



News You Can Use

Brought to you by: REMERICA TC
831 S. Garfield Ave. Traverse City

Enjoy a Happy and Healthy Thanksgiving Dinner

Thanksgiving dinner is traditionally a time for eating heartily to celebrate the bounty of the Earth.

We can also eat healthily and enjoy a wonderful dinner with family and friends.

Water, please: Drinking water throughout the day and during the Thanksgiving meal washes away hunger pangs that contribute to overeating.

Regular meals: Many people skip, or cut back on, meals earlier in the day to reduce overall calories. The result is usually the opposite. By the time Thanksgiving dinner arrives, we are starved, and we dig right in to those high-calorie foods.

Eat lean: There are plenty of lean foods at most Thanksgiving tables. Fruits, vegetables, turkey breast, and ham are good foods that fill us up but don't fill us out. Cranberries are an excellent source of nutrition and anti-oxidants. Instead of lathering on sauces and gravy, adding a little for taste gives us pleasure without pounds.

Bust the crust: Pumpkin pie is a healthy dessert. Most of the fat and calories are in its crust. By leaving the crust on our plates, we can enjoy this savory treat without overloading our metabolisms.

Walk it off: Stretching our legs after dinner reduces the ill-effects of indulging. A fifteen-minute walk before settling in for the evening burns off some calories and makes digestion more efficient.

Putting Your House Up For Sale? Get These Essential Tips



If you want to get the best price for your house, it's essential to prepare it for sale. Homes that have been "staged" go for a lot more money...and sell much more quickly too.

To give yourself a head start, get my free guide, "50 Essential Tips to Prepare Your Home for a Speedy, Top-Price Sale."

Just call me at 231-941-8283 and I'll send it right out to you.

Staging: an Essential Secret to Selling in a Down Market

Staging has become commonplace when selling a home, but with the recent downturn in the economy and continued sluggishness in the real estate market; staging is more important than ever.

Here are the top reasons why home-staging matters, and how you can make it work for you:

A picture is worth a thousand words: Over 80% of home buyers begin their search online, so the first impression of your home might be the last. Make sure your home looks its best.

Browsers spend more time looking at pretty pictures: Not only are buyers searching online, but they tend to spend more time viewing attractive properties than those without pictures or with "ugly" photos. Use plenty of photos to showcase your home or property.

Visualize their space, not your place: Staging becomes even more important when buyers visit in person. Properly performed home staging is essential to allowing prospective buyers to visualize the home as "their space" rather than trying to see through your clutter and belongings. A home should be attractive yet neutral enough to allow buyers an opportunity to get a feel for how their own furniture and belonging would fit.

Not just another pretty picture: Professional staging goes beyond mere looks and even combines fragrance, tactile, lighting and other sensory input for a complete experience sure to delight potential buyers of any age and income. Staging does not have to cost a fortune to be effective, but does require experience for best results.

4 Essential Things to Consider When Buying a Condo

Condominiums remain popular housing choices, especially among those seeking a low-maintenance lifestyle, with the benefit of ownership. However, before making an offer on a condo there are a few things to keep in mind.

Fees & Service Charges: Condo associations typically charge a variety of fees to cover everything from modest maintenance charges to extravagant luxury amenities. Understand what is included, anticipated large expenditures, and out of the ordinary expenses likely to be incurred. Pay attention to deferred maintenance, planned upgrades, or other potential costs so you are not taken by surprise.

Management and Operational Efficiency: Spend time speaking with current residents, review community literature, and take a careful look

around the area to get a general "feel" for how things are maintained.

Finances and Reserve Funds: Perform due diligence on the finances and reserve funds of the condo association to make sure their problem doesn't become your own. Pay special attention to large numbers of foreclosures or vacant units that could eventually result in higher per owner premiums to compensate for loss of revenue.

Lifestyle and Values: When you buy a condo you buy a lifestyle – for better or worse. Be sure the condo and community share the same values and interests you find important. Remember, since condo associations are typically governed in a democratic fashion, a change of heart by the majority could lead to long-term frustration.

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I succeed when people like you refer me to their friends, neighbors and loved ones. It's the best kind of feedback I can receive.

So thanks for continuing to pass this newsletter around to people you care about.

Wondering How Much Your Home Is Worth?

Has your home gone up in value? How much are other homes in your neighborhood selling for?

If you're wondering what's happening to prices in your area, or you're thinking about selling your house, I'll be able to help.

Just give my office a call for a no-fuss, professional evaluation.

I won't try to push you into listing with me or waste your time.

I'll just give you the honest facts about your home and its value.

And maybe I'll also give you the "inside scoop" on what's happening in the housing market near where you live!

Just give my office a call at 231-941-8283 to arrange an appointment.

Alternatively, stop in at the office. The address is on the back page of this newsletter.

Worth Quoting

Some famous quotes attributed to Mark Twain, who was born on November 30, 1835:

"The best way to cheer yourself up is to try to cheer somebody else up."

"Man will do many things to get himself loved; he will do all things to get himself envied."

"Whenever you find yourself on the side of the majority, it's time to pause and reflect."

"We are all alike, on the inside."

"The man who does not read good books has no advantage over the man who cannot read them."

"If you tell the truth, you don't have to remember anything."

"Never argue with a fool, onlookers may not be able to tell the difference."

"Age is an issue of mind over matter. If you don't mind, it doesn't matter."

"It is better to deserve honors and not have them than to have them and not deserve them."

"By trying we can easily learn to endure adversity. Another man's, I mean."

"When in doubt tell the truth."

"It is curious that physical courage should be so common in the world, and moral courage so rare."

"To cease smoking is the easiest thing I ever did. I ought to know, I've done it a thousand times."

"It's not the size of the dog in the fight, it's the size of the fight in the dog."

"Let us endeavor so to live that when we come to die even the undertaker will be sorry."

"Denial ain't just a river in Egypt."

Why 'Comps' are a Homeowner's Best Friend

Whether you are buying or selling a home or other type of real estate, chances are you will hear a lot about "comps" so it might come in handy to understand what they really are and why they matter.

Comps are comparisons between your property and other similar properties. Age, location, amenities, and the general condition of the home are all used to compare your property against others in the same general vicinity in order to establish a price or fair market value.

Do Not Make This Mistake

Many sellers mistakenly look at the asking price of homes in the immediate vicinity when trying to establish a listing price, but that is often a major

mistake. Actual sales data is a much more reliable indicator of value, since some sellers can be overly optimistic when it comes to setting an asking price.

Buyers also benefit from obtaining accurate comp data in order to determine what amenities, upgrades, and other items are included. Even homes that superficially look exactly the same in terms of square footage or floor plans may have substantial upgrades or extras that dramatically impact the price of the home.

Get the Most Accurate Data

Insist upon accurate and up-to-date comps when buying or selling a home, and do not confuse true comps with

estimates or other inaccurate sources of data. Many popular websites use estimates based upon self-reported data or generalized insurance replacement rates. While these may be useful for rough guidelines, they may cost you tens of thousands of dollars when buying or selling a home.

Work with an agent who provides the latest information specific for the area you are considering.

Age, condition, maintenance, upgrades, amenities, landscaping, appliances, energy efficiency, attractiveness, and even whether or not you have a corner lot can make a tremendous difference in the desirability and price of a home.

How to be a Great Conversationalist

Fascinating conversationalists listen more than they talk. Let others shine, and you will be remembered as a star.

Ears: Be like a child – all ears. People seldom have the experience of being listened to fully. This one skill is worth its weight in golden conversations.

Eyes: Make eye contact without staring. The optimal length for a steady gaze is six or seven seconds. Ignore the rest of the room.

Hands: Listen in stillness. It conveys rapt attention. When you talk, gentle hand motions add flow to your remarks. Be careful if you are holding a drink.

Body: Lean slightly forward when listening, without invading the other person's space. It shows interest. Keep an open and receptive posture.

Mouth: When you talk, recall that your purpose is to engage, not to inform. Ask open-ended questions about the other person's interests. If you are stuck, fall back on "That's interesting. Tell me more about ..."

Ideas for a Quick Breakfast on the Go

A healthy breakfast is one key to a great day. When time is short in the morning, a portable meal helps you on your way.

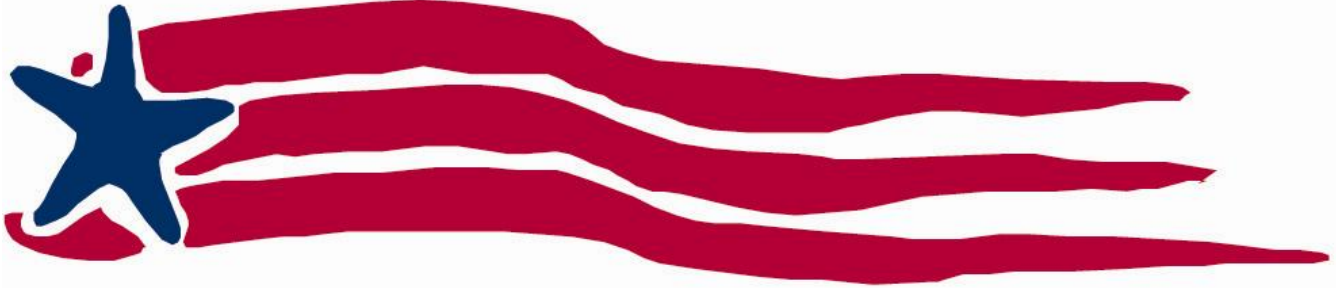
- Fruits are natural sources of vitamins, fiber, and sugar.
- Bananas, apples, and pears are highly portable.
- Prepare fruit salad in advance.
- Blend a smoothie from fruit, orange juice, and yogurt

- Bag a handful of almonds.
- Use nuts as toppings.
- Buy or make trail mix.
- Whole-grain, high-fiber cereals provide complex carbohydrates.
 - Ahead of time, bag meal-sized portions for eating dry.
 - Healthy choices are Wheaties, Cheerios, Total, and granola.

Fascinating Facts about November

- The Strait of Magellan, which connects the Pacific and Atlantic Oceans, was first navigated by Ferdinand Magellan on November 1, 1520.
- The Soviet Union launched *Sputnik 2*, containing the first animal to enter orbit—a dog called Laika — on November 3, 1957.
- The Museum of Modern Art in New York opened to the public on November 7, 1929.
- Construction began on the White House on November 10, 1792.
- Arnold Schwarzenegger was inaugurated as governor of California on November 17, 2003.
- Princess Elizabeth, who was later to become Queen of England, married Philip Mountbatten in London on November 20, 1947.
- A hydrogen atmosphere was discovered on the planet Osiris, the first time an atmosphere was detected outside the solar system, on November 27, 2001.

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This Month's Sudoku

			3					1
		3		6			4	
6				1	2		9	
5		1	6	9	8			
	8			3			1	
			2	7	1	3		8
	4		7	2				9
	5			8		1		
2					4			

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