

❖HAPPY HOME NEWS-O-GRAM❖

Volume 1 Issue 1

JANUARY 1994

ARE YOU PLANNING AHEAD FOR YOUR RETIREMENT?

When planning for your retirement, don't count on Social Security to support you entirely during your golden years. According to financial experts, here are some ways to begin saving now.

PREPAY YOUR MORTGAGE

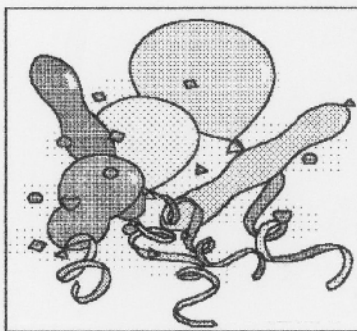
On a mortgage of \$70,000 with a 10% interest rate, monthly mortgage payments are about \$614. By writing a check for \$752 a month, you'll pay off the mortgage in 15 years instead of 30.

401(k) PLANS — This plan is one of the best investments you can make, so take advantage if your company offers this benefit. Money is deducted from your paycheck. Your employer matches some or all of what you put in so you get more from each dollar saved.

IRAs — Individual Retirement Accounts offer tax benefits since the money isn't taxed until you withdraw it at age 59 1/2 (before that, you pay taxes plus a penalty). If you put in \$2,000 a year between the ages of 35 and 65, assuming an 8% annual rate of return, your investment will grow to \$244,700.

THE MOST USELESS DAY OF ALL IS
THAT IN WHICH WE HAVE NOT
LAUGHED.

—Sebastian R. N. Champport



*Make planning ahead for a
comfortable and enjoyable future
one of your New Year's
resolutions!*

WHAT DOES A HOME BUYER LOOK FOR?

Years ago, real estate professionals said location, location, location, were what buyers were looking for when selecting a house. While location is still important, today's educated buyers are also looking for a well-priced home in top condition. Call me for full details on pricing pointers and easy fix-ups for a fast sale.

PRICE AND CONDITION MAKE
THE SALE ...

HOME SALE FIX- UPS-HOW MUCH IS ENOUGH?

How much time, effort and money should be put into fix-ups? The answer depends on what type of buyer you are trying to appeal to. If your target buyer is the "fix-up" buyer, then obviously your cash outlay would be considerably lower than for the "move-in condition" buyer.

TYPES OF FIX-UPS

..The Basics: Requires a minimum cash outlay, typically requiring more elbow grease than money. Spruce up the lawn, Clean closets, storage area, garage. Scour the kitchen and bath.

..Middle Of The Road: The basics plus cosmetic repainting of dingy rooms, changing out-of-date fixtures, replacing worn carpet, etc.

..Big Guns: Major refurbishments like installing a new roof, updating kitchen cabinets, etc.

Give me a call and we'll sit down and make a list of needed fix-ups and determine exactly how many are enough for your personal situation.

**Home is the place where,
when you have to go there,
they have to take you in.**

—Robert Frost

Improve the Value of Your Home

Decorating decisions should express your personal style while appealing to the widest buyer group.

DECORATING DO'S

..Try to maintain a color scheme throughout the home. Pick one or two colors and use those in every room—either as the main color or as an accent (trim, molding, floor covering).

..Stick with a “style” throughout; a “contemporary” living room with a “country” kitchen, “southwest” bedroom, or “colonial” dining room turns off buyers who want to see themselves in the room.

..Bring color into a room with framed prints, throw rugs, pillows, curtains, accessories.

..Group pictures together for a dramatic look.

..Pay attention to window treatments. Remember to let the sun shine in. Don't use heavy draw drapes throughout. Coordinate draperies with existing furnishings.

..Use plants of all sizes. Green or variegated leaves fill bare spaces and create an illusion of space whether on the floor, a pedestal, or hung from the ceiling.

DECORATING DON'TS

..Avoid large, busy, floral or geometric patterns on wallpaper which make a room appear smaller.

..Stay away from trendy paint colors which become dated quickly and narrow the home's appeal. Dark paints make rooms appear smaller. White is still the most popular indoor paint color.

..Make sure all improvements are top notch. Slipshod work could come back to haunt you at selling time.

..Avoid specialized improvements; don't eliminate the dining room to make room for a model train room.

HAPPY HOME NEWS

Shirley Robbins, Realtor
LUNSFORD REAL ESTATE
3601 W. Bethel
Muncie, IN 47304

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HAPPY NEW YEAR!!!!