



The Home Review®

News to Help You Save Time and Money

January 2011

Can Smart Beat Swift?

Two men were competing in a tree-cutting championship. One of the men was very ambitious and hardworking. The other was not so ambitious or hardworking, but still very good at what he did.

While the go-getter was chopping down every tree he could at the fastest pace possible, the other was cutting down trees methodically. The hard worker toiled through the day. He never took lunch. As for his rival, he took an hour-long lunch, then resumed the race.

In the end, the man who took lunch and did not work as hard won the race. This upset the challenger, who thought he deserved to win. He went up to the winner after the race and said, "I don't get it. I worked longer and harder than you did. I didn't take a lunch, but you did. And yet you won. It doesn't seem fair."

The winner responded, "While I was taking lunch, I was also sharpening my ax."

The race isn't always to the swift!

Paul

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Let's Get Ugli!

Have you ever eaten an ugly fruit? If not, you're in luck, because right now is ugly season!

According to ugly.com and other Web sites, UGLI® is the brand name for a citrus fruit that was discovered growing wild in Jamaica in 1924. A cross between a grapefruit, orange and tangerine, it's variously described as having an "unattractive, bumpy appearance" and "yellowish, pebbly skin with green blotches," and being "discolored and odd-shaped," "unsightly, rough, wrinkled" and finally, "lopsided, lumpy and frumpy"! But...

Ugli fans – or rather, fans of ugly fruit – tell a different story: "honey-sweet, tangy, succulent, delicious, and remarkably juicy." Slightly larger than a grapefruit and with fewer seeds, the ugly is easy to peel and separate into sections so it makes a great snack, and it's a wonderful addition to salads, soufflés and casseroles. It's also a *healthy* addition; half an ugly has 45 calories, no fat, no cholesterol, and is a great source of vitamin C and fiber.

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Market Update

5 Tips for Deciphering Your Home Loan's Good-faith Estimate

Knowing how to read your good-faith estimate can help you save money on your home loan.

When you apply for a mortgage, the lender has three days to give you a good-faith estimate of the fees and interest rate you'll pay, as well as other loan terms. Here are five tips for using the new three-page form to your advantage.

1. Know which fees can increase and by how much

In the past, lenders provided an estimate of the costs involved in getting your home loan, and if those costs rose by the time you closed on your home, tough luck. The good-faith estimate shows some fees the lender can't change, like the loan origination fee that you pay to get a certain interest rate (commonly called points) and transfer costs.

The form also lists the charges that can increase by up to 10%, like some title company fees and local government recording fees. The lender must cover any increase over that amount.

Finally, the good-faith estimate lists the fees that can change without any limit, such as daily interest charges.

2. Look for answers to basic loan questions

In the summary section, lenders explain your loan's terms in simple language. Can your interest rate rise? If so, a lender must spell out how much the rate can jump and what your new payment would be if it does. Can the amount you owe the lender increase, even if you make your payments on time? If it can, a lender must show you the potential increase.

3. Evaluate the "tradeoffs" on a loan

In the new "tradeoff table," you can ask lenders to provide details on the tradeoffs you can make in choosing among home loans. If you'd like the same loan with lower settlement charges, how will the interest rate change? If you'd like a lower interest rate, how much will your settlement charges increase?

4. Compare apples to apples with the shopping chart

Included on the good-faith estimate is space for you to list all the terms and fees for four different loans, so you can make side-by-side comparisons.

5. Know what's missing from the good-faith estimate

The new form lacks some key information, such as how much you'll reimburse the sellers for property taxes they've already paid on the home. It also doesn't tell you the amount of money you'll have to bring to the closing table. Some lenders have created supplemental forms providing that information. If yours hasn't, ask for it.

By G.M. Filisko on *Houselogic.com*. To view a booklet on shopping for a home loan go to <http://www.hud.gov/offices/hsg/ramh/res/Settlement-Booklet-January-6-REVISED.pdf>.

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See page eight for all this and more.

A Quick Stress Reliever

Try this tip for overcoming stress when it threatens to overwhelm you: Make a list of things you like to do, that you look forward to, and that help you relax. When you're feeling stressed, take a look at your list and pick something that you can do right away, even if only for a few minutes. You'll feel better, and just knowing you've got options should help you maintain your cool.

Caregivers Need Care, Too

People who take care of the chronically ill often are expected to do all and be all for their charges. But caregivers often feel overwhelmed and disconnected from friends and life outside of taking care of a sick family member or friend. Here's how you can lend them some help:

Educate yourself. Find out about the disease or condition the sick person is suffering. Ask the caregiver for suggestions on articles or books to read. Your interest helps show your support.

Keep in touch. Write or call just to ask the caregiver how things are going – with him or her and with the person who's sick.

Have an attentive ear. Give caregivers a chance to talk about themselves and their feelings.

Be observant. See what needs to be done and suggest ways you can provide help to the caregiver. Be specific in your offer – like picking up groceries or taking books back to the library.

Offer your time. Give the caregiver a break – even if it's just for an hour – and sit with the person who is sick. Or, run the vacuum, do a load of laundry, and empty the dishwasher.

Are You A Distracted Driver?

A recent survey found that 54 percent of people check their cell phones while driving. In a related study of driving and talking on the phone, only 2.5 percent of test subjects were able to do both safely. For the other 97.5 percent, the ability to hit the brakes quickly was slowed by 20 percent, and the tendency to drive too slowly to keep up with traffic rose by 30 percent. To keep from being a distracted driver, consider these tips:

- Turn off your phone when driving. Talking on the phone or texting at the wheel is illegal in many states, as well as dangerous to you, your passengers, and other drivers. Pull over if you need to talk.
- Set priorities. Part of the problem comes from the belief held by many about being accessible outside the workplace. Discuss the situation with your employer (and your family) so everyone understands that you can't always be connected.

See An

Interesting Home?

No need to wonder about the price.

No need to call a high-pressure sales agent who will just make you feel obligated. My computers can send you the information quickly and easily, for any house, listed or sold, anywhere in town.

Just ask me! It's all part of my free, no-obligation HomeFinder Service.

Leave the address on my voicemail, anytime, 24 hours a day, and I'll FAX, mail or e-mail all the information to you on that listing within 24 hours.

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- Have a backup. If you anticipate being needed outside the office, leave an out-of-office message on your voicemail, and provide contact information for colleagues who can assist callers in your absence. That way, urgent calls can be taken care of even if you don't answer the phone.

Fifteen Seconds Of Fame

Miami Dolphins football coach Don Shula tells of being on vacation with his wife and two children in a small town in Maine. They went together to the local movie theater, and when they walked down the aisle, the 12 people in the theater stood and applauded.

As the Shulas took their seats, Don said to his wife, "It's just amazing. Sometimes I forget the power of network television and the level of interest in the game today. These people must get every Dolphin game all the way up here. And that standing ovation shows how strongly they feel about football."

At that point, one of the other customers came down to the row where the Shulas were sitting. "Excuse me, sir," the man said. "I don't know who you are, but we sure are glad to see you. The manager said if we didn't get four more people tonight, he wasn't going to show the movie."

Here's An Easy Way To Exercise

Here's an exercise you can do without ever leaving your chair – an exercise for your brain! Scientists believe that puzzles and games are useful tools for stretching your mind. Challenge yourself with these brain teasers:

1. A child was born in Boston, Massachusetts, to parents who were both born in Boston, Massachusetts. But the child was not a United States citizen. How is this possible?
2. Before Mount Everest was discovered, what was the tallest mountain on Earth?
3. A child is born on December 27, yet her birthday is always in the summer. How is this possible?
4. How many times can you subtract the number 5 from 25?

Answers:

1. The child was born before 1776.
2. Mount Everest. It just hadn't been discovered.
3. The child lives in the southern hemisphere.
4. Only once. Then you're subtracting it from 20.

How To Make A Good First Impression

To make a good first impression, most people can manage a firm handshake. But career consultant Tim Moore says that's only one-third of the process. "Making direct eye contact and having a clear enunciation of the greeting, not a mumbled hello," are the other elements of the effort, he says.

December Quiz Answer

Question: What is the world's largest herb?

Answer: Banana plant.

Source: banana.com

Congratulations to Elizabeth New.

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!

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!

Drew Simpson & Ryan Zenn, returning clients.

Rich & Debbie Moore, referred by our friend Bill Ballard.

Kari Hamilton found us on the Web.

Grady & Jonnae Hill found us on the Web.

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

"Overall, the entire interaction should be firm, quick, and decisive. It's like a snapshot, and it's locked in. It does more on a subconscious level and can really influence someone's view of you."

The Price Of True Love?

If you, a family member or friend has started planning a wedding, then you know you can spend a lot of time planning that perfect day. And you can spend a lot *on* that perfect day: According to online sites such as www.costofwedding.com and www.weddingbells.ca, the average wedding costs \$20,000 (not including rings and a honeymoon), and that amount increases significantly if you're tying the knot in a major city like Manhattan or Toronto.

If you want to keep wedding expenses under control, consider these tips:

Skip the busy season. Most weddings take place in the summer and early fall. You can save money by

scheduling the nuptials off-season.

Pick the right time. The most popular, sought-after, and expensive day and time to book a reception hall is Saturday evening. If you can manage the ceremony and reception during the daytime you'll put less of a strain on your finances (leaving more for your honeymoon).

Don't go overboard with flowers. Select flowers that are in season; concentrate more on greens and less on blooms. A little color is nice, but you want people's attention to be on the bride and groom.

Let them eat cake. Don't overload guests with sweets. If you're serving dinner at the reception, offer your guests wedding cake or assorted desserts but not both.

Do not borrow money to pay for your wedding. This is a debt you could be paying off for years. If it means buying a less expensive dress, inviting 20 less people, or serving hors d'oeuvres instead of a sit-down meal (or all of these), spend only what you can afford. Isn't that the best way to start your wedded lives together?

Google "save money wedding" for lots more ideas.

Include Family In Your New Year's Resolutions

Setting goals is a great way to nurture your growth. That's why it's important to make New Year's resolutions for family if you want your family life to change and improve.

Consider including these goals this year:

January Quiz Question

In February many of us will watch a program with "XLV" in its title; what number does XLV stand for?

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

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Pare down activities. Families are busier than ever, so it's important to make room for consistent togetherness time. For example, think about cutting back on activities so everyone can eat dinner together most nights.

Build confidence in children's strengths. Parents spend a lot of time pointing out kids' weaknesses. Yet successful people become that way because they focus on their strengths. Do the same for your kids. It will give them the confidence to tackle their weaknesses.

Consider establishing regular family meetings. These times should be used to discuss schedules and goals and even grievances. In essence, family meetings are important to help everyone in the family reconnect. Don't schedule family meetings during meal times.

Make personal resolutions a family affair. If you've decided that you want to do more charitable work, for example, consider making your personal goal a family goal. Volunteering as a family is a powerful way to build self-esteem and establish a sense of community in yourself and your children.

Work on a parenting weakness. There are many resources that can help you improve your parenting skills. Head to the library or start surfing the Web.

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FIND OTHER LOCAL
BUSINESSES THAT
GIVE OUTSTANDING
CUSTOMER
SERVICE?**

Request a free copy of my service directory. All of the businesses listed in it have a proven track record for providing the outstanding customer service you deserve.

When Failure Is Good

Failure can be one more step on your road to success – you just have to turn it around in a positive direction. Here are some creative ways to view failure:

- Failure can **push** you harder to succeed.
- Failure can **strengthen** your determination to overcome obstacles.
- Failure can make you **braver** in the face of opposition.
- Failure can help you **learn** what you need to do in order to succeed.
- Failure can **encourage** you to change your strategy.
- Failure can **teach** you what your limitations are – and your strengths.

Is It Time For A Time-Out?

If you need to stabilize your finances, maybe you need to take a time-out. To take a time-out you might need to call your creditors and tell them that you intend on paying them fully in the future, but that right now you are struggling to get your finances under control, and you're wondering if they will work with you. Most creditors are happy to work with people who are truly sincere and worried about paying their debts.

Once you have that taken care of, you need to refrain from creating any more debt and avoid any big, new expenses for several and perhaps many months, until you regain control over your finances.

What taking a time-out does is buy you time to think and come up with a plan. This will give you the opportunity to develop some financial clarity for yourself. Once you begin feeling some level of control, you can begin to heal your financial life.

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Lovingly cared for 4 bedroom, 3 1/2 baths, double attached garage. Oversized master bedroom suite and large walk-in closet. Formal dining room. Fireplace in the great room. Finished lower level with walk-out basement. Adjoins greenway. Sprinkler system for large, treed lot.



**Reverse, 1/2 Story Ranch in
Genesis Village of Green Hills
MLS #1695888
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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.



**Front to Back Split Tri-Level
Fairfield Subdivision
MLS #1640737
\$162,000**

Open floor plan with 3 bedrooms, 2 full baths and double attached garage. Eat-in kitchen with beautiful cabinetry & hardwood floor, pantry. Private master bedroom and bath. 3 doorways to deck overlooking fenced backyard.



**Starter 1 1/2 Story Home
In Plattsburg, MO
MLS#1680772
\$75,000 ext 74**

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



**Raised Ranch
Ridgewood Estates
MLS #1664596
\$127,000**

Great rehabbed 3 bedroom, 2 1/2 bath, double attached garage. New roof, windows, flooring, fixture hardware, vinyl siding, hot water tank, furnace & A/C. Bonus room right off the master bedroom. Lots of living space and yard.



**Raised Ranch
Deerbrook Subdivision
MLS #1661191
\$\$164,700**

Ready to move into. 3 bedroom, 3 bath and double attached garage. Large, updated kitchen with new counters, sink, faucet, double oven, pantry, wood floors and breakfast bar. Remodeled master bedroom & second bath. Brick fireplace in the family room. Covered deck and level, fenced backyard.



**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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