

# The homeowner's Gazette

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## 4 Smart Ways to Get the Most from Your Credit Card

Credit cards are more than just convenient; for most people they are a necessity, especially when traveling or in the event of an emergency. However, tighter credit standards and rising interest rates are beginning to take a toll. Learn how to use credit cards wisely to save big and keep the flexibility you need.

1. **Simplify Your Life.** Credit cards are a great way to keep track of expenses each month. Simply open a card for business-related costs and another for personal items. At the end of the year it's easier than ever to tally the total cost of deductions.
2. **Go Prepaid.** Send a prepaid card with your teen or college student to help make sure that he or she has access to emergency cash without the worry of running over the limit.
3. **Compare Points.** Credit card points can add up to big perks, even for those who pay in full every month. You might be surprised by how quickly you qualify for everything from gift cards to movie tickets or even a free vacation simply by charging routine items like groceries and gasoline. Pay in full as usual and then pocket the perks!
4. **Don't Fill Your Card Up.** Many credit card companies are cutting back on credit lines, so it's a good idea to leave a little extra wiggle room just in case. Credit scores should reflect a low debt-to-income ratio to ensure that you qualify for the best rates.

## Wondering Whether to Buy a Home? Get My Free Guide



There are many benefits to home ownership, but the decision to buy a house remains a complex one with many factors to consider.

Make the decision easier for yourself by asking for my free guide, "Should You Buy a Home?"

Just call me at 757-566-7092 and I'll send it right out to you.

## Enjoy the Best of Health with These 'Secret' Superfoods

Superfoods are hugely popular, but for those searching for the biggest bang for their buck, they simply can't do much better than these delicious yet healthy selections. Although less well known, the following provide enough essential vitamins, minerals and other nutrients to enhance your daily intake for a fraction of the cost.

**Chia Seeds:** Rich in calcium, iron and protein, Chia seeds are also one of the few non-fish sources of omega fatty acids, making them the perfect solution for vegetarians or those allergic to fish.

**Maca Powder:** Used to enhance libido and aid in healing, maca powder has long been used in South America. Modern scientists confirm the presence of four alkaloids that directly affect the endocrine system and boost metabolism.

**Hemp Seeds:** A distant relative of marijuana, hemp has been cultivated for thousands of years. Packed full of protein, essential fatty acids, magnesium, iron, zinc, potassium and dietary fiber, hemp provides a powerhouse of nutrition when sprinkled into drinks or other foods.

**Flaxseeds:** An oldie but a goodie, flaxseeds have been all but forgotten; a big mistake, considering that flax is so high in lignans, fiber and essential amino acids. Originally cultivated by the ancient Egyptians, flaxseeds enhance the body's ability to digest and absorb vitamins and minerals.

**Camu Camu Powder:** Containing more vitamin C than any other food product in the world, the camu camu plant is also an excellent source of beta-carotene, potassium, thiamine, leucine and valine.

# Sellers: The Secret to Making Buyers 'Belong' in Your Home

It's only natural for your home to reflect your personal style, but when it comes time to sell, what makes a house a home becomes a major hindrance. Learn how to depersonalize your home in order to obtain the best price.

**Go Neutral:** Unless your favorite color scheme is completely neutral, it's time to get out the paint and restore the color to something less noticeable. Eggshell, white tones and beige are good options. Don't forget the other senses – in addition to color, make sure that the smell of your home is also neutral. Never assume that what you find pleasant smelling will appeal to others. Instead, have your home professionally cleaned using an enzymatic treatment that neutralizes all odors, including heavy perfumes and deodorizers.

## Quick Quiz

Each month I'll give you a new question.

Just email me at [info@movewithfirst.com](mailto:info@movewithfirst.com) or call 757-566-7092 for the answer.

What is the only fruit that has its seeds on the outside?

## Why Not Pass Me to a Friend?

If you've enjoyed this newsletter and found its information useful, please pass it to a neighbor, friend or co-worker.

And if you have any comments about it, don't forget to give me a call or send me an email!

**Minimize:** Eliminate all unnecessary furniture, belongings and clutter as much as possible prior to photographing and showing the home. Not only does it allow people to see the property more clearly, but it helps break down the mental and physical barrier separating buyers from seeing the house as their own.

**Highlight the Home:** Never showcase personal belongings – instead, highlight the home itself. Tour the house room by room to discover the essence of each area. Create a beautiful view, ambient lighting or other inviting scenario that attracts visitors without overwhelming them. Eliminate distractions that identify the home as belonging to you while allowing them to see themselves living in the house.

## Wondering How Much Your Home Is Worth?

How has the price of your home changed in today's market? How much are other homes in your neighborhood selling for?

If you're wondering what's happening to prices in your area, or you're thinking about selling your house, I'll be able to help.

Just give my office a call for a no-fuss, professional evaluation.

I won't try to push you into listing with me or waste your time.

I'll just give you the honest facts about your home and its value.

And maybe I'll also give you the "inside scoop" on what's happening in the housing market near where you live!

Just give my office a call at 757-566-7092 to arrange an appointment.

Alternatively, stop by at the office. The address is on the back page of this newsletter.

## Worth Quoting

**Nintendo, now famous for computer games, was founded back in September 1889. Here are some quotes about games:**

"Games lubricate the body and the mind."

Benjamin Franklin

"Computer games don't affect kids, I mean if Pac Man affected us as kids, we'd all be running around in darkened rooms, munching pills and listening to repetitive music."

Marcus Brigstocke

"Never play cat and mouse games if you're a mouse."

Don Addis

"Life, like all other games, becomes fun when one realizes that it's just a game."

Nerijus Stasiulis

"It should be noted that the games of children are not games, and must be considered as their most serious actions."

Michel de Montaigne

## Did You Know?

**How good is your science knowledge? (Answers below)**

1. What was the first disease conquered by human beings?
2. Which explorers' destination does not have land beneath?
3. To which body part does the term "brachial" refer?
4. What does pH measure the concentration of?
5. By heating limestone and clay and then grinding them into a fine powder, you are making a typical:

(Answers: 1. Smallpox 2. The North Pole 3. Arms 4. Hydrogen ions 5. Hydraulic cement)

# Buyers: What Makes a Good-Value Home Today

Thanks in part to changing demographics combined with the economic downturn, a major move to get back to the basics is a hot trend in today's real estate market.

For those seeking maximum value at a minimum price, keep these essentials in mind.

**Bigger Isn't Better:** Bigger spaces are associated with higher utility bills, increased property taxes, expensive insurance and even more maintenance concerns. Instead of picking the largest house you can afford, search for the one with the amenities that your family will truly use.

**Good Neighbors in Great Hoods:** Friends, family and wonderful neighborhoods are major attractions. In

fact, research shows that homes located in top-rated school districts routinely fetch 10% or more than do similar-sized homes in less desirable districts. Family-oriented neighborhoods with parks and other amenities are highly desirable, while empty-nesters can save thousands by searching for similar homes outside of popular school districts.

**Fruit Trees and Gardening Are a Big Trend:** Throughout the nation, high-maintenance lawns are giving way to eco-friendly (and budget-happy) gardens, fruit trees and other down-to-earth activities. Ask about HOA restrictions and the cost of water bills prior to buying with the intent of starting a garden.

**Going Green Is Bigger Than Ever:** From energy-efficient appliances to environmentally friendly building materials, green is not only "in" but bigger and better than ever. Save thousands of dollars by searching for homes that have already implemented upgrades like LED lighting and Energy Star appliances.

**Entertaining:** As the economic excess of recent years continues to drive down the market, people are interested in entertaining, exercising and even eating at home more. Focus on properties that support your interests and lifestyle for today and tomorrow. Remember, the average person remains in a home for seven years, so buy right to make sure that your next house truly feels like home.

## Why GPS Is More Than Just Maps

Think GPS is just a fad? Better think again. GPS, or Global Positioning Systems, are being used for more than just traffic. In fact, GPS is one of the fastest-growing technologies in the world and is rapidly being adopted by commercial and private interests both domestically and internationally. Here is just a few samples of the useful ways you can use GPS:

**911:** Emergency assistance is only a call away even when on the road, thanks to GPS-enabled cell phones.

**Pet Finder:** Keep a virtual eye on your favorite four-legged friend through the use of a GPS-embedded tracking device. It's especially useful for those who travel with pets. Farm animals, livestock and even birds can also be fitted with the same device for quick tracking in the event of an escape.

**Roadside Assistance:** Being in an auto accident without the ability to speak or call for help is a concern for every driver, but thanks to OnStar and other similar systems, automobiles around the world can summon help even if you are unable to do so. Consider requesting this feature when reserving your next car rental.

## Birthdays to Remember This Month

Lucille Ball, born on August 6, 1911, is best remembered as everyone's favorite redheaded comedian featured on I Love Lucy.

Robert Redford, born August 18, 1936, became a legend in his own time by starring in hits like The Sundance Kid, The Horse Whisperer and Out of Africa.

Mary Wollstonecraft Shelley, born August 30, 1797, was the wife of poet

Percy Shelley and later became famous for her tale of terror in the story Frankenstein.

Cameron Mathison, born August 25, 1969, in Ontario, Canada, is best known for the role of Ryan Lavery on All My Children. Diagnosed with Perthes disease at an early age, he spent four years in leg braces and underwent extensive treatment to avoid complications.

## Ask the Agent: This Month's Question

**I want to sell my house as quickly as possible and for a good price. What kind of mistakes must I avoid making?**

The single biggest mistake people make is setting the asking price too high. An amount suited both to the home and to the market conditions attracts the greatest number of prequalified buyers, increasing the likelihood that you'll get a higher price in the end.

Houses not shown at their best are another source of lost profit. Act on any advice you are given about cosmetic changes and minor repairs.

Also:

- Set viewing hours for the greatest accessibility to buyers. In a competitive market, people can easily go elsewhere and fall in love with another house.
- Don't be home during the showings. Prospective buyers feel more comfortable raising concerns and poking about when the current owners are not present.

# Fun Stuff

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4	3	7						1
	5			1			6	
		6			2		7	
		9	4	7			1	
3								6
	8			5	3	7		
	4		9			6		
	2			6			9	
6						2	5	7

**Sudoku instructions:** Complete the 9x9 grid so that each row, each column, and each of the nine 3x3 boxes contains the digits 1 through 9. Contact me for the solution!

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## Recipe: Brie and Fresh Tomato Pasta

4 Servings

- ½ cup finely chopped red onion
- 1-2 cloves garlic, minced
- ½ teaspoon salt
- 12 ounces (340 g) brie
- 1 pound short pasta, like farfalle or penne
- 4 cups chopped tomatoes
- ¼ cup extra virgin olive oil
- ½ cup shredded basil leaves

In a small bowl, combine the onion, garlic and salt. Cover and set aside at room temperature for 30 minutes to an hour, stirring occasionally.

Place the brie in the freezer until firm and then carefully slice off and discard the rind with a sharp knife. Cut the remaining cheese into cubes and set aside.

Cook the pasta in plenty of water until tender but firm and then drain, reserving one cup of the cooking liquid. Gently toss the cooked pasta with the onion mixture, brie, tomatoes and olive oil. Gradually add as much of the reserved liquid as needed until the brie melts and a creamy sauce coats the pasta.

Add the shredded basil and serve.

**The Homeowner's Gazette is brought to you free by:**

**Lonnie Bush**

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Thanks for reading! If you'd like to tell me what you think about this newsletter, or if you're thinking of buying or selling real estate, please get in touch.