



Tips for Growing a Successful

Vegetable Garden

Don't be intimidated if you've never planted a garden before. Vegetables are easy to grow. Here are a few tips for first-timers.

Use a tiller or a shovel and choose a location in full sun, which means six or more hours of direct sun in summer. Producing succulent vegetables takes the sun's energy, especially fruiting vegetables such as cucumbers and tomatoes.

Your site needs soil that is well-drained. Roots have to breathe, which they can't do if water sits on the soil for too long.

Start small. Too much garden may begin to feel like work. You can raise plenty of vegetables in even a 10x10 foot plot of land.

To harvest more from limited space, rather than single, widely spaced rows, plant in

wide (3-4 feet) beds. Let vegetables that can, grow up. Pole beans and tomatoes can be trained up bamboo or metal poles. Peas and cucumbers can be trained up fences.

Pay attention to fertilizing and watering. Apply an inch depth of compost. Water sufficiently. Make sure your plants don't dry out.

Be sure to weed regularly. Weeds are much easier to kill when they are small.

Grow veggies you like to eat and choose the best tasting varieties.



Advantages of a Revocable Living Trust

A Revocable Living Trust is fast becoming the vehicle of choice for Americans who want to maximize available opportunities for structuring their estate. Here are some advantages of a living trust:

A living Trust is a private document. The size and distribution of your estate remains confidential and is not a matter of public record.

A living trust allows you to retain control of your property, and upon your death, you control when and how much your beneficiary will receive. As the Trustee of your Living Trust, you have all the same powers that you now have as the current owner of your assets. Using a Living Trust, you can buy, sell or gift away assets in any fashion that you could before forming your Living Trust. A Living Trust does not require any new tax forms or added tax filings. You will file and pay taxes in exactly the same manner as you did before you had a Trust.

With a Living Trust, your family will not have to go through Probate, and can avoid paying expensive Probate fees and costs. With a Living Trust, the title to your property is transferred to the Trust so that your heirs can easily receive your assets and will not have to go through complex Probate Court proceedings. Probate is completely eliminated and literally allows the Successor Trustees to settle the entire estate in a matter of days.

We tend to forget that happiness doesn't come as a result of getting something we don't have, but rather of recognizing and appreciating what we do have.

Frederick Keonig

Santa Cruz County Single Family Residential							
Feb. 2010	Closed Sales	92	Avg. DOM	102	Median Price	\$500,000	%LP Rec'd 96.80
Mar. 2010	Closed Sales	128	Avg. DOM	89	Median Price	\$536,250	%LP Rec'd 96.22
Santa Cruz County Condos							
Feb. 2010	Closed Sales	15	Avg. DOM	75	Median Price	\$254,138	%LP Rec'd 96.51
Mar. 2010	Closed Sales	28	Avg. DOM	95	Median Price	\$313,500	%LP Rec'd 97.29

Interest Rates*
30 year fixed conforming 5.25%
30 year fixed jumbo 5.25%
5/1 ARM conforming 4.0
04/09/2010

“Call Me For Personalized Home Information”