



# Joe Rapisarda Jr.

## Real Estate Review

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Hello again, I enjoyed the break and am ready for a new year. I think 2008 was a difficult year for the majority of the nation with the credit crisis spilling over into the stock market and the economy as a whole. Many homeowners had some very tough financial decisions to make. My heart goes out to everyone who has suffered in this market.

With the beginning of this fresh year, I see great opportunity and growth. I am very optimistic and excited about the change that is in the air. I sense we have endured the worst of this market already and although it may still take a while to fully recover, I believe that things will start to get better sometime this year.

We have a new president now and there will undoubtedly be change. The Feds have, so far, successfully stepped in and injected money into the economy to prevent a full-blown depression. I am starting to see confidence resurging in both the stock market and the Real Estate market and gas prices have come down which is also giving us some relief.

So where do we go from here? I believe life is all about perception. Many times we cannot control what happens to us but we can control how we react to it. If you are one of the many who has suffered financially but still have your health and family, are you happy or sad? That probably depends on whether you are focusing on what you lost or what you still have? In saying this I am by no means trying to downplay the events that have happened to many of us, but instead am trying to help us all through these times by helping everyone to focus on what they do have rather than what they do not. A wise man once said, **“It is the experiences in life that make us who we are but it is us who make our experiences what they are.”** One of my favorite “Far Side” sketches from Gary Larson was the one about the guy who was in hell. In the sketch there was fire and brimstone and a guy who was in hell and was pushing a cart of rocks. What was unique was that he was happily whistling while he was working. Viewing this, one devil says to the other, “I don’t think we are getting to that guy.”

I hope you too will have a superior outlook this year and together we will all look forward to brighter and better days around the corner, and if for some reason they don’t come as soon as we would like, then try whistling while you work. It can’t hurt. **J**



# Joseph R. Rapisarda, CPA

## Income Tax Preparation

My father, Joe Rapisarda, Sr., is accepting new individual income tax and business clients in his CPA firm.

**Individual Income Tax Returns** Joe, Sr. is a true professional and has an excellent reputation. He and his staff will prepare for you the best return possible while working with the framework of tax law.

### **Business Financial Statements and Tax Returns**

See the "Big Picture" for your business. Joe and his staff prepare monthly financial statements and are available to assist you with tax planning, profit planning, and any financial questions you might have.

If you or someone you know needs the services of a CPA please call Joe Rapisarda, Sr. at 707-448-4213. Call soon, his appointment book is filling up rapidly.

### San Francisco

Nora and I did our yearly Christmas trip to Union Square in SF.

As always we enjoyed watching all of the people doing their shopping and having all of the stores decorated in Christmas decorations. It was a great way to enjoy the holidays.

### Thanks for All Your Referrals!

I succeed when people like you refer me to their friends, neighbors and loved ones. It's the best kind of feedback I can receive.

So thanks for continuing to pass this newsletter around to people you care about.

### Wondering How Much Your Home Is Worth?

Has your home gone up in value? How much are other homes in your neighborhood selling for?

If you're wondering what's happening to prices in your area, or you're thinking about selling your house, I'll be able to help.

Just give my office a call for a no-fuss, professional evaluation.

I won't try to push you into listing with me or waste your time.

I'll just give you the honest facts about your home and its value.

And maybe I'll also give you the "inside scoop" on what's happening in the housing market near where you live!

Just give my office a call at 707-448-4221 to arrange an appointment.

Alternatively, stop in at the office. The address is on the back page of this newsletter.

## Worth Quoting

Some quotes from the writings of Lewis Carroll, who was born on January 27, 1832:

"Sometimes I've believed as many as six impossible things before breakfast."

"It's a poor sort of memory that only works backward."

"If you don't know where you are going, any road will take you there."

"Everything has got a moral if you can only find it."

"Begin at the beginning and go on till you come to the end: then stop."

"'But I don't want to go among mad people,' Alice remarked. 'Oh, you can't help that,' said the Cat: 'We're all mad here. I'm mad. You're mad.'"

"No good fish goes anywhere without a porpoise."

"One of the secrets of life is that all that is really worth the doing is what we do for others."

"Take care of the sense and the sounds will take care of themselves."

"The rule is, jam tomorrow and jam yesterday - but never jam today."

"'What is the use of a book', thought Alice, 'without pictures or conversations?'"

"Now, here, you see, it takes all the running you can do, to keep in the same place. If you want to get somewhere else, you must run at least twice as fast as that!"

"Which form of proverb do you prefer Better late than never, or Better never than late?"

"There are three hundred and sixty-four days when you might get un-birthday presents, and only one for birthday presents, you know."

# Why it Makes Sense to Work with an Agent

If you have ever wondered why it's better to work with an agent rather than listing "by owner," you aren't alone. Superficially, selling a home seems easy – until you actually try it.

According to statistics, nearly 80% of people give up and list with an agent after months of costly and time-consuming delay.

Here is why agents matter more than ever:

## Time

Showing homes, answering calls, responding to email, scheduling inspections and appraisals plus much more are time consuming tasks; more importantly, everything involved in a real estate transaction is time sensitive.

Delays can cause a deal to fall through even at the last moment.

## Promotion

Agents specialize in a specific location and know exactly what buyers are searching for in your area.

Not only do they know how to price right and grab the attention of prospective buyers, but many agents have an established list of buyers waiting for specific types of properties.

Successful real estate marketing requires extensive experience, time and persistence to achieve top prices in a buyer's market.

## Cost

Selling a home requires more than

simply placing a sign on the front lawn; it also entails a lot of out-of-pocket expenses with no guarantee of success. Advertising can cost hundreds or even thousands of dollars, listing with a "by owner" agency or MLS service typically adds hundreds more.

Finally, it is important to remember that real estate agents split commissions between the listing agent and the selling agent. To attract attention to your home it is still necessary to split the commission with any agents who bring buyers to the table.

Working with a real estate agent is likely to save you money over the long run.

## Welcome to the World of Ikea Hacking!

There aren't many homes without at least one piece of furniture from Ikea. The Swedish furniture store has become extraordinarily successful by selling well-designed furniture at reasonable prices.

But sometimes you can't find exactly what you need in the giant blue warehouse. That's where Ikea Hacks come in – ways to modify Ikea products to fit your needs. Indeed, entire websites have sprung up dedicated to the topic. Here are some ideas from Ikea Hacker ([ikeahacker.blogspot.com](http://ikeahacker.blogspot.com)):

- Putting two CD holders together to make a dish drainer
- Using outdoor decking to make a spa-like bathroom floor
- Butcher's block kitchen countertops used to make an attractive desk
- A coffee table made from a stainless steel shelf
- A room divider made from chests of drawers
- A medicine cabinet that hides a bar
- A dresser that makes a neat CD holder
- ...and a model train inside an Ikea coffee table!

## Birthdays to Remember This Month

Gustav Albin Whitehead, the aviation pioneer, was born on January 1, 1874. Whitehead was reported to have made powered flights two years before the Wright brothers. Aviation buffs continue to dispute the name of the first person to fly a plane.

Arthur H. Robinson was born on January 5, 1915. The cartographer is best known for the Robinson Projection – a map of the world that transformed

the globe into a flat sheet in a way that was pleasing to general viewers.

Luis Marden, who would have been 96 on January 25, was a photographer and explorer. He pioneered the use of color photography, particularly underwater, and traveled all over the world for National Geographic magazine. As a child, he taught himself five languages as well as Egyptian hieroglyphics.

## Fascinating Facts about January

- A fire damaged the Eiffel Tower on January 3, 1956.
- An ice storm caused massive disruption in the northeastern United States on January 4, 1998.
  - Construction of the Golden Gate Bridge began on January 5, 1933.
  - The RMS Queen Mary 2, the largest passenger ship ever, was christened on January 8, 2004.
  - Popeye the Sailor Man first appeared as a comic strip on January 17, 1929.
  - Commercial service of the Concorde began on January 21, 1976.
  - The first jet airliner, the de Havilland Comet, entered service on January 22, 1952.
  - Duke Ellington played at Carnegie Hall for the first time on January 23, 1943.
  - The first Apple Macintosh went on sale on January 24, 1984.
  - The first inductees into the Baseball Hall of Fame were announced on January 29, 1936.

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# NEWS YOU CAN USE

**Joe Rapisarda Jr.**

## *This Month's Sudoku*

	9					6		
			4	6		2	9	5
5			9		8			
					3	1	5	4
	5						2	
4	7	2	5					
			1		6			8
3	4	6		9	2			
		5					6	

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