

News You Can Use

Brought to You By Pat Phelps
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WHAT DO 1996 AND 2012 HAVE IN COMMON?

If you answered, “major snowstorms”, you are correct! I know this because I earned my Real Estate license in 1996 and my Broker’s license in 2012! Therefore, whenever I do something significant with my career, there is a snowstorm! I’ll keep you posted the next time I’m going to do something like that again!

Despite the weather, there are still some buyers poking around as we approach the spring market. Believe it or not, there was a buyer looking at one of my listings in the thick of the blizzard - plowing through drifts, living on the edge, and not letting anything get in their way of purchasing a home. The lesson here is this: you have a 100% chance of NOT selling your home if it is not on the market. So, if you are waiting for spring, please know that the earlier listed, the earlier sold!

On a lighter note, the following was submitted by one of my creative clients...

Knock, knock!
Who’s there?
Amaryllis!
Amaryllis who?
Amaryllis state agent!



Pat’s winter Amaryllis flower!

What People Are Saying...



“Pat really “rocks” as an agent. She drives a really cool car and has an awesome personality. She offers out of this world service and really seemed to dig my sense of humour. She really seems to enjoy our clan, and spent a lot of time with my family singing songs to Elvis and the oldies. It is our hope that she stays in touch. Did I say that Pat really “rocks”??“

- Bill, Karen, and Family

Selling Your Home? Here’s How to Make It Lovable

The “Wow!” factor is almost a necessity in today’s real estate market, but how far should you go to cater to buyers’ wants?

It depends. Unless you’re selling a luxury property, you don’t have to buy a professional-grade stove. However, you may want to consider trading your outdated avocado appliances for stainless steel and buying an inexpensive island on casters to make the kitchen feel more modern.

Kitchens and bathrooms sell houses, so it makes sense to spend the majority of your renovation dollars to upgrade these spaces.

In the kitchen, buyers love stoves with super -quiet exhaust fans, silent dishwashers, kitchen islands, and recessed lighting combined with hanging pendant fixtures.

In the bathroom, they love glass and stone finishes with brushed nickel faucets, floating vanities, and heated tile floors. New fixtures, a soft colour for the walls and sconce lighting will make a world of difference. Add fluffy white towels, flowers and candles, and you’ll have a spa that buyers will love.

And don’t forget the open floor plans that blend kitchen, dining room and family room into a single open space.

A fresh coat of neutral paint is always a cost-effective solution. And an accent wall can make a space look bigger, warmer and more up to date.

Whether you spend a little or a lot, when buyers walk in the door, they want to see a spotless, well-maintained home that they can picture themselves living in.

Five Ways to Nurture a Love That Lasts Forever

A relationship is like a recipe - it takes time to get it right. So how do couples of three months, all the way to 30 years, make their relationships work?

Make Time for Each Other: No relationship can survive without getting to know one another, even if you've been together for 30 years. There are always new things to discover about your partner.

Have Your Own Life: You need to make time for yourself. Don't let hobbies fall by the wayside just because you're in a relationship. As cliché as it may sound, it takes two halves to make a relationship whole, so be sure to keep a hold of your own interests, even if your partner doesn't share them.

Be Present: When you do get to spend time together, make the most of it. Don't

waste a dinner date by lurking on Facebook or constantly checking text messages. Showing interest in your partner makes your relationship more interesting.

Argue: Arguing means you're working toward a common goal. Be open to discussion when you're at fault, and don't irrationally dredge up the past when you're upset about something else. Fight fair and you'll be surprised how relieving it can be to work toward being a better couple.

Don't Sweat the Small Stuff: There are going to be things that make your partner "unique," and you may not always like it. But don't turn every little thing that goes wrong into the end of the world. Be thankful for the things he or she does to make you happy.

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 neighbourhood 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 604-858-1800 to arrange an appointment.

Pat's Business Directory

<http://patphelps.com/businessdirectory.html>

HOT OFF THE PRESS!

The 2012 issue of Pat's Business Directory is now available in print! There have been some wonderful editions in the past year, as I continue to put you in touch with the best business people I know. If you would like extra copies, please contact me by phone/text/Twitter/Facebook!

Call or Text: 604-819-4175 - Twitter: @patsellshouses

Worth Reading

6 Car Warning Lights You Should Never Ignore

By *Sandy Liguori*
Wheels.ca

More than 50% of drivers ignore the check engine light on the dashboard, some for as long as three months. The author, president of an automobile dealers association, offers a warning and a list of must-responds. The battery charging system warning light, which signals a problem in the charging system, may be a new one for more than a few drivers. Dashboard warning lights are designed to detect signs of engine failure or mechanical/operational malfunction. If it's a critical warning light, the issue should be addressed immediately.
More: <http://tinyurl.com/6mvolhn>

Good for You, Good for the Planet?

By *Brian Palmer*
Slate

Food widely acknowledged as good for you - like spinach - may still use a lot of energy, the author suggests. Add to that the fact that canned foods use very little embedded energy in transport or storage, and you have a conundrum. The fact remains that fresh tastes better. End of debate?

More: <http://tinyurl.com/7kyobej>

Top Five Free Educational Resources

By *Big Think Editors*
in Big Think Forum

"Learning has gained new prominence as a critical lever for performance," says entrepreneur Sam Herring. Big Think Editors have done the learning for us, identifying five free educational start-ups. Actually, not all are start-ups. Nor are they all free.

More: <http://tinyurl.com/72fz6ww>

How to Leap Those First-Time Buyer's Hurdles

First-time home buyers have plenty of obstacles to overcome.

There is an intricate maze of details that need to be carefully navigated.

Following are five obstacles that first-time buyers have to overcome when looking to buy a home:

Down Payment:

Closing costs be considered in addition to your down payment. Closing costs are additional fees such as the lawyer's fees, escrow charges, appraisal fees, financing fees and utility adjustments. A good rule of thumb is 2% of the purchase price will cover the closing costs. So for a \$200,000 home with a 5% down payment, you would require \$14,000 to cover both the down

payment and closing costs.

Mortgage Preapproval:

Many first-time home buyers overlook the preapproval process. This mistake can cost you your dream home. Visit a mortgage professional to see what kind of mortgage you qualify for and closely examine the actual cost of the money you must borrow to purchase a home.

Use a Real Estate Agent:

Some home buyers think they can go it alone. Buying a home is a complex legal process, and buyer representatives have the knowledge and know-how to make your home-buying experience a happy one.

Know the Difference Between What

You Need and What You Want:

It is fine to dream big, but the home-buying process can be very frustrating when you have a \$200,000 budget and \$500,000 taste. It is essential to the buying process to identify what your home must have and what you would like it to have.

Believe in Yourself:

It seems that when you are buying your first home, everyone has an opinion about the purchase. This can be confusing because unsolicited advice clouds your decision. Believe in your ability to assimilate the facts, look at the property and decide what to buy.

If You Can Think It, You Can Print It

Imagine a world where you can literally print anything. Need a wrench for your toolbox? You can print it. Are you in the market to replace the handles on your dressers? Go right ahead and print them off. If you can think it, you can print it.

That will soon be the law of the land with the release of 3-D printers to the average Joe.

3-D printers aren't all that new. In fact, they've been on the market for roughly two decades, but they're just now becoming available to consumers. As all technological tales go, when something is as innovative as a 3-D printer, it costs an arm and a leg to have one of your own ... until now.

U.S. company MakerBot Industries recently secured \$10 million in financing to bring its 3-D printers to everyone. The printers sell for roughly \$2,500.

So how do the printers work? It's like a technological puzzle. First, you choose the computer-programmed pattern, and then your printer lays down thousands of layers of rubber, plastic or acrylic-based resin to form the object of your desire. The printing possibilities are endless.

Five Tips for Avoiding Password Problems

In today's high-tech world, passwords have become increasingly important. Following are five tips to help you avoid problems with online passwords:

- Avoid using "12345" and the word "password" and "qwerty" as your passwords. These are among the top five most-common passwords.
- Use a variety of characters, such as uppercase and lowercase letters, numbers, and punctuation signs.
- Do not use the same password for every website. Set different ones and write them down.
- Try using the first letters of each word in a lyric or phrase. For example, "There's a hole in my bucket" could become the password "tahimb."
- Use two or more unrelated words to form a password. An example would be "giraffeperfume."

Ask the Agent: This Month's Question

Why do I need a home inspection?

Since most homes are sold in "as is" condition, it is up to the buyer to investigate the condition of the home by having a home inspection.

1. Negotiate a home inspection contingency in your purchase contract. A week to 10 days is normally acceptable.
2. Hire a certified home inspector to do a home inspection for you. Your real estate agent can recommend several that he or she trusts.
3. Review the written home inspection report carefully and ask the home inspector any questions you may have.
4. Get three estimates from licensed contractors regarding any home system repairs that are needed. Obtain a referral from your real estate agent, friend or family member. Ask for the contractor's references.
5. Having information about the condition of the home is important for making the right investment decision.

NEWS YOU CAN USE

Pat Phelps

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

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: Valentine's Brigadeiros

Yields about 1 dozen depending on size.

Ingredients

- 1 can sweetened condensed milk
- 2-3 tablespoons cocoa powder, sifted
- Chocolate sprinkles
- Butter for greasing

Place the condensed milk and sifted cocoa powder in a medium sized pot and heat to medium. Stir the mixture frequently with a wooden or heat-proof spoon to avoid burnt spots on the bottom of the pan. Continue to cook and stir for approximately 30 minutes or until the mixture has thickened. When the spoon is dragged along the bottom of the pot it should leave a clean trail.

Pour the mixture out onto a greased plate and allow to cool completely. With lightly buttered hands, roll about a tablespoon or less of the cooled mixture into a bite-size ball and drop into chocolate sprinkles or cocoa powder to coat. Dust off any excess and serve.

Caution: The brigadeiro mixture is essentially a caramel so be very careful when handling.

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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.