

The Home Review®



News to Help You Save Time and Money

April 2011

An Act Of Kindness

At a management training session for a convenience store chain, the instructor conducting the training posed the question, “What made you stay with the company long enough to become a manager?”

A recently promoted woman fielded the question. Her answer was simple: a \$20 baseball glove.

The new manager said she’d taken the job as a clerk with the convenience store only until she could find better job offer. But on her second day at work, she received a phone call from her nine-year-old son. His Little League baseball team had started their season and he needed a new baseball glove because his old one was just too worn and tattered to get through another year.

The mother explained to her son that she didn’t have enough money to buy him a new glove and that it would have to wait until she’d finished paying off her bills. The next day the convenience store manager called her into his office. Since she was a new employee, she was afraid she’d done something wrong.

Instead, the manager handed her a box and said, “I overheard you talking with your son on the telephone yesterday. I know you have bills to pay, but I also recognize that sometimes kids can’t understand that. I realize we can’t pay you what you’re worth here, but I just wanted you to know that we care.”

– Adapted from *Chicken Soup for the Soul at Work* by Jack Canfield, Mark Victor Hansen, Maida Rogerson, Martin Rutte and Tim Clauss

Sometimes, it’s the little things that show you care the most.

Paul, Your Real Estate Consultant for Life

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Quotes

The hardest thing to understand in the world is the income tax.
– *Albert Einstein*

The universe is change; our life is what our thoughts make it.
– *Marcus Aurelius Antoninus*

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Market Update

The Contractor Bond: When a Handshake Isn't Enough Assurance

“Word is bond,” the saying goes, but with home improvements, the contractor bond should be in writing.

What is a contractor bond?

When a contracting company tells you it's bonded, that means it's purchased a product, typically from an insurance company, called a “surety bond.” This is a three-part agreement between:

- You, as the customer, called the “obligee.”
- Your contractor, called the “principal.”
- The surety company that issues the bond.

The surety bond is a guarantee that contractors will offer certain services to you, as outlined in the work contract and if they don't, you can report the problems to the surety company and get a cash payment.

Different kinds of contractor bonds

Surety bonds have wide application in the business world, but only a few types are relevant when dealing with home improvements contractors:

- **Performance and completion bonds.** These ensure the work will be performed and completed to your satisfaction as outlined in the contract. As attorney Jack Harari of Weidenbaum and Harari in New York says, if the contractor bungles the job, just walks away from a half-finished job, or even goes belly-up right in the middle, you're covered. Insist on these bonds for any building jobs.
- **Payment bonds.** These protect you against claims from subcontractors. If the contractor you hired to build a garage doesn't pay the supplier who sold him the cinder blocks, the supplier will have recourse against the contractor. Why should you even care? Because a stiffed subcontractor could come after you, even if there wasn't a direct contract with you. These bonds are only necessary if your contractor is making major outlays to other suppliers and contractors.
- **License and permit bonds.** If state authorities require licenses or permits to do business, they may require contractors to purchase these bonds. Provisions may vary from one location to another. It can be comforting to know that a license automatically means a bond, but don't assume that these bonds will be enough: They may not have a high enough financial ceiling to cover your job, and they might not include a payment bond for subcontractors.

Read the bond's fine print

Since each bond's provisions may vary, you have to sweat the details:

Before any contractors start work, find out who has bonded them and exactly what for. Does the contractor bond specifically cover what is outlined in your contract? Can they show you a “certification” providing they have the bond?

If bonding comes with a state or local license, make sure the contractor's license is up-to-date. Your town or county may have an online list of local contractors who are licensed, and the builders themselves should have proof.

- Never assume, says Wayne B. Heicklen, Co-Chair of the Real Estate Group at New York law firm Pryor Cashman. He advises you to read the financial details of the bond so you know what you're going to get and under what circumstances.

Don't skimp! It's true that premiums for bonds are expensive and as a result, a bonded contractor may charge 1% to 3% more for a project than an unbonded one. But if you go with an unbonded contractor to save a few bucks, you may regret it later. The unbonded contractor may have been unable to get a bond because of past mistakes, just as a driver with multiple moving violations has trouble getting car insurance.

By: [Nancy Mandell](#)

Published: February 24, 2011. Reprinted courtesy of www.HoseLogic.com, National Association of Realtors®.

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WELCOME NEW CLIENTS

Here are some of the new clients who became members of our "Real Estate Family" this past month. I'd like to welcome you and wish you all the best! All of these persons found us on the Web.

Lester Jones

Tanya Galusha

Hatim Elbashir

Katie Schell was referred by a happy client, Mark Getty

We love giving recognition to our new friends and our wonderful existing clients who are kind enough to introduce

Have A Happy And Safe Easter

On April 24, some families will gather together to celebrate Easter. At that time, children might create their own Easter eggs, go on Easter egg hunts, or eat lots of candy. So if the Easter Bunny is planning on making an appearance at your house this year, here are some helpful hints to make sure you and your children have a happy and safe Easter.

Candy Safety

- Don't give small candies to children less than five years old.
- Make sure you don't give any peanut-butter-filled eggs or bunnies to children who have nut allergies. Even if a chocolate candy appears to be "pure," check the label to ensure that it hasn't been

in contact with any peanuts during preparation or packing.

Egg Safety

- Eggs can support the rapid growth of dangerous bacteria like salmonella. Before you boil the eggs, make sure you keep them refrigerated.
- Never leave raw eggs at room temperature for more than two hours. Don't cook or eat cracked eggs that have been out of the refrigerator for more than two hours.
- You should not eat hard-boiled, colored Easter eggs left in room temperature for many hours – throw them away.
- When you boil your eggs, make sure the water is between 185 degrees and 190 degrees Fahrenheit.
- Always wash your hands before and after handling eggs

How's Your Blood Pressure?

High blood pressure (also called hypertension) is a condition when there's high pressure or tension in the arteries. Having high blood pressure, however, doesn't mean that someone is suffering from high emotional distress, as we sometimes believe or implicate by the language. For example, "Her blood pressure went up when she found out who her new boss was going to be." But doctors and researchers believe stress might contribute to high blood pressure when the stress is excessive and persists for a long period of time.

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Blood pressure normally goes up and down with everyday activity. For instance, your blood pressure will change when you're exercising or sleeping. But as people get older, these changes in blood pressure start to exceed normal levels.

A doctor should check blood pressure rates regularly, during annual physicals or other medical visits. If you suspect you're suffering from high blood pressure, you should seek a doctor's advice.

Here are some blood pressure facts:

- A higher percentage of men than women have high blood pressure until age 55; from ages 55 to 74, the percentage of women is slightly higher; and from 75 on, a much higher percentage of women than men have high blood pressure.
- The World Health Organization estimates that high blood pressure causes approximately 62% of strokes and 49% of heart attacks.
- In the United States, one in four adults has high blood pressure.
- African-Americans are more likely to have high blood pressure than Caucasians.

Quote: Do not follow where the path may lead. Go instead where there is no path and leave a trail.
– *Ralph Waldo Emerson*

The Story Of French Fries

You might say that McDonald's French fries never would've come into existence had it not been for a successful coin toss. The story starts in 1928 when John Richard Simplot and Lindsey Maggert purchased an electric potato sorter, a brand-new invention at the time. After a while, the two men grappled over who rightfully owned the machine and agreed to settle the ownership issue with the flip of a silver dollar. John won the coin toss and exclusive rights to the sorter. From there, he traveled all over Idaho, sorting potatoes for farmers and charging small sums of money for his work.

John became the largest shipper of potatoes in the western United States in the 1930s. Wanting to expand his shipping empire, he tried his hand at dried foods during World War II and became the principal supplier to the American military overseas. After the war ended, he invented the frozen French fry, and approached McDonald's founder Ray Kroc with the idea in the mid-1960s. Ray bought it, and the rest is fast-food history.

But it was our third president, Thomas Jefferson, who brought the recipe for French fries, or *pommes frites*, to the United States in 1802. However, they really didn't become famous in this country until the 1920s. Up until then, people ate their potatoes boiled, baked or mashed. French fries didn't become popular like they are today until the 1930s and 1940s, when drive-in restaurants sold them in abundance. But it was the frozen French fry that dramatically cut labor costs in restaurants and ushered in a new fast-food era.

March Quiz Answer

Question: What kind of cloud is found at 8,000 feet?

Answer: Altostratus

Source: www.eo.ucar.edu/webweather

Congratulations to Carmie Vitritto. Your name was selected at random from all of the correct quiz entries and you'll receive a Starbucks gift card.

Watch for your name in a coming month!

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Danger – Don't Drive Drowsy

Did you know an alarming amount of people admit that in the past year they got behind the wheel of a vehicle while feeling drowsy? According to the National Sleep Foundation's 2005 "Sleep in America" poll, 60% of adult drivers – about 168 million people – say they've driven a car while feeling sleepy, and more than one-third (37% or 103 million people) admit they've actually fallen asleep behind the wheel. In fact, of those who nodded off, 13% say they've done so at least once a month. Four percent – approximately 11 million drivers – say they've had either an accident or near accident because they were too tired to drive.

The National Highway Traffic Safety Administration conservatively estimates that 100,000 police-reported crashes are the direct result of driver fatigue each year. This results in an estimated 1,550 deaths, 71,000 injuries, and \$12.5 billion in monetary losses.

Here are some countermeasures you can take to prevent an accident caused by drowsy driving:

Get adequate sleep. Most adults need anywhere from seven to nine hours to maintain proper alertness during the day.

Arrange for a travel companion. It's always easier to make a long commute or travel at night when you have someone to talk with.

Avoid alcohol and sedating medications. Check your labels or ask your doctor.

Stop driving. Pull off at the next exit or rest area, or find a safe place to take a 15- to 20-minute nap.

Consume caffeine. The equivalent of two cups of coffee can increase alertness for several hours. Keep in mind that caffeine won't have much of an effect on people who consume it regularly.

Taking Chickens To New Heights

U.S. scientists recently built a device to launch dead chickens at the windshields of airliners and military jets. The idea of launching dead chickens at high speed was to simulate the frequent incidents of collisions with airborne poultry in order to test the strength of the windshields.

British engineers heard about the device and were eager to test it on the windshields of their new high-speed trains. So after the engineers made the proper arrangements, they tested the new apparatus. But when the engineers fired it, they stood shocked as the chicken hurtled out of the device, blasted into the shatterproof shield, smashed it to smithereens, crashed through the control console, snapped the engineer's backrest in two, and embedded itself in the back of the cabin.

Horrified, the British engineers sent the scientists the disastrous results of the experiment, along with the designs of the windshield, and begged the U.S. scientists for suggestions. The scientists' response was just one sentence: "Thaw the chicken."

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How To Inspire Young Minds

If you want to help your kids learn outside of school, but you have a small budget, you might want to try some of the following suggestions for inexpensive ways to inspire young minds:

- Help your kids appreciate musical styles. Tune into a classical radio station and encourage your kids to move to the music. Then switch to a jazz radio station and have them move to it, too. Keep switching to stations which play particular styles. Afterwards, talk to your child about how the music made them feel and move.
- Take your child to a story hour at the local library or at local bookstores. While you're at the library, don't forget to check out some books or an educational video or DVD.
- Go to the beach and collect some items such as driftwood or seashells. Take your loot home and help your child create art projects out of their finds. After they're finished, have an art show, hang the pieces on your wall – and don't forget to put up strips of paper with titles of the artworks on them.
- Visit a state park. Before you go on your trip, call or check the Internet for free programs for youngsters that the park might offer.
- Buy some seeds. You and your child can keep “plant journals” as you observe the plants grow. Compare your observations.
- Go outside at night and look at the stars. You don't need a fancy telescope to help your child discover constellations.

April Quiz Question

Q: Don Featherstone invented what long-legged, plastic lawn ornament in 1957?

Everyone who faxes, e-mails or calls in the correct answer by the last day of this month will be entered into a drawing for a Starbucks gift card

You Can Save Money On Breakfast

You can spend lots of money on milk, eggs and packaged cold cereals. But did you know you can slash your breakfast expenses significantly if you switch over to eating hot cereal in the morning?

However, stay away from purchasing the little packages of instant oatmeal or the one- to two-pound cylinders of oats – they're expensive. Alternatively, you might want to check out co-ops and see what kind of bulk deals you can find. For example, you may be able to purchase 25 pounds of oats for about \$10. If you do buy in large quantities, try dividing the oats into smaller portions, storing them in air-tight containers in cool places, and serving the oats as a hot breakfast.

Another money-saving idea is to make your own granola, which is significantly cheaper than the granola you buy at your local markets. Also, consider keeping powdered milk in the house to make your recipes. It's cheaper and more convenient than keeping stocked up on fresh milk.

Quote: I don't have all the answers. In life, to be honest, I have failed as much as I have succeeded. But I love my life. I love my wife. And I wish you my kind of success.

– *Dicky Fox*

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Attractive First Home for a Family. 3 Bedrooms, 2 Baths and Single Attached Garage. All Appliances stay. Newer Roof, Vinyl Siding and Double Paned Windows. Updated Bathroom along with a Kitchen having a Walk-in Pantry. Seller offering a Home Warranty



**Reverse, 1/2 Story Ranch in
Genesis Village of Green Hills
MLS #1695888
\$169,000**

Great floor plan. Huge master bedroom. Kitchen has walk-in pantry. Hardwood floors. Vaulted ceiling. Nice sized rooms. In-ground Sprinkler System. Seller offering a transferable Home Warranty. HOA includes pool, walking trail.



**Raised Ranch
A Liberty area Acreage
MLS #1719979
#180,000**

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**Two Stories
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4 bedrooms, 4 1/2 baths, triple attached garage. Formal dining room, great room with fireplace and built-in entertainment center. Kitchen includes cooking island, pantry, custom cabinets. Bfast room walks out to deck. Master bedroom suite with walk-in closet and whirlpool tub. Family room has wet bar and built ins.



**2 Stories
Carriage Hills
MLS #1695958
\$190,000**

4 bedrooms, 2 1/2 baths, double attached garage. Hardwood floors in living & dining rooms. Oak trimmed great room with fireplace. Tile in kitchen, updated appliances & pantry. Master bath updated too. Composite backyard deck.



**Reverse 2 Story
Willow Brooke
MLS #1711804
\$235,000**

4 bedroom, 3 bath and triple attached garage. Stunning floor plan with cascade of 2 story windows on the rear. Dramatic staircase accents the windows. Kitchen with granite countertops opens to breakfast room. See through fireplace in the great room. Composite backyard deck looking to wooded lot behind.



**Raised Ranch
Martinwood Subdivision, Belton
MLS #1671365
\$89,300**

3 bedroom, 1 bath & double attached garage. Remodeled light and bright home with new roof, paint and carpet. Patio and fenced backyard. Unfinished storage room in the basement. Garage has shelving and work area. Large lot with mature trees.



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