



the Gabe Sanders real estate team

Happy New Year from Gabe Sanders



Smarter, more creative kids

There are lots of inexpensive ways to develop engaged and more creative children. Some ideas:

Have an age-appropriate kids' dictionary. Encourage them to look up words and read definitions to you. Create a spot for them to solve jigsaw puzzles, which builds visualization skills, memory and pattern recognition.

Build a puzzle library. Challenge them with crossword puzzles, mazes and brain teasers.

Play dominoes. The game aids number skills. Show them how to build knock-down walls to enhance creativity.

Put up a world map. Help them locate states and countries as names come up, say the editors of Disney Family Fun.

It's time! 5 reasons to buy a home in 2012

Money can't buy happiness, but knowing that the value of your assets will grow over time does give you peace of mind.

Negative press is leaving some home buyers stuck on the fence, but here are a few reasons to climb down.

In the long run you come out ahead; in the short run you enjoy your home. The paper value of your home won't rise much in the next couple of years. But if you want a home where you can raise your children or retire for the rest of your life, the paper value will rise significantly, or probably double or triple during that time.

The recent survey by the Hartford/MIT Lab's Home for a Lifetime survey shows that half of all homeowners prefer their current home for retirement. Another 10 percent may choose to retire there, but aren't yet sure.

A home is like a savings account. Your initial costs of home buying will come back to you many times over dur-



ing the life of your mortgage. Your stake in the home builds every month. You'll have more than rent receipts in the future.

Mortgage payments are fixed; rental payments rise. On a fixed-rate mortgage, you know what your payment will be each month for years to come. (As inflation rises, you'll be making those payments with less expensive dollars.)

Apartment rents through the third

quarter of 2010 were up 2.4 percent nationwide for the year and up twice that amount in larger cities. Nice apartments were hard to find because the national vacancy rate is the lowest since 2006, according to a study by real estate research firm Reis, Inc.

There are many more reasons for having a home of your own, reasons that have little to do with the financial aspects.

Stability and community. You get to know the neighbors. Your kids won't have to change schools. They can keep their friends. You get to know their teachers and which parks, neighborhood facilities and merchants are best for you. Studies show that as people develop positive relationships with neighbors, they have more happiness and less stress.

You get to be the boss. Dealing with a landlord and negotiating repairs are hassles you won't have to deal with. As the boss of your own place, you can paint, renovate and redecorate as much as you want and in any color or style



Ask Gabe



Q We're thinking of selling our home. It looks pretty nice, but we wonder if you have any tips other than the usual paint and fix-up advice.

A Have you considered the condition and attractiveness of your garage? Though it gets little attention from people who want to sell, it is becoming one of the more important areas of a home.

The garage is now more than a place to pull cars out of the rain. People enter their garage several times a day. How its appearance makes them feel can determine if their day starts on a positive or negative note.

When prospective buyers step into your garage, they should see a well-organized area. It's nice if a lot of your miscellaneous storage could go to the basement. If you don't have one, use closet organizers, shelving and large plastic bins for storage of seldom-used items. A loft-type storage area is not that expensive to build and could house seasonal decorations and storage boxes.

You can brighten the interior with one or more



Painting Tips from the Pros

A successful do-it-yourself painting project takes more than the right tools and a steady hand. Follow these tips and tricks to make your walls look like they were painted by a pro.

Preparation

- Take your time. That's what the professionals do. Remember that proper prepping and cleanup can take longer than the actual painting.
- Use rubber-backed drop cloths to cover your floors. Old bed sheets and canvas cloths don't give complete protection.
- Store all hardware from outlets and switch plates in a baggie, and label with masking tape.
- When filling cracks in the baseboard with caulk, cut the tip of the tube smaller than you think it should be. Too much caulk can make a mess.
- Invest in high-quality woven roller covers. The cheap ones will leave fuzz on your wall and need to be replaced more frequently.
- To make a perfectly straight line with tape, invest in a tape machine.
- For an extra-professional touch, smooth down drywall - no matter what shape it's in - with a drywall pole sander. If your walls are plaster, gently sand the necessary areas with a dry sanding sponge.
- Don't forgo primer. A good primer will seal stains, establish an even base and ensure that the topcoat goes on smoothly.

Painting

- Don't open your paint can with a screwdriver, as it can damage the lid. Instead, use a lid opener. Many hardware stores will give these away for free when you purchase paint.
- Always stir the paint with a long wooden stick (usually available at the store for free) until all the sediment on the bottom has been mixed in.
- Use a nail to tap four small, evenly spaced holes in the lip well of a paint can. This will allow extra paint that's trapped in the rim to drip down.
- Don't submerge a brush into the paint more than one-third of the way, or you'll clog the base of the bristles, making clean up more difficult.
- Apply a coat of paint to the backside of the light switch plate in the room. After it dries, jot down all the project details - date, paint brand, name, number of gallons required, number of coats applied and any other relevant information.

Clean up

- Don't waste time cleaning if you're going to be painting the next day. Place rollers and brushes in Ziploc or plastic bags and store them in the fridge. Make sure you allow them to return to room temperature before reusing.
- If the store didn't do this for you, dab some paint on the lid to help you identify the color later. Write the name and number of the paint on the lid with a permanent marker.
- Use a screwdriver wrapped in an old t-shirt or rag to wipe the rim of the paint can clean.
- To avoid damaging the lid, don't seal the can with a hammer. Use a rubber mallet instead.
- Store cans upside down to create a tight seal around the lid. Because latex paints are water-based, keep them where they won't freeze.

8-foot fluorescent light fixtures (about \$80 each)) that will allow people to see all of its attractive features.

How about the floor? Unless the house is almost new, the floor probably has oil spots and discolorations on it. Coat the floor with epoxy paint to give it a shiny attractiveness. It's available at Lowes for \$24 to \$57 a gallon. In the future, drips and spills will be easy to wipe up. Rubber mats or tiles are another choice.

The garage door takes up a large percentage of the home's view from the outside. The appearance of the doors is a big factor in a home's curb appeal.

If you are willing to put some money into the exterior view of your home, new garage doors are a good idea, especially if the old ones aren't in good shape.

Carriage doors are hot right now and they can have a variety of attractive windows. The doors open like other garage doors, but look as though they swing out as in carriage houses. Home Depot offers 20 different styles.

Just making a couple of these improvements will make your home more attractive from the inside or the outside.



Not just for the rich: Estate planning can protect your family

Your estate consists of the property you own outright and jointly, including bank accounts, real estate, stocks and bonds, vehicles, jewelry, and retirement accounts.

When you add up the value of these assets, it's easy to see that you need a plan for how you want them distributed after you're gone. Estate planning is not just for the rich or those who have a great deal of money or property.

Making a will is the first step. It should tell what property you wish to leave to family members, friends and organizations. It should tell who will act as guardian to manage property for dependent children. It will name an executor to manage your estate, pay debts and taxes, and distribute property according to your wishes.

For some people, a will is enough, but those with more assets or special situations should consult an estate planning attorney. They include people who want control of what happens to property after their death, parents who have a child with

a disability or special needs, couples with children from first, second or third marriages, or those who fear someone might declare their will to be invalid.

Estate Planning

If you're worried about how much an attorney's services will cost, bring up the subject when you make the appointment. Many questions you have can be answered quickly, while others may take an hour for a meeting and more time for research. Some attorneys offer a free first visit and fixed estimate for legal work involved.

Estate plans should include who will make decisions about your medical care and final arrangements, such as whether you want to be cremated or buried.

This planning also involves finalizing one or more documents that give legal force to your wishes for property management and medical care.

The good news is that your plan can be updated as time goes by. Your wishes at age 45 or 50 will probably change in the next 10 or 15 years.

Honey, did you plug in the car?

If you are going all-electric for your next car, your motto today is simple: Plan Ahead. Where and when you charge is going to become important.

Some electric cars can be charged at home with a stove-type outlet or, in the case of the hybrid Chevy Volt, an ordinary plugin. A full charge will take up to eight hours.

For running errands, and city driving, your charge will likely run out quicker using the air conditioner, heater, or if you are stuck in traffic. Then what?

It depends what kind of electric car you have. The Volt can be plugged into any ordinary outlet. If you can find someone willing to let you power up, you'll get a boost for just 30 minutes plugged in.



The Nissan Leaf needs a charging station. If you buy a Leaf, you'll almost certainly need a charging station at home. Although the Leaf can get

100 miles on one eight-hour charge, if you turn on the air conditioner and drive on the highway, the company says the Leaf will probably get 70 miles. When you get to the charging station, however, it will cost just a few cents for an hour's boost. Some solar recharging options are in the works.

More electric vehicle chargers are being installed nationwide. According to a Wall Street Journal map, 1,400 charging stations, backed by hefty Obama Administration subsidies, have popped up mainly along the edges of the continental U.S., with clusters on coastal, urban areas.

According to Plug-in America, just 15,000 all-electric vehicles were traveling the roads in October 2011. The Obama administration set up big subsidies for electric cars, setting the unlikely goal of one million hybrid or all-electric cars on the roads in just three years, by 2015.

Nissan boldly predicts that pure-electric vehicles will make up 10 percent of global sales by 2020. Sales of the Chevy Volt have been disappointing with about 4,000 units sold by October 2011, far short of the 10,000 units GM predicted for the year. It's biggest sellers were big cars: Cadillacs, Suburbans, and SUVs.

Smarty pants phone.

Siri, the personal assistant on iPhone 4S, lets you use your voice to send messages, schedule meetings, place phone calls and more.

Siri understands what you say and mean. It also knows when you're pulling its. One user commanded, "Beam me up." The phone responded, "Sorry, Captain, your tri-corder is in Airplane Mode."

Google's Android is in the know about trick questions too. After 13 years of research, some of its super smart engineers have created algorithms able to answer such questions as the meaning of life and nature of the universe. It answers "42," a reference to the favorite geek book "The Hitchhiker's Guide to the Galaxy."





Featured Properties

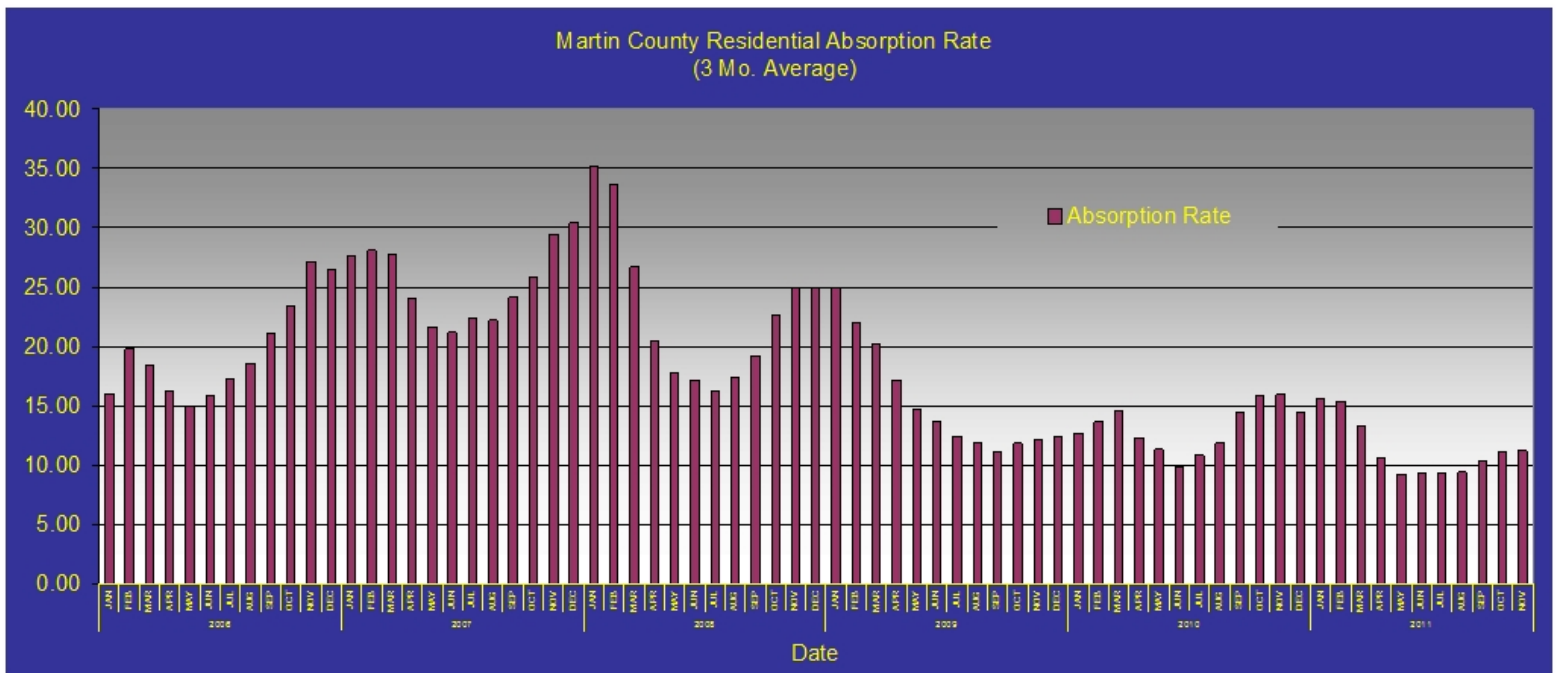
From the moment you walk through the custom arch wood doors you will be in awe! This is the home for the most meticulous buyer! Built in 2005, no expense was spared from marble bathrooms, custom cabinetry throughout, surround sound, summer kitchen, etc. Deep water dockage with fish cleaning station. The location allows for views of the bay of the Archipelago and/or the Indian River from every room - including the master bedroom closet! Do not miss the opportunity of a lifetime on South Sewall's Point in the most desirable neighborhood of the Archipelago! The list of features and details of this home is available.

\$2,125,000



Have a never ending vacation of a lifetime in this sunny bright courtyard villa. Lying adjacent to a full 1 acre of vacant land, this 3 BR, 2 BA, 2 Car Garage home is like having a private oasis. This home is offered fully furnished and even comes with your own golf cart ready for it's new owner. Located in a guard gated golf course community (with golf membership not mandatory) and conveniently located close to marinas, beaches, shopping and the other amenities that Stuart, Florida has to offer. Community pool, tennis courts and fitness center are also available. There's a 28' Pro Cat fishing boat that is available with this home only a short golf cart ride from the home. Great opportunity for a full time or vacation home at an affordable price.

Only \$199,000



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