



# News You Can Use

Brought to you by: Remerica TC  
831 S. Garfield Ave. Traverse City, MI

## How to Start Researching Your Family Tree

Researching family ancestry is becoming hugely popular. The thrill of discovery leads us forward on an exciting hunt.

In genealogy, which is the art of researching family trees, there are many uncertainties. Conflicting dates, mistaken identities, and vague memories can obscure the facts. One thing is certain: you. Begin by recording your own significant life events, such as birth, marriage, offspring, and so on. Then, follow your family line down to the roots of the tree.

There are many freely available forms to assist you in recording your family history. Such forms help you to know what to look for, as well as how to organize your discoveries. A quick online search for "Ancestor Charts" or "Pedigree Charts" will present many sources.

With the advent of the internet, genealogy has become easier and more fun. Through internet searches, you may discover that much work on your family tree has been done. Enter into search engine keywords that include your last name plus genealogy to find out what is already known. In addition to the Internet, libraries are wonderful sources of old newspapers and records. Some libraries maintain specific genealogy rooms. Other sources of information are:

- Family memories and memorabilia - the stories, memories, photographs and documents held by your family members;
- Church records - births, deaths and marriages; and
- Government records - as well as data on births, deaths and marriages; the government has census data, historical archives, and property records.

## 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.

## Add a Touch of Green to This Year's Halloween

### Food

Is there a parent alive whose heart sings when children come home with pillowcases full of candy, as young, sugar-soaked brains misfire on all cylinders?

A common defense is the Switch Witch, or Candy Fairy. After children have picked out a few pieces of sugary loot, they put the rest out for the Switch Witch. This beneficent witch comes while children are asleep to whisk away candy and leave a little gift in its place.

For treats to give out, among the most popular healthy alternatives are Fair Trade organic chocolates and organic fruit leathers. Favored non-food treats include nontoxic crayons and recyclable temporary tattoos.

### Costumes and Decorations

Do It Yourself is the motto with costumes and decorations. Buying these things shortchanges children of the fun they have creating them, as well as putting more non-recyclable, petroleum-based garbage in landfills. It is time to reinvest in imagination instead – it's more fun. There are countless ideas online for great, self-made costumes that cost little or no money.

### Out and About

The plastic Trick or Treat bag is dead. It's one creature that needn't rise again this Halloween night. Pillowcases and canvas sacks are wonderful options.

Parents no longer sit behind the wheels of idling cars while their ghost lings float door-to-door. Walking along with children gives parents a chance to share their joy close-up, to look at the Halloween moon, and to revel in the spooky atmosphere.

# Budgeting Basics for First-time Buyers

Buying your first home is a lot of fun but there is more to it than meets the eye when it comes to budgeting. Most new home owners are financially savvy enough to calculate the mortgage, interest, taxes, and insurance payments; but tend to forget less obvious expenses. Here to help are a few budgeting basics for first time home buyers.

**Moving Expenses:** Truck rentals, time off of work and, of course, - gasoline ... moving takes money whether you do it yourself or pay others to do it for you so plan accordingly.

**Maintenance:** From lawn care to fixing a door knob, owning your own home involves maintenance. Few first time home buyers remember the expense of maintaining a yard until the neighbors start giving them dirty looks. Don't be

caught by surprise because this is one area where expenses can add up fast. Set aside funds for a lawn service and pool maintenance, or plan to purchase the tools required to do it yourself, including lawnmowers, garden and hand tools plus other general maintenance items.

**Utilities & Communication:** New home buyers are frequently surprised by the cost of utilities since many apartments include basics like cable, trash, or water. Set aside enough funds for deposits and the first payment for utilities, phone, cable and other necessities. Don't forget to find out if your cell phone, cable, and other services are available in the new area -- otherwise, you may be forced to break a contract to obtain services.

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## Thanks for All Your Referrals!

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 Albert Einstein:**

"Try not to become a man of success, but rather try to become a man of value."

"Not everything that can be counted counts and not everything that counts can be counted."

"Insanity: doing the same thing over and over again and expecting different results."

"Reality is merely an illusion, albeit a persistent one."

"The hardest thing in the world to understand is the income tax."

"The problems that exist in the world today cannot be solved by the level of thinking that created them."

"Logic will get you from A to B. Imagination will take you everywhere."

"Great spirits have always encountered violent opposition from mediocre minds."

"When you are courting a nice girl an hour seems like a second. When you sit on a red-hot cinder a second seems like an hour. That's relativity."

"Only two things are infinite, the universe and human stupidity, and I'm not sure about the former."

"There are only two ways to live your life. One is as though nothing is a miracle. The other is as though everything is a miracle."

"The world is a dangerous place to live; not because of the people who are evil, but because of the people who don't do anything about it."

"Common sense is the collection of prejudices acquired by age eighteen."

"The important thing is not to stop questioning."

# Easy Storage Ideas to De-Clutter Your Home

A key element in staging a home for sale is to make it look clean, spacious, and presentable.

Learn how to clear the clutter with these quick and easy storage solutions that keep your home looking its best and make moving day a breeze at the same time.

## Storage Bench or Seat

Buy an attractive storage bench or seat to store toys, pet items, and garden tools in a great looking container that adds a decorative element to the space. Outdoor PVC garden benches are an easy alternative to keep a patio or porch tidy, while a toy box in each bedroom makes quick work of preparing bedrooms to be shown on short notice.

Best of all, storage benches make light work of packing when moving day arrives.

## Bright Boxes

Purchase bright colored storage boxes to use on shelves or inside cabinets to reduce the appearance of clutter.

## Overhead Storage Systems

Add inexpensive overhead storage systems to the garage, shed, or even bedrooms. Sturdy and easy-to-install ceiling mounted storage systems keep walkways free of debris, especially in cluttered spaces like the garage. Add colorful ribbons or bright decorations to create the perfect place for stuffed animals, games, or other infrequently used toys in bedrooms.

## Racks

From bikes to hats, there is a rack for every reason, so chances are your home could benefit from a few well positioned and inexpensive racks too. Some of the more popular racks include bike racks, multimedia racks, coat and hat rack, laundry racks and of course – spice racks.

Remember, potential buyers are likely to search every inch of your home including closet space, cabinets, and storage sheds to determine if their own belongings will fit.

Stay prepared by presenting your home in the best light possible by putting everything in its place.

## How to Shift Stubborn Belly Fat

Belly fat is a challenge confronting many people, even those who are otherwise slim. Its overabundance is a health risk. Belly fat can be shed with diet and exercise.

**Visceral enemy:** Also called visceral fat, belly fat is accumulated inside the abdomen, surrounding the internal organs. It gives the body an apple shape. By contrast, subcutaneous fat, the under-the-skin fat accumulated lower on the body, produces a pear shape.

The health risks of belly fat include diabetes, high blood pressure, heart disease, metabolic syndromes, as well as breast cancer and gallbladder problems for women. The tendency towards belly fat increases with age (especially in women).

**Belly Be Gone:** Belly fat surrenders to diet and exercise. No foods, exercises or drugs specifically target it. Spot exercises like sit-ups increase muscle strength but don't decrease the problem fat. A healthy diet combined with daily high-intensity interval training (HIIT) is recommended.

## Fascinating Facts about October

- NASA was created on October 1, 1958.
- The Washington Monument was officially opened on October 9, 1888.
- London Bridge reopened Lake Havasu City, Arizona, on October 10, 1971, after being moved from England.
- *Saturday Night Live* debuted on October 11, 1975.
- Christopher Columbus made landfall in the Caribbean on October 12, 1492.
- *I Love Lucy* premiered on October 15, 1951.
- Wayne Gretzky became the all-time leading point's scorer in the NHL on October 15, 1989.
- The Walt Disney Company was founded on October 16, 1923.
- Al Capone was convicted of income tax evasion on October 17, 1931.
- The United States took possession of Alaska on October 18, 1867.
- The Erie Canal opened on October 26, 1825.

## 8 Ways to Make a Wildlife-Friendly Garden

- Select a good variety of native plants, shrubs and trees that provide nectar, pollen, berries, seeds and nuts; do not use pesticides.
- Make a toad house from an inverted pot.
- Butterflies enjoy colorful flowers in full sunlight.
- Add butterfly feeders and bird feeders secured against squirrels.
- Use a birdbath with three

inches of water at its center and a rough surface for traction, placed away from cat hiding places; keep the water fresh and clean.

- For butterflies, pack a bucket with stones to within two inches of the rim, and fill with water.
- Ponds attract amphibians and are home to fish.
- Provide hiding and nesting places in shrubs and trees.

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# NEWS YOU CAN USE

## *This Month's Sudoku*

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

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