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*Experience You Can Trust*

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If you find yourself entertaining friends and family this month, you might notice some of the conversation turning to the topic of buying or selling a home.

In fact, over the course of a year, most people know at least two friends, neighbors, work colleagues or family members who are thinking about moving.

It's common for those people to discuss their plans at social gatherings, and ask questions like:

“Do you know what’s happening in the housing market?”

“When do you think is the best time to list our house?”

“Do you happen to know a good real estate agent we could talk to?”

When you hear questions like these, please feel free to give out my name and number. I'd be happy to answer any questions you, your friends, neighbors, colleagues or family members might have about real estate.

# Recognizing Potential Major Expenses in a New Home

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When you see a new home you like on the market, it's easy to get distracted by all the features you love - the wrap-around backyard deck or the spacious recreation room that has plenty of space for entertaining. You just need to make sure that in all your excitement you don't overlook any expensive maintenance issues that could be just around the corner.



Nothing lasts forever. The major components of every home - from the furnace to the roof shingles - need to be replaced eventually. But, knowing when those maintenance issues are likely to arise can help you make a smarter decision about the home you're considering.

How do you do that?

When viewing the property, ask for the age of the major components of the home, such as the roof shingles, furnace, air conditioner, water heater, and appliances. You might think the roof shingles look merely weathered in spots and have years of service left – when in fact, they're due to be replaced next year.

Also pay close attention to the backyard deck, fencing, flooring, and windows. Do any of those components look aged, worn, and in need of repair or replacement sometime soon?

Finally, don't forget to check the kitchen and bathrooms. Sinks, faucets, bathtubs, showers, and cabinetry have a life-span of about 10-15 years.

Of course, there are things you can't see on your own, such as wiring, plumbing, venting, and other components of a property that may require maintenance. That's why you should always make any offer to purchase a home conditional on passing an inspection by a qualified home inspector.

Want more ideas on how to buy the right home? Call today.

# Consumer Protection vs. Consumer Value

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It has become standard for retailers to offer low cost supplementary “insurance protection plans” on appliances and electronics. These plans may seem like a good idea, but before you buy one, be sure the plan actually offers real added value. Often, these plans overlap with other protection programs you already have.



For example, reputable retailers usually sell products with solid manufacturer warranties, because they don't want the bad reputation or the hassles that come from unhappy customers. In fact, in today's competitive world, many retailers already have a “satisfaction guaranteed” policy built into everything they sell. In addition, if you are paying by credit card, you may have purchaser protection that is activated by simply using the card.

Of course, there are many consumer protection plans that do offer reasonable value. For example, some extended warranties offer a safety net after the manufacturer's warranty runs out (similar to extended warranty automobile plans). In those cases, be sure the product is one you'll want to keep and use for the duration of the warranty period. For example, it makes no sense to pay an extra thirty dollars on a one hundred dollar item, if you expect you will be able to buy a newer version in a few years for even less. Some “total care” service plans for complicated equipment, such as a car, computer or HVAC unit, are quite popular, as are “price freezing” plans on home utilities, such as electricity, gas and water. At the end of the day, it all comes down to your confidence in a product or service, and your willingness to put up with (or pay to avoid) the inconvenience of complaining, should it fail to meet your expectations.

# Avoiding Waste When Watering Your Lawn

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The following tips will help you avoid waste when watering your lawn:



- Use a low-angle, pulsating sprinkler. Water sprayed high into the air produces a mist that loses much of its moisture through evaporation.
- Water the lawn, not the sidewalk or driveway.
- Lawns need about an inch of water per week. To determine how much watering time that requires, place an empty tuna tin within your sprinkler's range, and note how long it takes to fill.
- When watering, account for recent rain.
- Use an automatic sprinkler system that allows you to adjust the area, frequency and/or duration. Set the timer to operate just prior to sunrise.
- Attach rain barrels to downspouts, in order to catch and hold roof runoff and then re-distribute it to your lawn, garden or container plants. Keep it covered for safety reasons, and to prevent mosquitoes from breeding. (Note: rainwater is actually better for plants because it doesn't contain chlorine and has an ambient temperature).

## Notable, Quotable, Quotes!



“Live one day at a time emphasizing ethics rather than rules.”

Wayne Dyer

“Nothing in life is to be feared. It is only to be understood.”

Marie Curie

“Action may not always bring happiness, but there is no happiness without action.”

Benjamin Disraeli

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