



# REAL ESTATE TODAY

For the GREATER ALBUQUERQUE AREA

## THE PSYCHOLOGY OF COLOR

by Barbara Madaras

*Ed: The article on "walls that aren't white" in our last issue generated so many comments and so much enthusiasm, that your Publisher decided to provide additional "education and guidance" on this "controversial" issue! The following is compiled from a variety of sources and is the Publisher's opinion only. However, we hope it will help you to make your world—and your home—more "colorful"!*

Like death and taxes, there is no escaping color. It is everywhere. It is part of life and living things.

Yet what does it all mean? Why are people more relaxed in green rooms? Why do weightlifters do their best in blue gyms?

Is it real or imagined that the color in some rooms seems to agitate while the color in other rooms seems to calm?

The psychology of "color" has been the subject of countless studies and opinions, articles and books. Here are some of those thoughts.....

Colors often have different meanings in various cultures. And even in Western societies, the meanings of various colors have changed over the years.

The following beliefs are generalizations and may differ from culture to culture and from person to person. Yet, based on studies, researchers feel they represent the feelings most people would experience.

See what you think!

- Orange promotes feelings of excitement. It makes one feel vibrant, improves appetite, and enhances social interaction. As a result, it works well in a kitchen or dining room.

- Green make one feel cool, fresh and elegant. It also represents nature and, therefore, promotes balance, harmony, peace, hope and stability. As a result, it works well in a bedroom or sunroom.

- Mauve and pink are colors that symbolize romance. Obviously, these colors would be worth a try in a bedroom!

- Pinks, peaches, blues and greens can make a bedroom feel restful.

- Sitting next to a lamp with a blue light bulb for a half-hour before bed may help stimulate sleep!

- Red can raise ones blood pressure!

- Blue, if it is warmed from its pure form, can reduce stress and relieve tension. It works well in a bedroom or bath.

- Purple can comfort and relieve strain. As a result, it work well in any room.

- Yellow makes one feel cheerful! In light shades, it works well in any room.

(Continued on Page 2)

Published by



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LEGACY

### Inside this issue:

- **INTRODUCING:** Our new full service concept—*The Three Blondes Team!* Financial Services, Real Estate Services and Mortgage Services all on one site! *Learn who we are and how we can help!*
- **CLIPS & TIPS** for everyday life in Albuquerque
- **AVERAGE SALE PRICE** of Single Family Homes in Albuquerque
- **NUMBER SOLD** Single Family Homes each Month in Albuquerque
- **INTEREST RATE COMPARISON**—What Happened in a Year
- **DID YOU KNOW.....** First Time Home Buyers are Preferred Clients these days!

Look for the next  
edition of  
**REAL ESTATE TODAY**  
coming to you in  
May 2004

# The Psychology of Color (continued)

- Black, white and gray are thought of as stark, restful or clean. These "neutrals" work well in kitchens and bathrooms.

- Because of its wavelength and density, yellow is thought to help arthritis suffers and green, cancer patients!

- Pink is more tranquilizing. Red stimulates a faster heart beat.

- Blue cause the body to produce calming chemicals.

Colors, used together, that are in the same family (i.e., monochromatic, light blue and dark blue) or next to each other on the color wheel (i.e., green and yellow), feel calm and relaxing.

Environments in which pure hues of contrasting colors (those opposite each other on the color wheel) are thought to be more stimulating—for example purple with yellow, orange with blue, etc. The liveliness of this affect, which might be suitable for a child's room or playroom, can be softened by using hues that are not as dense or saturated, such as lavender and yellow.

All colors can have a positive or negative affect. The affect depends on the individual, the extent of the color use,

and the purity or saturation of the hue.

For instance, red used in a large space can be welcoming, nurturing, energizing, invigorating ("positive") or it can feel aggressive ("negative"). Red in a small space can be cozy and intimate or claustrophobic.

Color selection should take into consideration room orientation. For example, a blue wall in a room with a southern exposure might feel relaxing, whereas the same color in a room with northern exposure could feel depressing.

Every color can have a warm or cool tone to it. Generally warm hues should be used in spaces where there is activity and cool colors should be reserved for restful spaces.

Hospitals and spas use light, cool colors because they have a calming affect. These facilities enliven neutral backgrounds by adding splashes of color.

Wearing and surrounding yourself with your favorite colors lifts your spirits!

And living in color can create an exciting new environment in an "old" existing house!

## CLIPS & TIPS.....

You've finally made that decision to paint! And you've found that one absolutely perfect color! Only problem—it exists on a piece of fabric or in a painting and there isn't a single paint chip that matches!

**Dunn Edwards Paints** is expert at matching colors. Bring your favorite color and they will match it. In addition, they have on file the "formulas" for numerous designer name brand colors (Martha Stewart, Restoration Hardware, etc.) which can be duplicated at Dunn Edwards "paint store" pricing. Visit Karl Salas, Manager, at [2430 Juan Tabo NE](#) and see for yourself the value they offer in products and expert advice. Mention this article and receive a **15% discount!**

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You can find the dates for pick up of your **bi-weekly curbside recycling** by going into the City of Albuquerque website ([www.cabq.gov](http://www.cabq.gov)), clicking on City Services—Garbage/Trash, clicking on Residential Trash Collection, clicking on Curbside Recycling Pickup, and clicking on the "Click Here" in the paragraph that starts "Place your recyclables at the curb.....".

In an ongoing effort to provide maximum quality service to our clients, we are pleased to introduce "The Three Blondes Team", Peggy Holt offering Financial Services, Barbara Madaras offering Real Estate services, and Carole Newsom offering Mortgage Services.

**Peggy Holt**, independent broker and financial consultant with Financial Network Wealth Management Group, helps clients build wealth, manage money and plan their legacy. Peggy, a member of Financial Network's Premier Client Division. She can be heard on the Larry Ahrens Show every Wednesday and can be reached at 505-823-4920.

## INTRODUCING



In only a short time, **Barbara Madaras**, your publisher, has gained a reputation as one of the "rising stars" in Albuquerque Area Real Estate. Barbara's commitment to "traditional Real Estate service combined with contemporary Real Estate technology", put together with "warmth, dedication and a smile", has gained her the loyalty of her clients and made her an asset to anyone needing to buy or sell a home. Barbara can be reached at 505-301-1033.

**Carole Newsom's** (Legacy Mortgage) recognized expertise in financing and re-financing property makes her a most valuable asset to any client's overall financial picture. Carole's career as a Home Loan specialist and Mortgage advisor has spanned 15 years in the Albuquerque Area and her prior experience as a Real Estate Agent allows her an understanding of the "bigger picture" that is rare. Carole can be reached at 505-271-5610.

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Additional information on each of our team members can be found on our team website.....

[ThreeBlondesTeam.com](http://ThreeBlondesTeam.com).

This publication is not intended as a solicitation if your property is currently listed for sale with another broker.



## MORTGAGE MINUTE

by Carole Newsom  
Legacy Mortgage

### New HUD “Zero Down Payment”

New Proposed Changes to HUD’s Fiscal 2005 budget request would eliminate the minimum three percent down payment for FHA- insured mortgages for first-time homebuyers.

“Offering FHA mortgages with no down payment will unlock the door to homeownership for hundreds of thousand of American families, particularly minorities,” said the HUD’s Acting Secretary Alphonso Jackson. “President Bush has pledged to create 5.5 million new minority homeowners this decade, and this historic initiative will help meet this goal.”

“This initiative would not only address a major hurdle to homeownership and allow many renters to afford their own home, it would help these families build wealth and become true stakeholders in their communities,” said Commissioner Weicher. “In addition, it would help spur the production of new housing in this country.”

For those that choose to participate in the Zero Down Payment program, HUD would charge a modestly higher insurance premium, which would be phased down over several years, and would also require families to undergo pre-purchase housing counseling.

HUD is the nation’s housing agency committed to increasing homeownership. More information about HUD and its programs is available on the Internet at [www.hud.gov](http://www.hud.gov) and [espanol.hud.gov](http://espanol.hud.gov). (Excerpts taken from HUD No. 04-006)

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Meanwhile, interest rates continue to be the most attractive in decades.

Although Summer 2003 interest rates were truly the lowest, interest rates in early 2004 are showing to be, at times, barely 1/4% above the rates so largely publicized last summer.

*(Continued on page 4)*

## WALL STREET WORD

Peggy’s  
picture will  
appear in  
the next  
issue!

by Peggy Holt  
Financial Investment Network

### Defining Your Financial Goals

We all want to achieve certain financial goals in our lives, but where do you begin? An important first step is to define your investment objectives. Everyone’s financial needs are different, so you need to ask a few important questions.

What is my investment horizon? When do you need the money? In 5, 10,20 years?

What do I want from my investment? If you’re young, you may be trying to achieve several goals such as funding a child’s education and purchasing a home. In these cases, your goal may be long-term capital growth. If you’re older, you may also be planning for retirement. Thus, you need both growth and income from your investment.

Are my goals realistic? Your strategy to help work towards your goals should consider your age, income, taxes, immediate cash risk and risk tolerance.

What is my tolerance for investment risk? When considering investments, you should remember one thing: *in most cases, the greater the risk, the greater the potential for reward.*

Am I comfortable risking some of my principal for a potentially greater reward? You may want to accept a lower return in exchange for greater safety of principal.

How many years do I have to invest? Age is one factor that will influence the risk you’re willing to take. Generally, the longer your investment horizon, the greater the risk you can tolerate.

For example, if you are young, and able to stay in an investment for a reasonably long time, you might be comfortable with the higher risk associated with aggressive investments. However, if you’re older and nearing retirement, a more conservative investment profile may be more appropriate.

*(Continued on page 4)*

## Mortgage Minute (continued)

Opportunities for First Time Home Buyers continue to be without precedent. And with the addition of the new HUD program described above, that area of opportunity will expand significantly.

As we go into Spring and Sellers put more homes on the market, seeking advice on mortgage opportunities in advance of selecting a home becomes even more of a key to successful home purchase negotiation.

For more information on these and other home financing options, feel free to contact me at 505-259-6650.

Mention this newsletter and receive a complementary credit report.

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*Carole Newsom, Mortgage Broker, is a 15-year mortgage professional with Legacy Mortgage. Carole's office is located at 8200 Carmel NE. She can be contacted at 505-259-6650 or via [www.ThreeBlondesTeam.com](http://www.ThreeBlondesTeam.com)*

## Wall Street Word (continued)

No mix of investments is ideal for everyone.

Your portfolio should be tailored to your individual financial needs and risk tolerance, and flexible enough that it can be modified as your age and investment needs change.

Working with a professional Financial Consultant is one of the best ways to help you determine your goals.

Call me today at 505-823-4920 for a complementary appointment to assist you.




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*Peggy Holt, Independent Broker and Financial Adviser with Financial Network Wealth Management Group, is located at 7770 Jefferson NE. Member of NASD and SIPC, she can be contacted at 505-823-4920 or via [www.ThreeBlondesTeam.com](http://www.ThreeBlondesTeam.com)*

## It's 2004! Do you know where your house is?

Relative to the market that is!

A realtor can provide you with accurate, informative and up-to-date statistics which will impact your ability to effectively sell or buy a property.

For a Seller, statistics such as Average Sale Price in your area, Average Sale Price per Square Foot and Number of Sales by Month will assist you in listing your property at a price and at a time that will enable a quick and profitable sale transaction.

For a Buyer, statistics such as Average

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*"A realtor can..... impact your ability to effectively sell or buy a property."*

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Price per Square Foot and Number of Sales by Month will assist you in more accurately determining your purchasing power when that purchasing power will have the most strength.

Each edition of "Real Estate Today" will have the most up-to-date statistics for your area. Two editions are published — one for the Greater Albuquer-

que Area and one for the Lynnewood Park & Brentwood Hills areas.

And we are always available to work with clients to research other areas.

To receive additional or future copies of either publication, contact us at the information shown on the back cover.

In the meantime.....

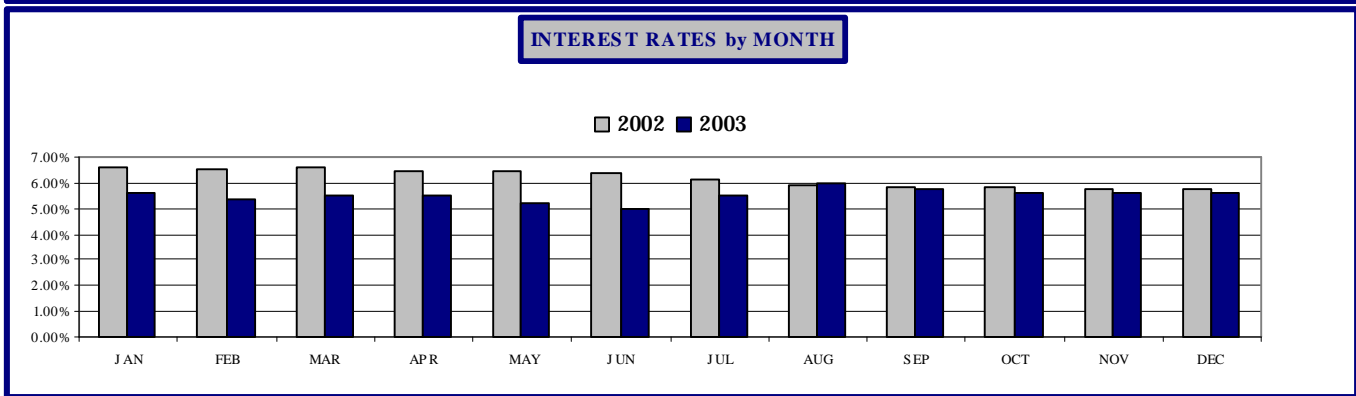
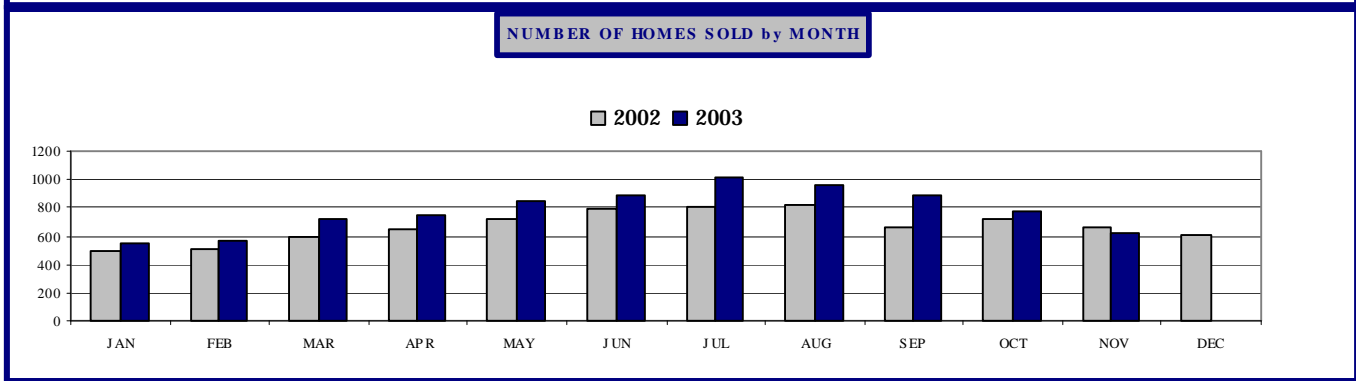
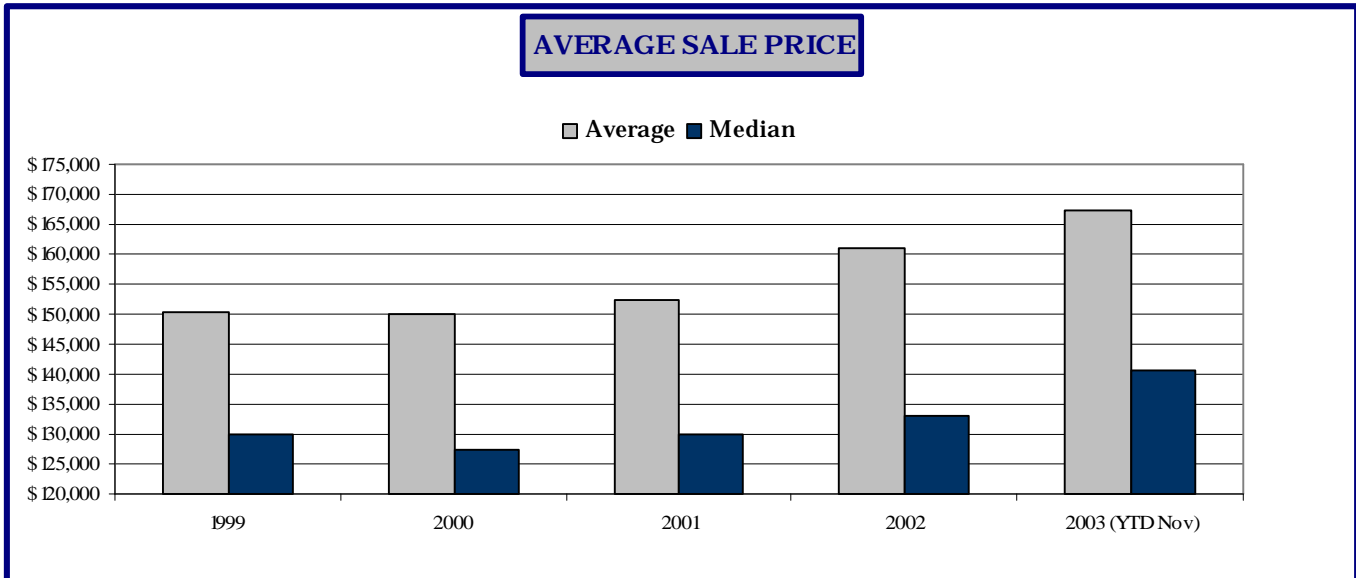
Enjoy finding out what YOUR HOUSE is worth! Contact **Barbara Madaras** at **505.301.1033** for a FREE Market Analysis.

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# SINGLE FAMILY DETACHED HOME SALES (RESALE)

Greater Albuquerque Area



Charts are derived from Multiple Listing Service statistics which are deemed reliable but not necessarily correct.

IF YOU KNOW OF ANYONE NEEDING ASSISTANCE  
WITH BUYING OR SELLING A HOME...  
IT WOULD BE MY PLEASURE TO BE OF SERVICE TO THEM

**Barbara Madaras**

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**DID YOU KNOW.....**



Interest Rates are the **LOWEST** they've been in 35 years!  
AND



**First Time Home Buyers** can usually purchase a home for \$0 Down, \$0 Closing Costs!



If you know anyone **RENTING** or **HESITATING** or **UNCERTAIN** of their qualifications,  
encourage them to **RUN**, not walk, to their nearest Real Estate Agent.



P.S. **That's ME!** I love working with **First Time Home Buyers!**



Please feel free to distribute this publication to your family, friends and neighbors.

Routine distribution of this publication and/or the Greater Albuquerque Edition is available to anyone upon request. To receive additional or future copies, contact the publisher at the following.....

**BARBARA MADARAS, Realtor**

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