

# O.M.G.

O'DETTE MORTGAGE GROUP  
*"Funding Your Future"*



## O.M.G. on the Flip side



Janet Wees & family walks to cure Diabetes.

This October O.M.G. had the opportunity to sponsor Ryan's Dream Team in the annual "Walk to Cure Diabetes". Ryan was diagnosed with Juvenile Diabetes 4 years ago at the age of 3 and currently captains 7 teams across the nation fundraising for JDRF in an effort to find a cure. This year his teams raised over \$21,000! Congratulations! Contact OMG if you would like more information on Ryan's

team or on how to donate.

Many of our clients have called asking about the "credit freeze" and wondering when they will be able to get a loan. The answer is **TODAY!** Despite what you have heard in the media, we continue to fund mortgage loans daily, rates are the lowest they have been in years and there are many great deals to be had in real estate. Please don't hesitate to call us if you have any questions

regarding your mortgage planning strategy!

## O.M.G. Welcomes Matt Boudro

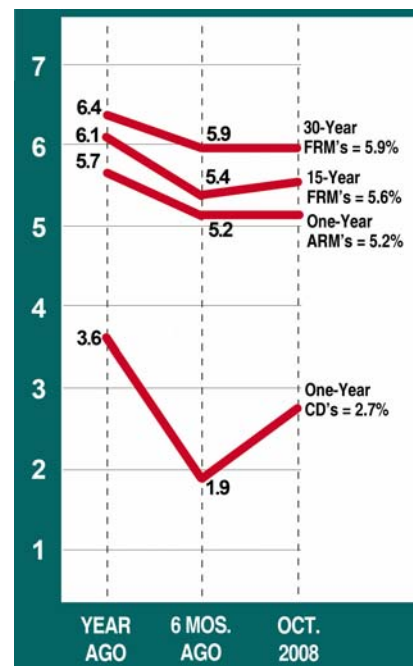


O'Dette Mortgage Group recently announced the newest member of our team - Client Services Coordinator, Matt Boudro.

Originally from Reading, Vermont, Matt moved to Tahoe 5 years ago and enjoys skiing, snowmobiling and all things outdoors! Matt is a graduate of Lyndon State in Vermont and has a background in Operations from Northstar-at-Tahoe. With an emphasis on 1st class customer service, you will find Matt both friendly and knowledgeable. He is assisting Mortgage Consultants Andrew Kojiane and Katie Rice. Contact Matt at [matt@omgtahoe.com](mailto:matt@omgtahoe.com) or 530-581-0388.

## Key Interest Rates At A Glance

Rate trends as of mid-October, 2008



FRM = Fixed Rate Mortgage  
 ARM = Adjustable Rate Mortgage

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*"For the resolute and determined there is time and opportunity."*

~ Ralph Waldo Emerson

Toll Free: 800-404-2129

## Identity Theft Tactics

Based on a survey by the U.S. Federal Trade Commission of identity theft victims, here is how the information was obtained:

Don't know.....	56%
Knew the thief.....	16%
Through purchase or other transaction.....	7%
From wallet.....	5%
Company that had information misused it.....	5%
From the mail.....	2%
Computer hacking.....	1%
Some other way.....	7%



## Health Learning Resources

There is a medical encyclopedia at [www.medic-planet.com](http://www.medic-planet.com) with over 250,000 words and 150 pictures chronicling diseases, medical conditions and common health problems.

## Make a Smooth Move

Decide first if you can manage the work involved in a self-move or if you prefer the convenience of professionals. Then, get organized:

**Know exactly what's in each box.** Color code or number each box and record its contents in a notebook so you'll know exactly what's in each box.

**Keep "like-things" together.** Packing lamps secured to their shades, hooks fastened to pictures, remote controls attached to equipment, and extension cords taped to appliances will make unpacking easier.

**Visit your local grocery or liquor/wine store for boxes.** Those commercial grade boxes are easier to pack than boxes from the packing store.



## Kids and Money

According to Teenage Marketing Unlimited teenagers have been spending over \$104 per week totaling \$172 billion in the past year. When several financial advisors were asked what monetary wisdom should parents pass along to their children, here are some of their suggestions for instilling savings habits:

For young children, introduce them to savings by giving them a piggy bank and then later help them open a savings account when the piggy bank is full.

For older children or teens, offer to match every dollar they save up to a specific dollar amount thus encouraging them to save.



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## Money Matters: Year End Financial Checkup

Submitted by: Diane Morrison, AAMS Financial Consultant, Wachovia

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As 2008 draws to an end, now is an ideal time for you to get together with your Financial Advisor to review your portfolio and discuss year-end tax implications. It's also a good time to talk about any changes in your life goals.

There are a number of critical deadlines approaching. This checklist and planning calendar will help focus on specific needs and opportunities. Use this list to address all items you'd like to discuss with your Financial Advisor.

- Discuss your life goals and what's changed during the last 12 months
- Create or update your investment plan
- If you currently pay commissions on trades, consider whether a fee based program would provide a better overall value for you
- Make sure you are managing your debt at the best rates available to you in the market today
- Review your portfolio – including assets held with all firms and in qualified retirement plans – to see whether reallocation is needed
- Consider whether long term care or other insurance should be part of your (or your parents) planning
- Review any employee stock options and how they may affect your overall wealth plan
- Identify any significant unrealized gains or losses and consider year-end tax loss selling
- Analyze your current investments' tax efficiency
- Discuss the estate tax and planning implications of your education funding plan for children or grandchildren
- Consider deferring or accelerating income to minimize the alternative minimum tax (AMT)
- Evaluate retirement savings options – including traditional, Roth and “stretch” IRAs for yourself and family members
- Review retirement income scenarios for yourself and your heirs
- Discuss tax-efficient ways to give to charities and or family members
- Review your will and consider whether life changes have made an update necessary
- Receive a copy of our Investment Strategy Committee's Market Outlook report for 2009.

**Diane Morrison is a contributing author as well as the Preferred Financial Consultant to Teresa O'Dette.**

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## Etiquette on the 'Net

"Netiquette" is a noun meaning "etiquette governing communication on the Internet," according to **Merriam-Webster.com**. Naturally, it's a blend of "net" and "etiquette" and it's history goes back to pre-World Wide Web days when text-based email dominated Internet traffic. To learn more see the entry for netiquette on **Wikipedia.org**.

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## Find Cheaper Fuel

Gas comparison websites have been around for years—they help you find the best prices by Zip Code. Here are four:

**www.gasbuddy.com** - The granddaddy of gas price websites.

**www.gaspricewatch.com** - Get price changes at stations within 72 hours.

**www.fuelcostcalculator.com** - Calculate road trip costs based on your car's make and model.

**www.altfuelprices.com** - Find alternative fuel costs and stations.



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## Safety at Home

During the “Heating Season” in our homes, there is a danger you cannot see, smell or feel. Carbon Monoxide (CO) is a colorless, odorless and toxic gas. Sources are unvented gas heaters, leaking chimneys and furnaces, auto/truck fumes from attached garages, floor furnaces, generators, water heaters and portable kerosene heaters.

Prevention is professional inspection, cleaning and repairs of furnaces, flues and chimneys and installation of UL-approved CO detectors on each floor near sleeping areas.

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## Swap 'Til You Drop

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Trading your old stuff for someone else's is one of the greenest things you can do. Some online ways you can reuse:

**www.neighborrow.com:** Here, trade or borrow items you use infrequently enough that you don't want to pay to buy or rent them (such as books, CDs or DVDs). If you want to get rid of something and don't want to trade with someone else, you can exchange your item for "neighborrow-bucks." These can be used for anything on the site that someone else doesn't want.

**www.freecycle.org:** This site is a phenomenon in more than 4,000 cities worldwide. People "gift" each other with stuff they no longer want, and the result is an estimated 400 tons of trash diverted from landfills every day.

**www.craigslist.org:** A "free" section lets you give and receive things such as baby formula and furniture. And it offers listings for 567 cities around the world.

Travelers who hunt for good airfares might want to add some lesser-known websites to their list:

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## Budget Travel

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### Airfare Watchdog

at **www.airfarewatchdog.com** is known for fast posting of time-sensitive, last-minute bargain fares.

### Farecast

at **www.farecast.com** predicts airfare price changes.

### FareCompare

at **www.farecompare.com** provides free e-mail alerts when prices drop.

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