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Blueberry Coffee Cake

Mother's Day: May 10, 2009



Blueberry Coffee Cake
 (makes 8 servings)

Ingredients:

- 1 cup lemon lowfat yogurt
- 3 tablespoons vegetable oil
- 2 egg whites
- 1/2 cup sugar
- 1 1/2 cup flour
- 1 tablespoon grated lemon peel
- 2 teaspoons baking powder
- 1/2 teaspoon baking soda
- 1/4 teaspoon salt

1 1/2 cups fresh or frozen blueberries (be sure that any frozen fruit you decide to use be thawed and drained before adding to recipe)

Directions:

Heat oven to 375° F. Spray a 9x9x2" square pan with nonfat cooking spray.

Beat yogurt, oil, egg whites and sugar in a large bowl. Stir in remaining ingredients except blueberries.

Carefully stir in blueberries and spread all ingredients in pan.

Bake about 45 minutes or until cake springs back when touched lightly in center. Cool 10 minutes.

-Public Health, Seattle & King County

The driving force behind Mother's Day was Anna Jarvis, who organized observances in Grafton, W.Va., and Philadelphia exactly 101 years ago: May 10, 1908. As the annual celebration became popular around the country, Jarvis asked members of Congress to set aside a day to honor mothers. She finally succeeded in 1914, when Congress designated the second Sunday in May as Mother's Day.

How Many Mothers? 82.8 million Estimated number of mothers in the United States in 2004.

Source: Survey of Income and Program Participation unpublished tabulations

55% Percentage of 15- to 44-year-olds who were mothers in 2006.

Source: Fertility of American Women: 2006 <http://www.census.gov/Press-Release/www/releases/archives/population/012510.html>

80% Percentage of women 40 to 44 who were mothers in 2006. In 1976, 90 percent of women in that age group were mothers.

Source: Fertility of American Women: 2006 <http://www.census.gov/Press-Release/www/releases/archives/population/012510.htm>

Meals with Mommy

58% and 80% Percentages of children younger than 6 who ate breakfast and dinner, respectively, with their mother every day in 2006. The corresponding percentages who ate with their father were 53 percent and 71 percent. (The percentages of children who ate breakfast with their mother or father, respectively, were not significantly different from one another.)

Source: A Child's Day: 2006 <http://www.census.gov/Press-Release/www/releases/archives/children/013383.html>

-U.S. Census Bureau

5 Tips for Avoiding Foreclosure Scams



1. Work only with a nonprofit, HUD-approved counselor. If you are looking for help to prevent foreclosure, be sure the counseling agency is on the Department of Housing and Urban Development's list of approved agencies. Visit HUD's website for an easily searchable list of HUD-approved housing counseling agencies (www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm), or call 877-HUD-1515 (877-483-1515) for more information. If you are approached by foreclosure counselors—by mail, phone, or in person—make sure the counseling agency is HUD-approved before you do business with them.

2. Don't pay an arm and a leg. You should not have to pay hundreds—or thousands—of dollars. Most HUD-approved housing counselors provide no-cost counseling services and many more provide low-cost counseling. Do not agree to work with a counselor who collects a fee before providing you with any services or who accepts payment only by cashier's check or wire transfer. In general, do not pay money to anyone unless you know exactly what services you will receive.

3. Be wary of "guarantees." A reputable counselor will not guarantee to stop the foreclosure process, no matter what your circumstances. Working with a legitimate counselor can certainly increase your chances of keeping your home—but be wary of people who promise a sure thing. Again, get the details of your transaction, along with any promises, in writing first.

4. Know what you are signing—and be sure you sign it. Don't let a counselor pressure you to sign paperwork you haven't had a chance to read through carefully or that you don't understand. Don't sign any blank forms or let "the counselor" fill out forms for you. Be sure to talk with an attorney before signing anything that transfers the title of your home to another party.

5. If it sounds too good to be true, it probably is. If you feel you may be the target or victim of foreclosure fraud, trust your instincts and seek help. For tips on spotting scam artists, visit the Federal Trade Commission's webpage on foreclosure rescue scams.

<http://www.ftc.gov/bcp/edu/pubs/consumer/credit/> Report suspicious schemes to your state and local consumer protection agencies, found on the Federal Citizen Information Center's Consumer Action Website.

http://www.consumeraction.gov/caw_state_resources.shtml

-The Federal Reserve Board

Always listen to Mom..



*I look both ways before I cross.
I keep my laces tied.
I always wear my seatbelt
When going for a ride.
I always try to keep in mind
The helpful tips you share.
Now Mother's Day gives me a chance
To show how much I care.
So this bouquet of information
Is sent to you with love
A heartfelt note to you from
me and ftc.gov.*

Safeguard your Social Security number. Keep your card in a safe place at home, not in your wallet or purse.

Read your bills and bank statements. Keep your eye out for charges you didn't authorize.

Exercise doubt, and check it out. If you have any doubts about a caller or e-mailer, find the company's phone number and call its fraud or security department.

Report fraud. If you've experienced fraud or identity theft, report it to ftc.gov. The Federal Trade Commission works to prevent fraud, deception and unfair business practices in the marketplace, and to help consumers spot, stop and avoid them.



If you are currently working with another Broker please do not consider this a solicitation.

