



Selling Your Home Is Smooth Sailing And Buying Your Home Will Be A Breeze!

Nancy's Network



News for Your Life and Home

November 2012

A Letter From My Heart

I'm very excited about leaving November 15th for my upcoming time in Steamboat Springs, Colorado. While I'm there, I'll be staying in my home with my daughter, Lane, her husband Michael, and 7 year old Grandson, Sal. They had 14" new snow recently and have been making snow to get ready for the November 21st opening.

I'm so happy to report that Blake managed to complete the 30 mile bike ride for MS along the California coast two days after he returned from running the "Heaven Can Wait 24 Hours" for cancer in Australia.

It's been great to see Tyler and Kim's new home in Cottagewood as they hang up pictures, get furniture arranged and work on the "settling in" process. Sydney and Olivia are lucky to have their rooms all organized, but Matt is away in Prescott, Arizona in his Adventure Education.

Checking into my Facebook keeps me informed about my grown Children's activities with many excellent photos. The most recent was one of 15 year old Miranda Middleton, who is Gardner's oldest daughter in Denver. She was running in her Colorado State cross country event where she placed 7th.

I usually have been able to have a telephone visit with Lane when she is driving from Denver on Thursdays back to Steamboat Springs for her long weekend back home. She is really enjoying her work in Denver with the National MS Society. I'm anxious to be with her in person to hear all the details.

An interesting concept in Excelsior is the recently opened COMMONS, an Uncommon Workplace where the old "Qik n Ezy" and Bike Shop used to be across from The Gables and a brief walk from my home in Wyer Hill. I have joined The Commons to support them and be one of the Member Co-Workers who share the use of their network, office machines and some space five days a month or 5 days a week depending on my needs and time. There is a lot of exposure to others who are virtual workers in many different businesses and want office space. They also have rental rooms for conferences or larger group meetings. I think it is a very exciting concept and feel good to be supporting them on the ground floor.

This is, of course, in addition to being in my Keller Williams Real Estate Office for meetings and special educational trainings where our ever increasing number of new and transferring Realtors benefit from a lot of new energy and opportunities. While I'm gone, some of my clients are in the de-cluttering mode to get their homes ready for the Spring Market. I will be in touch by phone and email or have my KW partners and my assistant help them with any needs or questions they want handled in person.

I'm excited about Winter coming and being able to continue to teach downhill skiing for my 45th season as a part time Certified Professional Ski Instructor. I hope you all enjoy the coming seasons, stay healthy, and have wonderful events with your families and friends over all the holidays and forever.

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P.S. I rely on great people like you to **spread the word about my business**. If you hear of anyone who may need real estate help, be sure to give me a call to discuss how we can let them know about my services, or have them call me directly. Thanks.

REMODEL WITH A FINANCIAL BLUEPRINT

Home renovations need to be planned with care. Here are some strategies for planning a remodeling project that makes financial sense:

Decide your primary objective. If resale is your biggest concern, a minor kitchen update may enhance resale opportunities more than adding a home office.

Decide how to finance the renovation. Other than cash, there are three basic options: refinancing, home-equity loans and home-improvement loans. If you have little or no equity in your home, lenders are apt to approve a home-improvement loan, which usually costs an extra point. Refinancing means taking out a larger mortgage, but the loan is based on the projected increase in value. Home equity loans are similar but carry lower closing costs offset by paying a half a point at closing. To see which financing option works best for you, have your bank calculate and compare the price of the loan, closing costs, and future interest costs.

Avoid credit card debt. Interest payments are not deductible, and the interest rates are too high.



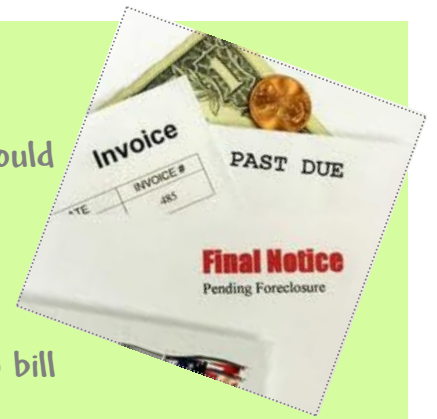
Caring For An Elderly Relative While Working

Caring for an elderly relative can be challenging when you're committed to your career. Many people leave their jobs to care for parents, but that isn't your only option. Consider these strategies for keeping your job and your sanity:

- Look into workplace regulations for taking time off to care for relatives.
- Flex your work schedule. You may be able to telecommute, work part-time, or take on a flexible schedule. Talk to your manager. If you're a valuable member of your team, your company will probably be eager to accommodate your needs.
- Get help. Hiring a skilled caregiver to take care of your relative at least some of the time can give you some needed respite. Adult daycare centers can also provide your loved one with a safe, enjoyable environment.
- Talk about your situation. Don't complain endlessly, but don't keep your eldercare responsibilities a secret from your co-workers and manager. Chances are they'll be more understanding of your situation when they know what you're dealing with.

Stay Safe When DEBT Collectors Call

Most of us want to pay our debts, but sometimes it's harder than it should be. When debt collectors call, the situation can become a nightmare - especially when they lie. Be smart, consult an attorney, and don't fall for these common deceptions:



- ◆ "We'll keep calling until you pay up." Harassing tactics are illegal, so bill collectors can't keep your phone ringing morning, noon, and night.
- ◆ "We'll garnish your wages." Bill collectors can't just take a chunk out of your paycheck without some effort. It requires a structured legal process that usually calls for a court date and gives you the opportunity to talk directly to a judge.
- ◆ "We'll call you at work." You can legally stop collectors from phoning you at work.
- ◆ "We'll talk to your family and friends." Without permission, bill collectors can't contact anyone but the person they claim owes money.
- ◆ "Just send us a postdated check." They may attempt to cash the check early. And they'll have all your banking information.

Fall Photos



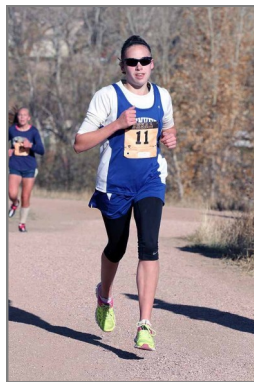
Granddaughter Olivia
with Alex



Grandson Matt with
Amanda



Blake - CA Coast
MS Ride



Granddaughter Miranda -
7th place finish
CO State Cross Country Race



Grandson Sal -
New Snow



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Be thankful for what you have;
you'll end up having more.

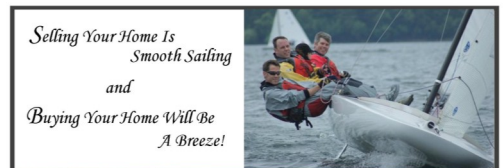
If you concentrate
on what you don't have, you will
never, ever have enough.

~Oprah Winfrey

Furnace Readiness Tips

With winter upon us, many of you probably already have your furnace running. If you haven't turned it on yet, or haven't done the maintenance yet, here are some quick tips.

- ✓ Turn off the gas and electricity to the furnace.
- ✓ Vacuum the furnace interior everywhere you can reach.
- ✓ Change the air filter.
- ✓ Check the fan belt for wear--glazing, cracking, or fraying. The belt should be taut. Tighten by loosening the attachment bracket and moving the motor assembly until the belt tightens. Retighten the attachment bracket.
- ✓ Replace furnace cover and turn on gas and electricity.
- ✓ Test your thermostat. Inefficient thermostats can cause the furnace to run longer than necessary.



**Helping People
on the Move
for 34 years!**

Please Don't Keep Me a Secret!

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