



## Meet OMG's Ephraim Schwartz

Loan officer, Ephraim Schwartz comes to OMG with a professional background in wholesale lending and financial analysis. Originally from Boulder CO., Ephraim earned his degree in Mathematics from the University of Colorado where he skied on the Freestyle team and grew up with a love for the great outdoors.

Today, he couldn't be happier about his return to Northern California 6 years ago, the purchase of his home in Truckee, and being a part of the team at OMG. Along with his experience in the mortgage business, Ephraim combines many years restaurant experience with a math & financial background for a valuable balance of personal service and analytical skills. When it's time to get out and go Ephraim loves to ski, mountain bike, surf, climb, and skydive.



## OMG on the Flip Side

The latest OMG baby edition came to Amy and Billy Hauptert. Tatum Noel Hauptert was born healthy and happy on December 4th, becoming the 6th OMG baby under 2 years old. Stay tuned for the stork's next visit to Julie Thew and Teresa O'Dette, due for their second child in September of this year.

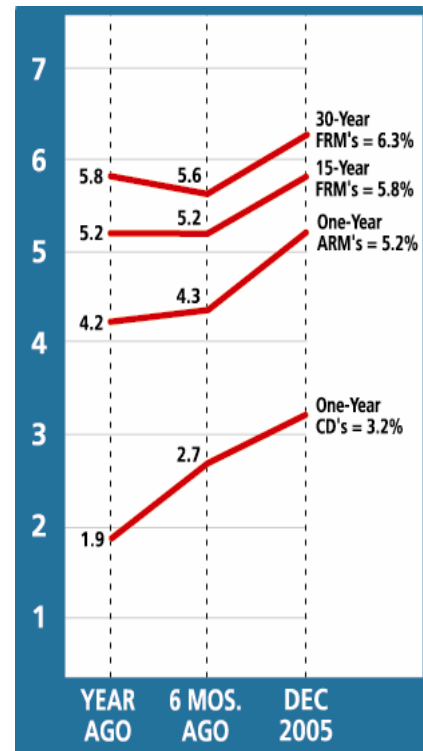
Claudine Kratz and Amy Hauptert have begun training for the American Birkebeiner. The 51K ski race is North America's largest Cross Country ski marathon and is held every year in Hayward, Wisconsin.

Don't miss this Tahoe Women's Services 5th Annual Ski Day at Northstar-at-Tahoe March 12th. Tickets are only \$20 and proceeds benefit Tahoe Women's Services. Call 775-298-0010 to buy tickets or visit

[www.tahowomenservices.com](http://www.tahowomenservices.com)

## Key Interest Rates At A Glance

Rate trends over the past year as of Dec. 2005



FRM = Fixed Rate Mortgage  
ARM = Adjustable Rate Mortgage



Tatum Noel Hauptert

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## Insulate Those Windows



According to the National Association of Home Builders, windows are one of the largest sources of heat loss in the winter due to their low insulating ability and high air leakage rates. As a result, windows can be responsible for losing 25 to 50 percent of the energy used to heat and cool

## Choose Your Payment Method Wisely

Whenever you need to cancel a product purchase, keep in mind there are distinctions between payment methods:

**Credit Cards**—They provide the most leverage in disputes such as billing mistakes or defective products.

**Debit Cards**—They do not allow you to withhold payment. The money comes straight out of your checking account.

**Checks**—They offer less legal protection so be sure you know the seller's reputation and refund policy that may have changed since your original decision to buy.

## New Passport Rules

As of December 31, 2006, Americans will need a passport for all air and sea travel to and from Mexico and Canada, Central and South Americas, the Caribbean and Bermuda. By December 2007, a passport will be required for land crossings to Canada and Mexico. Prior to these dates, only a driver's license or birth certificate was required for travel to Canada and Mexico. Go to [www.iafdb.travel.state.gov](http://www.iafdb.travel.state.gov) for a list of over 7,000 offices accepting passport applications.



## Managing Finances

Financial planners advise that managing finances *now* determines the quality of life in our later years. Here are the basic ways to improve financial health: Continually look for ways to save more; review investment risks; look for ways to boost returns on investments; and, cut your taxes. Any small changes in the above can make a large difference in the years ahead.

## The Well-Equipped Car

A well-equipped car is one that contains important emergency items in the trunk and glove compartment. Here's a simple checklist of items to consider:

### In the Trunk:

- Fluids... windshield washer, engine oil, water
- Tool kit... jack, lug wrench, flat fixer
- Jumper cables
- Emergency flares



### In the passenger and/or glove compartment:

- Emergency first aid kit
- "Contact Police" emergency sign
- Flashlight, extra batteries
- Phone numbers of towing services
- Owner's manual, registration
- Maps
- Extra fuses
- Insurance card and "Auto Insurance Guide"

## Home Safety Tip

Carbon Monoxide is a colorless, odorless, tasteless gas that can take oxygen from the air causing sickness or even death. Furnaces and gas appliances that are poorly maintained or misused (as well as burning wood) can produce this gas. Warning signs include:

- Large yellow unsteady burner flame;
- Pungent odor sometimes when appliance is running;
- Nausea, drowsiness and flu-like symptoms that are unexplained.



If you suspect carbon monoxide poisoning get to fresh air outdoors and get emergency medical attention. Hire a licensed professional to check appliances, chimneys and furnaces. Also, install at least one carbon monoxide detector/ alarm preferably on a wall 5 feet above the floor or on the ceiling away from the heat source. (This alarm is in addition to a smoke alarm as a smoke alarm cannot detect Carbon Monoxide.)

## Estate Planning Ahead



Estate planning is generally defined as the process of making decisions that provide a legal and practical

mechanism to dispose of property after death that acknowledges the owner's wishes and the needs of the survivors while minimizing taxes. But, when should an estate plan be reviewed and updated? According to Michael T. Palermo, JD, CFP, in his book Estate Planning, it is wise to review when certain life changes occur: changes in whom you want to receive your property; changes in your finances; and changes in your state of residence.

Reviewing your estate plan does not necessarily mean revising it but it is important to be sure there is no need for change(s).

## Home-Remedy Carpet Care

The following are tried-and-true tips from experts on carpet stain removal and cleaning:

### Fresh stains

Pour a little club soda on the spot and sponge up in a few seconds or apply shaving cream to spots and sponge up.

### Older stains

Combine 2 tablespoons detergent, 3 tablespoons vinegar, 1 quart warm water and work into stain and blot excess.

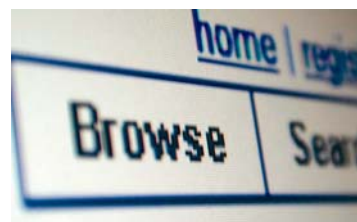
### Stubborn stains

Combine laundry detergent and warm water, brush suds into stain with toothbrush, blot excess and repeat if necessary.



## Useful Web Resources

- Looking for the right word? One Look Dictionaries at [www.onelook.com](http://www.onelook.com) has more than 3.9 million words in 740 online dictionaries.
- Wanting to cook something new or special? [www.RecipeSource.com](http://www.RecipeSource.com) is the new home of SOAR... the



Searchable Online Archive of Recipes. Search through tens of thousands of recipes by keyword, region and type.

- Planning to research your family tree? [www.RootsWeb.com](http://www.RootsWeb.com) boasts of being the largest and oldest genealogy site while

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## Housing Bubble Facts vs. Fears

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**FACT:** The Media is not your Friend!  
~ Media is not a good will information enterprise... They are a business.

~ Spreading Fear gets viewers and makes them money.

~ Housing Bubble = Fear

**FACT:** Housing is not tied to rates.

~ Historically, rates have been much higher during very vibrant housing markets

~ If rates increase .50%, average after tax house payments goes up by \$8 per week... not likely to change your life.

**FACT:** Housing is not like the stock market.

~ Last decade, stocks up 150% and homes up 100%. Growth does not mean a bubble!

~ If you sell a stock, you don't have to buy another.

~ But if you sell your home, where will you live?

**FACT:** Watch Housing Inventory.

~ Sales PACE is key... if the average days on the market goes from 60 days to 90 days, the marketing may be softening.

~ Watch Existing Home Sales Reports

**FACT:** Look at the Job Market

~ Healthy Job Market = Healthy

Housing Market

~ Unemployment in the US is presently around 5%... Very healthy.

Visit: <http://www.realtor.org/research.nsf/pages/anti-bubblereports> For market-by-market home price analysis reports.

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## Home Office—Your Personal Touch

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To create a home office that invites you to enter it, comforts and relaxes you, and encourages creativity:

**Make it a room of your favorite things.** A home office must be functional, certainly, but it also needs to reflect something special about you—displaying your hobby or craft works, a collection of favorite art pieces or interesting things you've gathered while on vacations or other travels. Make your home office as comfortable as your favorite room in your home, and your home office may become just that—your favorite room!

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