



"Guided by principles of trust, respect and integrity, I will help you achieve your real estate dreams"

Your Real Estate Consultant

"Bits from Bonnie"



Celebrate a New Look for Your Home in the New Year

(ARA) Each year about 70 percent of Americans make a New Year's resolution and most soon forget they ever made one. Time for a change? Why not resolve to give your old house a new look in the New Year? Start the new decade with a new attitude about your home's makeover.

❖ **Here's one you can stick to.** Many home improvement projects can pay dividends and save energy. For example, in 2010, U.S. tax credits abound for energy-efficient upgrades like windows, doors, insulation, water heaters, roofing and certain appliances.

❖ **Paint a room to renew it.** Apply new interior paint to brighten up your home and brush away the winter blues. Hot colors for 2010 include bright or warm yellows, lavender for bedrooms and slate or charcoal grays to replace tan and beige tones as popular neutrals.

❖ **Front and center.** While you're painting, remember the front door. A fresh coat of paint or polyurethane on a fiberglass or wood entry door can refresh the new look and luster. Consider whether the door still closes properly or if you can feel air leaks around it. If so, it's time to replace the weather stripping or the door itself. Visit <http://www.aracontent.com> for the full article. Cheers to you and your home!

4 Essential Steps to Conserve Energy and Save Money Through the Winter

(ARA) Now that winter has arrived, it's important to take these four steps to improve your home's energy efficiency, they'll save you money and keep you warm, all season long.

1. Insulate

Insulating areas such as attics, basements and crawlspaces can make your home more comfortable and lower your energy bills.

2. Seal your windows

Use silicone caulk to seal air leaks or place shrink wrap film over drafty windows to help reduce energy loss.

3. Have your furnace inspected and clean your HVAC system

"Having your HVAC system inspected and cleaned can extend the life of your furnace and can even make it run up to 20 percent more efficiently," says Aaron Marshbanks, board member at NADCA, the HVAC Inspection, Maintenance & Restoration Association. "Having your system cleaned can also save up to 30 percent in energy costs and the increase in air flow usually translates into increased comfort."

4. Change filters regularly

Once you have a clean HVAC system, it's crucial to change your furnace filters regularly. Change your furnace filter once a month to keep your system running at peak performance.

For more information on how to winterize your home, please visit <http://www.NADCA.com>

WINTER TIP: Use Your Ceiling this Winter and Stay Warm!

Reverse the switch on your ceiling fan to run counter clockwise. This will redirect the warm air from the ceiling and down the walls and into the living space. Run the fan at a low speed so that you don't actually cool the warm air that you are moving downward.

Sherry Pork Chops & Apples (Pam Raymond, HI)

6 pork chops

3 med. size Granny Smith unprepared apples cored & sliced

$\frac{1}{4}$ cup brown sugar (packed)

$\frac{1}{2}$ tsp. cinnamon

2 tbs. butter - Salt & Pepper

$\frac{1}{2}$ cup Sherry

Oven at 350 degrees. Brown chops in fat. Arrange apple slices in greased baking dish. Sprinkle with brown sugar & cinnamon. Dot with butter. Top with chops. Sprinkle w/ salt & pepper. Pour over Sherry. Cover. Bake for 1 $\frac{1}{2}$ hrs. or until meat is tender. Serve with rice, broccoli & green salad. **DELICIOUS!**

HORSEY CORNER



New information indicates that injectable glucosamine and chondroitin sulfate is a superior source of joint health in ALL age and use equines. Get started with this program with 500 mg monthly. B Fleming DVM



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"I will help you achieve your real estate dreams"



Each office is independently owned and operated



Wishing you a Healthy & Prosperous 2010..

So, let's talk real estate...

The Art of the Deal: Buying a Home in a Buyer's Market

When is the best time to buy a home? With many markets reporting an abundance of homes for sale, and interest rates remaining at near historic lows, now might be one of the best times in recent memory. While today's real estate market does offer advantages to buyers, consumers still need to be savvy in order to get the best deal they can.

Following are some things to keep in mind when buying a home:

Don't Try to Time the Market: When home prices are lower, it is very tempting for potential buyers to try to wait as long as possible in the hopes that prices will decline even further. This strategy can be detrimental because when there is high inventory, smart sellers price their homes properly – not according to past sales but according to current conditions so their home will sell in a timely manner. Once a home is priced to what the current market will bear, buyers will make offers.

Shop Around but DON'T Wait Too Long: The National Association of Realtors® reports that homes are staying on the market for several months. Recent increased inventory gives homebuyers a great opportunity to compare homes that meet their needs. However, this does not mean that homebuyers should procrastinate. If you find a house you love, put in your bid and negotiate. Don't provide an opportunity for another buyer to make an offer.

Watch Mortgage Rates: As early as 2009, mortgage rates were continuing to fall to historic lows. This presents a strong opportunity to enter the real estate market, particularly for first time homebuyers who have no need to sell

another home. Simple mortgage calculators widely available online can help you determine just how much you will pay per month, based on a given rate. For example: A monthly payment on a 30 year fixed 5.875 mortgage rate on a 300,000 loan will be \$1,774.61.

Negotiate on the Incentives: Sellers eager to move may offer you a variety of incentives. If you accept an incentive, make sure it makes sense for you. Of course, you can always ask the seller to simply deduct the amount in question from the list price.

The Value of a REALTOR®

Ask yourself one important question. "Would you hire a plumber to fix your roof or an electrician to assist with your taxes?"

A common misconception among the general public revolves around the notion that all licensed real estate agents are REALTORS®. This couldn't be further from the truth, for a real estate agent is only recognized as a REALTOR® when he/she elects to become a member of the National Association of REALTORS® (NAR), the world's largest trade association. The term REALTOR® can only be used by members of NAR who agree to abide by a strict code of ethics and are committed to a higher standard of practice. The code of ethics protects homebuyers and sellers from unethical business practices and ensures that if the consumer is ever compromised, they have recourse through the local Association of REALTORS® by NCAOR

Contact me for my "Best Buy" List of Actives, Short Sales & REO Properties in Nevada County!

If you're thinking of buying or selling your home in the near future, I would love the opportunity to share my services with you or with your referral!

This is not intended as a solicitation if your property is currently listed with another Realtor. The Information in this Newsletter is from varying sources and not guaranteed