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This month's Distinctive Property, 535 Camino del Monte Sol.

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A Post from Rey Where Things Stand Today

By Rey Post, Managing Editor and Associate Broker, Sotheby's International Realty

It's a risky proposition to offer too many hard-and-fast observations about the "state of things" in a world where daily events change at speeds rarely seen in the history of our nation. Nonetheless, as we enter the third month of 2011, I am willing to take a crack at a few things (let's see where we are in another three months):

- Though the U.S. Department of Commerce reports that new homes sales fell in January, the median sales price of a home was actually up 5.7% compared with a year earlier. Also, analysts believe that the unusually severe winter weather in most regions of the country contributed significantly to reduced sales. There is a general consensus that sales activity will pick up this spring.
- It was also reported by the Federal government at the end of February 2011, that personal income in the US was actually up in January as compared to December 2010. A change in a one-month period does not make a trend by any means, but the direction of income measurement is at least going the right way.
- National mortgage lender Fannie Mae reported in February that the US economy is moving beyond the recovery phase and into a period of expansion. The lender's Economics & Mortgage Market Analysis Group predicts U.S. economic growth this year at 3.7%, up from 2.8% growth in 2010. Fannie Mae Chief Economist Doug Duncan states: "(In spite of downward risks of) Economic cross currents such as the lack of sustained strong job growth, state and local fiscal issues and geo-political uncertainty in the Middle East... the positives, nevertheless, outweigh the negatives."
- In a piece of news reassuring to real estate agents, Louis Cammarosana, General Manager of HomeGain, a leading national online real estate resource, reports that a recent survey of 1,000 homeowners by his organization found that 88% of them who sold their homes using a Realtor said they would use a Realtor again.

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Distinctive Property

535 CAMINO DEL MONTE SOL

This gated and fully-fenced compound boasts a main residence, guest apartment and detached guest house in traditional pueblo style with a Zen essence intimacy and unheralded privacy. The amazing rock waterfalls, koi ponds and stream beds accent astonishing landscaping and outdoor settings that commune with the interior. Elegant and livable, the estate includes a chef's kitchen, wood and brick floors, 4 fireplaces and a main bedroom with floor-to-ceiling windows.

\$2,850,000 MLS 904630

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New Mexico's Cold Snap of 2011

Insurance Q & A

By Robin Schritter, Regional VP with HUB International (An Interview with Managing Editor Rey Post)



110 Avenida Frijoles. For more info call Darlene Streit at 505.920.8001.

Q. New Mexico's unusually cold weather in early 2011 caused disastrous water-related problems for many homeowners. What tips can you offer people to avoid similar circumstances in the future?

A. To avoid busted water pipes from occurring in the future, I recommend taking these actions during unseasonably cold weather:

- Let the cold and hot water faucets drip, and also cover exposed exterior pipes with foam rubber.
- Open cabinet doors underneath sinks to promote warm air circulation.
- Open doors to rooms with exterior walls and plumbing for warm air circulation.

Q. From an insurance perspective, what should people do when they have water damage?

A. Document all damage by taking photos for use by your insurance company in assessing a claim.

Q. The New Mexico State Insurance Superintendent named the recent cold weather in our state as a catastrophic loss. What does this mean?

A. This is good news for policyholders, because the superintendent makes the following recommendations:

- For property owners who have filed claims via their homeowners coverage, the superintendent indicated that insurance companies should have all claims resolved within 90 days, which helps ensure that property owners are returned to pre-loss conditions as rapidly as possible.
- The superintendent also stated that defining the storm as a "cat" event forbids insurance companies from cancelling or failing to renew a policy because of claims filed during a natural disaster.
- The superintendent has advised all insurance companies not to institute any type of premium change on policy holders, due to a claim filed as a result of this event.



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Tune in Every Sunday *"All Things Real Estate"*

RADIO SHOW

Join host Rey Post and his guests each Sunday at noon on Santa Fe's Talk 1260 KTRC-AM

Sotheby's International Realty's weekly radio show features a variety of compelling stories, guest interviews and listener questions regarding all aspects of the current real estate market.



Breezing Past Probate: Not Your Typical Bypass

Trust and Financial Planning

By K.M. Roberts, Chairman and CEO of Santa Fe Trust, Inc.

When you hear the word "bypass," several definitions come to mind. If your doctor uses this word, terror is your first reaction. In contrast, relief is felt by all when you take the bypass around a busy city. So what does this have to do with an article about the structure of your trust?

One of the many reasons people create a trust as part of an estate plan (hopefully well before any bypass surgery) is to maintain privacy and bypass probate. Probate can be both lengthy and expensive. Placing an asset, a vacation home for instance, in a revocable or testamentary trust can minimize delay of the distribution to beneficiaries. A trust provides the opportunity for disposition of the asset to more than one generation, avoiding probate more than once.

It is important to create the trust and place assets you wish to provide others inside the trust. Some people who create trusts wish to manage their trust for a prescribed time. These living trusts provide the important advantage of allowing you to appoint a third party to make decisions about your estate if you are incapacitated and unable to attend to matters yourself.

I encourage everyone to consider a corporate trustee for both revocable and irrevocable trusts. A corporate trustee will manage bill-paying activities and ensure your dividends and cash are properly reinvested while you sit on the beach. This type of relationship provides an opportunity to get acquainted with the trustee when a trust is created during your life.

Setting up a trust managed by a corporate trustee can relieve your family of the details of probate.



The view from 48 Camino De Milagro. Call Katherine Blagden for more info: 505.955.7980.

What is Social Networking?

Social Media

By Emily Medvec, Associate Broker, Sotheby's International Realty



Social networking is now a buzzword for most of us.

In fact, it has replaced real estate as the topic of most face-to-face conversations at water coolers and dinner parties. It often remains challenging to many and a mystery to some. Yet, it is simply an online version of your offline interactions and conversations you have with people on a daily basis. It is all about talking online to your sphere of friends, fans and followers. Pre-social networking online, these people were known as friends, family, colleagues, partners, clients, co-workers, spouses, customers, peers, kids, acquaintances, classmates, exes and strangers, etc.

Now there is a 21st-century definition: Social networking is communicating through social media Web sites such as Facebook, Twitter and LinkedIn. These free Web sites create virtual spheres of connections and communities where any participant can share information, interact, collaborate and communicate with like-minded people all around the globe any time of day or night. Why do they work? Humans appear to have an unstoppable urge to talk and communicate about what we are doing or about to do next! Now we have wired the planet and circled

it with mobile technologies which when combined with the Internet have actually changed how we communicate with each other.

Nearly every day, we have face-to-face conversations or talk on the phone or write emails. These conversations are one-to-one. Social media sites are all about conversing with many as if it were one-to-one. On them, you have control over who has permission to follow you on Twitter, friend/fan you on Facebook or connect on LinkedIn. You can eliminate or block or not follow people who do not share your common interests, hobbies, values, politics, or lifestyle. Each site is user friendly and accessible via a computer or smartphone. You can create your own online profile or page and connect with your contacts, often called friends. There you can micro-blog in 140 characters, post photos, videos, and links to information by simply answering the question: What is happening?

Focus on being “you” in a genuine, courteous and professional style. Talk about what is important to you and help others. Jump in and learn by doing. Share your knowledge and learn by doing online what you do everyday offline. It’s that simple. See you next online.

Owning Real Estate in a Trust

Legal Topic of the Month

By *Debbie Ramirez, Scheuer, Yost & Patterson, PC*

Owning real estate in a trust offers several benefits: It can help you maintain a certain level of anonymity by having a trustee named as the property owner, simplify or avoid probate administration, minimize estate taxes, or pay for the care of a disabled relative. Under very limited circumstances, owning real estate in a trust can protect the real estate against claims of creditors.



1660 Cerro Gordo, call K.C. Martin for more info at 505.954.5549.

A trust is created by a written trust instrument which identifies the beneficiaries of the trust, names a trustee and describes the trustee's duties with respect to the property held in trust. When establishing a trust, you may name yourself, another individual, a bank, or a trust company as trustee. After the trust has been established, real estate may be transferred to the trustee by deed, to be held in trust in accordance with the trust instrument.

The first step in establishing a trust is to determine your objectives. Is your sole purpose preserving your anonymity? Would you like to simplify or avoid probate administration, minimize estate taxes or provide supplemental income to a disabled relative without jeopardizing Medicaid or other governmental benefits? Are you concerned about your or your beneficiaries' creditors reaching the trust property?

After you have established your objectives, you and your attorney can select the type of trust best suited to your needs, identify the property to be placed in trust and determine the terms to be included in the trust instrument to ensure you accomplish your goals.

January Home Sales

Real Estate by the Numbers

By *Abigail Davidson, Associate Broker, CRS, ABR, SRES, CLHMS*
Sotheby's International Realty

The following information has been compiled to provide you with updated information on sales in Santa Fe and its surrounding areas from January 1, 2011 to January 31, 2011. These statistics are for all residential home sales including single family homes, condos and townhomes.

There were a total of 110 home sales during this time period ranging in price from \$74,900 to \$2,000,000. The number of sales this month was up from 104 homes sold in December 2010. Total sales volume for January was \$49,641,936, nicely pushing up from December's \$46,682,001 number.

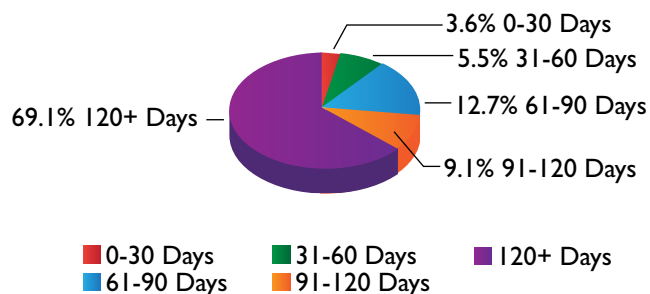
The average sales price was \$451,290, down from the average sales price of \$488,410 for the month of December.

Homes on the market for more than 120 days sold for an average of 91.96 % of list price at the time of sale and accounted for 69% of all sales. Homes on the market for 30 days or less sold at an average of 100% of list price, but accounted for only 3.64% of sales.

The average number of days on the market was 208, which has edged a bit lower from average days on the market for December, which was 213. Properties that are priced well or have had a correction of listing price have benefited.

In terms of price bands, 57 homes sold for under \$350,000; 25 sold from \$350,000 to \$500,000; 21 homes sold from \$500,000 to \$1,000,000; and 7 homes sold from \$1,000,000 to \$2,000,000.

Days on the Market



The Glamorous Life

Interior Design Today

By Annie O'Carroll, Principal, Annie O'Carroll Interior Design

The allure of glamour in your interior design style is easily achieved with a few fascinating details. The feeling created by adding a stylish touch of luxury is magical.

With the emphasis on creating a charming haven to enjoy family and friends we are seeing playful elements in design. Color is an easy way to add glamour. Bright colors such as Chinese red, apple green, peacock blue, and black and white are reminiscent of the old Hollywood days of swanky cocktail parties. Lacquered furniture or walls will add glimmer to a room. Patterned wallpaper with giant parrots, floral or bamboo prints on one wall adds a hint of fantasy. Designing the powder room in the high style of Hollywood is a creative way to play up personality in a small space.

Two of the most glamorous iconic elements are the crystal chandelier and the chaise lounge chair. Consider the chandelier an accessory to any room, not just the dining room. The curvy feminine lines of a small chaise can be placed in a conversation area to create a casual seat.

Juxtaposition of objects adds drama to your space. Try placing a rustic piece of furniture in a room with elegant surroundings. Rich fabrics with a soft sheen on upholstered furniture add romance.

Glamour incorporates an unexpected excitement in a room. The emphasis is on the special people gathered in your glamorous room. Glam is easy to add to any personal design style.

Photo by Wendy Forbes

Aunt Fannie & Uncle Freddie State of the Market

By Andrew Hoffman, Advisor to "All Things Real Estate" Radio Show

Fannie and Freddie (F&F) are not our long lost relatives. They are acronyms for organizations (Federal National Mortgage Association and Federal Home Loan Mortgage Corporation) that are critical to the smooth operation of the mortgage business. Originally, they were government-sponsored enterprises, actually private companies that would purchase mortgages from lenders, bundle them together, and sell them to investors as mortgage-backed securities with a tacit government guarantee. In the mortgage meltdown, they—along with the US Treasury—became virtually the only investor, but found themselves in trouble and were ultimately taken over by the Federal government. The Treasury Department has invested \$150 billion in stabilizing F&F since 2008. They are now run by a division of the US Treasury which also runs the FHA loan program.

F&F are important because they create liquidity in the mortgage market; lenders sell loans to F&F for which they retain the servicing rights (about ¼% of each mortgage) and get funds for new loans. F&F also establish the guidelines for what is an acceptable loan; these guidelines have become increasingly restrictive but they set the base for all mortgages. Individual lenders may have "overlays" that allow them to veer away from the guidelines in order to be competitive or they may actually be more conservative than F&F guidelines.

Recently, the Treasury Department announced plans to scale back involvement in the mortgage market over a five- to seven-year period. In its proposals, the Federal government will turn over most of the system to private investors (which may be commercial banks) but will retain a smaller role in order to help low-income, rural and military borrowers. At present there are only proposals for discussion, but it is understood that there will be changes. Without government involvement (or a guarantee), it is inevitable that mortgages will become more expensive.

Tune in Sunday at noon for Andrew's State of the Market Report on "All Things Real Estate" on 1260 KTRC-AM News Talk Radio.

Energy Rating System Energy Analysis and Ratings

By Rod Gesten, CEO and Scott Irving, CTO of Planet Forward, LLC

Processing information with the HEC (Historical Energy Consumption) System Rating systems such as LEED, ENERGY 10, HERS and Energy Star are in the public awareness as qualifiers for tax credits, rebates and certificates by which prescriptive expensive standards are met. One can delve deeper and find many more software rating programs. With the rise of fuel costs due to limited natural resources, our most critical goals are saving energy and money on utilities.

The HEC system achieves this through a process ironically called **BET AN RV**:

- **BE**nchmarking: Comparing one existing structure's energy consumption to another's
- **T**racking: Documenting all energy consumption patterns in the building
- **AN**alysis: Evaluation of those patterns through a statistical fracture of information
- **R**ecommending: Using analysis to offer best cost-to-value building/system/user modification, considering the age of the structure
- **V**alidating: Establishing new post-modification benchmark

A platform which performs this type of statistical analysis stored in a database is able to predict, measure and analyze the efficacy of specific building improvements and even the effectiveness of new materials regardless of climate zone, building construction type and use. Any evaluation system that measures energy efficiency in existing buildings must have the ability to realistically predict the energy consumption reduction of specific building modifications for cost-to-value decisions. This applies to changes related to the building envelope, mechanicals, plug-ins or user processes to meet energy consumption goals.

Save energy. Save money.

Illustration: Flavio Takemoto

Widen Your Range of Buyers

Title Insurance News

By Steve Riemann, Santa Fe Area Manager, Fidelity National Title Insurance, Co.



545 Vista de la Ciudad. Call Evelyn Spiker for more info at 505. 954.5556.

The credit and lending industries are bogged down in transition and ever-increasing regulation. Sellers and buyers both are admittedly frustrated with the situation. In response, many buyers are moving away from institutional lenders and relying more on seller financing. We have clearly seen an increase in seller-financed closings, particularly with the use of Real Estate Contracts (RECs).

RECs are legally enforceable sale and purchase mechanisms, with the seller retaining the financing stream until such time and the buyers can arrange for institutional financing later. These RECs have become commonplace, particularly because many buyers, provided they occupy the home for one year or more, can apply for a refinance loan rather than an acquisition loan. This oftentimes will also give the buyers a chance to sell their “other property,” or work to clean up their

Widen the range of potential buyers by considering options with your real estate broker and your title advisors today.

credit, or save some reserves to more readily obtain financing. RECs are not without risk, but they have their place in this market. Skillful real estate brokers will strategize to protect the parties, using standard RANM forms. It is commonly held that RECs have a lower forfeiture

rate than conventional loans. So the questions becomes, Sellers: Is your property being exposed to ALL the potential buyers?

Sellers should consult with their listing brokers about check-marking the MLS box that presents the property as possibly available with seller financing. There are many credit-worthy buyers who are viewing properties based on this check-mark. Widen the range of potential buyers by considering these options with your real estate broker and your title advisors today.

A Post from Rey, continued from page 1.

In a similar study released in February, the Mid-Atlantic multiple listing service and real estate information technology company, MRIS, reports that 95% of consumers surveyed indicate that working with a real estate professional is an important element in the home buying process.

- National Association of Realtors' Chief Economist Lawrence Yun projects that 150,000 to 200,000 jobs will be added to the US economy in 2011 from an additional 300,000 home sales in the year. As Yun observes: "...an improving housing market will mean faster job growth." This data is significant given that research shows that:

+15% of the US Gross Domestic Product is driven by housing.

+For every home purchased, \$60,000 is pumped into the economy for furniture, home improvements and related items.

+Homeowners pay 80-90% of individual Federal income taxes.

- According to the National Association of Home Builders/Wells Fargo Housing Opportunity Index (HOI), 73.9% of all new and existing homes sold in the 4th quarter of 2010 were affordable to families earning the national median income of \$64,400...the highest level measured in the 20 years national housing affordability has been measured.

In what he characterizes as a "big shocker," best-selling real estate author and TV commentator, Michael Corbett, reports in his newly released book, *Before You Buy!*, that over the past forty years US home values have actually appreciated at an average of approximately 4% a year, underscoring the strong long-term investment potential of housing.

At the same time, Kenneth Harney of *The Washington Post*, reports that the Federal government's consideration of phasing out the two large and well-known mortgage institutions—Fannie Mae and Freddie Mac—could boost what home loan borrowers will pay for mortgages. Adding to this, Harney also observes that a bipartisan panel of US Senators is eyeing possible cuts in mortgage interest deductions as among the ways of addressing our national deficit crisis.

Though these two significant changes in the real estate playing field are still only proposals that lawmakers are pondering, they nonetheless underscore how quickly the "state of things" can be dramatically altered. So as I said at the top of the column...let's see where things are in another three months.

But for now—and until next month—I wish you good luck and fortune in "ALL THINGS REAL ESTATE."

The Uncertainties of Weather Ranch Lifestyle

*By Steve Ziegler, Co-Managing Partner, Canyon Ridge Ranch
Conservation Development*



The Canyon Ridge Ranch Conservation Development at www.DiscoverCanyonRidge.com

Early February was unseasonably warm in the Rocky Mountains at Mountain Star Ranch in Colorado. But weather changes fast in the mountains and the temperature could drop, accompanied by a wind that will blow us into Kansas. One thing that the Ziegler family learned quickly as we became alpine ranchers is that mountain weather is completely unpredictable.

Our first winter at the ranch was 2007-08, and our winter-on-the-ranch lesson came during that first February. The weather was clear and in the 40s as we drove from Denver International Airport through Canon City. After Canon City we begin the climb to 8,600 feet where our ranch is nestled in a ravine about a mile up from road, an elevation increase of 360 feet. The sunny valley weather we drove through minutes earlier had changed to cloudy with blowing snow in the mountains. Nothing too tough for us Wisconsinites and we safely made it into our garage after a careful drive up the unplowed mile-long driveway through about eight inches of fresh snow.

The first problem came the next morning when we awoke to find more than three feet of drifting snow covering our driveway for about a half mile down to the road. The good news was that the other half mile was in the woods and there was only about 18 inches of snow in there. From this point the problems started mounting fast: The plow on our ATV was worthless with this much snow, we did not stop in town on the way up to get supplies, our plow service was stuck in his driveway, and everyone else we knew with plows were also stuck, and the wind was still howling. As we gazed out our front door window at the white landscape before us, I recall Heather telling me, "So this is what snow-bound is."

Read next month's installment to discover how we recovered and a moment that will last the rest of our lives.

Frozen Pipes and Condominium Insurance

Property Management Report

By Tom Simon, WestGate Properties LLC.

During the recent cold snap, a site manager at a condo association I manage inspected all vacant units in this second home community and found five with busted pipes. I filed a claim with the association insurance. Each unit owner did the same with his or her own condo insurance.

The bylaws of the typical condominium association require that the association purchase a master insurance policy that is primary, meaning that it pays before the unit owner policy pays. This master policy covers common elements and units, even though the unit owner is responsible for maintenance of the unit. For a covered claim, the policy pays for remediation (drying out the unit) and restoration (rebuilding it) over and above the deductible.

The condominium unit owner policy, referred to as an HO6, typically covers personal property, liability and some building coverage for that portion not covered by the master policy.

In the example above, the master policy has a deductible of \$5,000. Spread equally over five units, each owner is responsible for \$1,000 plus damage to their personal property. The HO6 policy now takes over, covering personal property and building damage above its own deductible.

Why doesn't the association cover the deductible for the master policy? The deductible represents the absence of coverage until a certain point. The fact that there's an insurance policy doesn't take away the responsibility of the unit owner for maintenance and repair of their own unit.

Tom Simon is owner of Westgate Properties LLC, specializing in Community Association Management and Multi-Tenant Commercial Property Management. He is not an insurance advisor. Check with your insurance advisor for specifics about your insurance coverage.



Photo: Lux Enigmae

You Need A Wife

Santa Fe Lifestyle

By Glenna Bushe, Principal, I Need A Wife, Cleaning and Concierge Services



Photo: Rachael Ball

A wise person once said: "In a perfect world, every woman would have a wife." Unfortunately, there is no such world, but to most hard-working women, the reality is: You still need a wife!

If you are a woman (say a real estate broker!) with a job outside of the house, think about those daily chores that you have to find time to handle after a long day: dish washing, vacuuming, mending, ironing, sheet changing, washing and folding the laundry, dealing with the sales people who call on the phone and do not understand the word "no," baking, decorating, and grocery shopping. And what about those nearly impossible chores like staying at home to wait for delivery people and repairmen? Wouldn't it be nice to have your own "wife" to assist with these tasks?

Things that are truly meaningful would not have to take a back burner to life's chores: Watching an entire movie with your partner or family; spending quality time with that ever-devoted dog; finally finishing that long-ago started piece of art; doing the errands and appointments important to you, your partner and/or family; taking a leisurely stroll to enjoy the beauty of Santa Fe.

So in the scheme of things, every woman having her own "wife" is not such a crazy idea. It could mean a measurable improvement in the quality of life for that woman and those around her who she cares the most about....and really, what's wrong with that after all?

Andrew Hoffman

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