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We are in the process of building a service directory of great carpet cleaners, contractors, florists and other professionals. Can you recommend someone we can add to our directory?

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Important Notary Law Changes Effective January 1, 2008

In the fast paced exciting world of being a notary there are sometimes changes in the laws that govern our industry that have a huge impact on the way we do business. On January 1, 2008, one of those huge changes will take effect. Before January 1, a notary in the State of California was able to notarize a document based upon their personal knowledge of the person signing the document. Here is an example: I am asked to notarize a document for my aunt. I am not named in the document, nor will I benefit from the terms of the document so I agree to notarize the document. Since I personally know my aunt, I do not require her to present identification. My Aunt signs the document in my presence. When I complete my notary section of the document I state that I personally know the signer. After December 31, 2007, this example will not be legal. I will no longer be allowed to notarize a document based on my personal knowledge of the signer. What does that mean to you and everyone else in California? That means that unless you have valid, acceptable ID you will not be able to have your signature notarized. What is valid acceptable ID for the State of California? Here is a list:

The following forms of ID must be current or issued within the last 5 years:

- 1) A Driver License or ID card issued by the CA DMV
- 2) A US Passport
- 3) Other State approved ID card—
 - a) Passport issued by a Foreign Government (provided that it has been stamped by the US Immigration & Naturalization Service or US Citizenship & Immigration Service
 - b) Driver License issued by another state or by a Canadian or Mexican public agency
 - c) ID Card Issued by Another State
 - d) Military ID Card (must have photo, description, signature and ID number)
 - e) Inmate ID card issued by the CA Dept. of Corrections

These are the ONLY acceptable documents allowed by the CA Secretary of State to establish identity for the purpose of notarization. You cannot use your birth certificate, social security card, Resident Alien ID Card, Credit Card, Health Card, Work ID, Student ID Card, Costco Card, Medicare/Medical Card, expired ID, etc., and most importantly just because another notary did it, doesn't mean that I or any one else that IS NOT stupid will.

So if your license or ID is expired or your parents or grandparents ID is expired, please make sure that you get them renewed as soon as possible. For situations where it is really impossible for that to happen there is a fallback plan, but it will require two credible witnesses (not named in document or will not benefit from the document) that will have to provide ID and take an oath as to the persons identity, so you will need to make sure they are on hand.

There are also other changes that take effect on January 1, but this is the one the effects the general public the most. If you have any questions regarding this change or any of the other changes that may have taken effect, I am always available to take your calls.

SUPER SUPERBOWL RIBS

With the Super Bowl coming up, and a lot of people planning parties, Traci asked if I could give you one of my recipes. So here is a simple one that will work for a party. It's Rob's Baby Back ribs.

Now, first of all, this works with any type of pork ribs, but I am calling for Baby backs here. Also, I am not one who is big on measuring things, especially with rubs, which this is going to use. Just use your best judgment on how much of each to use in the second step.

1 flat of baby back ribs (2 slabs)
 2 large cans of chicken broth
 brown sugar (about one handful approx.)
 garlic powder (3 tablespoons approx.)
 salt (one table spoon approx.)
 pepper (one table spoon approx.)

In a large pot, put the chicken broth and water in, and start to bring to a boil. As this is happening, take the ribs out, and remove the membrane across the back of them. If you haven't done this before, it's a lot easier if you use the handle of a spoon. Once you have removed the membrane, cut the ribs into sections with about 4-5 ribs per section. Once the water starts to boil, reduce to simmer, and place ribs into pot, making sure that they are all covered. Add water if necessary, since the chicken broth is in there simply to add a neutral flavor when par-boiling. Cook for one hour or until the rib meat can be easily separated. When done, place on cookie sheets, and cool in refrigerator until cold.

As this is taking place, mix the rub. I have given a basic outline for one here, but truth be told, I just grab what ever I think will add to the taste and put that in. Once you have this done, and the ribs are cool, rub the rub onto the ribs, and take out to the BBQ. On a medium heat, you will cook the ribs until warm. Be careful not to cook too long, since they have already been pretty much cooked. What you are doing here is baking on the rub mixture, and since it has sugar in it, you want to be careful and not to burn them. Feel free if you want to use a bbq sauce instead of a rub to do so.

This will give you some of the most tender and tasty ribs you have ever had. Enjoy.

PUPPY POWER—Introducing Bill & Ted

Continued from last month.....So of course immediately upon arrival we dive onto the lawn and start playing with puppies. After overcoming our initial puppy euphoria we started telling Larry and Roberta of our saga to find another puppy and our next stop, the Puppy Warehouse. That's when Larry and Roberta exchange one of the looks (you know the kind of look I mean, that we've got a secret and whose gonna tell her look). Roberta asks Larry, "Did you tell her?" Larry says, "No, you tell her." Then the most wonderful words in the world come out of Roberta's mouth (aside from Rob's "Will you marry Me?", of course) She says, "Well, we talked it over and for your birthday we decided to let you pick another puppy for you". "Are you sure?" I asked, knowing how much they were selling these puppies for. "Yes, we are sure." she replied. WOW!!!! I can't even find words to describe the incredibly joyous sensations that rolled over me, I am getting teary even writing this. After I had somewhat recovered came the hard question, "Which one do you want?" Fortunately for me there were only a couple left so I picked the one that liked to be cradled in my arms like a baby. My choice being approved, then Larry said the next best thing I had heard that day, "You can take them home today". Does it get any better than that? So after Grandma Roberta said goodbye and there were many hugs and thank yous we headed off to our house with our new puppies to show them their new home..... More to come next month



Someday you may say, “2008 was one of the best years to buy real estate!”

By Coleen and David Jurewicz, Brokers, HomeRocketRealEstate.com

We suggest you take action right away, because by the time other people figure this out, it will be too late!

While the media focuses people's attention to the unusual economy of today and the slow down of the real estate market, what doesn't get much press is this: ***A good part of California real estate is now CLEARANCE PRICED!***

Right now there are thousands of bank owned foreclosed homes for sale in California and a bunch more coming! That means we'll see great asking prices through at least 2008. Add to this super-LOW interest rates. In our more than 50 combined years in the real estate business, we've never seen a better buying opportunity.

This is the time to move up to the larger home in the neighborhood you've always wanted to live in. In spite of what the media says, there are still low cash, non-scary loans for qualified buyers.

You could keep your existing home as a rental for your retirement and use inexpensive financing to buy your next one.

“Should I buy now or wait to see if prices will come down some more?” People who ask that question really want to know, “When will the market bottom out?” We don't know and by the time we figure it out *it will be too late!* It's better to get in the real estate game today and lock in future profits. Buying a home is a wonder. Your income, credit rating, mortgage interest rate, low home prices and need create a window of opportunity that allows you to buy. If you wait too long, one of the items we just listed above could change putting home ownership out of reach.

That's why if you plan to live in your home for many years, *it can be wise to buy when you **can** buy.* Even if prices come down further, it may not really matter that much if you believe the value of homes will rise. This is California, after all.

There are also many programs and incentives that make this a great time to buy as well: government grants, Mortgage Credit Certificates (bonus tax credits), seller contributions to closings costs, low down payments, interest rate buydowns and free home warranty protections plans.

Now we can't promise or guarantee all these benefits in every transaction, but this gives you an idea of what may be possible for you if you act NOW. A FREE home search can be found at our website or call **(916) 682-6454** and we'll send you a list of the best home buys in your area and price range.

FREE Recorded Real Estate Information By Phone!

Just Dial 1-800-291-1925 plus the extension number, then relax and listen to information-packed short mini-seminars!

9107-How to buy a home with less than perfect credit.

9117-Why invest in rental property?

9157- Our *almost secret* "get ahead" move-up strategy.

9167- How to buy a home *below market value*.

9007-How to get a great buy from a new home builder (and SAVE BIG \$\$)!

9047-Avoid the single biggest mistake home buyers make!

9057- Here's how to be one of the FIRST to find out about HOT new listings!

Tales from the Crypt

Okay, so I am almost off of my estate plan soap box, but as I am lifting my foot off the last step let me just share with you a few of the calls I received over the two weeks. The first call was from a client whose non-English speaking mother was hospitalized undergoing cancer treatment and there was a pressing need to get a Power of Attorney and Advanced Health Care Directive signed. The second call was from a client who had started the trust process, but not finalized everything. The spouse was hospitalized in critical condition and the paperwork needed to get signed immediately. The third call was from a client whose mother was in a convalescent hospital recuperating from a major illness and a Power of Attorney needed to be signed. Of course I am a mobile notary and that is what I do, travel to places and notarize stuff, but when these types of transactions take place under these circumstances it is extreme difficult on the person signing the documents. Think about the last time you were really sick, then multiply it by ten. How would you like to be signing important documents and making important decisions under those conditions? Now imagine you don't speak English, can you imagine how much more stressful that would be? Then take in to account that often times Senior Citizens let their Driver License or Senior Citizen ID Card expire and they have no acceptable means of proving their identity for notarization. What is my point you may ask? My point is, don't wait until the last minute!!!! Please talk with your spouses, children, parents, grandparents and significant others. Get those estate plans in place so that in the hopefully unlikely event something does happen, you and your loved ones don't have the added stress of trying to deal with these types of problems on top of everything else. I know everyone thinks that nothing is ever going to happen to them, but the plain fact is that sometimes doo-doo occurs and when it does you need to be prepared.

Traci

THANK YOU

We would like to thank all of our friends, family and clients for your support during the past year. We REALLY appreciate all of your business and referrals. Since neither of us advertises, most of our business comes from referrals.

We would like to wish you all a very happy and prosperous new year and hope that 2008 brings you all that your heart desires.

Wow, what a year!! It's normal at the passing of a year to look back and reflect upon the year that was. Many things went on with Traci and I this year, and I would like to take a moment to look back on them. If I happen to get any of the dates wrong here, sue me, since I am going off of memory. First and foremost, Traci's side of the family continued their tradition of having at least one wedding during the year. Since we have been together, every year, one member of Traci's family has gotten married. When this was mentioned to my brother in law at the wedding of their cousin, Joe said, "Well, it's not going to be me!" I now see that Traci's family has the same sense of foreshadowing that my family does, since on December 22nd of this last year, Joe got married! I would like to take this moment to welcome Angie to the family, and to wish them both a long and happy marriage. While I am welcoming people to the family, I'd like to welcome Jack O'Neal, who made his appearance in early December. Congrats Steve and Olivia! Can't wait to meet him. Congrats also to Jen & Evan who welcomed Ty Joseph Guerra into the world on August 14. We got to meet Ty at the wedding shower we gave Joe in November and he is just adorable. Congrats also to Tony & Bethaney who welcomed Alex Benjamin Guerra into the world on April 12. We got to meet Alex at Traci's family reunion in July and what a little angel he is. Since everyone figured that there wouldn't be a wedding this year, Traci's side of the family decided to have a reunion, since it seemed like we only all got together at weddings. This happened in Encinitas in July, and there were over 15 people there. We arrived early, and left late. A good time was had by one and all. On the business side, for me personally, this was a pretty good year. I made a sales level, which is known as "Council" in only my second full year. As a reward for this, besides the financial perks, Traci and I got to go to Orlando, Florida for our first Executive Council meeting. New York Life really knows how to put on a function, and we had a GREAT time. Aside from all the work functions and seminars, we managed to work in trips to all four parks in Disney World. The highlight of the trip was when New York Life rented out the MGM Studios Park for us, and everything was free. It was so much fun being able to just walk right onto the rides, or get something to eat without having to wait in line OR pay for it! Last but not least for me on the business side, in November of this last year, I was named "Agent of the month". I had come close a few times, but held onto the lead this time. On the personal side, both Traci and I had to undergo surgery this year. Mine was in early September, and they went in and cleaned up all the wear and tear on my right knee. I can't tell you how good it feels now! You get used to something wearing out, and hurting, and when it's finally better, it's remarkable. Not to be left out, Traci had to have surgery on an abscess over the Christmas break. She had noticed it early in our trip down, and on the day after Christmas we went to the Doctor, and he scheduled her for surgery on that Saturday. She is doing well, and is slowly but surely getting back to normal. These are just a few of the things that took place this last year, and I can't wait to see what the New Year brings! God bless you all, and I look forward to seeing each of you in this upcoming year.

Rob