



# CRANSTON CHRONICLES



TERI & TOM CRANSTON

*Hello friends, neighbors, past, present and future clients,*

We hope everyone is doing well in these trying times and unpredictable economy. Our thoughts and prayers are with all of you that may have lost their job or have had pay cuts. All we can do is work hard, be optimistic, put a smile on our faces, and hope for the best! This newsletter is reaching new neighborhoods this year. We hope you enjoy!

**First Time Home Buyers**—Please read the information in our newsletter regarding the \$8,000 tax credit you can receive next year if you purchase a home before 12/31/09.

*MARCH MADNESS comes but once a year. Basketball fans wait every year for the tradition - the excitement - and the upsets that make up the NCAA Men's Basketball Tournament. Here are the important dates for the 2009 tournament:*

*Selection Sunday: March 15, 2009*

*Opening Round Game: March 17, 2009*

*First Round: March 19-20, 2009*

*Second Round: March 21-22, 2009*

*Third Round: March 26-27, 2009*

*Fourth Round: March 28-29, 2009*

*Final Four: April 4 & 6, 2009 at Ford Field in Detroit, Michigan*

*Catch the latest news [www.ncaamarchmadness2009.com/Live Site!](http://www.ncaamarchmadness2009.com/Live Site!)*



## CAN COLOR COST YOU A SALE?

Many salespeople and stagers say neutral beige or off-white walls are what sells listings. But a touch of color may be just what you need to revive buyers' interest in a languishing listing. And although beige may offend no one, the right color on a home's walls can trigger positive physiological responses among potential buyers. Color can change how you feel. It has an instantaneous effect. If people walk into a space and sense a warm color, they immediately get a sense of a cozy home and will probably react positively. White, on the other hand, makes the room invisible. Research on color responses has shown that warm colors such as orange and red can increase excitement and energy; whereas cooler hues, such as blue, can be calming and relaxing. So what color can lift a buyer's spirits? The most potent color is green! In research that focused seasonal affective disorders, subjects exposed to green colors were in better moods than any of the other subjects tested. But not lime green or any yellow with green undertones. Sage and creamy medium tones of green are good choices.

**RED**-Increases energy and heart rate, creates excitement and stimulates the appetite. Best for Dining Rooms.

**ORANGE**-Adds comforts, warmth and cheerfulness, but too much can bring about feelings of cautiousness. Best for Living rooms and Family rooms.

**YELLOW**-Brightens mood and promotes welcoming and joyful feelings. Increases positive thinking. Best for poorly lit foyers and dark hallways. Buttery shades of yellow for Living rooms.

**GREEN**-Most restful color. Reduces nervous system activity and muscular tension. Calms and relaxes. Offers reminders of nature. Best for Living rooms (light green). Accent for Kitchens and Dining rooms (mid-tones).

**BLUE**-Promotes feelings of calmness, security, tranquility and cleanliness. Lowers blood pressure. Cools a room and serves as an appetite suppressant. Best for Bedrooms or any restful, peaceful area in a home.

**PURPLE**-Boosts creativity, imagination and meditation; but can have unpleasant subconscious responses. Many adults dislike purple on walls, particularly lighter shades or purple that are received as more youthful. Best for Children's Bedrooms and Play Areas.

## 8 NO COST/LOW COST WAYS TO “TWEAK IT”

Chances are the décor in your home may have gone out of style a decade ago. Sometimes we are so comfortable, that we find it is impossible to let go. We grow accustomed to our space and become blind to our own things. But everything needs updating eventually. The following tips can help get a home up-to-date without breaking the bank.

**MOVE IT**-Simply rearranging furniture can reenergize a room. Add and remove furniture, lamps, rugs and accessories from other parts of the house to create a whole new look. Mirrors are particularly useful when it comes to updating a room.

**PLANT IT**-Houseplants are a generally undervalued design component that can add texture, warmth, and color to any room. Just drop plants in their store containers into decorative planters. Small plants can be regrouped to change a room’s look, while larger ones make a statement on their own. Plants of differing heights, fullness and colors are best for the most dramatic effect.

**PAINT IT**-Paint is one of the easiest and most cost effective ways to make a substantial change. Use dramatic colors in powder rooms and dining rooms, and more neutral colors in living spaces.

**ORGANIZE IT**-Clutter just happens, so neaten up! Hooks and shelves inside the door give people a place to hang coats and keys, while canvas bins or natural baskets help contain magazines and mail.

**HIDE IT**-Have a banged up wall? It may be easy to camouflage with paint able wallpaper. It will smooth out an uneven wall or hide minor dents and dings.

**REPLACE IT**-Cabinet handles, switch plates, and other small pieces of housing hardware can update a home for just a few dollars a piece. Inexpensive new faucets, sinks, toilet seats and fresh towels go a long way toward making a bathroom feel clean and new.

**LIGHT IT**-Whether a room seems dark or too bright and harsh, try “layering” the lighting by adding accent pendants and lamps. You can create a cozy feel just by turning down the lights.

**CLEAN IT**-Light is such a mood setter. You can create a turn a critical eye to the flooring to make sure it’s up to snuff. Scrub grout and seal natural stone. Rub out scratches and nicks on wood floors with scratch cover. Vinyl flooring is a bit harder to spruce up but usually can be replaced easily and inexpensively.



## 9 WAYS THAT HUMOR HEALS



**HUMOR COMBATS FEAR**-Humor disengages fear because it changes your perspective of the past and of the present. The traumatic childhood episode loses its tight grip on your heart if you can place it into the “ridiculous” category of other stories from the past. With a playful perspective, you can remove yourself from the marital problem that has you debilitated with anxiety. Laughter forces a few steps—some much needed distance—between a situation and our reaction. “When you get to the end of your rope, tie a knot, hang on and swing!

**HUMOR RELAXES**-Like any exercise, laughing relaxes you and works against chronic stress that most Americans wear on their shoulder. When you push any engine, including your body to its max every once in a while, it slips a gear. The ways the body manifests that are: irregular heartbeats, high blood pressure and increased sensitivity to pain. When we use humor, the autonomic nervous system tones down to take it off high gear, and allows the heart to relax.

**HUMOR REDUCES PAIN**-Advocates are finding ways to laugh by watching comedy or engaging in looking up jokes and sharing them. After surgery, patients were told one-liners prior to administration of potentially painful medication. The patients exposed to humor perceived less pain compared to patients who didn’t receive humor stimuli.

**HUMOR BOOSTS THE IMMUNE SYSTEMS**-If you are laid up in bed with a terrible strain of the flu, try to find an itsy-bitsy thread of humor in your situation, and you’ll be back to work in no time. Researchers found that two hormones—beta-endorphins (which alleviate depression) and human growth hormone (HGH, which helps with immunity) increased by 27 and 87 percent respectively when volunteers anticipated watching a humorous video. Simply anticipating laughter boosted health-protecting hormones and chemicals.

**HUMOR REDUCES STRESS**-The same research team conducted a similar study to see if the anticipation of laughter that was shown to boost immune systems could also reduce the levels of three stress hormones: cortisol (the stress hormone), epinephrine (adrenaline), and dopac, a dopamine catabolite (brain chemical which helps produce epinephrine). They studied 16 fasting males who were assigned to either the control group or the experiment group (those anticipating a humorous event). Blood levels showed that the stress hormones were reduced 39, 70, and 38 percent respectively. Therefore, researchers suggest that anticipating a positive event can reduce detrimental stress hormones.

**HUMOR SPREADS HAPPINESS**-Laughter is contagious. That’s why there are 5,000 laughter clubs around the world where people laugh for no reason at all. “These clubs have exercises that teach how to move your face, how to laugh more intensely to involve the shoulders, then the belly. Laughing yoga classes are also popular today.

**HUMOR CULTIVATES OPTIMISM**-Humor is like gratitude in that it nurtures optimism. Appreciation is the first and most fundamental happiness tool. Research now shows it is physiologically impossible to be in a state of appreciation and a state of fear at the same time. Thus, appreciation is the antidote to fear. So if humor can change a perspective on a painful memory of the past or a gnawing issue of the present into opportunities to laugh at the inherent craziness of life at times, then a person can better facilitate his own healing.

**HUMOR HELPS COMMUNICATION**-This is good marriage advice for anyone. But especially for the person prone to anxiety and depression. Humor is a way to articulate those truths that are so difficult to express otherwise. It’s handy language for someone that doesn’t like to use big words, who is still fretting about their low verbal SAT scores because the college administrators didn’t think they were funny. If only they had read this article!





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### 2009 - The Opportunity of a Lifetime

In my 13 years as a mortgage professional I've never seen a better time for potential home buyers. There are a number of unique and time-sensitive factors that are making this happen.

Fixed rate mortgages are at historically low levels and are expected to stay low – at least for a little while. The reason for this is that the Treasury Department has made 500 Billion dollars available to the banking system to help drive down fixed rate mortgage loans and make home ownership more affordable. These funds started hitting “Main St” in January and are expected to be available until about June 2009.

First Niagara Mortgage has plenty of mortgage money available to help you buy your new home, and all our programs offer low fixed rates. If you have excellent credit and a large down payment we offer very competitive conventional loan terms. But even if your credit is less than perfect, or you haven't yet saved up a large down payment, we have loan programs available that might suit your needs and allow you to buy a home now. These programs include FHA, VA, Guaranteed Rural Housing, and SONYMA loan programs—to name a few.

First Time Buyer's are eligible for a \$8,000 tax credit if they purchase a primary residence between January 1, 2009 and December 31, 2009. If you qualify and take advantage of this tax credit you'll get the \$8,000 added to your refund the next time you file your federal tax returns. This is another step taken by our government to help make home ownership more affordable at this critical time. For more information please visit:

[www.federallhousingtaxcredit.com](http://www.federallhousingtaxcredit.com) By the way, if you bought a primary residence in 2008 you may be eligible for the \$7,500 tax credit when you file your 2008 returns. Please call for more information.

The bottom line? If you're thinking about buying a home some time in the near future, right now could well be the opportunity of a lifetime for you. If you would like a free, professional purchase analysis so you can take advantage of this once in a lifetime opportunity... don't wait—call now!

**Facts & Fun For All Ages**

[www.whitehouse.gov/about/whitehouse101/](http://www.whitehouse.gov/about/whitehouse101/)

### MEDIA ADVISORY: DOWNPAYMENT CLARIFICATION

There is some misinformation in the media lately about the required size of a down payment for a mortgage in today's market, and the blog world is abuzz with misperceptions. Not all so-called experts are knowledgeable in this area, and some experts are being misunderstood.

#### The facts:

1. An individual may be required to put down 20% based on that person's financial situation. But that is not an across-the board requirement for all borrowers.
2. A borrower who puts down less than 20% is required to obtain mortgage insurance.
3. Even in a declining market, a borrower is required to make at least a 5 or 10% down payment.
4. FHA requires a 3.5% down payment by borrowers, so long as they meet a 31% housing cost-to-income ratio. In other words, anyone who stays within their budget and who can afford a 3.5% down payment (even with family help) can be come a homeowner.





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**LET US SPREAD THE LUCK OF THE IRISH  
OUR PENDING & SOLD PROPERTIES IN THE PAST 4 MONTHS (WINTER MONTHS!)  
THE MARKET ISN'T THAT BAD IS IT?**

November-10 Chapel Hill Blvd-New construction buyer client-Sold \$310,095  
November-22 Pepper Hollow Drive pended in 2.5 months. Our listing. Sold \$249,000  
December-4 Mates Way pended in 2 months. Our listing. Sold \$255,000  
December-3 Willow Spring Drive pended in 4 months. Our listing. Sold \$594,000  
December-10 Cromwell Drive pended in 2.5 months. Our listing.  
December-6 Fairway Lane pended in 45 days. Our listing.  
December-5 Kendra Drive pended-New construction buyer client.  
January-11 Timber Terrace pended in 5 days-Our listing.  
February-59 Wallflower Drive pended in 10 days. Buyer client.

### IRISH CREAM BUNDT CAKE

1 cup chopped pecans  
1 (18.25 ounce) package yellow cake mix  
1 (3.4 ounce) package instant vanilla pudding mix  
4 eggs  
1/4 cup water  
1/2 cup vegetable oil  
3/4 cup Irish cream liqueur  
1/2 cup butter  
1/4 cup water  
1 cup white sugar  
1/4 cup Irish cream liqueur



Preheat oven to 325 degrees. Grease and flour a 10 inch Bundt pan. Sprinkle chopped nuts evenly over bottom of pan. In a large bowl, combine cake mix and pudding mix. Mix in eggs, 1/4 cup water, 1/2 cup oil and 3/4 cup Irish Cream Liqueur. Beat for 5 minutes at high speed. Pour batter over nuts in pan. Bake in the preheated oven for 60 minutes, or until a toothpick inserted into the cake comes out clean. Cool for 10 minutes in the pan, then invert onto a serving dish. Prick top and sides of cake. Spoon glaze over top and brush onto sides of cake. Allow to absorb glaze. Repeat until all glaze is used up.

**To make the glaze:** In a saucepan, combine butter, 1/4 cup water and 1 cup sugar. Bring to a boil and continue boiling for 5 minutes, stirring constantly. Remove from heat and stir in 1/4 cup Irish Cream Liqueur.

**YIELD: 12 Servings**