

YOUR HOME

DECEMBER
2007

TIPS AND TRENDS TO HELP MAXIMIZE HOME BUYING AND SELLING

Prevent Holiday Theft

'Tis the season for holiday shopping, but it's also the season for holiday thievery. The Identity Theft Resource Center (ITRC) in San Diego, Calif., estimates that 15 million people are victims of identity theft every year. The not-for-profit group reports that it gets more calls about lost and stolen wallets and purses during the holiday season than at any other time of the year. To make sure identity theft does not spoil your holidays, the ITRC has several tips for safeguarding your personal data.



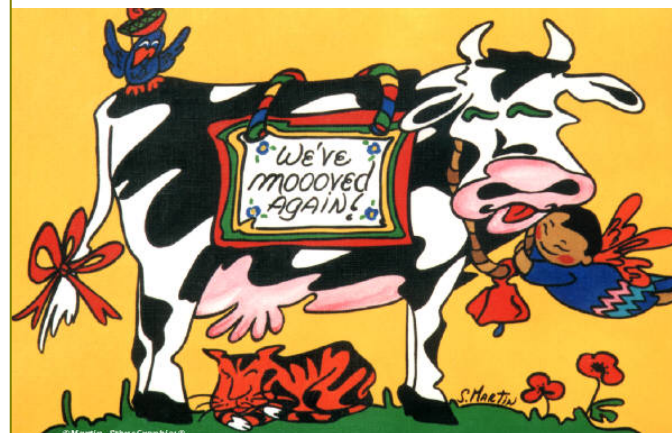
- Never share your social security or credit card numbers in a public environment. Instead of verbally sharing requested sensitive information, write it down for the clerk, then take the slip of paper home with you. Also when talking on your cell phone in public, don't give any personal information over the phone.
- Keep store receipts in your wallet, not inside the bag with your purchase.
- Carry only what you need when shopping, and make sure to keep purses, backpacks and bags zipped or fastened shut to deter pickpockets.
- Use debit cards judiciously or leave them at home — they are a direct link to your bank account. By using credit cards instead, you can review the billing statement afterward and dispute any suspected fraudulent activity.
- When shopping online, print out the Web page describing the item(s) you ordered, as well as any e-mail messages and contact information for the online seller.
- Do not provide your social security number, birth date or mother's maiden name in an e-mail or within a Web site.
- Make sure the latest anti-virus software is installed on your computer before shopping online.

Pet-Friendly Moving Tips

Moving to a new home can be a stressful experience for many homeowners. But imagine how it can affect your pet. The Humane Society of the United States has a few tips for owners to help make Fido or Snowball feel more comfortable during the transition.

Before moving in, remove odors from previous pets. Moving into a home where other pets resided previously might encourage your pet to mark its territory.

On moving day, confine your pet to a safe, quiet place with favorite toys, familiar blankets, food and water. When the moving is complete, allow your pet to explore the home with you. Show your pet where you placed the favorite food bowl, bed, toys and litter box so they can become more familiar with their surroundings. For more moving tips for pets and pet owners, visit the Humane Society Web site, www.hsus.org.



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The Perfect Kitchen

What is the "ideal" kitchen?

According to a recent study*, many consumers describe it as open, warm, comfortable, organized, family-oriented, bright, happy and homey. The most-wanted appliance upgrade in a kitchen is a cooktop with a built-in grill, wok, griddle or rotisserie attachment. Other desired amenities include commercial-grade appliances, a large dishwasher to accommodate larger dishes, and a double oven. A kitchen island with a cooktop stove is another popular amenity for many homeowners.



Men and women have different opinions about the ideal kitchen. Men tend to view appliance purchases as status symbols, while women often see them as strictly functional pieces. Cutting-edge technologies, such as TV screens built into appliances, also appeal more to men than to women. When asked which single item they would be willing to splurge on if they were remodeling their kitchen, consumers named cabinets as their top choice, followed by range/oven/cooktop, countertops, refrigerator, a kitchen island and flooring.

Source: Kitchen Remodelers 360 Report, Research and Markets, October 2007

* DID YOU KNOW

An open fireplace damper can let as much as **8 percent** of your heat go up the chimney? According to the National Association of Home Builders, warmth from a fire is confined only to the room that has the fireplace and does not radiate throughout the house. In fact, a considerable amount of heated air from other parts of the house can go wastefully up the chimney when a fireplace is in use.



Experience You Can Count On

The decision to buy or sell a home is fraught with personal choices and emotions. Having a trusted, experienced REALTOR® to guide you through the transaction can give you peace of mind, but how do you know you've found the right one?

Many agents are eager to work with you, but only an agent who is a Certified Residential Specialist (CRS) can provide the expertise to guide you through the transaction process. CRS Designees are proven leaders in residential real estate, accounting for only four percent of all agents in the country. They have managed a high volume of transactions and taken advanced training in areas such as business planning, real estate investing, marketing and technology. Every CRS also must maintain membership in the NATIONAL ASSOCIATION OF REALTORS® and abide by its Code of Ethics. With so much at stake in the fast-paced, competitive real estate market, it makes sense to work with a CRS.

fast fact >> >> >> >> >>



In 2007, the typical home buyer was 39 years old, earned \$74,000 annually and purchased a home that cost \$215,000.

Source: The 2007 NATIONAL ASSOCIATION OF REALTORS® Profile of Home Buyers and Sellers



Do you know someone who is thinking about buying or selling a home? **Please mention our names.** This newsletter is for informational purposes only and should not be substituted for legal or financial advice. If you are currently working with another real estate agent or broker, it is not a solicitation for business.



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