



News You Can Use

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Easy Ways to Rediscover the Joy of Learning

Lifelong learning has been shown to preserve mental function and increase earning potential - yet many people don't realize the options available in their own communities.

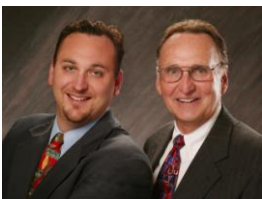
Academic, Vocational, Professional or Pure Leisure? Decide if the course will count toward a college education, professional education units or a new career or whether it's just for pleasure. Community colleges, libraries, government agencies and others offer courses to fit the needs of every learner.

Explore New Interests. Whether you want to learn how to weld, invest in real estate or weave baskets, chances are there is a course available. Sign up with a friend or meet new and interesting people by trying something you have never tried before.

Shop Around. You might be surprised to learn that many classes are offered free or for very low cost, especially if you do not need college or professional credits. Don't forget to consider online training - many communities offer computer training, travel or other items of interest via online classes as well as traditional face-to-face settings.

Calculate the Cost. Not only are many classes affordable, but the money you save or make often pays for the course many times over. For instance, learning how to repair your computer or lawnmower saves money for years to come - but the savings don't stop there. Leisure courses are also fun and entertaining ways to spend time with friends or family at a fraction of the cost associated with a big night out on the town.

Are You a First-Time Buyer? Get My Free Guide



Buying your first home is a big step and one that is likely to impact your financial future for years to come.

Make the process easier for yourself by asking for my free guide, "How First-Timers Can Make a Wise Buy"

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

Go Green with These Alternatives to Household Cleaners

Going green is a great way to save money and improve your health, especially when it comes to common household cleaners. Harsh chemical cleaners and even air fresheners are known to cause headaches and allergic-type symptoms and even increase asthma-related illness among sensitive individuals. Fortunately, it's easy to go green with these eco-friendly home cleaning alternatives.

Vinegar

Not only is vinegar affordable but it's a non-toxic and easy-to-use degreaser as well as whitener. Simply add to laundry for softer clothing or use in combination with baking soda to create your own tile cleaner.

Borax

Chances are you have seen it sitting on the shelves when shopping; if you have never tried Borax, then pick up a box next time you are in the store. Borax is an all-natural cleaning product that whitens, deodorizes and scrubs. Sprinkle into laundry instead of bleach or mix with salt and baking soda for a powerful scrubbing agent.

Hydrogen Peroxide

This is the secret ingredient behind many of today's most popular oxygen-related products; not only does hydrogen peroxide clean and whiten, but it's also a great disinfectant. Keep peroxide on hand to rinse vegetables and pretreat stains before tossing laundry into the wash.

Linseed Oil

Keep furniture looking like new with pure linseed oil. It conditions and helps prevent damage to fine furniture without the use of expensive cleaners or harsh chemicals.

Take the Stress Out of Moving with These Storage Ideas

Few things are more dreaded than moving day but new storage solutions can ease some of the stress. Learn how to select the right storage space for your needs, based upon your specific situation, without breaking the bank.

Flexible Time. If your top priority is a flexible schedule, a POD might be the perfect choice for you. PODs are large containers that allow you to pack - and unpack - at your own pace. Because PODs are closer to the ground, they also tend to be easier to load and unload.

Long-Term or Transitional Storage. If you are relocating for a job, downsizing or planning to move within a short period of time, longer-term on-site storage might make the most sense. Rather than selling all your belongings or buying a bigger home, shop around for a local self-storage facility within a

short distance of your new home. It's a great way to clear the clutter without sacrificing cost.

Whichever method you select, keep these tips in mind:

Ask about insurance: Don't assume your homeowners policy covers belongings in storage. Verify it in advance or ask about a rider to ensure that your belongings are fully protected.

Evaluate on-site security: Not all storage solutions are equal - always verify the security measures are in place before making a final decision.

Climate control. If you intend to store valuable antiques, expensive electronics or other items that may be impacted by high humidity or temperature extremes, consider opting for climate-controlled units instead.

Worth Quoting

America's first newspaper was published in September 1690. Here are quotes about the news.

"Advertisements contain the only truths to be relied on in a newspaper."

Thomas Jefferson

"The window to the world can be covered by a newspaper."

Stanislaw Lec

"A newspaper consists of just the same number of words, whether there be any news in it or not."

Henry Fielding

"Four hostile newspapers are more to be feared than a thousand bayonets."

Napoleon Bonaparte

"Trying to determine what is going on in the world by reading newspapers is like trying to tell the time by watching the second hand of a clock."

Ben Hecht

Did You Know?

How good is your TV knowledge? (Answers below)

On what TV show could you see the Skipper and his "little buddy"?

Who said this? "Mr. McGee, don't make me angry. You wouldn't like me when I'm angry."

Denise Ianello is a pretty but sometimes far-out legal secretary on which TV show?

In what cartoon did Soundwave keep two buzzards, Laserbreak and Buzzsaw, in his chest?

On what TV show could you see Gopher, Doc and Isaac?

(Answers: Gilligan's Island, The Incredible Hulk, Civil Wars, Transformers, The Love Boat)

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Why Not Pass Me to a Friend?

If you've enjoyed this newsletter and found its information useful, please pass it to a neighbor, friend or co-worker.

And if you have any comments about it, don't forget to give me a call or send me an email!

Wondering How Much Your Home Is Worth?

How has the price of your home changed in today's market? 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 by at the office. The address is on the back page of this newsletter.

Why Smart Homebuyers Work with an Agent

When it comes to selling a home, almost everyone understands the value of working with a knowledgeable real estate agent.

But buyers can often benefit even more than they might expect.

Find out the top reasons more buyers than ever choose to work with an agent when searching for their next home or investment property.

Saves Time

Undoubtedly one of the most commonly cited benefits of working with an agent when buying a property is the ability to save time. Real estate agents do the hard work for you by obtaining all the details and then showing you only those properties that meet your preestablished criteria.

Saves Money

Not only does working with an agent allow you to focus efforts on properties that meet your needs, but research also shows that it actually saves money in the long run. Sellers view agents as more objective during the negotiation process, and buyers that work with agents have access to the best deals. Remember, even in a buyer's market, the best deals go fast. Many properties are already under contract by the time they make it into the magazines or online MLS listings, whereas many agents send out weekly or even daily updates of newly listed properties.

Reduces Stress

Real estate agents are able to work with lending officers, appraisers and others

to streamline the entire transaction and keep things moving along by providing a single, reliable point of contact. Should anything go wrong, agents are able to access their network of contacts and expertise to assist every step of the way.

Access

Some of the best buying opportunities never even make it to the MLS listings; instead, foreclosures, bank-owned properties and even government repossessions are often handled by specific agents. Likewise, agents are often aware of creative finance options or specialized programs that may benefit veterans, first-time buyers, investors or even small-business owners.

Four Ways to Beat Distraction

Whether you call it multitasking, procrastination or simple distraction, the fact is that people are trying to do more in less time. Research shows that distraction leads to increased stress, higher rates of accidents and inferior results. Learn how to stay on task with these four simple steps:

1. **Schedule.** Give yourself ample time to get the job done right. If you must multitask, plan in advance and bring along the right tools that will help you remain safe and on schedule.
2. **Limit Input.** Minimize the amount of exterior stimuli including outside calls, email and even music when working on complex information.
3. **Relax.** Build in a little R&R time to allow your mind to decompress or even take a catnap. Once relaxed, the mind is able to focus on problems that may elude you under pressure.
4. **Avoid Duplication.** Technology allows us to be in instant and continuous contact with co-workers, family and friends, but that isn't always conducive to productivity. Pick one method of communication, then stick to it.

Ask the Agent: This Month's Question

How can I use landscaping to make my home more attractive to buyers?

You don't have to spend a lot to make big improvements in your home's curb appeal. Keeping your lawn manicured and trimming bushes and trees is an inexpensive way to make a positive impression on buyers. You'll also want to remove any dead or diseased plants and ensure that beds are weeded and freshly mulched.

Use color to create visual interest, and select a variety of plants that bloom or change color throughout the year so your yard will be attractive in every season. If your yard is open to neighbors' yards, a street or public areas, consider screening to create a more private space. This can be done with evergreen trees and bushes or with an attractive fence.

If the front of your home is obscured by overgrown trees or bushes, remove them or trim them back to help buyers get a clear view of your home.

Birthdays to Remember This Month

Rocky Marciano, born September 1, 1923, remains one of the most famous heavyweight boxing champions ever to hit the ring. To this day, he is the only boxer that won every fight in his professional career.

Ferdinand Anton Porsche, born September 19, 1909, is the world-famous engineer associated with one of the most desirable names in vehicle history...the Porsche.

Harland David Sanders, born September 9, 1890, is best known as Colonel Sanders, responsible for the Kentucky Fried Chicken franchise and the best "finger-licking good" chicken in the world.

Francis Scott Key Fitzgerald, born September 24, 1896, was an American writer known for works such as *The Great Gatsby* and others.

Feature Properties



1439 Coyote Crossing
 Builders Home! 3 bedroom/2.25 bathroom
 raised ranch on 4 acres w/state land
 surrounding 3 sides of property. Call Brad
 Nichols at (231) 941-8283 for more details.
\$209,500



Period built post & beam barn
 w/antique doors, leaded glass fixtures
 and too many extras to list. Sprawling
 5500 SF home w/private master suite,

5050 Barney Rd.

remodeled kitchen in
 2009, 2 dens, 5th bed
 is over 580 SF
 w/separate entrance
 & internet ready-
 perfect for home biz.
 Huge workshop area
 and pole building for
 all the toys.



\$750,000

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Remerica-TC
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	1			2		6	
			3		1		5
2			8	5			
7	8			4	3	9	1
4	5	1		9		8	6
				2	3		8
5		7		8			
	3		9			7	

Sudoku instructions: Complete the 9x9 grid so that each row, each column, and each of the nine 3x3 boxes contains the digits 1 through 9. Contact me for the solution!

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