



Welcome to

the Home Page

...Because Your Move Matters!!!



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The Value of a Home Inspection

By Dorothy Edison



Home inspection is not the same as a house appraisal (which is required with the acquisition of some loans). An inspection is a home buyer's protection against buying a house with problems that have not been disclosed by an uninformed or dishonest seller. The home buyers will typically have to purchase their inspection at the cost of \$200 to \$400, depending upon the size of the building and the inspector's pricing. This may seem like a lot to someone who is already committing themselves to closing costs, loan fees, property taxes, and a new home mortgage, but it can potentially save a homebuyer thousands of dollars worth of home repairs in the coming years.



You can ask your real estate agent to make the purchase of the home contingent upon the outcome of the inspection. This will mean that, if the inspector finds any major defects in the home, the buyer is free from obligation

to buy should they choose to opt out. On the other hand, it may be in the buyer's interest to request that the sellers fix problems before the closing date. This can be negotiated like the price. In the event that they will not repair a leaky roof, replace a water heater, or remove garbage from the property, the buyer can either purchase knowing that he or she will have the responsibility of making these improvements or continue their home search.

At the date of your inspection, meet the inspector at the house. He or she will systematically check for problems with plumbing, electricity, the home's foundation, and other problems. Ask questions as this happens—you don't want to have any surprises when you sign your name to this investment. The inspector will send the list of necessary fixes to your real estate agent so he or she can discuss with you what repairs need to be made in order for closing to occur.

Once an agreement is made, calculate all the repair costs. This is money that you would have had to spend had you purchased without hiring an inspector to check your new home for defects. It may be something as simple as replacing the furnace, or something more complicated like repairing leaking plumbing, but with a thorough home inspection you will purchase a home that is ready to be lived in, not in desperate need of costly repairs.

Want to know what your home is worth?

Call today for an estimate.

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How to Reduce Holiday Stress

By Candice Pardue



The holiday season is a time of giving and visiting with family. Unfortunately, it's also a time of stress for many families. Financial burdens seem to be the greatest this time of year and organizing parties, gatherings, etc. can be stressful too. The holiday season doesn't have to be stressful, however. Here are some ways to make your holidays fun and reduce stress.

Make a list early before the holidays begin. Here's what to include.

- **Gift Ideas:** List gifts you know you'll be responsible for and start shopping for them early. Even \$5 to \$15 gifts add up in a hurry when you must buy several of them along with your immediate family's gifts. Often, you can buy the smaller gifts throughout the year and put them away until Christmas. No one will ever notice. Then you won't be overwhelmed with gifts to buy when the holidays arrive.
- **Food Preparation:** Prepare your holiday menus early. You can stock up on nonperishable food items long before the holidays. Canned goods will last a very long time, and you can store them in a box labeled "Holidays" to keep them separate in your cabinets. When Thanksgiving and Christmas arrive, you'll only need to buy perishable items like milk, cheese, eggs, mayonnaise, etc.

- **Decorations:** If you usually just throw your decorations back in the box at the end of the holiday season, you might be causing more stress than necessary. Organize your decorations, and make a list of needed replacements for the following year. Once you begin organizing, decorating for the holidays will be much easier. You'll actually enjoy it!
- **Events:** List events that are coming up for the holidays and be prepared for each in advance. Maybe you know the school or church will have a play and you'll need to buy things for it. It's good to save money for extras like this throughout the year.

Don't Over Commit

A mistake many people make during the holidays is they over commit to projects. This causes tremendous stress because a person can only handle so many tasks before becoming exhausted and frustrated. If you find yourself having too many responsibilities, delegate some to other coworkers, family or friends when possible. Get as much help as possible. If you're cooking a meal, ask several people to bring dishes so you won't have to cook so many items. If you're putting together gifts or activities for a special gathering, ask a few people to join with you in planning.

Enjoy Time with Your Family

Make time to spend with your family for enjoyment during the holidays - at home and at gatherings. If you're too busy to spend time with your family, you're simply too busy! Make time to play with your kids and their new toys. When you meet with your extended family, interact with them and find out how their year has been. Don't focus on food and cleanup too much - that can always wait. You might not see some members of your family the rest of the year, so enjoy them.

Follow these tips this holiday season to make the most of your time. Why be stressed when you don't have to be? Plan ahead to have the best holiday ever - and you will.

Tips to Update Your Living Room

By *Samantha Komwinski*



When your living room feels unlivable, it is time to make a change. Here are some quick and easy tips for giving your space a facelift.

Select a favorite pillow, painting, or throw rug. Pull colors from that item to paint your walls, cover your sofa, and add match-

ing decorative items. The item you select will bring everything together and give your space a more cohesive feel.

If you spend a lot of time on the couch, pick one that is both comfortable and durable. Look for soft cushions and a deep seat. If you have pets, consider a fabric that will hold up over time. Synthetic microfiber fabrics are easy to clean and will hold up to scratching and clawing.

Consider how high your ceiling is. To make your living room feel more comfortable and inviting, select warm, darker colors if you have tall ceilings. Brighten up a small space by using lighter colors throughout.

Finally, avoid clutter. Include what you really need in the space. Add a few decorative items of interest. Keeping it simple will make it easier to keep clean and tidy—more time for you to enjoy your living room!

However you decide to decorate your space, using these quick tips will help ensure you enjoy it for years to come.

The Benefit of Home Purifiers

By *Angela Epps*



The EPA (Environmental Protection Association) estimates that the air inside your home can be up to ten times more polluted than the air outside the house. Fortunately an air purifier can help reduce indoor pollutants such as air-borne bacteria from mold, fungi and household chemicals found in many cleaners used in house cleaning. These pollutants in your home's air can aggravate asthma, allergies, and sinus problems, especially if your household has children or seniors.

When considering using an air purifier in your home, make sure that you check the purifier's CADR (Clean Air Delivery Rate). The CADR is not tested by the company manufacturing the air purifier but by an independent laboratory based on three different particles. Smoke, pollen and dust are released into a room and the ratings are based on how long the air purifier takes to clean the surrounding air. Basically, the larger the room in your home, the higher the CADR rating has to be for it to clean the air in the whole space and for you to receive the health benefits of using it.

It is important to remember that most air purifiers, unless you purchase an expensive industrial one, do not remove gases such as carbon monoxide or radon from your home's air. Your house should have separate devices that test for these health risks. Along with reducing air-borne bacteria many air purifiers have extra health benefits like removing other irritants from your home's air such as pet dander, pollen and smoke as well as reducing dust (less house cleaning!) and making the air smell cleaner by noticeably reducing odors.



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**Ready to Redecorate?
First Decide on a Style**

(ARA) - If you're tired of the furniture and accessories in your living room, and want a new look in the bedroom, why aren't you doing something about it? Fear of change is the number one reason people live in spaces they don't really like.

With the holiday season and New Year just around the corner, now is the perfect time to try something different. Start by deciding what look you like best. Among the most popular: Traditional, Contemporary, Mission, French Country, Asian and Retro.

Not sure which look would best suit your style? Turn to the Web for help making a decision - www.charleskeath.com, www.homevisions.com and Montgomery Ward (www.wards.com) all feature color pictures that pair furniture with complementary accessories in each of the popular styles.