

The Home Review®



News to Help You Save Time and Money

March 2011

An Irish Wish

Always remember to forget
The things that made you sad.
But never forget to remember
The things that made you glad.

Always remember to forget
The friends that proved untrue.
But never forget to remember
Those that have stuck by you.



Always remember to forget
The troubles that passed away.
But never forget to remember
The blessings that come each day.

Happy St. Patrick's Day!

Paul, Your Real Estate Consultant for Life

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Funny Store Signs

Outside a muffler shop: "No appointment necessary, we hear you coming."

Outside a hotel: "Help! We need inn-experienced people."

In a veterinarian's waiting room: "Be back in five minutes. Sit! Stay!"

On the door of a computer store: "Out for a quick byte."

In a restaurant window: "Don't stand there hungry, come on in and get fed up."

Inside a bowling alley: "Please be quiet, we need to hear a pin drop."

In a counselor's office: "Growing old is mandatory, growing wise is optional."

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Market Update

2011 Energy Tax Credits: What You Need to Know to Collect

Washington is giving you less green for going green, as the feds reel back the 2011 energy tax credits from a lavish \$1,500 to \$500.

Other limits on energy tax credits besides \$500 max

Credit only extends to 10% of the cost (not the 30% of yesteryear), so you have to spend \$5,000 to get \$500. \$500 is a lifetime limit. If you pocketed \$500 or more in 2009 and 2010 combined, you're not entitled to any more money for energy-efficient improvements in the above seven categories. But if you took \$300 in the last two years, for example, you can get up to \$200 in 2011. With some systems, your cap is even lower than \$500. \$500 is the max for all qualified improvements combined.

Certain systems capped below \$500.

No matter how much you spend on some approved items, you'll never get the \$500 credit--though you could combine some of these:

System	Cap
New windows	\$200 max (and no, not per window—overall)
Advanced main air-circulating fan	\$50 max
Qualified natural gas, propane, or oil furnace or hot	\$150 max
Approved electric and geothermal heat pumps; cen-	\$300 max

And not all products are created equal in the feds' eyes. Improvements have to meet IRS energy-efficiency standards to qualify for the tax credit. In the case of boilers and furnaces, they have to meet the 95 AFUE standard. EnergyStar.gov has the details.

Tax credits cover installation—sometimes

Rule of thumb: If installation is either particularly difficult or critical to safe functioning, the credit will cover labor. Otherwise, not. (Yes, you'd have to be pretty handy to install your own windows and roof, but the feds put these squarely in the "not covered" category.)

Installation covered for:

- ◆ Biomass stoves
- ◆ HVAC
- ◆ Non-solar water heaters
- ◆ Installation not covered for:
- ◆ Insulation
- ◆ Roofs
- ◆ Windows, doors, and skylights

How to claim the 2011 energy tax credit

Determine if the system you're considering is eligible for the credits. Go to EnergyStar's website for detailed descriptions of what's covered; then talk to your vendor. Save system receipts and manufacturer certifications. You'll need them if the IRS asks for proof.

File IRS Form 5695 with the rest of your tax forms in 2012.

This article provides general information about tax laws and consequences, but isn't intended to be relied upon as tax or legal advice applicable to particular transactions or circumstances. Consult a tax professional for such advice, and remember that tax laws may vary by jurisdiction.

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March Quiz Question

Q: What type of cloud is found at 8,000 feet?

- A) Stratus
- B) Altostratus
- C) Cumulus
- D) Stratocumulus

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

“March” Into Spring Safely!

Every year about 30,000 fatal accidents occur in people’s homes, tragic events that were largely preventable. Making your home accident-proof isn’t hard – it just takes a bit of time and some light handyman work. To help make sure yours is a home-safe-home, review the following safety checklist:

- **Stairwells, stoops and steps.** Tack down loose carpeting, augment dim lighting, and bolt handrails to walls with long screws.
- **Exterior walkways and steps.** If painted, repaint with a non-slip additive that prevents slipping, or affix non-slip strips.
- **Free-standing furniture.** Secure bookshelves and storage units to walls with angled brackets, screws or bolts.
- **Gas and water cutoff valves.** Know how to close them; use tags to identify each, if necessary.
- **Heating systems.** Have gas systems professionally checked annually to prevent toxic gases from entering the home. Never set anything on top of or leaning against radiators.
- **Water heater.** Set temperature at or below 120°F; test highest temperature in running water with a candy thermometer. Alternatively, install an anti-scald device on faucets and showerheads.
- **Clothes dryer.** Make sure it vents directly outside, not through chimney flue, as lint is combustible and the fumes can be toxic.
- **Toasters.** Avoid toasting sugarcoated or filled pastries because the sugar can ooze, gumming up the inside and causing a fire.
- **All appliances.** Check to make sure they have UL listings, which guarantee the product meets safety standards. And make sure electrical appliances are not next to heating equipment or draperies.
- **Electrical cords and plugs.** Replace any worn piece, as they cause many household fires. Keep out of high traffic areas where they can trip children and adults. And never run under carpeting or rugs.
- **Extension cords.** Avoid using. If necessary, use cords with the same or greater wattage/ampere than the appliance. Never run under carpeting or rugs.
- **Electrical panel box.** Ensure there’s a main disconnect to cut off all power in case of a fire. Also, properly mark all circuit breakers.

Free Reports!

- How to Sell Your House for The Most Money In the Shortest Possible Time

Free Information!

- What did that house across the street sell for?

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See page eight for all this and more.

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February Quiz Answer

Question: Which one of the following countries is *not* in South America?

Answer: Nicaragua

Source: mapsoftheworld.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!

- **Fire extinguishers.** Have at least two dry-chemical extinguishers, mounted near kitchen and bedrooms, and check the pressure gauge at least twice a year.
- **Smoke alarms.** Test monthly and replace batteries annually.
- **Medicines.** Separate external and internal medications, and discard outdated ones.
- **Kitchen knives.** Store in blocks, not loose in drawers where blades are exposed.

Are You Taking Time For Yourself?

Finding time for yourself is vital. It's uplifting. It helps you emotionally. Studies have shown that spending too much time with others and not enough time alone can actually make you depressed and irritable. When you get swept up in the momentum of the daily grind, stand back, pull out a journal and write about the things that matter to you. Try listing your

favorite seven places and then figuring out why they're your favorites.

It's not wrong to be social, but it's not bad to enjoy your own solitude from time to time. Researchers at the University of Florida at Gainesville discovered that people who take solo vacations feel a greater deal of freedom. And though 77% of women in a poll said they never dine out alone, there were a few who noted its advantages. Said one lone diner: "Now I find it relaxing. I don't have to make conversation. It's like a mini-vacation where I can just think about me."

How To Help A Child's Self-Esteem

Self-esteem is often the key to success in grade school, high school, college and the real world. Too often, however, teachers don't focus on it, and parents are not aware of its impact. Ultimately, a strong sense of self-worth determines who you are, where you're going and what you'll become. Here are a few tips on how to nurture self-esteem in children:

- ◆ Value children as individuals, and don't compare them with others.
- ◆ Focus on children's strengths and celebrate their "islands of competence."
- ◆ Reject the child's bad behavior but never reject the child. When reprimanding, make sure to intersperse terms of affection, like "honey."
- ◆ Remember that sincere interest can be more effective than praise.
- ◆ Avoid using sarcasm, because it can be misinterpreted.
- ◆ Encourage them to maintain collections, such as baseball cards, coin collections, etc.
- ◆ If they don't like team sports, introduce them to individual sports like running.
- ◆ Allow opportunities in which they will use decision-making skills.

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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!

Trent & Susan Canupp found us on the Web.

Sharon Scholl found us on the Web.

Dennis Chepurnov and Laura Corbett found us on the Web

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

Could You Use More Storage Space?

It's the homeowner's lament: Too little space and too much junk. What to do with it all? The fact is, the attic, garage and basement are usually the first areas to fill up. Finding storage around the house takes ingenuity. Here are a few tips on how to store the extra stuff you just can't bring yourself to toss:

Look up. You'd be surprised at how much storage you can find up high. In the kitchen, it could be the area above your cupboards. Use it wisely.

Look below. So many low areas in your house go unused. Use those spaces, especially under beds. Store items in shallow plastic bins.

Fill up trunks and suitcases; use the trunks as tables.

Store seasonal blankets inside decorative pillowcases to double up on space.

Think behind. In some houses, there are floor-to-ceiling cabinets in sections of the walls between the studs. Your interior walls are usually framed by two-by-four pieces of lumber. Remove the wallboard and you'll have all the space from the back of the wallboard to the room on the other side.

Tips On Tipping

When it comes to tipping, we don't always know when to do so or the appropriate amount. In some cases, it's not as simple as calculating a standard 15% or 20%. There are all sorts of jobs that don't automatically take 15% tips, like taxi drivers, valets, room service and doormen. The following are guidelines on what you should tip for various services, according to hospitality and etiquette experts:

Taxi. 10-15% of the bill; slightly more for short trips since most cabbies prefer fares to the airport.

Shuttle to or from a hotel or airport. \$1 or \$2 goes a long way for a helpful driver, since many aren't expecting anything.

Skycap. \$1 per bag.

Valet. \$1 or \$2 per car.

Hotel maid. \$1-\$2 for each night, left at checkout time.

Pizza and other deliveries. 10% of the bill.

Room service. Usually added into the bill at 15-20%. If not already on the bill, leave 15%, or \$2 minimum.

Gourmet coffee counter workers. Optional and controversial. Workers suggest leaving change from the bill.

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Postal carriers. During the holiday season, a home-baked gift or the equivalent of \$20 (they aren't supposed to accept cash gifts).

Barber or hairdresser. 10-15% percent of the bill; double that amount for a holiday bonus.

And those ubiquitous tip jars popping up next to cash registers at convenience stores and take-out restaurants in recent years? One expert advises to not yield to the pressure. Tipping is a reward for a service rendered and done well. If the counterperson simply hands you a doughnut from the case or a carton of lo mein, no tip is required.

A Beautiful Success

"I cried more than I ate. There was constant work, constant attention to detail, lost hours of sleep, worries, heartaches."

These are the words of Estee Lauder, whose cosmetics empire has made her one of the richest women in the world, with a net worth of \$5.2 billion. She was born Esther Mentzer on July 1, 1908. As a child she lived above a hardware store in Queens, where she learned about entrepreneurship and retail at a young age. When she was six, during World War I, her uncle John Schotz paid the family a visit. He was a chemist who specialized in his own secret-formula skin creams. "Uncle John loved me," she would later write. "I loved him, and my future was being written in a jar of snow cream."

Eventually, Lauder, who said "confidence breeds beauty," became obsessed with clear, glowing skin. Everywhere she went, she sold her uncle's skin creams. At her high school, she noted there wasn't one friend who wasn't "slathered in our creams." As she became more successful, she introduced the "free gift with purchase," a promotion now popular in department stores across the country. It started with lipstick, which was given away to the Depression-era women who purchased her skin cream. She often said, "Whatever we give away, God will give back to us." She proved herself correct.

Small Steps Can Make A Big Change

Being overweight isn't necessarily the same as being out of shape or unfit. Your health, in other words, isn't determined solely by the numbers on the scale, although many people believe this is so.

Several studies have shown that you have to lose only a few pounds in order to see immediate, positive results in your cholesterol, blood pressure and insulin levels. At the University of California, Los Angeles, researchers put 11 obese men on a very low-fat, high-fiber diet, with daily 45- to 60-minute walks on treadmills. After three weeks, the men only lost a few pounds, but their cholesterol levels plummeted 19% and their insulin levels dropped by nearly 50%. Several men who entered the study with high blood pressure left with normal readings. The upshot: You don't have to lose a lot of weight or be really thin in order to get major reductions in heart disease risks.

A Quote For All Seasons

Press on: Nothing in the world can take the place of perseverance. Talent will not; nothing is more common than unsuccessful men with talent. Genius will not; unrewarded genius is almost a proverb.

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

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



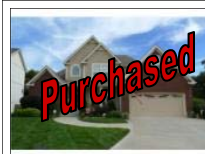
**Reverse, 1/2 Story Ranch in
Genesis Village of Green Hills
MLS #1695888
\$177,500**

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.



**One & One-Half Story
Forest Oaks Estates
MLS #1631206
\$218,000**

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.



**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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- How to Sell Your House For the Most Money In the Shortest Possible Time
- The 10 Dumbest Mistakes Smart People Make When Buying or Selling a Home

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_____.
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