



SOUTHERN ARIZONA

Happy New Year!
Looking forward to a 2009 recovery!

Cheryl Ledford and Dick Clark Present Your 2009 Real Estate Newsletter

Created especially for

OUR FRIENDS

By

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This newsletter is published as a source of general information about real estate and is not intended to solicit properties currently offered by other brokers.



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Our January Featured Properties

REDUCED! Near bus lines, restaurants, Park Place Mall. Newer kitchen cabinets, oven & micro, countertops and backsplash. Covered patio w/ mtn views. In-ground pool, mature landscaping. Slump block masonry const, covered parking, room for the RV. \$155,000.



CLOSE TO U of A! 2 BR / 1 BA w/beautiful hardwood floors, updated bath and kitchen, AC and Evap. Cozy wood-burning Fireplace in LR. Large fenced backyard and storage shed. Near bus lines, restaurants, shopping, and walking distance to U of A. \$175,000.

GORGEOUS city views from ext wrap-around covd patio! Prvt end unit, 3/2 split plan. Eat-in kit, spacious GR, built-in ent center, and cozy FP. All appl incl. Walking dist to shopping, restaurants, bus lines, and schools. Comm pool, tennis. HOA inc water, roof. \$320,000.



REMODELED! Over 2100 sq ft with ceramic tile flooring throughout and new carpet in BRs. Loads of new kit cabs, counters, and appl. Over 3/4 of an acre. Guest quarters with private entrance and 3/4 BA. Covered, extended patio with mountain views. \$359,900.

Quality David Baird all-masonry construction on lush, private, end-of-cul-de-sac lot with gorgeous mtn views. New travertine floors, carpet, granite counters. Eat-in kitchen, huge GR. Updated, elegant, spacious MBR retreat. Landscaped, citrus trees. B/I BBQ. \$799,900.



For more information on these featured homes or other properties, please contact
Cheryl 520-529-5123 or Dick 520-529-5120

We've Moved!
We are proud to announce our recent association with Realty Executives of Southern Arizona. Our new office is in Ventana Village which is conveniently located at the Basha's shopping center, 6872 E Sunrise Dr (Kolb and Sunrise).

Home Buyer Rewards Can Outweigh Risks *by* Blanche Evans
Americans have been scared witless by economists saying that housing still has a long way to go before it hits bottom. That puts the housing industry in a bad spot. Realtors, builders and sellers need to prove to buyers that purchasing real estate is a sound investment. Buyers are moving to the sidelines because they're waiting for bargains, and they're so focused on risk, they're missing out on the rewards.

As a buyer, you get to choose the location, characteristics and price you want to pay. When you sell, you get to take back the equity built, like cashing out a savings account. The best benefit is that homeownership, unlike no other investment, is heavily subsidized by the U.S. government in tax relief, which more than offsets most if not all equity losses incurred by falling markets.

From inheriting a house to owning a vacation home to selling a house, Uncle Sam and your local taxing authority lay on the benefits of homeownership so thick, that yearly benefits make up for temporary losses in equity. Standard deductions aside, just add up these benefits: mortgage interest payments, private mortgage insurance, points paid in purchase and equity loans, property taxes, capital gains exemptions, and more.

Let's say you lost \$4,000 in value on your home during the economic turndown. In that same period, you were able to deduct \$12,000 in mortgage interest, the bulk of your house payment. You've just reduced your taxable income by \$8,000. If you're in the 15 percent bracket, you just saved \$1,200. Now let's pretend you sold a home, and cleared \$20,000. You got to keep all of it without paying the 15 percent. You just pocketed \$3,000 in capital gains relief.

As a renter, you get nothing. You're making your landlord's house payment. If you're waiting to buy, you're losing money.

Email or Snail Mail?

Your real estate newsletter is mailed or emailed to more than 7,000 homes monthly. In an effort to maintain our current circulation and to assure that you continue to receive it each month, we are offering our readers the option of having the "purple rag" emailed as opposed to regular mail. (And on email it's in color). Maybe we can even save a few trees. The response has been overwhelming, our email list is really growing.

If you would be interested in receiving your newsletter via your email, please send us your name, address, subdivision, and email address. We promise not to share, raffle, give away, or sell your email address to ANYONE . . . EVER! Contact: Cheryl Ledford 520-529-5123 or email: Ledford@comcast.net

Misplace your newsletter? Log on to www.tucsonrelocation.net, click on NEWSLETTER, click on NEWSLETTER ARCHIVE. Scroll down, click on the month you missed. Those recipes and hints await.

The Sharing Space

If you have anything to sell or recommend, send it and we'll print it here.

Affordable House/Yard/Car cleaning, will also steam clean. References available. Call Michelle @ 954-6696.

Two Wedding Dresses, floor length, sizes 10 and 12. \$200 each OBO. Call 250-5109.

Call Jennifer W. today @ 750-8800 to get your credit card processing rates lowered. Mention this ad and I will waive the \$199 application fee!

PT OR FT Career or just need extra cash? High earning potential CALL Mike Schmid, Primerica District Leader at 886-6267 or 250-9324.

FORSALE: Like new 7 tube queen size **water bed**, complete, \$100 OBO. Call Paul, 290-6260.

Custom Scrapbook & Invitation Service. Give me your pictures and I'll create a custom scrapbook for you! Need customized invitations to your next special event? Call Dede @ 520-271-5544 or check out www.inceinlifetimescrapbooks.com.

1975 Dodge Dart for sale. Runs good. Best Offer. Call Sharon P. at 747-3158.

Chef's rack, metal with wooden shelf with mini wine rack, \$50 obo. sksPatch@yahoo.com for pics or info.

Start planning your summer vacation now! We can help. Call Kirsten @ Cruise Planners, 749-4775 or 1-888-257-8728, www.cactusjackstravel.com.

"Pronto" electric scooter, \$750. Cherry-wood dining room table with leaf and four chairs, like new, \$400. Beautiful, **Broyhill sofa**, like new, paid over \$1800, asking \$700. Maroon-colored recliner, like new, \$150. Call Pat @ 296-2422.

PARTYLITE candles, yours for free. Party with me, free candles burn better. Call Veronica @ 520-331-7765 or www.partylite.biz/vpeteron.

Desert Willow Pool Service, LLC, Affordable, Experienced and Reliable. Specializing in Acid Wash, Chlorine Rinses, and treating Algae Infested pools and monthly Pool Cleaning Service !For a Free Estimate Call Rebecca Laventure at (520) 390-2746.

Two East Lawn Cemetery crypts, in the mausoleum. \$2,000 each. Call Jean @ 296-6759.

Rates have dropped. Great time to buy or refinance. Call Laura Galloway at **Reddington Mortgage**, 404-2924.

Three wheeler Miami Sun with Electric motor, never used. New @ \$1000. Will sell for \$700. Call Caroline 520-722-7447 or email cmstraub1@cox.net.

Struggling with debt? Primerica specializes in helping middle class families. Get a free financial needs analysis today. Call Paul at 731-8344.

"Bright 'N Shiny Window & Glass Cleaning": Excellent work, see for yourself! cell 730 3637, Bus 663 3664.

Amazing re-do on our driveway! Completely professional and dependable. We strongly recommend Ed at **Beyond Brick**, 722-3400." Marsha and Bruce Wood/leather Italian Globe Bar, \$125. Call Butch, 981-8354.

Decorative Carousel horse. \$25 obo. Call 808-2919.

Mayan Palace Resort, beachfront, south of Rocky Point. 2 BR/2 BA with LR and kitchen, \$900 /wk, or \$150 /day. Call George, 290-8646 for details.

Silpada Design Jewelry. Catalog at www.mysilpada.com/kay.santarelli. Just in time for your Holiday Shopping. For more info or to order, call Kay at 615-4935.

Assistance League Thrift Shop is open Tuesday-Friday 10-4 and Saturday 10-2, 520-326-1585. Located at @ 1307 N. Alvernon Way. For more info call 326-1585. The shop is always in need of donations and will arrange pick up of multiple large items such as furniture, etc.. No appliances. Thanks for your support!

Don Dockman, Investment Solutions Representative, COUNTRY® Financial, 1350 N Kolb Rd, St120, Off: 520-298-9411, Fax: 520-298-9177, Cell: 520-668-7043. Support our community, shop **The West** (River and Craycroft). Byer's Choice, AnnaLee, Dept. 56, Peggy Karr glass, Chris Bubany, Stonewall Kitchens. (no sales tax).

LOVE GETTING GREETING CARDS but hate to send them? Holiday, Birthday & other cards quick, easy and inexpensive from your computer. Send-Out-Cards prints, stuffs and mails for less than \$1.00. Great home business! FREE TRIAL Call Lori @ 299-8745, email: loriwrap@msn.com or www.sendoutcards.com/loriwhite.

Candy Bouquet, A delicious alternative to flowers. Look us up: www.5935.CandySurprise.com, call Elizabeth @ 300-0021, or email elicandybouquet@live.com.

Massage Therapy, Sugar, Salt Scrubs, Wraps. Harrison/GL Area. Lics & Cert23 years. Call De 784-4469. Gift Cert Avail. Special Swedish Massage \$40. 'til 1/31/09.

Hand-made custom baby items. Crib bedding, quilts, play rugs, blankets, carseat covers & more! Great gift ideas. Call Heather 886-7782, mrs.caywood@yahoo.com.

Pam Berry, Vantage West Credit Union, 15 years mortgage experience. 917-6728 or pamb@vwestcu.org for any mortgage needs. We have great rates!

GOT PAIN? STRESS? Bio-Touch can help! Call 323-7951 for an appointment, or drop by 5634 E Pima St. Tell them "Horace sent you."

As Clean As A Whistle Cleaning Service for home or office. Weekly, monthly, or spring cleaning. References available. Call Robin @ 520-762-0900.

"Gold Canyon Candles"- Finest "Gourmet" Scented Candles-For more info call 869-0705. Dianne, "The Wicked Wick of the West!" Rancho Esperero.

Michael T. Takerian, **Sunstreet Mortgage, LLC**, 6340 N Campbell Ave #140. Call Mike @ 547-4143, 906-2047, or 888-634-6399. mtakerian@sunstreetmortgage.com.

SeaSource Detox Spa. Immerse yourself in purifying ocean-derived elements and nutrient-rich marine botanicals. Contact Maria @ 520-405-9685.

Mary Kay Products for sale OR get ALL your products for 50% off ALL the time. Contact Shawn Ryden at 870-2775 or shop at www.marykay.com/shawnryden.

Family photos? Wedding? Reunion? Photo By Jen, call Jen Ryder @ 990-8701, www.photobyjen.com. References available. Recommended by Cheryl and Dick.

Love to sew? Want to start sewing? Striving for projects? Call Elizabeth Smith at 591-2255 or Elizabethfashion@msn.com. Certified Sewing Instructor.

2004 Toyota Sienna LE \$15,000 obo. One driver, 58k miles, pwr dr, wndow, locks, elec sliding dr, dvd player, & more. Bought new one, have to sell. Shawn 870-2775.

Natuzzi Leather Sofa and recliner chair, beige. Asking \$700.00. 2000 Rockwood Ultralite Travel Trailer 25ft , \$8,000 OBO. Call 529-1905.

Must Sell! New Wolff Sunquest Canopy 2000S Tanning Bed with 10 year warranty-\$1,000 OBO. Olympic Weight Tree (1,000 lb. capacity)-\$70.

Hand Weights, 10-40 lbs (sets in 5 lb increments) with stand-\$225. Call 520-574-2480 (leave msg).

Buy or sell Avon! Only \$10 to sign-up for 50% profits for 2 months! Call Laura at 574-4478 to get started!

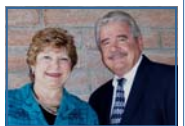
High school chemistry and biology tutor, 25 yrs. teaching experience, start in Nov, call Barbara at 577-5345.

Put our experience to work for you! Call **Cheryl Ledford** 520-529-5123, & **Dick Clark** 520-529-5120, at **Realty Executives of So AZ**, 6872 E Sunrise Dr.

Vivace, 4310 N Campbell Ave, 520-795-7221. "Everything is good! We love the spinach soufflé." Gloria K

Café Pacific, 3607 N Campbell Ave, 520-326-5174. "One of our family's favorite restaurants. C.K. and Ellen will take good care of you." Pauline L

Contact us at Ledford@comcast.net (or fax to 520-299-9351) with neighborhood news, garage sales, items for sale, recipes, household hints, and to recommend services, restaurants, or businesses. THERE IS NO CHARGE! We look forward to hearing from you! We cannot assume responsibility for the content of any ads, or quality of products and services offered here.



Recipe Corner

Want to share your favorite Cajun food recipe? Send it to ledford@comcast.net.

Grandmother's Famous Cranberry Bread Courtesy of Sheryl Laub, Washington Township, OH serves 8
 2 cups all purpose flour 1 cup sugar 1½ tsp baking powder 1 tsp salt ½ tsp baking soda ¼ cup butter
 1 egg, beaten 1 tsp grated orange peel ¾ cup orange juice 1½ cups golden raisins 1½ cups fresh cranberries, chopped
 Sift first 5 ingredients, cut in butter until mix is crumbly. Add egg, orange peel, and orange juice. Stir until evenly moist. Fold in raisins and cranberries. Pour into 9" x 5" x 3" greased loaf pan. Bake @ 350° for 1 hr. 10 min. Remove from pan to cool. *

Broccoli Casserole Courtesy of Bob Stonestreet, Clarksdale, MS serves 8-10
 1 bag frozen, chopped broccoli 1-15 oz jar Cheez Whiz 1- 10½ oz can cream of chicken soup 2 cups cooked rice
 Boil broccoli 5min, drain. Mix cheese and soup in 2qt casserole. Microwave until cheese melts. Add cooked rice, mix well and bake 30 min at 350° . *

Turkey and Black Bean Chili Courtesy of Karen Clark, Tucson, AZ serves 4
 2 tsp extra-virgin olive oil 1 onion, chopped 1 green bell pepper, seeded and chopped 4 garlic cloves, minced ¾ lb ground skinless turkey
 1-15 oz can black beans, rinsed and drained 1-14 ½ oz can diced tomatoes 1 TBSP chili powder 2 tsp ground cumin
 1 tsp dried oregano ½ tsp salt ½ cup shredded fat-free sharp cheddar cheese ¼ cup fat-free sour cream ¼ cup sliced scallions
 Sauté onion, bell pepper, and garlic in oil about 5 minutes. Add turkey and break it apart with wooden spoon about 3 minutes. Stir in beans, tomatoes, chili powder, cumin, oregano and salt, bring to boil. Reduce heat and simmer covered 30 min. serve with cheese, sour cream and scallions. *

Fig Cake Courtesy of Snooks Jackson, Kosciusko, MS serves 8-10
 2 cups cake flour 3 eggs 1½ cups sugar 1 cup fig preserves 1 cup toasted pecans 1 cup oil 1 cup buttermilk 1 tsp soda
 1 tsp salt ½ tsp cloves ground 1 tsp cinnamon 1 TBSP vanilla
 Beat eggs, sugar, and preserves. Mix well. Add oil and dry ingredients, mix. Add buttermilk and vanilla. Bake in pre-heated 325° oven for 1 hour. *

Corn Pudding Courtesy of Claudette Hamilton, Tucson, AZ serves 8-10
 3 cans cream style corn 1 can whole kernel corn 1 can Eagle Brand milk 6 eggs 1 TBSP flour 1 ½ tsp vanilla ½ cup sugar (optional)
 Spray 1½ or 2 quart casserole with Pam. Mix all ingredients together. Bake 350° for 35 minutes. Serve hot. *

Spinach Stuffed Mushrooms Courtesy of Shirley Masseron, Bonn, Germany serves 6-8
 ½ of 12-oz pkg frozen spinach soufflé, thawed ½ cup dry bread crumbs 3 slices bacon, cooked crisp and crumbled
 2 teaspoons grated Parmesan cheese ¼ teaspoon garlic pepper 16 fresh mushrooms, 2-inches in diameter
 Wash and drain mushrooms, pat dry and remove stems. Combine spinach soufflé, bread crumbs, bacon, Parmesan cheese and pepper, blend well. Divide mixture evenly among mushrooms. Place mushrooms on black metal tray. Cook for 13 to 15 minutes until lightly browned. *

Cherry Chocolate Cake Courtesy of Elizabeth Sproles serves 8-10
 1 devils food or fudge cake mix 1-21 oz can cherry pie filling 2 eggs 3 TBSP water
 1 tsp almond extract 1 c semi-sweet or dark chocolate chips 1 C. chopped pecans or other nuts
 Preheat oven to 350°. Prepare 13 x 9 inch cake pan with butter and flour or non-stick spray. In a mixing bowl, beat eggs with water and extract, add pie filling and mix. Add dry cake mix and blend. Pour into pan. Sprinkle chocolate chips and nuts on top of batter. Bake 25-30 min. *

Stuffed Mini Red Peppers Courtesy of Julie Summerlin, Tucson, AZ serves 8
 16 small marinated red peppers from grocery olive bar any goat cheese Soften cheese, stuff with cheese, serve. *



What's the market like in Tucson?

The following data is only a source of information for homeowners. Equal Opportunity Housing. All information deemed reliable, but not guaranteed. For more information contact [Cheryl Ledford](mailto:Cheryl.Ledford) (520-529-5123) or [Dick Clark](mailto:Dick.Clark) (520-529-5120).

Homes Currently For Sale or Pending Through MLS in Tucson as of 12/31/08

List Price	\$ per sq ft	Address	Status	BR / BA	Sq Feet	Year Built	Pool
\$ 124,900	\$ 133.73	Residence on E. Calle Alegria #C		2 / 1	934	1972	No
\$ 125,000	\$ 101.96	Residence on S. Cowpoke Dr.		3 / 2	1226	2003	No
\$ 149,900	\$ 127.36	Residence on S. Avenida Prado		3 / 2	1177	1979	No
\$ 239,000	\$ 135.64	Residence on E. Bridgeport St.		3 / 2	1762	2003	No
\$ 289,000	\$ 150.36	Residence on N. Entrada De Sabino		3 / 3	1922	1992	No
\$ 362,500	\$ 139.42	Residence on E. Edward Ln.		4 / 3	2600	2008	No
\$ 399,000	\$ 108.37	Residence on E. Cienega Creek Dr.		4 / 3	3682	2005	No
\$ 479,000	\$ 189.78	Residence on E. Desert Flower Pl.		3 / 3	2524	1997	No
\$ 725,000	\$ 177.65	Residence on E. Golden Hills Pl.		5 / 5	4081	2005	Yes
\$ 795,000	\$ 210.71	Residence on E. Loma Linda Pl.		4 / 4	3773	1974	Yes

Cheryl Ledford
Dick Clark

Realty Executives of So AZ
6872 E Sunrise Drive
Tucson, AZ 85750

Cheryl Ledford and Dick Clark bring you over 16 years of combined Real Estate experience and expertise. The team is in the top 1% in Residential Sales in Tucson and the surrounding area. Cheryl and Dick welcome the opportunity to assist you, your friends and family with any Real Estate needs! Thank you for your trust and confidence!

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Dick: 520-529-5120

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OUR FRIENDS

To addressee or current resident

Household Hints: FOOD - TIME IN FREEZER (0°F) www.delish.com

- .Milk - 3 months
- .Butter - 6 to 9 months
- .Cheese, hard (Cheddar, Swiss), soft (Brie, Bel Paese) - 6 months
- .Cream, half-and-half - 4 months
- .Sour cream - don't freeze
- .Eggs (raw yolks, whites) - 1 year
- .Frankfurters (opened or unopened packages) - 1 to 2 months
- .Luncheon meats (opened or unopened packages) - 1 to 2 months
- .Bacon - 1 month
- .Sausage, raw, links or patties - 1 to 2 months
- .Ham, fully cooked (whole, half, slices) - 1 to 2 months
- .Ground or stew meat - 3 to 4 months
- .Steaks and roasts- 6 to 12 months
- .Chops - 3 to 6 months
- .Chicken or turkey, whole or pieces - 9 months
- .Casseroles, cooked, poultry meat - 2 to 4 months
- .Soups and stews - 2 to 3 months
- .Fish, lean (cod, flounder, haddock) - 6 months
- .Fish, fatty (bluefish, mackerel, salmon) - 2 to 3 months
- .Fish, cooked - 4 to 6 months
- .Fish, smoked - 2 months in vacuum pack
- .Shrimp, scallops, squid, shucked clams, mussels, oysters - 3 to 6 mo
- .Pizza - 1 to 2 months
- .Breads and rolls, yeast - 3 to 6 month
- .Breads, quick - 2 to 3 months
- .Cakes, unfrosted - 3 months
- .Cheesecakes - 2 to 3 months

- .Cookies, baked - 3 months, Cookie dough, raw - 2 to 3 months
- .Pies, fruit, unbaked - 8 mo, Custard or meringue-topped - don't freeze
- .Piecrust, raw - 2 to 3 months
- .Nuts, salted - 6 to 8 months, unsalted - 6 to 12 months
- Turkey, fresh or cooked-1 yr in vacuum sealed bag

Rosie on the House

www.rosieonthehouse.com

- .Keeping your refrigerator full shouldn't be hard this time of year, and doing so will help it retain the cold better.
- .A full refrigerator uses less energy than a half-empty one. If you have trouble keeping it stocked, fill the extra space with bottles of water.

Five Things To Do With a Hair Dryer

Woman's Day, Oct 7, 08

- .Remove crayon marks or wax spills. Blow dry until the wax melts, wipe with a sponge.
- .Iron plastic table cloth or shower curtain. Hold 12" from object.
- .Set frosting or icing. Cool air sets the frosting. Warm air brightens a dull glaze.
- .Unstuck a photo. Blow warm air on the back of a photo album page while gently working the picture free.
- .Dust hard to reach places. Set dryer on cool and blast away!

Five Things To Do With Wax Paper

Woman's Day, Oct 7, 08

- .Protect cast iron pans when stacking, prevents rust.
- .Store colored candles-roll in wax paper and twist ends.
- .Rub chrome fixtures after cleaning to prevent water spots.
- .Clean hand held can opener by rubbing thru gears. Loosens dirt, coats to run smoothly.
- .Unstuck pages of a book-insert wax paper between wet pages of a book.