

# YOUR HOME

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TIPS AND TRENDS TO HELP MAXIMIZE HOME BUYING AND SELLING

## Improve Your Mood With



Have you ever walked into a room and felt an immediate sense of calm, or felt energized and cheerful? Research has shown that color can affect your mood, appetite and energy.

Warm colors, like red, orange and yellow, evoke images associated with heat, such as sunlight and fire. Cool colors, such as blue, green and violet, are associated with landscapes and the ocean. The experts from the Rohm and Haas Paint Quality Institute say knowing how colors affect you can help you determine which colors are best for your home.

**Red** produces feelings of energy, passion and intimacy. It can raise your heart rate and blood pressure. Because it also stimulates the appetite, it's a good choice for dining rooms.

**Orange** also warms a room but with less drama. It's more friendly and welcoming than its fiery cousin. Orange works well in living rooms and family rooms as well as children's bedrooms.

**Yellow** grabs attention and can lift one's mood. It helps light up a poorly lit foyer or hallway. But yellow that is too bright or too strong can also create anxiety in infants, young children or the elderly.

**Blue** soothes and relaxes, so it's an ideal bedroom color choice for adults and children. It also suppresses the appetite, which is why you'll rarely see it in the kitchen or dining room.

**Green** is often associated with nature and is at home anywhere in the house. Light greens work well in baths and living rooms, and mid-range greens are a great accent for kitchens and dining rooms.

**Violet** gets a favorable response from children, but not from adults. Children's bedrooms and play areas may be the best places to experiment with this color family.

## Save on Home Insurance

Not all homeowners' insurance policies are created equal. While most policies cover property, liability and loss of use, they don't all cost the same. InsWeb, an online insurance resource, suggests several ways homeowners can save on their insurance premiums.

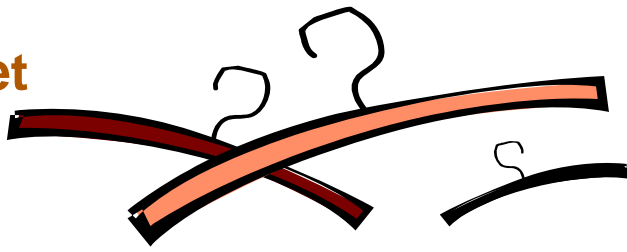
- Shop around. By comparing coverage and rates from several carriers, you'll know if you're getting the best deal.
- Look for multi-policy discounts. Does your auto insurance company also provide home insurance? Many insurance providers will offer their customers discounts for buying more than one product.
- Only buy the coverage you need. If you don't live in a flood-prone area, for example, you may not need costly flood insurance.
- Review your insurance policy limits once a year. Update your home inventory and notify your agent of any major purchases or additions to your home. Also keep in mind that many insured possessions depreciate over time. As you update your inventory, the value of your possessions could mean more or less coverage.
- Consider raising your deductible. Increasing your deductible by a few hundred dollars can reduce your monthly premium.
- Look for homeowner discounts. If your home has safety features such as dead-bolt locks, fire extinguishers, an alarm system, and smoke detectors, you may be able to get a lower premium. Some insurers also offer discounts to homeowners over age 55 and to smoke-free households.

With the money you save, just think what you can do to increase the value of your home.



BROUGHT TO YOU BY YOUR AGENT, A MEMBER OF THE COUNCIL OF RESIDENTIAL SPECIALISTS

# Cut Closet Clutter



Professional experts say we wear only 20 percent of our clothes 80 percent of the time, which means much of what's in our closet is rarely used. If you have to dig through or climb over mounds of clothes to find what you're looking for, it may be time to clear out and reorganize. Here are some suggestions from closet design pros.

- \* Empty the closet of everything, so you can see what you have. Then sort your clothes into three piles: keep, toss and donate. If you have a hard time discarding items, have a friend help you or hire a professional organizer.
- \* Keep the items you wear often. Toss the items that are ripped, stained or damaged. If you haven't worn something in at least a year and it's still wearable, donate it. Donating items to your favorite charity not only makes you feel good, it might get you a tax break.
- \* Remove the discarded items immediately so you won't be tempted to put them back in the closet.
- \* Sort the remaining clothes by type (dresses, slacks, shirts, etc.). It might also help to sort by color and by how often you wear things.
- \* Scrub the inside of the closet with soap and water. Then install shelves, racks and containers to organize the remaining clothes, so all similar items are stored together.

Once your closets are neat and organized, you won't mind if anyone asks to peak inside.



## Experience You Can Count On

The decision to buy or sell a home is fraught with personal choices and emotions. Having a trusted, experienced agent to guide you through the transaction can ease your mind, but do you know if you've found the right one?

Many agents are eager to work with you, but only an agent who is a Certified Residential Specialist (CRS) can provide the expertise to guide you through the transaction. A CRS is a proven leader in residential real estate, accounting for only four percent of all agents in the country. CRS agents have a high volume of transactions and advanced training in business planning, real estate investing, marketing and technology. A CRS also must maintain membership in the NATIONAL ASSOCIATION OF REALTORS® and abide by its Code of Ethics. With so much at stake in the fast-paced, competitive real estate market, it makes sense to work with a CRS agent.

## fast fact >> >> >> >> >>



Nearly 30 percent of home electrical-wiring fires can be traced to the misuse of electric cords, such as overloading circuits, poor maintenance and running the cords under rugs or through high traffic areas.

Source: [InsWeb.com](http://InsWeb.com)

## \* DID YOU KNOW

According to the Insurance Information Institute, in the event of a fire or other disaster, a current, detailed **home inventory** can help you obtain enough insurance to replace the things you own, get claims settled faster, and substantiate any losses on your tax return.



**Do you know someone who is thinking about buying or selling a home? Please mention my name.**

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