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*Who do you know that may be interested in buying, selling, or investing in Real Estate?*

*We'd welcome their call!*

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**Contact us for your free, no-obligation, in-depth market analysis for any neighborhood.**

## Where Will Housing Bounce Back Most?

MainStreet.com, Feb. 4, 2011

If you live in a city like San Diego and own your home, you can probably count on a rise in its value this year. That's the conclusion of a new study from Veros Real Estate Solutions ([www.veros.com](http://www.veros.com)), which found that 40% of major metro markets will see a bounce back in home values in 2011.

According to Veros Real Estate's VeroForecast, there is a light at the end of the tunnel -- at least for some. Regionally, the report sees more vigorous recovery in the South, with overall growth rates being the best in Texas, Louisiana and Arkansas. Besides Florida, the weakest regions for home prices are the pariahs of the housing crisis -- California and Nevada, with one major exception - **San Diego, California, with a growth rate of +3.5%.**

Veros also says that while overall growth isn't exactly robust, price trends are stronger than they were a year ago. Approximately 40% of all major metro areas are forecast to appreciate over the next 12 months, even though appreciation is expected to be mild. Looking beyond the 12 to 24 month horizon, nearly 60% of markets are expected to appreciate.

### 5 Strongest U.S. Housing Markets: Dec. 2010-Dec. 2011

**San Diego, Calif. +3.5%**  
Kennewick, Wash. +3.4%  
Pittsburgh, Pa. +2.7%  
 Fargo, N.D. +2.6%  
Washington, D.C. +2.5%



## March HomeWork

- Daylight Saving Time begins. Honor the occasion by replacing batteries in smoke and carbon monoxide detectors.
- Review the contents of your medicine cabinets and throw away outdated prescriptions and OTC medicines. Be sure all medicines are out of the reach of children or contained in a cabinet equipped with childproof locks.
- Clean out the garage. Hold a yard sale. Contact your city to find out how to properly dispose of any hazardous materials.
- Thoroughly clean the refrigerator, inside and out, with mild detergent; allow to dry thoroughly before replacing shelves or trays.
- Tune up the lawnmower.
- After heavy rains, inspect your basement walls for signs of moisture. If you detect wetness, run a portable dehumidifier. If condition persists, consult a waterproofing contractor.
- Test the pressure and temperature relief valve on your water heater by opening it and allowing some water to flow out. If little or no water flows out or it doesn't shut off, replace it. Bad valves can cause explosions.
- Spring is a good time to build a doghouse. Make sure to provide adequate roof ventilation to allow hot air to escape. Don't use pressure-treated wood in any area where your dog might chew it.

Source: [www.weather.com](http://www.weather.com)

## Consider This...

*If we had no winter, the spring would not be so pleasant: if we did not sometimes taste of adversity, prosperity would not be so welcome.*

~Anne Bradstreet~

*Spring is nature's way of saying, "Let's party!"*

~Robin Williams~

## March Is...



### The Best Month To Buy

**Winter gear:** Coats, skis and boots are moving out to make way for spring items—shop now for a major discount.

**A freezer full of meals:** Look for a special coupon insert promoting Frozen Food Month in Sunday circulars, then stock up. Visit [nfrweb.org](http://nfrweb.org) for more details.

**BARGAIN TIP:** Whenever a new product is released, look for the old model on sale. Afraid you're buying second best? Ask the sales rep to explain the new model's upgrades—you may never need or use them anyway.

*Source: www.AllYou.com*

### Time To Turn Your Clocks Forward

Daylight Saving Time begins March 13 when we “spring forward” by turning our clocks ahead one hour.

It's also the perfect time to replace the batteries in your smoke detectors. Though seven out of eight homes have smoke detectors, one-fourth of them don't work due to dead or missing batteries.

Don't become a statistic - dead batteries can't save lives!

### The Month for Irish Blessings

Here are some Irish blessings to incorporate into your March 17 St. Patrick's Day celebrations:

- ♣ May your right hand always be stretched out in friendship and never in want.
- ♣ May the saddest day of your future be no worse than the happiest day of your past.
- ♣ May the roof above us never fall in, and may the friends gathered below it never fall out.
- ♣ May you have warm words on a cold evening, a full moon on a dark night, and the road downhill all the way to your door.
- ♣ May you live as long as you want, and never want as long as you live.
- ♣ May your troubles be less and your blessing be more, and nothing but happiness come through your door.

### When You're Stuck, Try This

Are you stuck on a problem you can't solve? Do you feel that no matter how you look at it, you just can't come up with the answer? If so, you may feel the need to go over everything you know about the situation, even if you've already done this to the point of exhaustion.

A better idea might be to scrap what you know and start over again, erasing what you know and getting rid of any assumptions that could be blocking your success.

Think about detective stories. When the sleuth sits down to go over the facts, he usually doesn't discover a new fact, but discovers instead that his “knowledge” was the problem all along.

When you find yourself stuck in this way, heed the words of Daniel J. Boorstin: *“The greatest obstacle to discovery is not ignorance; it is the illusion of knowledge.”*

### How To Save Energy And Money

Somewhere around 90% of the energy used to do laundry is used for heating the water, according to [www.EnergySavers.gov](http://www.EnergySavers.gov). Switching your energy setting from hot to warm can save a lot – it cuts the energy used for a load of laundry by 50%.

To save the most energy and money when washing clothes, use cold water. Unless you're dealing with oily stains, the cold setting on your washing machine will clean your clothes just fine!

Here are some additional energy-saving tips from [EnergySavers.gov](http://EnergySavers.gov):

- Wash your clothes in cold water and use cold-water detergents whenever possible.
- Wash and dry full loads. If you do wash a smaller load, change the water-level setting.
- Dry towels and other heavier cottons separately from lighter clothing.
- Don't overdry. Use the moisture sensor on your machine, if you have one.
- Use the cool-down cycle to allow clothes to finish drying with residual heat in the dryer.
- Consider drying your clothes on a clothesline or drying rack.
- Check your dryer vent periodically to make sure it's not blocked.
- Clean the lint filter in your dryer after every load.

Pay special attention to that last tip. Dryer lint may seem insignificant, but it's a leading cause of home fires, causing millions of dollars in property damage annually!

## Common Tax Filing Mistakes

Experts point to common mistakes that people make, which could delay a refund. According to the Ernst & Young Tax Guide, only some of these errors are mathematical. Others involve omission — like failing to include your Social Security number or those of your dependents, or choosing the incorrect filing status — head of household or surviving spouse vs. single, for example. And most importantly, don't forget to sign your return!

Last year, the IRS received more than 141 million tax returns. Of those, about 70 percent were filed electronically. More than 110 million filers were due refunds, averaging \$2,753 each. The IRS encourages people to file electronically, saying it reduces errors and enables people to get their refunds more quickly. People who file electronically and use direct deposit can get their refunds as soon as 10 days after they file.

Source: Ernst & Young Tax Guide



## 5 Ways for Businesses and the Self-Employed to Save on Taxes

Tax season has just begun, but you should already be thinking and preparing for next April's tax bite. In fact, a little thinking ahead might save you hundreds of dollars or more. Here are some ways you can save on next year's taxes when it comes to business expenses if you have a small businesses, home businesses, are a self-employed individual, or independent contractor receiving a 1099-MISC form.

**1. Keep good records.** Get a receipt for everything. Have a good filing system for these receipts and keep them for at least three years. Receipts are your best defense if the IRS ever audits you. No receipt? No worries. Make notes about your expenses, such as driving mileage, or keep a business diary on paper or electronically that logs these expenses. Good records kept throughout the year will be handy when you get ready to file.

**2. Educate yourself.** You can't deduct if you don't know what to deduct. For example, did you know that dues and other expenses for business groups, professional organizations, and trade associations are deductible. Other business deductions: rental costs for billboards, car expenses due to business purposes, computers, decorating expenses, ATM fees, late charges (except for government penalties), your Web site maintenance and domain name fees, downloaded software, fees paid to rent mailing lists, coffee services, marketing expenses (except for entertainment, which is 50 percent deductible), office equipment, business seminars, events you sponsor, commissions or

fees paid for referrals.

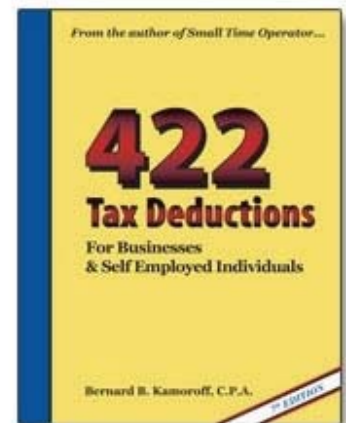
**3. Don't forget the small expenses.** Stamps, envelopes, and tolls can all eventually add up to a significant tax deduction. For example, your safe deposit box, magazines you subscribe to for your business, flowers for your office or customers, food and beverages for business-related events, electricity and other utilities, and mileage can really add up!

**4. Structure your transactions to your advantage.** You want to do your best to be sure every expense of your business becomes a tax deduction. You may be able to do that just by being strategic with your big office purchases. For example, you might want to postpone or accelerate purchases and other business expenses at the end of the year to increase or decrease your profit, which will affect how much you pay in taxes. If this year you're bringing in a lower income, you might benefit from postponing expenses to next year. If you're fortunate to be having a high-income year and could use more deductions, accelerating expenses may be a good strategy.

**5. Turn back time.** Maybe you're kicking yourself for not taking advantage of past deductions that you were eligible for but you just didn't know about at the time. Well, good news: You can go back and amend prior tax returns to claim a refund. Amended tax returns must be filed within three years of when you filed your original return, or within two years from the time you paid your tax.

The IRS will never tell you about a tax

deduction you didn't claim. That's up to you. Whether you struggle with your own tax return, hire an accountant, or put your trust in a software program, the more you know about what's deductible, the more you'll save on your taxes. Your tax return lists only a handful of deductions, so it's up to you to make sure you find and claim every one.



*Bernard B. Kamoroff is a Certified Public Accountant with more than 30 years of experience. He is the author of five business books, including The Small Business Operator: How to Start Your Own Business, Keep Your Books, Pay Your Taxes and Stay out of Trouble and 422 Tax Deductions for Businesses and Self-employed Individuals.*

*The legal right of a taxpayer to decrease the amount of what otherwise would be his taxes, or altogether to avoid them, by means which the law permits, cannot be doubted.*

George Sutherland, *Gregory v. Helvering*, 1934

# Things To Do In San Diego

# March

# 2011



## Ongoing

### Tuesdays

**Hotel Del Walking Tour**, Coronado - 10:30 am.  
Docent-led walking tour. Res. req'd. 619-437-8788  
**Tues Nite Out**, Hillcrest - 5-8 pm. A night out on a budget! fabulousohillcrest.com

### Wednesdays

**Coronado Heritage Walk**, Coronado - Docent-led walking tour. Res. req'd. 619.437.8788

### Thursdays

**TNT (Thursday Night Thing)**, Balboa Park - Street art, music, activities. www.mcasd.org

### Fridays

**Hotel Del Walking Tour**, Coronado - 10:30 am.  
Docent-led walking tour. Res. req'd. 619.437.8788  
**Friday Live Music Nights**, Del Mar Plaza - Free live entertainment. www.delmarplaza.com  
**The Dinner Detective**, Downtown - Murder mystery dinner show. www.thedinnerdetective.com

### Saturdays

**Free Fishing Class**, Lake Cuyamaca, Julian - 10-11 am. www.lakecuyamaca.org  
**Hotel Del Walking Tour**, Coronado - 2 pm. Docent-led walking tour. Res. req'd. 619.437.8788  
**The Dinner Detective**, Downtown - Murder mystery dinner show. www.thedinnerdetective.com

### Sundays

**Wacky Science Sundays**, Natural History Museum, Balboa Park - www.sdnhm.org  
**Hotel Del Walking Tour**, Coronado - 2 pm. Docent-led walking tour. Res. req'd. 619.437.8788  
**Sunday Pipe Organ Concert**, Spreckels Pavilion, Balboa Park - www.sosorgan.com  
**Sunday Live Music Nights**, Del Mar Plaza - Free entertainment. www.delmarplaza.com

### Through March 31

**Old Town's Spring Nights (5:30-8pm)** - Live entertainment nightly. fiestadereyes.com

### Through April 3

**Zandra Rhodes - A Lifelong Love Affair with Textiles**, Mingei Museum, Downtown - mingei.org

### Through April 6

**Creating an Artistic Basis: Local Artists Groups from the Early 20th Century**, Museum of SD History, Balboa Park - sandiegohistory.org

### Through April 11

**Dressing the Part: Costume Design at the Old Globe Theatre**, Museum of SD History, Balboa Park - Multimedia exhibition. sandiegohistory.org

**Grandparents & Me: Theatre Workshops**, Museum of SD History, Balboa Park - sandiegohistory.org

**Counter Cultures: The Secret Lives of Games**, Museum of Man, Downtown - museumofman.org

**Circus Vargas**, various locations - New show for 2011, under the Big Top Tent. circusvargas.com

### Through April 18

**Sculpture in the Garden**, San Diego Botanic Garden, Encinitas - Art exhibition. sdbgarden.org

### Through April

**Anza-Borrego Desert Wildflower Bloom**, Anza-Borrego State Park, Borrego Springs - desertusa.com.

### Through May 1

**Joan Jonas: The Shape, The Scent, The Feel of Things**, Museum of Contemporary Art San Diego, Downtown - Video installation. mcasd.org

### Through May 15

**Mexico: Expected/Unexpected**, Museum of Contemporary Art San Diego, La Jolla - mcasd.org  
**Robert Wilson: Video Portraits**, Timken Museum of Art, Balboa Park - timkenmuseum.org

### Through May 22

**Botanicals: The Photography of Imogen Cunningham**, Oceanside Museum of Art - oma-online.org

### Through November 6

**Strange Bones: Curiosities of the Human Skeleton**, Museum of Man, Downtown - museumofman.org

### Through December 30

**History for Half-Pints**, Museum of SD History, Balboa Park - For kids age 3-6. sandiegohistory.org

### March 1 through May 9

**Ranunculus Tours**, The Flower Fields, Carlsbad - Yearly display of color. www.theflowerfields.com

### March 2

**"The Sky Tonight" Planetarium Shows**, Fleet Science Center, Balboa Park - rhffleet.org

### March 2-6

**RC44 Championship Tour 2011**, Broadway Pier, Downtown - Yacht racing. 858 922-3522, rc44.com

### March 4

**First Friday (5-9pm)**, El Cajon - Multi-cultural activities. downtownelcajon.com

### March 5, 12, 19 & 26

**Slime Science Discovery Lab**, Fleet Science Center, Balboa Park - For kids 5-12. www.rhffleet.org

**March Plant Madness**, The Water Conservation Garden, El Cajon - Seminars. www.thegarden.org

### March 5 through May 29

**Combs from Asia, Africa and Oceania: A Selection from the Lazar Collection**, Oceanside Museum of Art - Diverse collection of hair combs. oma-online.org

### March 6

**Living History Day**, San Pasqual Battlefield State Historic Park - Reenactments. 760-489-0076

### March 7

**Senior Monday Lecture "Pushing The Envelope:" & IMAX Film "Grand Canyon Adventure"**, Fleet Science Center, Balboa Park - rhffleet.org

### March 8

**Mardi Gras in the Gaslamp Quarter (6pm-12am)** - Two parades, block party. 21+ event. gaslamp.org

### March 10

**Nature & Me Preschool Storytime**, Natural History Museum, Balboa Park - 10:30am, sdnhm.org

**TNT: Sensory Overload**, Museum Contemporary Art San Diego - Four new exhibitions. mcasd.org

### March 10-20

**Latino Film Festival**, Mission Valley UltraStar Cinemas - www.sdlatinofilm.com

### March 11

**Art After Dark (7-10pm)**, Oceanside Museum of Art - 21+ event. 760-435-3721, oma-online.org

### March 12

**Family Film Day**, Museum of Photographic Arts, Downtown - Children's film. mopa.org

**Saturday Science Club for Girls "Mysterious Meteorology"**, Fleet Science Center, Balboa Park - rhffleet.org

**2nd Saturday Art Walk**, Downtown Escondido - downtownescondido.com

### March 12

**Family Day**, San Diego Archaeological Center, Escondido - sandiegoarchaeology.org

**Asian Pacific Historic District Walking Tour**, Chinese Historical Museum, Downtown - sdchm.org

**St. Patrick's Day Parade and Festival**, Balboa Park - Traditional dancers and music. stpatsparade.org

### March 12-13

**IndieFest 7**, NTC Promenade, Pt. Loma - Music and film festival. sandiegoindefest.com

### March 13

**Ugly Dog Contest**, Del Mar - uglydogcontest.com

### March 17

**shamROCK**, Gaslamp Quarter, Downtown - St. Patrick's Festival. 21+, sandiegoshamrock.com.

### March 19

**Tidepooling Excursions**, Birch Aquarium at Scripps La Jolla - Res. req'd. www.aquarium.ucsd.edu

**Full Moon Dinner Cruise**, Hornblower Cruises, Embarcadero - hornblower.com

**SEA Days, "Birds of the Sea" (11am-3pm)**, Birch Aquarium, La Jolla - aquarium.ucsd.edu

**Cherry Blossom Festival (10am-4pm)**, Japanese Friendship Garden, Balboa Park - niwa.org

**Science Family Day (10am-7pm)**, Fleet Science Center, Balboa Park - rhffleet.org

### March 19-20

**Tomatomania, Herb Festival & Spring Plant Sale**, SD Botanic Garden, Encinitas - sdbgarden.org

### March 20

**IMAX® En Espanol "Amazon"**, Fleet Science Center, Balboa Park - rhffleet.org

**Family Drop-In Day**, Museum of Art, Balboa Park - Free w/admission. Kid's activities. www.sdmart.org

### March 24-25

**Tornado Days (5 & 7pm)**, Fleet Science Center, Balboa Park - rhffleet.org

### March 25-27

**2nd Anime Conji**, Town & Country Resort, Mission Valley - animeconji.org

### March 26

**Race for Autism**, Balboa Park - Charity 5K. www.raceforautism.org

### March 26-27

**SOHO's Annual Historic Home Tour** - Tour of historic homes. www.sohosandiego.org

### March 27

**Mission Valley Craft Beer Festival (12-6pm)**, Handlery Hotel - thefullpint.com/events/mission-valley-craft-beer-festival

### Courtesy of



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