



# News You Can Use

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## Avoid Vacation Hassles With These 4 Travel Tips

Travel troubles come in all shapes and sizes - from natural disasters to sickness or schedule changes. The following tips will help you minimize the impact of any problems:

**Reservations:** When making flight, hotel or car rental reservations, search for vendors that allow last-minute changes. Pay careful attention to fees charged by the booking agent or online site compared with the provider. In many instances, charges may apply from both vendors. Remember, it may cost a bit more to assure maximum flexibility, but it's often worth it - especially when traveling with children or others where schedules are subject to change.

**Natural Disasters and Other Acts of God:** Some situations are beyond the ability to predict. Whether you are confronted with an oil spill, epidemic or earthquake, purchasing travel insurance is one of the best ways to protect your travel plans. Ask your agent about a Cancel for Any Reason policy.

**Personal Health and Wellness:** Specially designed health insurance policies are essential when traveling outside the country, where individual coverage may not be in effect. Everything from emergency medical services to specialized medical transportation can be included in a short-term health, medical and even accident policy.

**Rules and Regulations:** Travelers impacted by flight cancellations and other events are frequently compensated by the airline, but that doesn't always mean full protection is in place. Travel insurance helps protect against flight delays, late registration and ticket changes from common carrier delays.

## Want the Best Price for Your Home? Get My Free Guide



In any real estate market, it pays to present your house well if you want to sell it quickly and get your asking price.

To find out how, ask for my free guide, "50 Essential Tips to Prepare Your Home for a Speedy, To-Price Sale."

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

## Essential Advice to Help You Plan the Perfect Party

Whether you are planning a barbeque or a sophisticated soiree, these tips will help you create a get-together that everyone will enjoy:

**Select a Style:** Decide in advance whether the party will be formal or casual. This provides a foundation to determine everything else, from the type of invitations to entertainment. Casual invitations can be sent via email, but written invites should be sent at least three weeks in advance. Decorum and dress code should be clear to everyone invited, including whether or not children are welcome.

**Select a Size:** When planning a party, size matters. Expect a response rate of 70% to 80%, but always leave a little space for last-minute arrivals. Provide ample seating and food, and don't forget a courtesy invitation to neighbors.

**Select a Start:** Invite everyone to meet and mingle by taking time to make introductions as early as possible. Customarily, the "less important" person is introduced to the "more important" person, but when in doubt simply make sure everyone has an opportunity to meet one another.

**Select a Setting:** Determining whether or not to have a party inside or outside isn't always simple. Inclement weather can ruin even the best get-together, while indoor gatherings have a tendency to feel stuffy and warm. Check the forecast well in advance, and always have a contingency plan in place should the weather or indoor environment take a turn for the worse. Advance planning provides the flexibility to accommodate overflow crowds or make space when required without cramping your style or breaking up the party.

# Buying a Home? Find Out What an Agent Can Do For You

Thanks to the Internet, virtual tours and Google Maps, it's easier than ever to locate prospective properties when searching for real estate. But before you try to go it alone, it's essential to understand the other advantages real estate agents bring to the table.

**Experience:** One of the biggest benefits of working with a local real estate agent is the level of experience brought to the table. Agents make it their business to know upcoming changes, the latest listings and even important trends that can influence your purchase.

**Excellent Service:** From skilled negotiations to compiling a list of prospective properties, real estate agents save time and money throughout the entire transaction. The average real estate agent is often able to negotiate substantial savings from the price of a

home while increasing the ability of both parties to obtain the most meaningful milestones.

**Education:** The real estate market has undergone dramatic changes in recent years, with many more on the horizon. Real estate agents must take a specified number of continuing education credits every year to remain up-to-date on legislative changes and other procedures.

**Expert Advice:** Real estate agents do more than just list homes on the Multiple Listing Service. They also act as experts within the local market. In fact, the more specialized the type of property, the more important an agent tends to become. From condominium to commercial building, farm or single-family home, it's essential to obtain advice provided by a reputable agent.

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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.

## Know What Your Product Warranty Really Means

Warranties come in many shapes and sizes, but not all are created equal. Here are some tips to help you understand your warranty:

**Review the Warranty in Advance:** Federal law dictates that you have the right to read the warranty prior to making a purchase. Coverage varies, so make a practice of understanding your rights first.

**Duration:** Check the date coverage begins and ends. Many warranties begin on the date of purchase even if the item isn't received for several days or even weeks.

**Contact:** Find out who is responsible for servicing the item in the event of a claim. Depending upon the warranty, it could be the seller, the manufacturer or a third-party underwriter.

**Product Failure:** Understand what the company provides if the product fails. For example, will the company issue a refund or repair or replace the item? If it opts to refund, find out if the company will provide a pro-rated value or full purchase price. It's also a good idea to verify who is responsible for shipping and other associated expenses in the event of a claim.

**Limitations and Exclusions:** One of the most frequently misunderstood areas of concern surrounding warranties involves whether an item is for personal or business use. Verify that the warranty provides the protection required for the anticipated use of the item.

**Extended Warranties:** In general, use the same guidelines when evaluating the potential cost versus value of an extended warranty. Be sure to exclude the normal warranty from the extended warranty coverage to compare the total price.

# Seven Ways to Spend Your Renovation Buck

Renovating your home is all about adding value to the property. But it can be a jungle out there. Following are seven ways to maximize the return on your renovation investment so that you see a payback and not a loss when you sell:

**1. Make Your Kitchen or Bathroom Sing:** A sparkling up-to-date kitchen or bathroom with high-end materials, lots of moving-around room and a neutral color scheme will net you a return of between 75% and 100%.

**2. Change Up Your Surfaces:** Painting the inside or outside or both is an inexpensive fix with a big payback of 50% to 100%. Even better, replace the siding. It's an excellent way to add value to your home.

**3. Install Hardwood Floors:** Some experts say you'll get a return of only between 50% and 75% for taking up the old carpeting and laying down hardwood or high-end laminate, but anecdotally real estate agents say clients are looking for hardwood and that old, stained carpets may be a deal breaker.

**4. Renovating the Unglamorous:** Replacing a furnace or roof actually pays off big-time, with a return of 50% to 80% of your investment.

**5. Add-ons:** Make the attic into a bedroom to die for, or add a family room. You could get back 50% to 75% when you sell. Turning an unused room into a home office can also raise the value of your home in the eyes of potential buyers.

**6. Outdoor Living:** Buyers are looking for beautiful outdoor spaces. The addition of a deck alone can net you a 50% to 75% return. A sunroom can also add square feet to your living space, but don't forget to make the transition between indoors and outdoors positively seamless.

**7. Pay Attention to the Don'ts:** Don't follow the latest trend when planning your renovation. Go for timelessness in paint, fixtures and countertops. But don't add a \$100,000 kitchen to a \$250,000 house and expect to recoup your investment. A renovation that suits your house and is done well with quality materials will make your family happy while adding value for future buyers.

## How to Decode the Car Wash Menu

There are a number of options available these days at a car wash. Following are some of the pros and cons associated with some of the most popular car wash choices:

**Self-Serve:** This is the most cost-effective solution. Expect to pay \$1 or more for this coin-operated, high-pressure option. It can be inconvenient in inclement weather.

**In-Bay Automatic:** With an average cost of \$10 to \$50, quick wash, wax and drying equipment moves around the car while you sit in it. Unfortunately, it skips the interior as well as most details, but it often provides eco-friendly options as well as touchless lanes that avoid the use of brushes or other potentially harsh materials.

**Soft-Touch:** Expect to pay \$10 to \$35. It is a superb choice for vehicles in need of extra attention. Soft-touch brushes cover the entire vehicle for superior dirt removal, followed by a hot wash treatment to help protect the car from future grime.

**Total Detail:** Starting at \$100, a complete detail wash typically provides comprehensive cleaning both inside and outside the entire vehicle. It begins with a hand wash, wax and polish, followed by carpet cleaning, leather or vinyl treatment and even rust-proofing, and leaves every surface of the car looking like new.

## Find a Hotel Room With a Great View

Have you ever had the experience of visiting a beautiful city full of famous buildings and beautiful vistas, only to discover your hotel room looks out onto a parking lot?

A website called Rooms With Great Views ([roomswithgreatviews.com](http://roomswithgreatviews.com)) aims to avoid that problem by collecting pictures taken from hotel rooms around the world. You can search for hotels in your favorite destinations.

And some of them have truly fantastic views. The site owners once rented a houseboat in the Florida Keys, where they watched pelicans dive for their supper. And for the week they spent in Paris, their room looked across the Seine to Notre Dame. Once they couldn't sleep because of the noise of the surf pounding the seawall just below their balcony on Maui.

## Ask the Agent: This Month's Question

**I'm thinking of buying a condo. What advice would you give?**

**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.

**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 vacant units that could eventually result in higher per owner premiums to compensate for loss of revenue.

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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!

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