



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

September, 2010

"Bits from Bonnie"

Real Estate Consultant
*"Your Best Source for Equestrian
 Property in Nevada County"*



National Apple Month

Sept. 6th - Labor Day

Labor Day, first Monday in Sept., is a creation of the labor movement and is dedicated to the social and economic achievements of American workers.

Sept. 11 - Patriot Day

Designated in memory of those killed in the Sept. 11th attacks.

Sept. 12 - Nat'l Grandparent's Day

Sept. 28 - Nat'l Good Neighbor Day



Decorate Your Home with Apples, Apples and More Apples



Apples are in abundance this time of year and with over 2,500 varieties of apples grown in the U.S., here are a few ideas for decorating:

- ❖ Fill a large bowl with 10-15 apples, all the same color and use as a colorful centerpiece.
- ❖ Create a clever candle holder by coring out a hole in the top of an apple just big enough to fit a taper candle.
- ❖ Choose a large tall clear vase and fill with apples; wrap with raffia and you have an instant vertical centerpiece.
- ❖ Create a minimalist centerpiece by just lining up 5 apples lengthwise down your dining table; add leaves & twigs for a fuller autumn look.

Celebrate September and Nat'l Apple Month with these Applicious Ideas!

Apples Are:

- ❖ Fat free
- ❖ Sodium free
- ❖ Cholesterol free
- ❖ An excellent source of fiber



Apples Can:

- ❖ Replace butter with apple sauce in baking recipes. This will cut the fat in a recipe by nearly 75 percent.
- ❖ Marinate meat or fish in different varieties of apple juice to add extra flavoring without the extra sodium and substantial calories.
- ❖ Reduce the sugar used in many recipes by replacing white sugar with apple juice.
- ❖ Add more fruit and flavor to your diet with apple iced tea. Just replace half the water with apple juice.

Eight Great Autumn Home Maintenance Tips



By following some basic maintenance procedures every autumn, your home will last longer, provide better insulation in winter, and provide for low-maintenance solutions later on.

1. Annual check-up for forced-air or water heating system. For electrical heat, vacuum the baseboard units and check thermostats. For forced air, replace filters and vacuum registers and intake grills.
2. Clean gutters after most of the leaves have fallen. Also, check the wood behind the gutters to see if it is in need of repairs. If you have a lot of leaves, you might consider installing some type of gutter guard.

3. Check for caulk anywhere masonry meets siding, where pipes or wires enter the house, and around window and door frames and at the corner joints formed by siding. Redo the caulk if necessary. Caulking is good for weather proofing, and also keeps out moisture and dirt.

4. Check for proper insulation and add to it if necessary. Your attic floor is one of the most important spots, since the heat from your home will rise and be lost. Seal any air leaks in your home, especially around windows and doors.

5. Protect your plumbing, even if your pipes have never frozen in the past. Check the lines that run through the exterior walls. Wrap with pipe jackets, fiberglass insulation or electric heating tape.

6. Inspect your roof for missing, loose or damaged shingles. Check and re-caulk if necessary around plumbing stacks, cable brackets, antennae, etc. Check and replace your chimney flashing if necessary.

7. Have your chimney inspected every year, and cleaned if necessary.

8. Check for loose or peeling paint on the exterior of your house. This is the time to paint your house if necessary, or just touch it up in the problem areas. Follow the manufacturer's advice for weather conditions and wall preparation.

HORSEY CORNER



Regular worming (at least every 3 mos., sooner if T.O with a herd or several other horses) w/ differing products. Regular flu rhino/fever shots (again, at least every 3 mos.). Both these equine necessities are like changing oil-just regular maintenance...



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"I will help you achieve your real estate dreams"



Each office Independently owned & operated

Serving Nevada, Placer, Yuba & Sutter Counties



"The only difference between stumbling blocks and steppingstones is the way in which we use them"...

News Flash! Interest Rates Still Remain Outrageously Low...Contact me for a Mortgage Consultant!

Most Home Buyers have NO Regrets



An overwhelming 90 percent of homeowners say they don't regret buying their current home, according to a new study by Bankrate, Inc.

That's even in the face of stagnant - or sliding - home prices they've suffered and rock-bottom mortgage rates they may have missed out on.

Only 9 percent of respondents expressed second thoughts about taking the plunge. Why? Most often because they couldn't sell their home and move on, or because they were unable to afford the monthly mortgage payment.

"It's surprising and reassuring to hear 90 percent of homeowners say they don't regret the purchase of their current homes," says Greg McBride, CFA, senior financial analyst for Bankrate.com.

"And all the nasty headlines in the past two years have really moved the needle in terms of mortgage awareness, with a significant drop in the percentage of borrowers who don't know what type of mortgage they have," McBride said.

Only 8 percent of Americans don't know what type of mortgage loan they have. That's a lot lower than the 26 percent of respondents in a Bankrate study done two years ago who said they were in the dark about their mortgage type.

Being bullish on homeownership isn't necessarily new. A recent Fannie Mae report revealed 70 percent of consumers see a home as one of the safest investments to make and 64 percent think now is a good time to buy.

"The key to any real estate survey conducted in today's

market would be to factor in the state where the survey's respondents reside. In many parts of the country, particularly in the Central states, they did not experience a real estate boom like the West and East coasts and therefore are not faced with the fall out of a dramatic real estate bust today," said Nancy Osborne, chief operating officer of Erate.com, a Santa Clara, CA-based financial information publisher and interest rate tracker.

She added, "Feelings about homeownership should have changed very little in those states where home prices and equity have remained relatively stable."

Other results in the Bankrate poll of 1,001 randomly selected adults, conducted last month by Princeton Survey Research Associates International, include:

Fixed-rate mortgages are gaining in popularity. Seventy-nine percent of respondents said they had this type of mortgage on their home.

Wealthier Americans -- those making more than \$75,000 -- overwhelmingly preferred fixed-rate mortgages. Almost 90 percent of those who were asked, said they used a fixed-rate mortgage. Written by Broderick Perkins

Please contact me if you have questions about Short Sales, Bank Owned Properties, or you'd like my Nevada/ Placer County's "Best Buy" List. Also, if you'd like a "free" Market Analysis of your home, please give me a call. I'll be happy to help you!



NEWS FLASH! 2010 Draft Horse Classic
Nevada County Fairgrounds ~ Sept. 23rd - 26th
<http://www.ncgold.com/JumpPages/nevada-county-fair.html>



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