



# GREG & PAM'S REAL ESTATE UPDATE

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## NOW IS THE TIME TO SELL

*Y*ou love your home but when it comes time to sell, you have to share the love. In the other words, you have to make your home be seen in the eyes of potential buyers as their home.

If you do some of the basic things such as clearing clutter, creating light, bright, and open space, adding curb appeal, removing personal items (family photos, trinkets), fresh paint, and clean or new carpet you will be on your way to attracting serious buyers.

Here are some of the top areas to improve: countertops, flooring, built-in furniture, and old-style attached fixtures such as those big sheet mirrors in the bathroom. However, when making these improvements, there's one important consideration.

Functionality is the greatest concern cited by homeowners, according to the latest poll conducted by the National Association of the Remodeling Industry (NARI).

*The Time To  
Buy is Now !!*

*Low Prices  
Low Interest Rates  
Large Inventory*

The functionality of a home is very important, especially over the long term, as many homeowners in this economy have opted for remodeling over moving to new homes.

Countertops are fixtures in homes. So making sure that you select the best material to endure the daily wear and tear is important. If we are talking about the kitchen, for instance, there are many options: granite, tile, recycled glass (for a green

option), solid steel, composite stone, butcher block, laminate, and even concrete.

Fixtures are an important area to improve. People know a lot more about design. These days, quirky, eclectic styles from international trends are becoming more prevalent in the United States. However, push the envelope too far with quirkiness and you just might lose a potential buyer. What is important to know is that buyers are paying attention to fixtures. If you have damaged or worn out faucets or lighting, it is best to replace them before showing your home. Also, replacing those big, nothing-special sheet mirrors with some framed

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## BEACHY-KEEN TIPS FOR SUMMER SUN AND FUN

Sunscreen: Sure, you have heard it a million times, but it bears repeating: apply sunscreen every time you plan to spend the day outdoors. The American Academy of Dermatology recommends using a sunscreen that:

1. Is water resistant.
2. Has an SPF of 30 or higher.
3. Provides broad-spectrum coverage against both UVA and UVB rays.

Apply sunscreen to dry skin 15 to 30 minutes before heading outdoors, using 1 ounce (approximately enough to fill a shot glass) to cover all exposed areas of your body.

Sunburn treatment: In case you missed the sunscreen tips above (or simply happen to burn easily), try to keep in mind the following tips from WebMD for sunburn treatment:

- Try cold compresses with a damp washcloth. It will help soothe the inflammation and make you feel a lot better.
- Drink plenty of water! Dehydration often results from prolonged sun exposure, so do your best to replace what you lost.
- Take a cool, but not cold, bath. Avoid using oils, perfumes or bath salts - the chemicals could potentially irritate your skin.
- Find an aloe-based lotion, and apply it to the sunburned area. Aloe naturally cools and soothes irritated skin. ❖



## Sweet Grilled Shrimp Skewers

### INGREDIENTS:

1 cup brown sugar  
 1 tablespoon lemon juice  
 1 cup molasses  
 1 tablespoon chopped fresh basil  
 2 tablespoons vegetable oil  
 1 tablespoon mustard  
 3 tablespoons honey  
 1 teaspoon ground cloves  
 1 tablespoon ranch-style salad dressing  
 1 teaspoon chili powder  
 1 tablespoon minced fresh garlic  
 4 pounds large shrimp, peeled and deveined  
 wooden skewers



### DIRECTIONS:

1. Combine brown sugar, lemon juice, molasses, basil, vegetable oil, mustard, honey, clove, ranch dressing, chili powder, and garlic in a large bowl. Toss in shrimp to coat, cover, and refrigerate for 2 hours. Meanwhile, soak wooden skewers in hot water to prevent burning on the grill.
2. Preheat an outdoor grill for high heat and lightly oil grate.
3. Thread shrimp tightly on to skewers. Cook on the top rack of the grill for approximately 4 minutes, or until the shrimp turns pink on one side. Flip shrimp and cook for an additional 2 to 4 minutes, or until there are no signs of grey. Use a fork to remove shrimp from the skewers. ❖

Makes 8 servings

*It makes good sense to have a professional manage the sale of your home. After all, your home is usually your largest investment.*

**Greg & Pam  
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## DO YOU HAVE THE RIGHT TOOLS FOR YOUR "HONEY-DO" LIST?

It is summer and there is no better time to take on home improvement projects and that ever-expanding "honey-do" list. In a few months, those tasks will seem a lot more unpleasant when they can not be done in the beautiful sunshine.

The key to tackling everything from the largest construction project to the smallest touch-up is to have the right equipment. Do not talk yourself into trying to getting by with makeshift tools - you will only end up frustrated, and your project might not get done at all.

If you can not find everything you need in your tool shed (or even in your tool box), you may be worried about the cost of buying a lot of expensive equipment - particularly if you plan to do more than one project. For most people, renting equipment allows them to get jobs done without the extra cost of buying pricey items that they will not actually use much.

To make sure that you have got everything you need, start by assessing what tools and gadgets you have. Here are some ideas for what you will need for some of the most common summer home improvement projects:

- For cleaning your home's exterior, whether it is the siding, deck or driveway, a rented power washer gets the job done in a fraction of the time with double the power.
- For touching up the paint on your home, you will need sturdy ladders, an array of painting tools and, of course, paint. To give yourself an easy place to set all of your gear, a wheeled scaffolding unit with a platform is a great idea.
- For putting in a new fence, you will need panels and posts, and, to make the job go faster, a power auger from your local rental store for digging post holes. Just make sure you contact local utilities to find out where it is safe to dig before you get started.
- For clearing unwanted brush, bushes and trees, you will need a chainsaw and, potentially, a stump grinder or wood chipper. You can rent all of the necessary equipment.
- For adding a deck, choose the decking material you want, and depending on your selection, you might need to pick out sealants and decorative accents. You will also need an air compressor for the building process.

Instead of having to shop around for the best price, you can save time and get started right away on your project by going to your local rental store and picking up the tools you need. To make finding the rental store nearest you even easier, the American Rental Association (ARA) offers RentalHQ.com, the world's largest and most comprehensive rental store locator.

You might even be able to talk your friends into helping out with your projects - combine an afternoon of deck building with a barbeque and you might just find more willing helpers than you would have expected. Armed with a little know-how, a little help from friends and the right tools, your "honey-do" list will be a thing of the past. ❖



## IMPROVE YOUR CREDIT SCORE

To help debunk credit score myths, misunderstandings, misdirection and to stop financial behaviors that could be passed onto future generations, here are five tips to help separate fact from fiction.

- **PRACTICE WHAT YOU PREACH.** Simple financial behaviors such as paying your bills on time will keep your credit in good standing and will allow you to obtain better interest rates on big asset purchases like a house or car. Lead by example.
- **START EARLY.** When your kids start to ask you to buy things for them, it is time for the "money talk." Later, introduce more complex credit topics with stern statements like "credit is not free money." Talk about interest rates, paying on time, paying off balances and saving money.

Make learning fun with interactive web sites like Planet Orange; Savingsman's Choose To Save; Smart About Money; Credit When Credit Is Due; and Fool Proof Me.

- **MAKE CREDIT A FAMILY AFFAIR.** Let children in on household financial discussions that reveal the true cost of necessities. Sit them at the table during budget and bill paying sessions. Explain the fallout from making poor financial decisions.
- **SET FAMILY FINANCIAL GOALS.** Teach children how money does not grow on trees. Show them how to save for things they desire rather than accessing credit to spend money they do not have. It is a way to encourage your children to set financial goals and work towards achieving them. Children savor things more when they put in the time and effort to purchase items with their hard earned cash.
- **EXPLAIN THE DIFFERENCE.** Talk to children about the differences between needs versus wants, especially at times when they want you to give into impulse buying. During grocery store visits, show kids the difference in prices between name brands and generic brands as a way to expand on this lesson. ❖

## NOW IS THE TIME TO SELL

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mirrors can add a unique look without costing very much. While you do not want to have to spend a lot just before you sell your home, remember that these seemingly small items can have a great impact on improving buyers' interest in your home.

Flooring is a big interest for buyers. Wood floors are still very popular. That is partly because they endure and do not go out of style. However, if they are damaged it can be a drawback because buyers may focus on how much work it will take and cost to do the repairs.

Built-in furniture can improve a home. Built-in bookcases and entertainment centers can save space and help make the room look larger. However, there is a downside. Built-in furniture is not easily movable. So, potential buyers will have to really find the furniture useful and suitable for their needs. It is all about personalization—homeowners want to know that their space can be converted easily into a different space in the future. And that is what buyers want as well—the ability to make your home theirs when the sale closes. ❖



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*Prize to be awarded by a drawing of all entries. Drawing to be held September 24, 2010. Odds of winning are 1 in 1,000. No cost or obligation to participate. ©Farm Net.*



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