



Rick Greif's

# RickRealtor News

*"Insider Tips For Healthy, Wealthy & Happy Living..."*

January/February 2011

Austin, Texas

Happy New Year!

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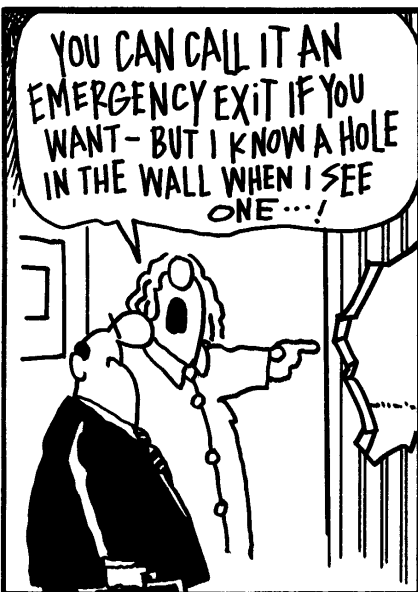
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## Future Housing Trend: Walkable Communities

The Baby Boomers and their children, the Millennial generation, are looking for places to live. Boomers are downsizing as their children leave home while the Millennials are setting out with far different housing preferences than their parents had.

The Baby Boom generation remains the largest demographic bloc in the US. With the leading edge of the Boomers now approaching age 65, many find their nests are empty and all those vacant rooms have to be heated, cooled, cleaned and the unused backyard maintained. Many Boomers now want walkable, accessible communities with convenient transit and good public services like libraries, cultural activities, and health care.

The second-largest generation in the country, Millennials are now leaving the nest. They may sometimes fall back into the nest, but eventually they find a "first place" of their own.

Both want something that the U.S. housing market is not currently providing: small 1 to 3-bedroom homes in walkable, transit-oriented, economically dynamic, job-rich neighborhoods.

Following the lead of the much smaller Generation X, Millennials have a taste for vibrant, compact, and walkable communities full of economic, social, and recreational opportunities as portrayed in popular TV shows like Friends and Sex in the City, instead of Boomer fare like Leave It to Beaver and Brady Bunch, set in the suburbs.

Most Millennials would like to live in the city. They began graduating from college in 2009, and if they rent for the typical 3 years, there will be more aspiring first-time homebuyers from 2013 to 2018 than ever before—and many of them will not want to drive to the suburbs ... for lifestyle as well as environmental reasons.

The convergence of these trends is the biggest demographic event since the Baby Boom itself. An epic amount of money will pour into the real estate market as a result. The growing demand for walkable communities has the potential to reshape our landscape and rejuvenate our economy as profoundly as the suburbanization after World War II.

*It will take time, but it does seem to be the coming trend.*

### Talkin' 'Bout My Generation ...

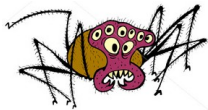
- 1927—1945 - Silent Generation or Traditionalists
- 1946—1964 - Baby Boomers
- 1965—1983 - Gen X or the Busters
- 1984—2002 - Gen Y or the Millennials
- 2003—Current Gen Z or the Digital Generation

## Love They Neighbor?

Thou who grantest  
Sight to the blind  
Food to the hungry  
And peace to the soul ...  
Please grant silence  
To my neighbor's dog.

## A Hymn to Household Pests

All things bright and beautiful,  
All creatures great and small,  
You've given us some little things  
That need not be at all.  
For instance, why the termite,  
Lord,  
And why so many flies?  
You could've skipped the  
cockroach too,  
If thou hadst been more wise.  
The wasps, the mosquitoes and  
the snakes  
I think were a mistake,  
And spiders top the list of beasts  
I wish you would un-make.  
Create more things like butterflies  
And ladybugs and snails,  
Disposing of all creepy things  
With claws and fangs and scales.  
For if you won't eliminate  
These pests that you have made,  
I'll have to see to it myself,  
Armed with a can of Raid!



## Two Minute Rule

If any task can be completed in  
less than two minutes  
(example, a quick email reply)  
do it immediately.  
Stop putting those little things off  
and you'll be amazed at all that  
you get done!

## Quotes To Ponder...

Housework ... if you do it right, will  
kill you.

—Erma Bombeck

When someone tells you nothing is  
impossible, ask him to dribble a  
football.

—Author Unknown

Humans are the only animals that  
have children on purpose with the  
exception of guppies, who like to  
eat theirs.

—P.J. O'Rourke

## The "TEXAPLEX" on Road to Recovery

NEWSWEEK has compiled a list of the 10 American cities best situated for the recovery. These are places where the jobs are plentiful, and the pay, given the lower cost of living, buys more than in bigger cities. In other words, places unlike much of the rest of the country.

The cities fall into three basic groups. There's the **Texaplex**—Austin, Dallas, San Antonio and Houston—which has become the No. 1 destination for job-seeking Americans, thanks to a hearty energy sector and a strong spirit of entrepreneurship. There are the **New Silicon valleys**—Raleigh-Durham, N.C.; Salt Lake City; and urban northern Virginia—which offer high-paying high-tech jobs and housing prices well below those in coastal California. And then there are the **Heartland Honeys**—Oklahoma City, Indianapolis, and Des Moines, Iowa—which are enjoying a revival thanks to rising agricultural prices and a shift toward high-end industrial jobs.

Of course, not everyone living in NEWSWEEK's Top 10 cities has avoided the heartache. And the continued slow pace of the economic recovery could hamper expansion even in the most-favored cities. If energy tanks as a result of a renewed global slowdown, it could hurt Texas and Oklahoma.

**For sheer economic promise, no place beats Texas.** Though the Lone Star state's growth slowed during the recession, it didn't suffer nearly as dramatically as the rest of the country. Businesses have been flocking to Texas for a generation, and that trend is unlikely to slow soon. Texas now has more Fortune 500 companies—58—than any other state, including longtime corporate powerhouse New York!

### Austin Highest-Rated Recovery in United States

Austin was ranked as having the 26<sup>th</sup> best economic recovery worldwide, **the highest rank of ALL U.S. cities**, in a recent report from the Brookings Institute. Istanbul, Turkey was the highest ranked city worldwide, though Asian cities dominated the listing. Austin edged out Montreal at #27, but was just below Sao Paulo, Brazil, #25.

## Gift Cards Just Got Better

You may have received some gift cards for Christmas -- and because new protections went into effect in the U.S. last August, they're even better to give ... and receive. Here's what you should know:

The gift card must be good for at least five years from the date of purchase. Money added must be good for five more years. If the card expires and there's unspent money, you can request a replacement card at no cost.

Fees are limited and must be disclosed on the card or its packaging. Note: You can be charged a fee if you haven't used it for at least a year.

Rules affect store gift cards and cards with a MasterCard, Visa, American Express or Discover logo. Some types of prepaid cards aren't included.

New rules don't apply to cards purchased before August 2010. So if you have some sitting in a drawer, be sure to read the documentation that came with them. Look for fees for "dormancy," "inactivity" or "maintenance."

To make the most of a gift card, use it right away. If you aren't going to use it, give it to a friend or swap it on a web site like [www.plasticjungle.com](http://www.plasticjungle.com).

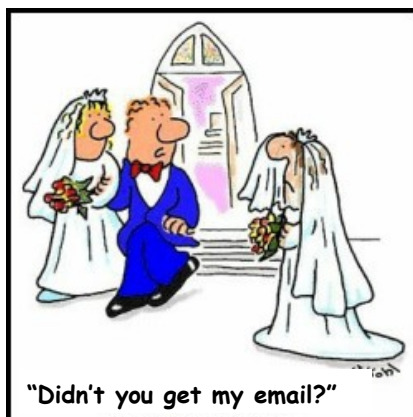
## Ruminations

- Dear Microwave, why is my plate so hot and my food so cold?
- Whenever I'm driving and someone lets me go in front of them, I always feel the need to go as fast as possible so they don't regret their decision.
- Every top ten list I've ever seen has at least two entries that are clearly better than number one.
- If you wash your jeans after wearing them only once, you're doing it wrong.
- Gmail sounds so much more "gangsta" than it really is.
- Don't give me scratch-off lottery tickets as a present and then jokingly say, "If you win, we have to split it!" No, that's not how presents work. I don't buy you boots and ask for the left one back!
- I love that moment during a haircut, manicure, massage, etc. when it becomes clear that the talking part is over.
- Apparently, I would rather break my teeth or put a hole in my new shirt than locate a pair of scissors to cut the tag off.
- Just list United States first, Scroll Down Menu. I'm quite certain no one from Afghanistan is signing up for your email alerts!

## Who Knew ?

1,084 people get married every day that met thru an online dating service ...

that's nearly 10% of all new U.S. marriages!



## Redecorating for the New Year? Keep it Balanced

Whether you're adding a fresh look to a room or doing your own "extreme makeover," here are some basic tips to keep a balanced look.

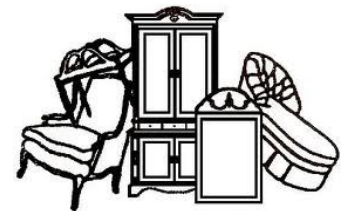
**Pictures and artwork.** Framed art should be at eye level where it can connect with people. In a grouping or collection, the largest picture should be at eye level. The others can be grouped around it. In the living room, art should be only about 6 inches above the sofa.

**Furniture.** Instead of backing furniture up to the walls, create areas within the room that reflect how the space should be used. Find a focal point and build around it. Angling pieces is better than having large open space in the middle of the room.

**Decorating plan.** Because home decorating happens in steps, create a master plan to prevent individual projects from becoming a hodgepodge of style. Organize your ideas, with swatches and paint chips, in a notebook.

**Matching and overmatching:** Upholstery, paint, drapes and pillows don't have to be too similar. Things can go together well without being the same.

**Organizing and clutter.** Don't let your "stuff" take over your house. Sort it, sell it or donate what you don't need. Be selective. Pick one or two collections to display and change them out periodically.



THANK YOU to **Lydia Deats** for the name of a PROFESSIONAL ORGANIZER

Amy Prskac—On The Record— 512-371-3624

In response to our "Save Money **Now** With This De-cluttering Tip..." article last Issue.

## One Free Bite is all you Get

Got a dog? Make sure it's sociable and trained or you may be paying higher insurance premiums. Dog bites accounted for more than a third of all homeowner or renter policy liability claims last year, with an average claim of \$24,840, says the Insurance Information Institute. Most companies will cover dog bites, but one free bite is all you get. After that, your company may charge a higher premium or exclude your dog from coverage.

In 2008 the Texas Supreme Court issued an very interesting and important tort ruling: the state's "first free bite" rule does not excuse an owner of the duty to intervene and render aid once an attack begins. Now, a dog owner in Texas "owes a duty to stop the dog from attacking a person after the attack has begun."

The ruling is particularly interesting because the no-duty-to-rescue rule has long held that a person is not required to render aid or intervene when he or she did not cause of accident or injury. However, the Texas Supreme Court says that once the attack begins, you can be liable for failing to act despite the lack of liability or responsibility for the initial attack.



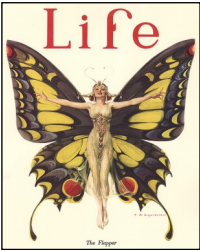
## Have A Laugh

In the beginning; God created the earth and rested. Then God, created the man and rested. Then God created woman. And since then neither God nor man has rested.

## Life...Online

Remember "Life Magazine"?

All of the fabulous photographs it contained are available for viewing (and purchase) at [www.life.com](http://www.life.com).



If you're looking for the articles and those great old ads, you can

search the entire collection at [www.books.google.com](http://www.books.google.com). (Look under Magazines).

## Keep Your Pet Safe

What is the #1 health hazard for pets around your home?

**Your medication!** The Animal Poison Control Center had nearly 46,000 calls last year about pets ingesting prescription and OTC drugs that accidentally dropped on the floor. Avoid the Vet. Keep an eye on your meds and your pet!



THANK YOU for reading my **RickRealtor News** personal newsletter. I wanted to produce a newsletter that has valuable content and is fun to read. Your constructive feedback is always welcome.

AND... if you're thinking of buying, selling or financing real estate ... or just want to call and say "Hi" I'd love to hear from you...

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**Rick Greif**



## The Back Page

...by Rick Greif

## A Towering Mystery

Taken from College of Liberal Arts Magazine

Originally called the New Library Building, the 73-year old UT tower is 307 feet tall. There are 113 gold-leaved letters embedded in different locations on the building (see diagram) of five ancient alphabets—Phoenician, Hebrew, Greek, Latin and Egyptian hieroglyphics. **Why?**

The architect, Paul Phillipe Cret (1876-1945) designed 19 buildings on campus and wanted to design the tower to be "the image carried in our memory when we think of the University of Texas."

He worked together with William J. Battle (1870-1955), a well-respected professor whose strong influence on the campus design can still be seen today. It's hard to find a building or even a tree on campus he didn't touch in some way during his tenure. The Battle Oaks are named in his honor after he saved three large live oak trees on the northwest corner near 24th and Guadalupe streets by relocating the constructions plans for the Biological Laboratory building farther east.

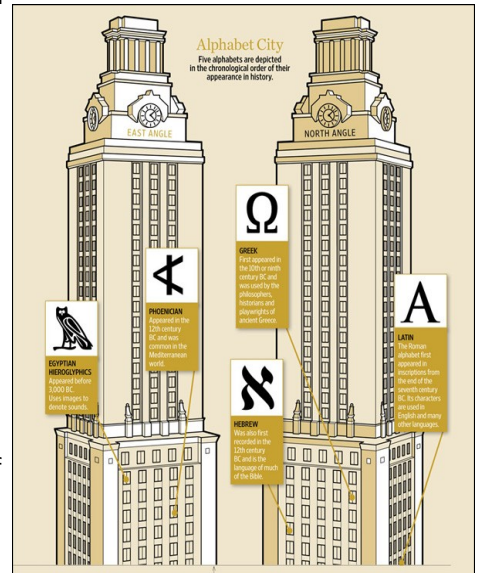
Battle and Cret worked together to build a monument to learning, placing a symbol of the university's intellectual aspirations and global ambition front and center for all to see.

They intended to "show the intellectual prominence of the university" by placing the letters in different places on the tower. The cast iron letters were made at a foundry in Dallas and brought to Austin on a flatbed truck.

The exterior decorations also include the names of 14 men carved in stone such as Shakespeare and Aristotle. The only American to make the cut was Mark Twain.

**The letters represent the history of the alphabet, and, by symbolic extension, the history of learning.**

A fitting decoration for an edifice that was built as a library and as a symbol of learning and knowledge at the university. The history remains for all those who pass by to see.



- The River Bat is now the official mascot of ACC. "Bats are synonymous with Central Texas and so is ACC," the college said in a statement. "They are unique, intelligent, resourceful, and provide important services to the community."
- Whole Foods will be opening a new store in the Hill Country Galleria next to Dick's Sporting Goods on Bee Caves Rd by early 2012.
- What about the Alamo Draffhouse planned for Circle C which was slated to open a movie theatre and various restaurants by January 2011? "The development financing is still in limbo," according to Tim League, founder of the Draffhouse. Development has stalled out because of the economy.

