



Paul DuRoss' Real Estate Reader



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As airports around the country work to fill gaps in security, passengers have a few more guidelines to consider. We review the most important.

(page 2)



Automated support lines are one of the great annoyances of our time. A new on-line tool allows you to reach a person without the wait.

(page 3)



As the economy changes, saving and investment strategies must be updated. We reveal several tips for getting ahead in this current environment.

(page 3)

Hot Home Trends 2010



As the new year begins, we reveal the top home trends of 2010.

Tradition

In uncertain times, more traditional home trends tend to become more popular. In 2009, we saw the return of traditional furniture, construction, and decorating schemes, while mod-

ern, forward-looking themes faded into the background. In 2010, experts expect this trend to continue.

Wallpaper is back

Among the more surprising home trends this year is a renewed interest in wallpaper. Many suppliers have been developing more durable, fashionable, and texturized wallpaper techniques for years, but it's taken a while for homeowners to catch up. Towards the end of 2009, decorators and distributors started reporting a rapid increase in the amount of wallpaper orders. That trend should continue throughout 2010.

Green improvements are mainstream

For the last decade, energy-efficient upgrades have enjoyed a steady increase in popularity. As the green economy matures, look for energy-efficient building materials and techniques to be included in nearly every upgrade in 2010. From low-flow toilets to recycled glass countertops, environmentalism is not an added feature; it's the new normal.

Vegetable gardens and fruit trees

The interest in organic food options, local food, and sustainable agriculture have converged to create a renewed interest in agriculture among suburban and urban households. Many landscaping upgrades in 2010 will include vegetable gardens and fruit trees, which create tasty food in addition to an old-fashioned sensibility.

Cheap exterior upgrades

Eight out of the ten most popular home improvement projects in 2009 were exterior upgrades that cost less than \$14,000, according to a recent report. Experts expect this trend to continue into 2010, as inexpensive exterior upgrades tend to make the biggest impact for the smallest amount of money.



New Laws for 2010

A new year means new laws. Here are several of the more interesting laws

that go into effect in 2010.

- Small, family-run child-care homes must have a staff member trained in pediatric first aid and CPR on duty at all times.
- Companies offering free or one-time trial products and services, including magazine subscriptions, must obtain permission before automatically renewing and charging the recipient a fee.
- Video monitors can now be installed on the dashboard of cars for front-seat passengers, provided the screen is placed where the driver can't see it.
- Repeat drunken drivers can qualify for a restricted license if they agree to install an ignition interlock device that prevents cars from starting when a breath analyzer detects alcohol. The law will take effect July 1.
- It is now illegal for brokers to recommend high-risk, inflated-interest loans to homebuyers who qualify for less-costly mortgages.
- Landlords and certain companies, such as storage-facility owners, can more easily and without liability destroy personal information abandoned by a tenant. They must ensure proper disposal, such as shredding, and can charge special security deposits to cover related costs.
- Homeowner associations can't prohibit landscaping that uses little to no water (e.g. rock gardens and cacti).
- In hardship cases, veterans cemeteries can voluntarily waive the standard \$500 fee to bury a veteran's spouse or child.

Updated Airport Security Guide

With the most recent terrorist attempt on a U.S. airliner, the Transportation Security Administration and Department of Homeland Security are reevaluating airport security and reinforcing security checkpoints with enhanced security measures.

Expect delays when flying to and from certain countries



The TSA is cracking down heavily on travelers to and from locations that are known to harbor terrorists. Be prepared for increased scrutiny if you are traveling to or from: Afghanistan, Algeria, Cuba, Iran, Iraq, Lebanon, Libya, Nigeria, Pakistan, Saudi Arabia, Somalia, Sudan, Syria, and Yemen.

Ditch your bulky or baggy clothing

Most of the security checkpoint procedures remain unchanged, but baggy and bulky clothing may be looked at more skeptically and scrutinized more intensely. Passengers with big, bulky jackets, baggy pants, scarves, or even roomy headwear, may hold up the line and be directed to secondary screening.

Check your airport/airline's website six hours before your flight



Typically, passengers are advised to arrive at the airport 3 hours before a domestic flight and 4 hours before an international flight. However, as TSA officials adjust to these enhanced security methods, there are inevitably delays, particularly on international flights. Delays can be sporadic, and vary widely between different airlines

and airports. Find the website for the airport you are flying out of or the airline you are using, locate the portion about delays, and bookmark that section. Check back 6 hours before your flight leaves to see if you should leave earlier than originally intended.

Keep your lap clear on approach



Passengers flying to the U.S. from overseas may notice increased security measures on the final hour of a flight, when they are approaching final destination. Most notably, passengers are being asked to remain seated without anything in their lap. In other words, don't wait until the last hour to use the bathroom or to type up that expense report.

Hot New Product



A New Generation of Lightweight Airplanes

Last month, the Boeing 787 completed its first flight. The Boeing 787 is Boeing's first completely new plane since 1995, and experts expect it to revolutionize air travel. The plane's central innovation is its use of super-lightweight materials which reduce fuel consumption and make it possible to travel much longer without refueling. The plane has ignited interest throughout the aviation world and is expected to show up at an airport near you by the end of 2010.

Fight the Cold



Winter is in full force and heating bills are skyrocketing. Here are four creative and inexpensive ways to stay warm this winter.

Cover your head and feet

You can lose more heat through your head and feet than the rest of your body combined. Buy a few pairs of thick socks or some warm slippers that you can wear around the house and a comfortable hat to keep you warm indoors and outdoors; wool knit caps are ideal.



Use area heaters

If you are going to spend the next few hours in your living room, you don't really need to heat your whole house. Unfortunately, most centralized heating systems don't allow you to decide which rooms to heat and which ones to leave cold. You can buy an efficient, small-area heater for about \$50, which is perfect for these scenarios. An area heater will allow you to save a bundle on heating costs over the long run. Make sure you close the door to minimize the amount of heat that escapes from your heated room into the rest of the house.

Use your curtains

Many experts advise homeowners to seal and insulate their homes every few seasons to minimize drafts. While this is ideal, it's also expensive. A cheaper alternative is to buy heavy curtains that can cover up drafty windows at night and be drawn back to allow sunlight into the home during the day.



Get a Snuggie

The Snuggie has been the brunt of numerous jokes over the last few years, but it has also gained a loyal following because of its undeniable functionality. The Snuggie is basically a blanket with sleeves.

(continued on page 3)

(continued from page 2)

It allows you to move comfortably throughout your home while staying warm. Today's Snuggie comes in several different colors and patterns. If you can't stomach the idea of buying a Snuggie, opt for a warm bathrobe, which can serve the same function.

Fonolo outsmarts automated support lines



Automated customer support phone lines have been getting worse for years. Today, it's very common to endure a dozen different phone menus before finally getting the information you need. Other companies require you to wait for nearly an hour to talk to a person. www.Fonolo.com is a web service dedicated to eliminating these annoyances. Once you sign up for an account, you can enter the company you would like to contact, select some basic options, and the phone number of the phone you wish to use and Fonolo will sift through the menu options and automatically connect you to the right place.

Five New Immutable Laws of Saving



Over the last several years, there have been many changes to the American economy. Unfortunately, most Americans have not updated their savings strategy to accommodate these changes. Here are several practical principles for this new environment.

Save like you will live forever...because you might

Most retirement strategies and plans are made using current life expectancy estimates. These plans fail to recognize that life spans are getting longer and longer with each passing year. Today's 75-year-old was expected to live less than 60 years when he began planning for retirement. Now, the average life expectancy is 78 years. In 50 years, it may well be over 100. Develop a saving and investment strategy that has the potential to earn you income later in life, instead of merely keeping pace with inflation. For instance, investing in real estate allows you to collect rent each month from your tenants.

A tougher job environment requires a larger safety net

Lives are not the only thing lengthening these days. The average time spent looking for a job has rapidly accelerated over the past two years. The old rule was to save three months' expenses in an emergency account, in case you lost your job, allowing you to search for a job for three months without taking a hit to your quality of life. Today, in some industries, the average job search is over twelve months, which means you need a much larger emergency account. If you are among the Americans fortunate enough to have a good-paying job right now, consider putting more money towards your emergency account, until you are sure you have enough to tide you over during a job hunt in your industry.

Use sophisticated tools to crack the complex tax code

Over the last several years, there have been a variety of updates to tax laws regarding saving and investing, and there are sure to be many more in the coming years as Washington looks for ways to reform Wall Street. Regularly-updated software, such as TurboTax, can be very helpful in determining how to best save and invest your money for a reduced tax burden. Instead of waiting until the end of the year to record all of your decisions for the last year, try to anticipate some of the options available to you this year and plug these numbers into your tax-filing software. This will allow you to see the exact tax implications of any decision you make throughout the year, before you make it.

Consult experts, but make your own decisions

In today's complex economy, it's difficult to know how to maximize your earnings without some expert advice. However, experts have their own incentives and biases. The classic example is the stockbroker who makes money off of the amount of trades you make. They will obviously be incentivized to develop a strategy that involves a lot of trading. Recognizing a bias in an expert is not sufficient reason to dismiss their advice, but you should factor it into your decision.

Learn to manage risk instead of avoiding it

If the last several years have taught us anything, it's that there is no such thing as a sure thing. Stocks that had seen steady increases for decades took heavy losses. Conservative mutual funds lost value. Even low-interest savings accounts were negated by inflating oil and food prices. On the other hand, risky tech stocks and complicated market derivatives paid off. Instead of looking for a safe place to stash your money, understand that every investment strategy carries some risk. Since you cannot avoid risk, learn to understand risk and build reasonable strategies for limiting your exposure and recovering from losses.