specialists know that there are a few simple

**3. Think beyond price.**  
*Sellers:* It's common and perfectly legal to give buyers cash back at closing to cover expenses such

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plan to jump into our Spring 2008 real estate market. getting what you want.

### 1. Start with a realistic price.

*Sellers:* Technology makes it easy to determine if your house is priced in the proper ballpark. If it's not, many potential buyers won't even bother to look at your property. Your home can become a stale listing in no time at all.

*Buyers:* Don't waste time looking at homes you can't afford. Get pre-approved for a mortgage so you'll know exactly how much you can spend.

### 2. Don't rush yourself.

*Sellers:* Inspections, home preparations, possible repairs, finding a qualified buyer and getting to the closing table takes time. You'll have more options and control by giving yourself plenty of time.

*Buyers:* To get the best price, the best property in the ideal neighborhood, to find the best mortgage loan and to qualify will take longer than you probably think. Starting early keeps you from getting overwhelmed with details, which in turn makes you more confident with your decisions.



*Buyers:* You can always offer a lower price, but there's so much more to consider. For example, you can negotiate "terms" that are better for you. Or ask that the seller's snowblower or the backyard play set be included in the deal. New home builders are reluctant to lower the price, but upgrade incentives are common, so be sure to ask.

**4. Work with an agent who is well-connected:**  
*Sellers and Buyers:* If we should work together, you'll be provided with the kinds of detailed facts and reliable guidance that helps you feel more comfortable with your decisions. You'll also be needing other trustworthy professionals such as inspectors, lenders, title specialists and such. By working together, you'll have access to a team of other professionals who have proven their trustworthiness, knowledge and dedication to insuring a successful and trouble-free transaction.

If you or any of your friends are thinking of buying or selling, let's get together and talk.

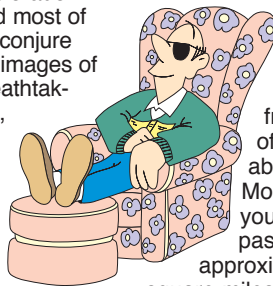
## COLORADO CORNER

### Arm-Chair Traveling in March

Think "Colorado" and most of us conjure up images of breathtaking mountains. In fact, Teddy Roosevelt said: "Passing through your wonderful mountains and canyons I realize that this state is going to be more and more the playground for the whole republic. You will see this the real Switzerland of America."

If all this stirs the travel explore Colorado--but weather and timing isn't right, turn on your computer and become an "arm-chair" this month. It might get you thinking about making vacation plans to visit these areas in person later on this year. But for now--sit back and be prepared to be amazed.

Our first site covers every square foot of Colorado's mountain and neighboring high plains counties from an elevation of nearly 25 miles above sea level. Most of the vistas you'll see encompass an area of approximately 1,000 square miles.



Start at this site:

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[www.14ers.com/atlas/index.html](http://www.14ers.com/atlas/index.html)

for a closer look at foot peaks? Then visit [www.14ers.com/](http://www.14ers.com/) 14ers/Main Page."

You can select any of Colorado's 14ers and enjoy panoramic vistas from the top of each and every spectacular one.

Bon Colorado Voyage!

### Old Irish Blessing

May you always have walls for the winds,  
a roof for the rain,  
tea beside the fire,  
laughter to cheer you,  
those you love near you,  
and all your heart might desire.

Happy St. Patrick's Day!

## Cleaning Green with Your Own Products

There are many reasons to make your own cleaning products. Some people are sensitive to the ingredients in commercial cleaners. Others dislike having these toxic chemicals around the house. Economy is another good reason to use homemade cleaners. And since most of the conventional cleaning products we all grew up with are petroleum-based and have dubious health and environmental implications, using home-made "green" cleaning products is an ecologically sound choice. Here are some easy, home-made cleaning products you may want to try.

### All-Purpose Cleaner

Mix 1/2 cup vinegar and 1/4 cup baking soda (or 2 teaspoons borax) into 1/2 gallon water. Store and keep.

into a gel.) Add soap, stir, and let sit overnight. It turns to a gel by morning.

### Scouring Powder

Apply either salt or baking soda to a sponge, scrub, and rinse well.

### Window Cleaner

Mix a 1-to-1 ratio of vinegar and water in a squirt bottle.



### Toilet Bowl Cleaner

Sprinkle baking soda into the bowl and add a little white vinegar. Scrub with a toilet bowl brush. Or, for a stubborn toilet bowl ring, make a paste using Borax and lemon juice. Scrub the paste onto the ring

### Wood Furniture Polish

Mix 2 parts olive oil to 1 part lemon juice. Use sparingly and polish well with a soft cloth.

### Laundry Soap:

Grate half a bar of pure-castile soap and let it sit for two hours in a pan with enough water to cover. Simmer over low heat. Fill a bucket with hot water and add 1 cup washing soda. Soda will do, but it won't turn

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... of Internet sites ...  
... recipes, but here's ...  
... taking a look at: ...  
<http://www.wswmd.org/recipes>

## Is your garage door as safe as you think it is? Take this test.

The electric garage door isn't an aspect of our homes that most people give a second thought to. In fact, about the only time we think of it at all is when it doesn't work. But a garage door a couple of times that we should do, because dozens of children and pets are injured by improperly operating electric

First, check the garage door and the track for loose bolts or screws before you do anything. Start with the door in the open position, then pull the quick release lever. (This allows you to detach the control of the door from the motor and open or close the door manually.) Now close the door manually, checking to

doesn't reverse, have your garage door serviced immediately.

Now--a word about security. Criminals are getting not only smarter but they're better equipped these days. Some burglars ride around neighborhoods with an array of tools, looking for those that share frequency. Newer garage door offer security options that won't allow the door to be opened by another person. At the very least, if you buy a

Over the years safety requirements have increased for the manufacturing and importing of electric garage door openers. However, some older homes have mechanisms that don't meet today's standards. Even new units can fail to operate properly. For safety's sake, here are a few thoughts to consider.

stops it from closing. Most older models may stop the door when it strikes an object but won't reverse the door. These types of units should be replaced. Test your door on an empty cardboard box. If your door has a door edge sensor, the door should stop upon contact and immediately reverse itself without crushing the box. If the box is crushed, the door

home, even a new one, change the remote control code. You have no idea how many folks had duplicate remote controls before it became your home. Instructions for changing the code should be in the manufacturer's operating booklet. If you can't find a booklet, call the manufacturer to request one.

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## Simple Stumper: A Quiz for Those Who Think They Know Everything.

P.S.: These are not trick questions!

1. Name the one sport in which neither the spectators nor the participants know the score or the leader until the contest ends.

2. What famous North American landmark is constantly moving backward?

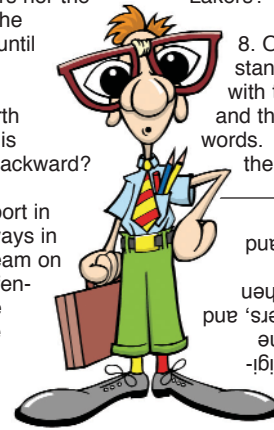
3. Name the only sport in which the ball is always in possession of the team on defense, and the offensive team can score without touching the ball?

4. What fruit has its seeds on the outside?

5. Name the fruit that cannot be eaten in any form.

6. Name six or more things that you can wear on your feet beginning with the letter "S."

7. Where are the lakes that are



referred to in the Los Angeles Lakers?  
8. Only three words in standard English begin with the letters "dw" and they are all common words. Name two of them.

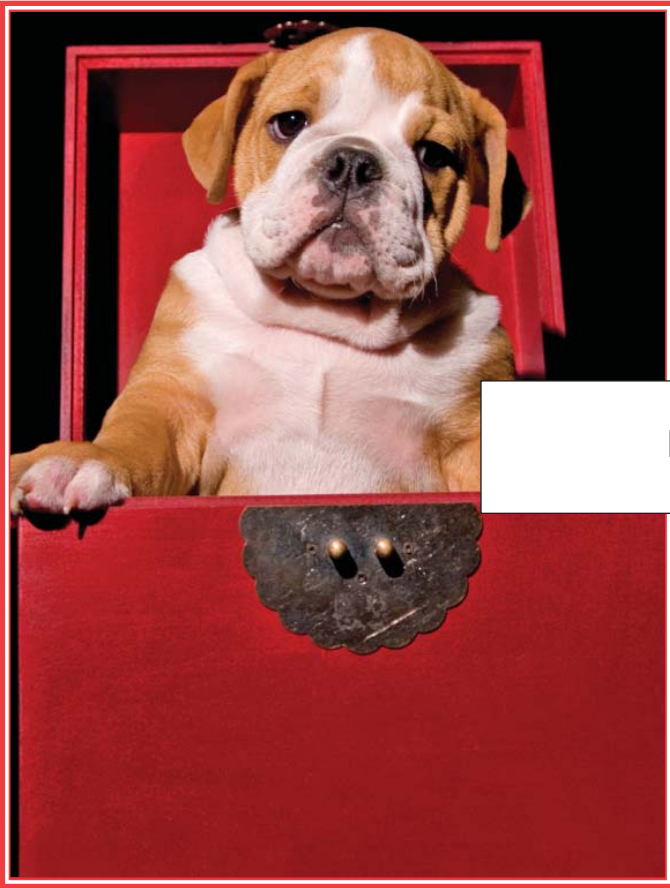
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1. Boxing  
 2. Niagara Falls. The rim is worn down about two and a half feet each year.  
 3. Baseball  
 4. Strawberries  
 5. Lemons  
 6. Socks, shoes, sandals, slippers, sneakers, slippers  
 7. The original lakes referred to in Minnesota. The team was originally known as the Minneapolis Lakers, and kept the name when they moved.  
 8. Dwarf, dwell and dwindle.

**Q** What is the most common street name in the United States?

## Real Estate Trivia

**A** Second Street ranks as the most common street name. First Street is not #1 because many "First" streets are called "Main" Street.



## Buying or selling a home in our Colorado market? Think “outside the box!”

Technology, reliable resources, knowledge and the ability to analyze information are all crucial components to successful real estate transactions. But in our Front Range market, achieving a successful transaction often requires thinking outside the box. Unique needs, creative solutions individual real

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estate goals this year, you can count on me.

I would welcome the opportunity to answer questions or be of any assistance. Just give me a call.

*Steve*

Allow me to help you or your friends navigate the road to real estate success.



**Your business and referrals are appreciated.**



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