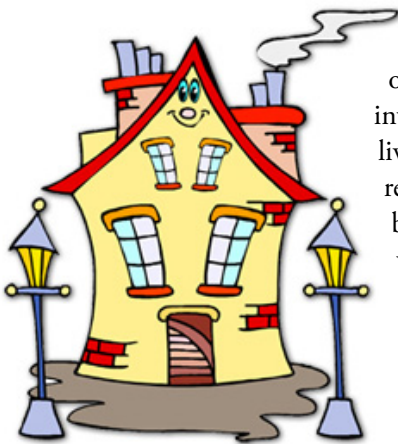


HOME VIEWS

Monthly Newsletter for Today's Homeowner
October 2009



Handyman Specials: how to spot a diamond in the rough



Handyman specials—properties that are in need of repair—are without a doubt the best properties to invest in. Whether you purchase one to live in or to improve it for resale or rent, you can buy it at an attractive, below-market price and quickly add value with a few minor repairs (although some require much more work). But these opportunities won't come to your door. You have to find a neighborhood and make it your second home until you know what properties in the area are worth and

why people want to live there.

Keep in mind the following pointers:

- **Become an area specialist.** Choose a specific geographic area and find out everything there is to know about it—schools, shopping, and especially how much the houses sell for.
- **Look into affordable neighborhoods.** There is a larger market for lower-priced homes. Renting or buying an expensive home is not an option for most people.
- **Select the right property.** Look for a home that blends in well with the neighborhood rather than the odd house that's out of character. You're looking for something that needs a cosmetic rehab.
- **Consider minor layout changes.** Generally, you should avoid properties with impractical or simply bad layouts. At the same time, if you can improve the layout with some minor, relatively inexpensive changes, do so.
- **Save money with professional inspections.** Remember, you are making a significant investment. You should make the final deal contingent on a satisfactory inspection, which will either confirm that no major structural repairs are needed or reveal hidden problems. A few hundred dollars for the inspection could save you thousands.

Happy Halloween!

Car loan refinancing— an overlooked option

Perhaps you've considered refinancing your mortgage or consolidating your credit card debt to profit from lower interest rates, but have you considered refinancing your car loan? Refinancing your automobile loan is actually easier than

refinancing your mortgage. Instead of the need for an appraisal, lenders use *Kelley Blue Book* to appraise the value of your car.

There are several options to choose from when deciding where to find a lender to refinance your car loan. Most companies that do mortgage refinancing also do car loan refinancing. Credit unions do more refinancing of car loans than anyone else, so they are a good place to start. Compare companies using your favorite search engine or go to bankrate.com and use its search engine.

Often, you can find companies that have no fee at all, whereas some have a small application fee. You may also have to obtain a new car title; contact your state department of motor vehicles to find out about the fees involved.

Right now, new car loans have an average interest rate of around 7% nationwide. If your current loan has a smaller interest rate than that, you obviously don't want to refinance at this time. However, watch for interest rates to fall below your current interest rate and act then. Just keep in mind that the interest rates for a loan on a used car, which will apply to your situation, is usually a little higher than the interest rate for a loan on a new car.





Using a lawn aerator for a **healthy lawn**

Nearly every lawn could benefit from the use of a lawn aerator.

A lawn aerator is a tool that will help turn the soil and create holes in the top portion of the soil. It is that simple! When the soil is broken up and holes are created,

water and air can reach the appropriate roots to help grass and plants grow and stay healthy. Earthworms will also be able to get into the soil easily to help fertilize it.

The soil often becomes compacted due to various human activities, such as when your lawn is being walked on, played on, or even driven on. Unfortunately, this wear and tear slowly begins to suffocate the grass and eventually kills it. A lawn aerator can come to the rescue by fixing—or preventing—these problems.

Use your lawn aerator regularly, such as in the autumn and spring, and especially before planting seeds. Do not use your lawn aerator on dry soil or on soil that is deeply waterlogged; use it only when the soil is damp.

With efficient use of this handy tool, you will help your lawn and gardens thrive . . . for beautiful results.

Eating the right foods for a **healthy you**

Many people forget about the nutritional value of foods when planning their meals. After all, it's so much easier to just stop at their favorite fast-food restaurant on their way home from work and order the usual standbys.

Here are some questions to ask yourself for planning healthier meals:

Are you eating fruits and vegetables? The majority of us do not eat adequate amounts to keep us healthy. Experts recommend that we eat 5 to 9 servings every day.

Are you eating grains and cereals? Besides the well-known benefits of dietary fiber, grains and cereals provide many important nutrients for your health. Whole grain breads and cereals are much preferred over refined white breads or rice.

Are you eating a wide variety of foods? Our bodies need food from all of the major food groups to function at peak performance. These food groups consist of grains, fruits, vegetables, dairy products, meat/poultry/fish (or meat and beans), and nuts/seeds/

legumes. (Different consumer-related organizations vary the categories slightly.) Sorry . . . candy is not a food group.

Do you eat breakfast every day? Yes, it's true: breakfast is the most important meal of the day. Eating a good breakfast will give you the energy you need to make it through the morning and help eliminate those high-fat splurges when hunger strikes.

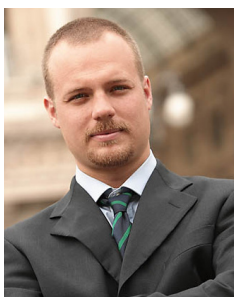
Do you drink plenty of water? Soda and coffee may be liquids, but they do not replace the water that your body needs. Many health experts recommend that we drink eight 8-ounce glasses of water each day to keep ourselves hydrated and flush out the impurities that we may have accumulated in our digestive systems. However, water intake depends on individual factors, including climate, exercise, diet, and health conditions, among others, so get into a routine of drinking water that serves your body best.



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