



News You Can Use

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Why Goals Are Better Than Resolutions This New Year

You can start off the New Year on the right foot by setting your goals in advance.

Many people find that establishing goals is more beneficial than setting resolutions.

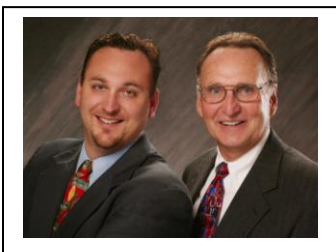
Try the following simple starters to make sure that each goal you set is achievable and memorable and encompasses every aspect of your life:

Goals Rather Than Resolutions: By their very nature, goals tend to be positive and achievement oriented, but it's still possible to take it a step further. Write down each goal and the benefit to be derived from reaching that goal. Keep it in a visible place as a constant reminder.

Round It Out: A healthy body leads to a healthy mind, but both are necessary for maximum performance. Take time to select at least one goal for your body, mind, spirit, finances and social life, and then share your goals with others. Don't focus on the negative. Emphasize the positive instead. You'll be surprised to learn how quickly each builds upon the success of the other and how willing others are to help you reach your goals once they know about them.

Reward Yourself: Make sure that you reward the small stepping stones of success along the way. Each goal should consist of smaller steps that are significant enough to garner recognition while remaining within reach for the allotted time. If you keep it up, it won't be long before you begin to truly enjoy a New Year that transforms all your wishes into reality.

Thinking of Buying a Home? Get My Free Guide



Buying a home is a complex decision with many factors to consider.

Make the process easier for yourself by asking for my free guide, "10 Easy Steps to Buying a Home."

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

Making Repairs? Essential Equipment for Every Toolbox

A properly stocked toolbox is essential if you're buying your first home or gearing up to take care of a few necessary repairs and renovations. The following are a few items you might need:

Power Drill: There's a reason the humble power drill has become one of the most popular tools among homeowners and craftsmen alike. It makes easy work of hundreds of household projects. From hanging shelves to installing cabinets, a power drill should be at the top of every list. Be sure to pick up drill bits and other accessories.

Tape, Glue and Other "Gunk": Everyone knows that duct tape is an essential item, but don't forget about WD-40, a tube of wood glue, plumbing tape, electrical tape, J-B Weld and other types of household adhesives.

Protective Gear: A good pair of gloves and safety glasses and hearing protection can go a long way toward keeping you safe when making small repairs.

Sockets and Screwdrivers: A quality set of sockets and screwdrivers can last a lifetime, so buy the best you can afford, since both of these are some of the most used tools. Pliers and C-clamps are excellent additions if you can afford them.

Pull Saw, Putty Knife and Razor Edge: Superficially, these might not appear to be related, but in real-life situations, the flexibility provided by each gives them all a top rating for every toolbox. Pull saws or Japanese saws are super sharp and easy to use, even in tight spaces, while putty knives and razors tackle everything from adhesives to spackle with ease.

How to Make Good Decisions in the Real Estate Market

Matters of the heart tend to hurt rather than help the negotiation process when it comes to buying and selling real estate. The following tips will help you manage the emotional ties that bind buyers and sellers to bad decisions.

Use an Agent: Agents do more than just show a home. They provide an impartial and objective opinion about the condition of a property, pricing and comparable real estate on the market.

Establish a Priority List - Then Stick to It: Every stakeholder in the buying and selling process should have a priority list that includes needs and wants. Creating such a list helps you stay organized and reduces the risk of becoming emotionally entangled in a bidding war or falling in love with unnecessary yet expensive features that won't add to the functionality of the

home. Ask your agent to focus on finding buyers or homes that meet the main needs on your priority list, and move to the wants later.

Get a Second Opinion: Ask a friend or family member for his or her opinion, especially if you aren't certain. But be prepared to listen to constructive criticism. Appraisers, inspectors and agents are also vital sources of expert information.

Document: Take plenty of photographs when buying or selling so you can share them with others. Sellers can assist buyers by providing a fact sheet that includes room dimensions, existing warranties, upgrades and other important features of the property. Or buyers can bring along a tape measure and a notebook to jot down important details.

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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 2to arrange an appointment.

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

The Birth of a New Ocean?

A giant crack has opened up in the eastern Ethiopia desert - and it could be the beginnings of a new ocean.

The crack, which is 35 miles long and up to 20 feet wide, opened in just days in 2005, according to a report by Live Science.

It's the same kind of process that is believed to create oceans.

The rift opened up when a volcano at one end erupted, pushing magma into the gap and "unzipping" it.

Scientists believe that eventually the Red Sea will pour into the area, creating an ocean.

But that won't happen for a million years or so.

Accidental Rocket Man

A man survived after he accidentally activated his ejector seat when on a training flight.

It's thought that during an aerobatic maneuver the man accidentally reached for the ejector lever, activating two rockets on the back of his chair that sent him skyward.

He floated back to earth with a parachute.

Did You Know?

Can you complete these well-known phrases? Answers below.

A chain is only as strong as its _____ link.

He got it hook, line and _____.
_____ gather before a storm.

The palest ink is better than the best _____.

(Answers: weakest, sinker, clouds, memory)

Source: coolquiz.com

Sell First or Buy First? Which Is Right for You?

When it comes to buying and selling real estate, timing is of the utmost importance. Unfortunately, it's also a topic few people truly understand. The following are some tips to keep in mind when speaking with your real estate agent.

Sell before buying or buy before selling?

It's an age-old question, but asking a few strategic questions might enable you to narrow your decision down to the right choice for your individual situation.

Is selling or buying a necessity or do you have some flexibility?

Job relocation, change of marital status or other life situations often require a

relocation within a specified period of time. Equally important are the needs of the other party. Work with your agent to understand the opportunities and limitations of both sides in order to create a win-win situation.

Buying before selling typically benefits those who simply must move or relocate within a specified period of time and who are unable or unwilling to lease or rent. It is also a popular option for those seeking an exchange of property under Section 1031 of the U.S. Internal Revenue Code or for those who are attempting to minimize taxation via other deals.

Can you obtain financing or afford to carry both mortgages for any period of time?

If so, you may have a little more flexibility at your disposal. Speak to your agent about a leaseback or other temporary term. It's often possible to use these when negotiating terms.

Selling before buying can benefit those who are unable to obtain financing with an existing mortgage in place or who wish to use cash proceeds from the prior sale to fund repairs, renovations or an entire purchase.

In many instances, it is possible to arrange a simultaneous closing for both the home purchased and the home sold with contingencies that reflect this situation on both transactions.

A Guide to Smartphone Systems

Selecting a smartphone can be tricky, but it doesn't require a PhD. The following is a rundown on some of the more popular operating systems and applications:

iPhone: The popularity of the iPhone shows no signs of slowing anytime soon. But one of the frustrations for business users has been trying to ensure that things like contact phone numbers on their iPhones are synced with data on their computers.

Android: This mobile operating system owned by Google has garnered a lot of attention and integrates seamlessly with a host of services offered by the search engine. Research company Canalys estimates that Android had 3.5% of the worldwide smartphone market in the third quarter of 2009.

Microsoft: Microsoft hopes its Windows CE operating system will garner market share from those who use the Symbian system. Microsoft is also adding Linux support in hopes of attracting a previously untapped market.

Nokia: In 2007, Nokia held 47% of the market, but it has been losing ground. Still, Nokia remains an industry standard because of its ease in syncing with both Windows and Mac systems as well as web mail and Exchange.

What Does the Large Hadron Collider Do?

You've no doubt heard of the Large Hadron Collider (LHC) - the 17-mile-long circular instrument beneath the French-Swiss border.

The idea is to use the LHC to find answers to unresolved questions in particular physics and help explain how the universe works.

For example, scientists don't understand why tiny particles weigh the amount they do. And why do some have no

mass at all? They're looking for the Higgs boson - a particle that they think exists but has never been seen - to prove the current theory.

They also wonder what is 96% of the universe made of? The stuff we see - matter - makes up only 4% of the universe, so what is the nature of the dark matter and dark energy that are difficult to detect but exert strong gravitational forces?

Ask the Agent: This Month's Question

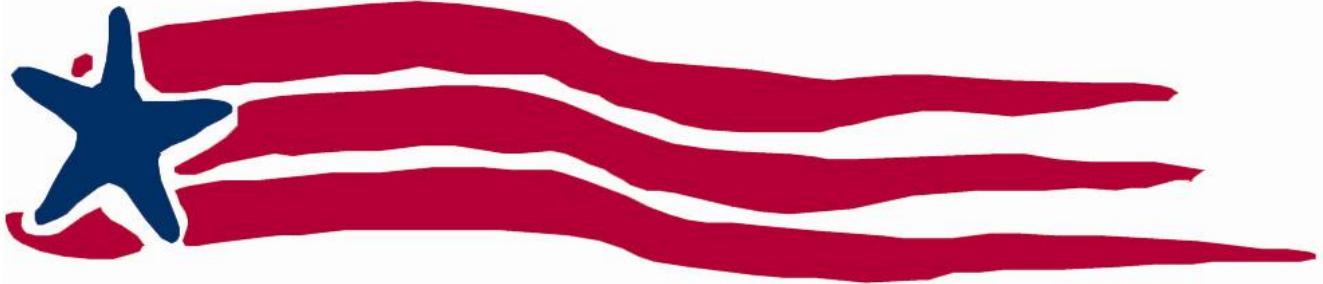
How can I be sure I'm pricing my home to sell?

Obtain current comparable estimates. If you live in a neighborhood with similar-sized homes, try to find a recent sales example and then extrapolate the price per square foot to derive a rule of thumb. Increase or decrease the estimate based upon condition, age, upgrades and other amenities.

Include income potential. If the property is capable of generating an income via rental, then use the profit potential of the property to estimate the return on investment or ROI. Most investors expect an ROI at or above the safe, headache-free option of investing in Treasury bonds.

Get a second opinion. Work with a real estate agent who specializes in that location to provide valuable feedback and a second opinion. Remember, if you expect a fast sale then search for all available properties and then plan to price your home near the bottom range of the properties currently listed and sold in the area.

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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!