

Agua Dulce Living

ISSUE 6

• ESTABLISHED 2005 TO KEEP YOU INFORMED •

April 2006

I fell in love with Agua Dulce the first time I exited the 14 freeway and drove down the winding canyon road towards town about 9 years ago.

At the time I was working in Los Angeles as the Marketing Director of a major footwear manufacturer and wholesaler and I was living in Marina Del Rey. And although the Marina is beautiful and living at the beach was pretty cool, I couldn't stand the crowds, noise and traffic and don't even get me started on Los Angeles!

I couldn't believe a place like this existed only 44 miles north of Los Angeles. It was so peaceful and quiet with the big rolling hills, horses out in the pastures and large ranch properties surrounded by white fencing.

I had just started dating a man I had met in the Marina; he was working on the television series, Bay Watch, which was filming at the beach and jetty, right outside of where I lived. I was driving out to meet him and investigate where he lived. Before him, I had never even heard of Agua Dulce. Funny, how quickly your life can change and how dramatically.

When I eventually moved to Agua Dulce, got married and quit my job, my friends and family thought I was nuts. What was I thinking, moving out to the middle of nowhere, what would I do there?



Riding the quad in Baja

For the first few years I hardly knew anybody in Agua Dulce. My husband was building a house in Mexico in a little fishing village called Los Barrilies, which is way down at the tip of Baja on the Sea of Cortez side, about an hour and a half out of Cabo San Lucas.



The house in Los Barrilies, Baja

We would spend several months a year down there working on the house, fishing, exploring the back roads on quads, kayaking, laying on the beach or just drinking beer & margaritas and visiting with the other transplanted Americans.

Since we were gone so much and I wasn't working, I wasn't able to meet people in town. And, since I forgot to have children, I wasn't meeting other mothers at the

school or through the kids like most people out here do.

But, I do color my hair, so I quickly got to know Gloria Garcia, the owner of Images Salon in downtown Agua Dulce. Gloria and I became fast friends and she is one of my favorite people in the world. She has been the catalyst behind so many events in my life and I think of her as my talisman or good luck charm.



Gloria & husband Rudy in the Wild West Days Parade

It was through Gloria that I met Don and Cathy MacAdam one day in the salon. They were just starting to build the vineyard, the vines had already been planted a year or so earlier but the actual winery building wasn't even started yet.

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We talked about their plans and I was so excited to think we were going to have a 90 acre Vineyard right here in town. Could Agua Dulce Living get any better?

All good things come to an end and so when I went through my divorce and needed to rejoin reality as well as the work force, it was Gloria who suggested that I call Cathy at the winery. And that's how I ended up working at the vineyard in May 2002 and my whole life changed quickly and dramatically yet again.

I absolutely loved working at the vineyard. It was way too much fun and I had to pinch myself that they were actually paying me to stand around and talk to people about wine all day. I met tons of new people and have become especially close to the people that I worked with; the MacAdam family, Julie, Val, Bobby, the Laura's, little John (who's off at UC Davis right now studying to become a winemaker himself), Dr. Andy (who also works for NASA!) and fabulous French Chef Gerard (aka my social husband). What a great group!

It was Cathy that suggested that I get into real estate. I was constantly meeting new people who were coming to Agua Dulce for the first time to visit the vineyard. And, like I had been before them, they were smitten with the town and wanted to know more about it. As I have said before, Agua Dulce is not for everybody, but for those of us who it suits, it's perfect.

It was through the vineyard that I met Chuck Messmer, a top 10 Realtor at Realty Executives out of the Newhall office. Chuck came into the vineyard to buy Christmas presents for his "hard to buy for" sister and brother-in-law. I had just started going to real estate school and we talked a lot about the business.

About an hour and a half and \$1,500 later (I guess his sister wasn't that hard to buy for after all!) Chuck and I were good friends.

The following February I got my real estate license and joined Realty Executives. As a new agent there is so much to learn that at times it can seem overwhelming. Even though Realty Executives has an excellent training program, you really do need a mentor to help you through; re-enter Chuck Messmer.

I signed on as Chuck's buyer's agent so he could help guide me through that first difficult year. My first listing appointment with Chuck was on a Friday afternoon. We took the listing and by Saturday afternoon we had four offers to choose from. Gee, that was easy!

I was not prepared for how gratifying buying and selling real estate would be. It is such an honor to be trusted and involved with a family when they are in the midst of making one of the most important financial decisions of their lives. It is a responsibility I take very seriously and I can't help but to get close to the clients I work with.

You learn so much about them when you're either selling their home or helping them find a new one. You spend a lot of time together and get to know everything about them, their families, pets, jobs, likes, dislikes, dreams and goals. And because new buyers are usually too excited to wait for escrow to close before showing off the new house, you eventually meet their entire extended family and all of their close friends. I love my jobs! I still work at the vineyard too on Sunday afternoons from 1:00 to 5:00.

I don't know if you've been watching the new HBO series "Big Love" but it was filmed right here in Agua Dulce. It's a pretty good show about a family living an alternative polygamist lifestyle set in Utah. The main character is played by Bill Paxton and the show revolves around him and his three wives (geese, 3 wives! Doesn't that make you want to wake up screaming?) and their trials and tribulations.

As I was watching the first "Tivo'd" episode, I didn't know it was filmed here, but then I recognized that wonderful winding canyon road that I know so well. And I thought "Hey, that's Agua Dulce Canyon Road, look there's Devi's barn and covered arena".



Cassandra Messmer in Big Love

The next scene was at a gas station and there was Chuck Messmer's daughter, Cassandra (who, I later found out has a reoccurring role on the show). First you see her pumping gas and then again reading a magazine. The scenes of the rundown polygamist compound were shot at the Agua Dulce Movie Ranch and you can clearly see Vasquez Rocks in the back ground.

Agua Dulce living is such a small world and I hope you'll come and join us!

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In Loving Memory

On a sad note, Agua Dulce lost two of it's own in March. And, I wish to express my heart felt condolences to the Dawson and Bain families.

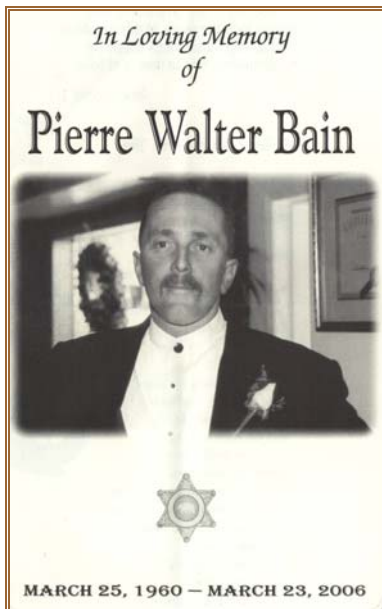


Colby Dawson

*Colby Dawson,
A piece of me had died today
When I learned you passed away,
And a piece of all began decay
With the life god had to take.*

*But, a piece of us has left with you
To a far more better place,
And a piece of you lives on in us
In memory, with grace.*

By Bobby Burns



*"My Darling Pierre", "PW",
"Insane Bain", "Frenchy",
"Pepe", "Flying Frenchman"*

Agua Dulce Vineyards



Lion's Club 11th Annual 5K Run

We all had a great time at the 5K run through the vineyard on a rainy, muddy Saturday morning.

Cathy brought her four children and Gerard and I brought our four legged children, his dog Mielou and my dog Riley.



Riley in our last blizzard

I'm not sure who actually won the race; I'm just sure they were younger and stronger then Cathy, Gerard and I. For the record, Riley was the first dog to cross the finish line and Mielou came in second.

Cathy's daughters, Lizzy and Mary Major, both won medals for their age group. The boys, Donny and Angus got hopelessly lost and ended up running an extra mile. It wasn't their fault they just followed the wrong runners!



Symphony Under the Stars

Don't forget to get your tickets for the *Symphony Under the Stars*

event coming up on July 8th. Hosted by Agua Dulce Vineyards, this will be an unprecedented musical experience which you will not forget.

Symphony Under the Stars will be an evening of fine music, fine wine and fine company in a dream like setting. The symphony will create that magical sound which can only be accomplished by the assembly of over fifty, accomplished, musicians, configured in an orchestra setting.

The event will be held outdoors, so ladies, here's a heads-up; don't wear high heels. You'll have a difficult time walking with your heels digging into the grass.

Tickets are on sale now at the vineyard and seating is limited to approximately 600. I hope to see you there; I know I wouldn't miss this for anything!

Agua Dulce L70 Airport



In Ken's 1946 J3 Piper Cub

What a fun little plane this is! I had never flown in two-seater plane before and I absolutely loved it.

The Piper Cub is a very simple airplane, no bells or whistles, just two tandem seats, a stick to navigate and couple gauges to let you know altitude and the like.

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The Piper Cub was originally used for training in the 40's after WWII and only about 19,000 were produced. Today, there's only about 6,000 left in existence. And thankfully for me, Ken Forbes has one of them. His J3 Piper Cub was built in 1946; it has a 65 HP engine and can fly about 75 mph (with a good tail wind).



Sky King (Ken) in his J3 Piper Cub

My airport buddies, Ted & Dave in Ted's Cessna 210, Steve in his Piper Cub and Ken and I flew to the Santa Paula Airport for breakfast one Saturday morning. The weather was perfect, no wind and the temperature in the 60's.

It's a short flight to Santa Paula, which is west of us, along Highway 26. We flew over Mystery Mesa, which is off of Vasquez Canyon Rd, where they're always filming one movie or another. The mesa looks so strange up there on the top of the mountain peak, just this big old flat spot. There's even a little dirt runway.



Mystery Mesa

On past Magic Mountain, it's amazing how crowded Valencia is, row upon row of houses. But after that you get your reward as you fly

over the mountain into a big open wash area. The little Piper is light weight so it can fly a lot lower and slower than the larger airplanes.

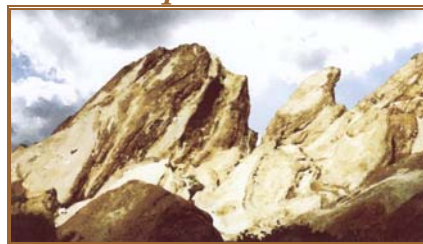


Dr. Steve Chang flying beside us

On the way back to Agua Dulce after breakfast it had warmed up a bit so Ken put the door down and lifted the window up so the whole right side of the airplane was open. What an exhilarating feeling to be flying only a couple 100 feet over the ground with nothing between you and open air. It's the kind of thrill I will not forget for a long time; I told Ken I felt just like Penny from the old Sky King Television series I used to watch when I was a little girl. Ken says aviation is good for whatever ails you and I have to agree.

Still nothing new to report regarding the Airport modification hearings with LA County.

Vasquez Rocks



Come and join us for Easter Sunday Sunrise Service at Vasquez Rocks.

Family Community Church of Agua Dulce, Christian Church of Agua Dulce, Living Springs Four-square Church and Acton Faith Bible Church will host Easter sunrise services which will include more than 60 costumed actors in a presentation that is expected to last approximately 45 minutes.

Bring blankets as only a limited number of chairs will be provided.

Last year over 1,000 people attended, so be prepared for the crowds!



Cartridge World

Here's a tip that will save you money! Don't buy new ink cartridges when your printer ink runs out just take them to *Cartridge World* and have them refilled.

As a realtor, I'm always using my printer for something or other and I go through ink almost as quickly as I go through wine! Having the cartridges refilled saves me at least 50% off the price of new ones.

Give Megan a call at 661 295-5056 or visit her web site at www.cartridgeworldusa.com for more information.

Real Estate

With interest rates going up again, I thought you might appreciate the following article written by Henry Savage.

Should Holders of Home Equity Lines of Credit Consolidate? Calculating Your Weighted Average Debt

The scenario is common in most areas across the country: homeowners gloating about their new-found wealth through skyrocketing home values.

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With double digit real estate appreciation, home equity proved to be abundant.

What better way to take advantage of a smart real estate investment than to borrow against it? These lucky folks could take out a home equity line of credit (HELOC) equal to or near the prime rate.

Seeing as the prime rate was sitting pretty at four percent only a year and a half ago, homeowners were scooping up these loans like it was new found money stashed away in a forgotten hiding place.

Consider this real life situation that accurately depicts the conundrum many homeowners are in today, thanks to the unusual interest rate environment.

Last week, I received a phone call from a client who wisely refinanced his 30 year fixed rate mortgage with me back in 2003, when mortgage rates were near 40 year lows. He refinanced his \$275,000 balance to a 30 year fixed rate loan at 5.50 percent. His timing was perfect.

Since then, he reads all the news stories about how home values are continuing to rise at an unprecedented pace. At the same time, he is bombarded with media advertisements for HELOCs being offered at great rates.

So my client decides that it might be a good time to make some home improvements. Among other things, he wants to remodel his kitchen, install a brick patio and build a front porch. He goes to his bank and applies for a HELOC, and is delighted to learn that he's been approved for a \$120,000 HELOC with an interest rate equal to the prime rate plus one half percent. Since the prime rate at the time was at four percent, the HELOC was carrying an interest rate of only 4.50 percent. To make the deal even sweeter, the bank

allows interest only payments on the HELOC for the first 10 years. The monthly payment of the full line is only \$450.

So my client closes on the loan, contracts his improvements and realizes he still has over \$30,000 left on the line. He uses the balance and buys a new car. After all, \$450 is a very affordable payment.

Let's fast forward to the present day. The prime rate has jumped from 4 percent to its current rate of 7.75 percent. Likewise, the rate on my client's HELOC is now at a much-less-desirable 8.25 percent. The payment spiked up to \$825.

What's my client supposed to do? He can't stand the notion of the rate on his HELOC rising from four percent to 8.25 percent, and he hates the idea that the rate can continue to rise even more.

I tell him that he can certainly refinance his HELOC to a 2nd trust with a fixed rate, but most 2nd trust deed programs that carry low fixed rates require a short term, usually 10 or 15 years. A short term loan requires hefty payments. He doesn't want to increase his payment any more than it has already.

So I suggest that we run the numbers to see if refinancing and combining both loans would make sense. My client tells me that he doesn't want to touch his first trust because the rate is so good -- much lower than the fixed rate loans available today. This is true, I tell him, but his 5.50 first trust rate isn't so hot anymore, now that he has an additional \$120,000 in mortgage debt that's costing him 8.25 percent.

I suggest that we calculate the weighted average of his mortgage debt.

A weighted average, by definition, is an average that takes into consideration the proportion of each component, rather than treating each component equally.

My client's total mortgage debt is made up of 2 components: a \$275,000 1st trust and a \$120,000 HELOC. To calculate the weighted average, we take the first trust component and multiply the loan balance by the interest rate. $275,000 \times 5.50$ percent equals 15,125. We do the same thing with the 2nd component: $120,000 \times 8.25$ percent equals 9,900.

Next, we add the two sums together: $15,125 + 9,900$ equals 25,025.

To determine the weighted average, we then divide this sum by the total mortgage debt: $25,025$ divided by $395,000$ equals 6.33 percent.

Despite the great interest rate on the first trust, the actual weighted average interest rate that my client is paying for his mortgage debt is 6.33 percent.

I suggest that we refinance the whole ball of wax to one 30 year fixed rate of 6.25 percent. The interest cost of their mortgage debt would drop from 6.33 percent to 6.25 percent.

What about the payment? He was making interest only payments on the HELOC. Wouldn't his payment rise significantly since there would be an additional \$120,000 amortized?

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There are three distinct advantages to this arrangement. First, \$120,000 of their mortgage debt is no longer subject to rate increases. Second, the overall "cost-to-borrow" drops from 6.33 to 6.25 percent.

Third, in exchange for a slight increase in payment, a much larger chunk of their monthly payment is going towards the curtailment of principal if they are getting a fully amortized loan. If they are refinancing into a new interest only loan at 6.375 then the monthly payment will be lowered by \$287.00 a month.

It's an unusual market, folks. Not often do you see an interest rate environment where the prime rate is significantly higher than 30 year fixed mortgages. For those who have very large HELOC balances subject to the prime rate, it may not be a bad idea to check the weighted average of your total mortgage debt.

If you would like more information on your current mortgage and if it is serving your needs best call Kerri Schmidt at CTX Mortgage Company to learn more at 661-254-9841 Ext. 202.

Contact Information

For more information or for any of your Real Estate needs, no matter where you live, please feel free to contact me direct or visit my website. You can search the MLS listings from the privacy of your own home and sign up for free automatic e-mail alerts and be the first to know when a property becomes available.

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Masthead courtesy of Bob Wynne

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