



▶ **EVER WONDER?**

WHAT YOUR HOME WAS REALLY WORTH? GOTO WWW.BEYONDLLC.COM FOR A FREE REPORT WITH NO OBLIGATION. CLICK ON "FREE HOME VALUES"



▶ **INVESTORS!**

THE MILLIONAIRE REAL ESTATE INVESTOR WORKSHOPS ARE COMING TO THE CHICAGO AREA IN SUMMER 2006! DETAILS ONLINE.



▶ **NEW TEAM MEMBER!**

LINDA NKOSI HAS JOINED OUR TEAM AS OFFICE MANAGER AND FINANCIAL ANALYST. PLEASE JOIN ME IN WELCOMING HER TO OUR ORGANIZATION!

○ Summer | ○ 2006

Beyond Properties

An Informative and Up-to-date Newsletter brought to you by...

**Summer 2006 Second Homes
Not just for Vacations any more!**

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866.595.3534
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Chicago | Crown Point | New Buffalo
Direct: 269.473.2000 * arthur@beyondllc.com * Fax: 866.823.3690



Serving you
Beyond
Expectations

Note from Arthur Martens: We are half way through 2006! Wow, time flies when you're having fun! We are growing our team so that we can continue to provide service beyond expectations. We can't wait to introduce you to Linda Nkosi. You can reach her at Linda@beyondllc.com or 269-473-8000. Are you spending a lot of time in other people's lake front or country vacation homes? Why not explore the lifestyle of enjoying your own retreat? Or are you spending more time in the city than you planned and need a nest downtown close to everything? Let me know how I can help! 😊



Baby Boomers banking on second homes Source: Chicago Tribune *Published June 11, 2006*
By Julie B. Hairston, The Atlanta Journal-Constitution: Cox News Service. "Because there are so many Baby Boomers in the leading edge [of the age demographic], buying vacation homes is going to be a pretty strong part of the market," Bishop said. The survey also shows that Boomers, who have ridden the recent real estate price surge into prosperity, see such purchases as part of a sound financial strategy. All but a paltry 4 percent of the survey respondents see homeownership as a good investment. Many Boomers are using additional real estate as part of their larger financial strategy. In addition to their new home, for example, the Dolls own a condominium currently occupied by their son."



Second-Home Owner Survey Shows Solid Market, Appetite For More

Source: National Association of REALTORS May 11, 2006

An unexpectedly high number of vacation-home owners, 21 percent, own two or more vacation homes. In addition, 34 percent of vacation-home owners report they own two or more investment properties. More than half of investment property owners, 53 percent, own two or more investment homes and 12 percent own two or more vacation homes. Analysis of U.S. Census Bureau data shows there are 6.8 million vacation homes in the United States and 37.4 million investment units in addition to 74.6 million owner-occupied units. NAR President Thomas M. Stevens from Vienna, Va., said the term "second home" appears to be something of a misnomer. "The fact that so many owners of vacation homes and investment property have additional properties is a bit of a revelation," said Stevens, senior vice president of NRT Inc. "We've always known that a certain segment has invested heavily in the rental market, and some people earn their living simply by holding and managing investment property. What we see now is a crossover between largely vacation- and investment-home owners, with people recognizing the value of those investments and pouring more assets into real estate," Stevens said...

Advisor Corner

THE FOUR CORNERSTONES OF A SOUND FINANCIAL PLAN

- **Cash Management and Reserves:** Cash strategies help you respond to changing cash flow needs, whether it's taking advantage of a financial opportunity, securing funds for a new home or home improvements or responding to an emergency.
- **Protection and Risk Management:** Protection and risk management solutions, such as insurance, can help you safeguard the people and things that matter most. So you can be assured that your loved ones are protected against unexpected events.
- **Fixed Income Investments:** Fixed income investments can provide a consistent rate of return. They also provide peace of mind for those times when you know a financial need, such as income during retirement, is approaching.
- **Equity Investments:** When your goals require you to significantly increase your assets, equity investments can offer you the growth you're looking for. They also offer the potential for higher rates of return.

If you'd like to discuss any concerns you may have, or to learn more about how we can help you define your dreams and develop a personal financial plan, please call Suji Martens @ 708-386-9000.

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Featured Listing—Log Cabin w/Beach Access!

3bed/2 bath, 8949 Woodlawn, Union Pier, MI

Welcome Home To "Waters Edge," A Premium Hand-Crafted Log Home Close To The Beach. This Lovely Home Is Hidden Away Amidst Beautiful Landscaped Gardens And Pine Trees. No Detail Was Spared In This True-Log Home! From The Amazing Master Bath, To The Vaulted Ceilings, The Two-Story, Doubled Sided Fireplace, And The Large Bedrooms, This Home Has Everything You Need For A Relaxing Getaway Or Primary Home. Other Features Include: A 5-Person Hot tub, Private Sauna, Waterfall & Pond, And Hassle-Free Ceramic Flooring In The Common Areas.

"Our objective is to provide you with service beyond expectations for all your real estate needs. We want you to be so satisfied with us that you feel compelled to recommend us to your friends and family. This allows us to spend all of our time and energy building lifelong relationships, one person at a time."

Back to the City!?!?

Source: Robb Report Vacation Homes Aug/Sept 2006 p67

Why homeowners are heading downtown in droves.
By John Morell

Vacation homes have typically been cottages, condos or cabins near beaches, mountains and other resort locales that fit the traditional definition of where a vacation should be. However, there has been a growing trend of people buying second homes in cities, mainly because many major urban centers are undergoing a "gentrification" process that is bringing property buyers downtown. The pied-a-terre usually denotes a small apartment where you can stay while visiting a city for business or pleasure. Easier communication and travel are also playing a role. "You can stay connected to your office and work anywhere nowadays, and the fact that big cities generally have good airline service makes them attractive," says Bishop. "I would rather jump on a plane to my destination than face a long drive." Overall, it may be a trend that will continue to rise. "Lots of people move from the city to the suburbs to start a family," says Bishop. "When their children move out, they may feel a pull to move back, which could make cities the new vacation destination."

**Call us if you or someone you know is interested in Buying a Second (or Third or Fourth) Home!
Thank you in Advance! 866.595.3534**

**WHAT'S SUMMER WITHOUT CHIPS AND GUACAMOLE??
TRY THIS PERFECT RECIPE
SIMPLE AS 1-2-3!!**



Ingredients/Directions:

- 2 ripe avocados
- 1/2 red onion, minced (about 1/2 cup)
- 1-2 serrano chiles, stems and seeds removed, minced
- 2 tablespoons cilantro leaves, finely chopped
- 1 tablespoon of fresh lime or lemon juice
- 1/2 teaspoon coarse salt
- A dash of freshly grated black pepper
- 1/2 ripe tomato, seeds and pulp removed, chopped

Garnish with red radishes or jicama. Serve with tortilla chips.

1. Using a fork, mash the avocado. Add the chopped onion, cilantro, lime or lemon, salt and pepper and mash some more. Chili peppers vary individually in their hotness. So, start with a half of one chili pepper and add to the guacamole to your desired degree of hotness. Be careful handling the peppers; wash your hands thoroughly after handling and do not touch your eyes or the area near your eyes with your hands for several hours. Keep the tomatoes separate until ready to serve.
- 2 Cover with plastic wrap directly on the surface of the guacamole to prevent oxidation from the air reaching it. Refrigerate until ready.
- 3 Just before serving, add the chopped tomato to the guacamole and mix.

ENJOY Serves 2-4.