



HOUSECALLS

• YOUR NAME AND ADDRESS AND TELEPHONE •

Your Picture Here

Staging Could Speed Sale

What can a home stager do for your place that you couldn't do for yourself? Plenty. Industry numbers show you could sell your home in half the time if it is properly staged.

First, stagers heartlessly remove clutter and send extra tables, chairs, lamps and knick-knacks to storage.

Then, with the heart of a decorator, they will rearrange the furniture. They spruce up your home with various items in order to make it more attractive. That could include col-

ored pillows, a plant, bedspread or window treatment.

Personal items, such as trophies, awards, kids' drawings and most of the extra family photos you have on the walls, will also go to storage. Inexpensive but attractive art could take their places.

Next come the closets and shelves. All the extra clothes you never wear, plus extra salt shakers, serving dishes and small appliances you rarely use, will not be jamming closet doors or clogging the cupboards. All those extra hats will join them in storage.

Hire a stager that is qualified by an organization such as Certified Staging Professionals or the International Association of Home Staging Professionals.

Buyer Protection : *Selecting a Qualified Home Inspector*

Buying a place where you will live for many years can fill you with anticipation and excitement. Now you've finally found the home that is just right for you.

You've walked through the place, probably more than once, and everything looks perfect. But this could be the largest investment of your life to date, so you need to be sure.

You need a home inspection. Today, it's required by most lenders before the deal is closed, but who do you choose to do it?

Your real estate agent can provide several names for your perusal. Here are some questions to ask when interviewing them.

* **Certifications:**

Check for affiliations such as those from the National Association of Home Builders (NAHB)



or the International Conference of Building Officials (ICBO).

* **Experience in building:**

The inspector has to be able to look at a wall, for example, and know how it's put together. Many home construction features are hidden from view.

* **Experience in home inspection:**

Check how long he or she has been in the business. Experience, train-

ing and insight are required for a thorough inspection.

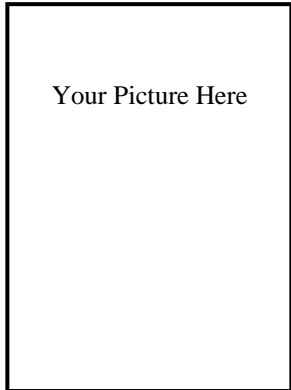
* Ask to see their typical inspection plan and checklist. It should have space for written details and advice.

* What types of equipment will be used? Cutting-edge inspectors use more than a ladder and flashlight. They may bring electrical circuit analyzers, a carbon monoxide and fuel gas analyzer, a digital moisture meter and a digital camera to document their findings.

* The report should contain a detailed picture of the house on the day of the inspection. It should itemize major components and their condition. It should include a listing of items in need of normal maintenance or attention. And the report must list major repair items, any defect that could present a significant expense to repair and estimated repair costs.

When choosing, don't pick the cheapest inspector. For about \$50 more, you could get a more complete picture of the property.





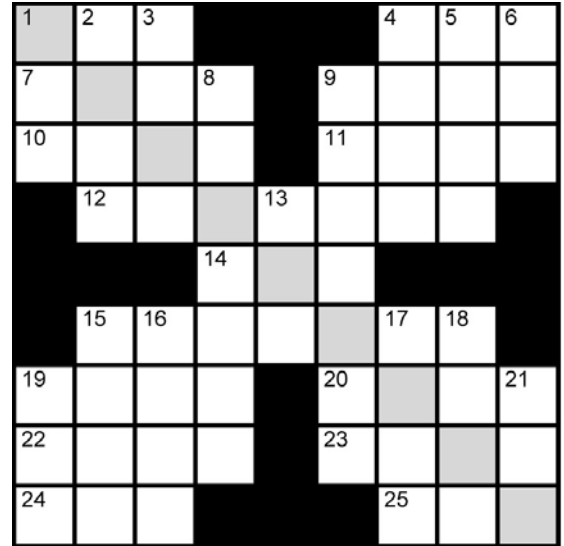
August Crossword Puzzle

Across

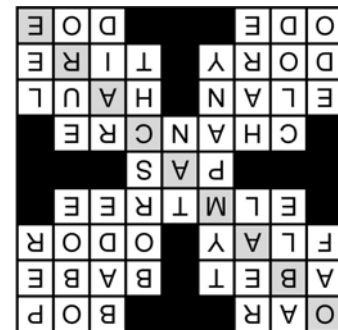
- 1. Crew need
- 4. Thwack
- 7. Assist, in a way
- 9. Honey
- 10. Whip
- 11. Aroma
- 12. Target of fungus
- 14. ___ de deux
- 15. Skin lesion
- 19. Distinctive flair
- 20. Drag
- 22. Small boat
- 23. Radial, e.g.
- 24. "___ to Billie Joe"
- 25. Buck's mate

Down

- 1. Big galoot
- 2. ___-bodied
- 3. "Get ___!"
- 4. Commanded
- 5. Cousin of a bassoon
- 6. The "p" in m.p.g.
- 8. The sound made by beating a drum
- 9. Russian soup



- 13. "The Joy Luck Club" author
- 15. Blockhead
- 16. Aesop's also-ran
- 17. Police action
- 18. Continental coin
- 19. Tokyo, formerly
- 21. Attorney F. ___ Bailey



"Which is the deep end?"



Ask the Expert

Q. We are buying a home and don't want a 30-year mortgage, but the 15-year payment is too much for us. Any suggestions?

A. It's surprising to me that the 20-year mortgage doesn't get much publicity today. The 15-year and 30-year are more often suggested by mortgage companies.

Some local banks and credit unions would rather not make 30-year loans. They contend that the advantages of a 20-year are huge. You pay more each month, but you pay it for 10 years less.

Say you're buying a house for \$120,000 and financing \$100,000. Here's how the different mortgage plans work out at 5 percent interest:

For the 30-year, the payment is about \$536. Over the 30-year period, you will pay \$98,255 in interest.

For the 20-year, the payment is about \$123 more each month (\$659 a month) but your total interest will come to only \$58,389.

If you are about age 40, the house will be paid off well before you retire. If you are in your 20s, it will probably be paid off by the time your kids go to college. With college expenses, it will be nice to have the extra \$659 to spend.

The 401(k) Loan

Buyers who are in their 50s and 60s are better off with the 15-year product if they can afford it.

Recently, a buyer asked me if it would be a good idea to borrow from his 401(k) in order to come up with a 20 percent down payment.

I always recommend that anyone who can't make the 10 percent or 20 percent down payment asked by a lender go to an FHA mortgage. They only require a 3.5 percent down payment, but buyers can make a

higher down payment if they want to. They will have to pay 2.25 percent for mortgage insurance up front and .05 percent a year added to their mortgage payment until they raise home equity.

With the 401(k) loan, they give up investment gains that could accrue before the loan is paid. If their savings are not far away from the required down payment, they could quit contributing to the 401(k) until they save enough.



The Perseid Shower: *See the Lights in the Sky*

Not many of us will be privileged to travel into space, but we can enjoy the phenomenon of a meteor shower as it crosses the night-time sky. Meteoroids are the debris flung from comets as they orbit the sun. Meteors are not matter themselves. They are the streak of light produced by the meteoroid as it reaches incandescence.

August brings a special show that will peak during the dark hours of August 12 to 13--the Perseids.

The Perseid meteor shower is so named because it

appears to fall from the constellation Perseus that appears in the northeast sky in mid-August. This shower, which is



produced by the space crumbs of the comet Swift-Tuttle, has been observed for almost 2000 years. The comet Swift-Tuttle takes about 130 years to make one trip around the sun.

The earliest recording of Perseid activity comes from the Chinese who documented the wonder in 36 AD. Some have referred to the Perseids as the "tears of St. Lawrence" since his feast day is August 10.

The best way to enjoy the Perseids is to leave the lights of the city and find a dark spot in a park or any safe area that is in the direction of the Perseus constellation. Make sure oncoming headlights will not ruin your night vision. Binoculars are not needed; your eyesight will be enough.

If you can't manage your viewing on the magical night of the most activity, up to 60 meteors an hour, most viewers will be able to see at least a few from the beginning of the month up to August 22.

Happiness cannot be traveled to, owned, earned, worn, or consumed.

Happiness is the spiritual experience of living every minute

with love, grace and gratitude. Denis Waitley, author

Situational Shyness : *Something Anyone Can Experience*

At social gatherings, seminars and most anywhere people gather, you usually do well meeting and conversing with other people.

Then it happens. You come face-to-face with someone who makes you feel entirely different, shy and short of self-confidence. You don't know what to say, and might even spill your glass of wine.

Psychologists at the Shyness Research Institute at Indiana University say the biggest causes of situational shyness include total strangers, people in authority and people we find attractive. Other causes may be the transition to a new job and meeting famous people.

When columnist Elizabeth Bernstein asked men what makes them temporarily shy, all they would admit to was women, beautiful women, or tall beautiful girls.








They did, however, mention loud, boisterous parties.

Women said they felt shy or ill at ease when they were face-to-face with another woman who they thought was more attractive, better-dressed and thin, a killer combination, says Bernstein. Other causes were unexpected gifts and "loudmouths." Practice appears to be one of the best solutions. Before a gathering, think about what you will say if you unexpectedly meet up with the big boss, someone who flirts with you (or you hope they will), that big-name guest, or a person you think has outdone you with their silk tie or short skirt.



August 2010

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Sun	Mon	Tue	Wed	Thu	Fri	Sat
1	2  Civic Day	3	4	5	6	7
8	9	10 New Moon ○	11  Ramadan	12	13 Left Handers Day 	14
15	16	17	18	19  Aviation Day	20	21
22	23	24 Full Moon ○	25	26  Women's Equality Day	27	28
29	30	31				



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