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Experience You Can Trust

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Traditionally, this is the month people write down their hopes, dreams, ambitions and goals for the new year - or, at the very least, they think about them.

What are some of your hopes and dreams for the coming months? Do any of them have to do with your home?

As you know, I do a lot more than help my clients buy and sell homes. In fact, an important part of my job is to ensure that you continue to be happy with your home and that it continues to meet your changing needs.

So, if you have any questions about the local real estate market, about the current market value of your property, or about anything else that is real estate related, please feel free to give me a call.

Just consider me one of the people who can help make 2019 your best year ever!

Affordable Staging Ideas

Remember the last time you walked through a furniture showroom? You probably noticed that the sofa, chairs, tables and other furnishings were arranged - or staged - to make them look more appealing. You might have seen an attractive lamp on a sofa end table, or an appetizing bowl of fruit on a dining room buffet.



When preparing your home for sale, you should do much the same thing. Stage each room to make it look its best. Studies prove this will help sell your home faster and for a better price.

In fact, there are professional stagers who provide consulting and installation for home staging. As your real estate agent, I can also provide you with practical ideas to get your home prepared for sale.

Here are some simple, affordable staging tips:

- Make each room look as spacious as possible. This may mean putting some items, and even some furniture, into storage.
- Remove unnecessary items from countertops, tables and shelves.
- Keep decorative objects on shelves, tables and even sofas, in odd number groupings. According to Barb Schwartz, the originator of staging, this combination works best. So, put three pillows on a sofa, not two or four.
- Make an older-looking piece of furniture look quaint and stylish by adding a throw cover.
- Add life and good looks to just about any living space by adding flowers or a flowering plant.
- Have the table set with your best china. It makes the buyer want to move in and sit down for dinner!
- Consider replacing the sink, faucets and toilet to make an older bathroom look much better. It's relatively quick and inexpensive.

Professional stagers look at your home through the eyes of the buyer. Do the same and you'll be able to see what changes need to be made.

Protecting Yourself from Charity Fraud

It's evening, you just sat down for dinner, and the phone rings. It's a call from a charity asking you to make a holiday season donation for the needy. You want to be generous, but something about this call doesn't seem quite right. You're suspicious.



You should be.

"Charity scams" - people pretending to represent a charity in order to get your money or steal your identity - are most common during December.

In fact, according to a study commissioned by a credit card company, 18% of people have been a victim, or know someone who has been a victim, of charity fraud.

While you may want to support legitimate charities during the holiday season, how do you ensure your money is going to a worthy cause, and not into the pocket of a scam artist?

Here are some recommended guidelines:

- Be suspicious of high-pressure tactics. Few, if any, legitimate charities will try to "hard sell" you to make a donation.
- If you're solicited by phone or at the door, always ask for the charity's legal name and registration number.
- Ask for a receipt. Check that the charity's registration number is on it.
- Make your payment to the legal name of the charity and no one else. Avoid cash donations.
- Look up the charity online, review the website and call to confirm the name and charity registration number.

Cyber Safety for Computer Users of All Ages

No matter your age, if you use a computer - and especially the internet - you need to be savvy about security. Yet many users have no idea how vulnerable they might be to malicious thieves who can "hack" and "phish" into personal computers.



To prevent theft of information that can rob you and your family of your financial assets - and your dignity - be mindful of the following:

Educate young video gamers on the importance of protecting personal information, and instruct them to inform you of unusual requests for private facts, photos or activities.

While on social networks, be wary of unknown links to unusual blogs, tweets and other services that invite interaction.

When using unsecured Wi-Fi networks, increase your computer's security levels, and ensure your computer has automated anti-virus upgrades.

During financial transactions, check that you use only trusted websites that start with "https" (the "s" stands for "secure").

Notable, Quotable, Quotes!

"While we may not be able to control all that happens to us, we can control what happens inside us."

Benjamin Franklin

"Nothing happens until you decide. Make a decision and watch your life move forward."

Oprah Winfrey

"The wisest mind has something yet to learn."

George Santayana

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