



# News On The Move

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## 5 Ways to Get Ahead of the Pack When Job Hunting

Whether you are merely browsing for potential opportunities or newly unemployed and searching in earnest, learn how to set yourself ahead of the pack when job hunting with these effective employment strategies.

- **Update the Resume.** Use keywords to maximize exposure and pass pre-screening filters while remaining concise and relevant. Focus on demonstrated results and measurable outcomes.

- **Network.** Social media sites like LinkedIn are created with professionals in mind, so make the most of contacts to enhance exposure.

- **Manage Your Media.** Blogs, a personal website and even your online “persona” on other sites say a lot about you, so make sure to manage your online presence. More employers than ever research prospective applicants – so create an online presence that will impress.

- **Pay to Play.** Depending upon your field, many websites allow job seekers to “pay to play.” It can be well worth the time, effort and expense to set up an account and pay to access the contact information for a specific position at a large company or gain other “insider” information about upcoming positions.

- **Old School.** Although technology has transformed the way we search for jobs, don’t neglect old-school methods. For example, in addition to using a recruiter, sign up for RSS feeds for instant notification of every position within a given zip code in order to maximize your reach. Alumni associations, employer-provided placement and other sources remain valuable resources.

## Putting Your House Up For Sale? Get These Essential Tips



If you want to get the best price for your house, it's essential to prepare it for sale. Homes that have been "staged" go for a lot more money... and sell much more quickly, too.

To give you a head start, get my free guide, "50 Essential Tips to Prepare Your Home for a Speedy, Top-Price Sale."

Just call me at 248-408-7811 and I'll send it right out to you.

## How to Protect Yourself against Identity Theft

Research indicates that identity theft is on the rise despite continued efforts to keep data secure and crack down on offenders. Big business and government can't stop the problem alone – it requires the diligence and effort of every citizen to remain vigilant.

Learn how to protect yourself against identity theft with these simple steps:

**Double-Check.** If you receive an unsolicited phone call, email or other correspondence, do not provide personal information; instead, ask for a phone number and name so you can call back, then verify that the information is the same as that provided on your billing statement or other contact information. Sophisticated scammers are able to mimic email, websites and even toll-free call-back numbers so that they can entice unsuspecting consumers to provide information.

**Manage Passwords.** Always use encryption when doing online banking or shopping or otherwise providing delicate information, and take the time to change account passwords frequently. Remember, never share your user names or passwords with others and create unique ones for each individual online presence.

**Alerts!** Use email alerts to notify you of unexpected withdrawals or large account transactions on banking or credit cards. It allows you to stay alert to potential fraudulent activity on your account.

**Wireless Warnings.** Although wireless hot spots in cafes and the like are convenient, they are a security nightmare. Avoid banking or conducting sensitive business via a wireless network. Instead, wait until you are in a more secure location or use additional encryption if necessary.

# How the Seasons and Weather Affect the Real Estate Market

Buyers searching for a new home will do well to remember how seasons are likely to impact real estate. Learn how to obtain the best price while making seasonal variations and weather trends work for you with these quick tips:

## Always view homes in person.

Although a picture may be worth a thousand words, there are times when a photo can actually lead you astray; overgrown bushes could be hiding a diamond in the rough, while a snow-laden landscape may not show the true beauty and charm of a potential property. Assuming all things are equal, take time to visit a property in person before making a final decision.

## Shop during the “off” times.

Motivated sellers may need a fast sale due to job transfers or other family situations; unfortunately, they aren't always able to take advantage of

perfect timing. Harsh weather, holidays and other “off” times often result in fewer people looking for properties. Offer fast closing times and other negotiation strategies for a win-win situation.

**Purchase extra protection.** Seasonal variations can give misleading inspection results if you aren't careful. Always take the time to obtain a professional inspection and pay close attention to “off season” items. For example, in the middle of winter it's easy to discover heating-related problems but don't forget to have the HVAC system checked too. Other common seasonal culprits include pools, irrigation systems, fireplaces and windows. An appraisal is an inexpensive way to guard against seasonal real estate related problems.

## Quick Quiz

Each month I'll give you a new question based on this newsletter.

Just email me at

Inovak@maxbroock.com or call 248-408-7811 for the answer.

What are the names of the feuding families in Shakespeare's Romeo and

## Thanks for All Your Referrals!

I succeed when people like you refer me to their friends, neighbors and loved ones. It's the best kind of feedback I can receive.

So thanks for continuing to pass this newsletter around to people you care about.

## Keeping It Local

### Simple and Delicious Carrot Salad

Serves 4-6 as an accompaniment

#### Ingredients

6 large carrots, peeled & coarsely grated

3/4 cup roughly chopped Italian parsley

2 lemons, juiced

2-3 tablespoons olive oil

3 teaspoons brown sugar

Salt and pepper to taste

#### Directions

Coarsely grate the carrots using a box grater, mandolin or food processor with grater attachment. Set aside.

In a small bowl, whisk together the lemon juice, olive oil, sugar, salt and pepper.

Just before serving, toss the carrots, parsley and dressing together.

Serve at room temperature.

## Worth Quoting

**William Shakespeare was born on April 23, 1564. He died on the same date 52 years later. Here are some life lessons from his works.**

“Action is eloquence.”

“Assume a virtue, if you have it not.”

“Be great in act, as you have been in thought.”

“How use doth breed a habit in a man.”

“I am not bound to please thee with my answers.”

“I wasted time, and now doth time waste me.”

“In time we hate that which we often fear.”

“Love looks not with the eyes, but with the mind.”

“Praising what is lost makes the remembrance dear.”

“Suspicion always haunts the guilty mind.”

“The soul of this man is in his clothes.”

“We are advertised by our loving friends.”

“We know what we are, but not what we may be.”

“Brevity is the soul of wit.”

“There are occasions and causes why and wherefore in all things.”

“An honest tale speeds best, being plainly told.”

“Sweet mercy is nobility's true badge.”

“Rich gifts wax poor when givers prove unkind.”

“All that glisters is not gold.”

“Nothing can come of nothing.”

“Method in the madness.”

“The world's mine oyster.”

# Don't Make These 4 Home Seller's Blunders

Learn how to obtain the best price and avoid the headaches and heartaches associated with selling a home by avoiding these top four mistakes most people make:

## 1. Pricing

Without a doubt the single biggest mistake most people make when selling a home is not pricing right. Price too low and people are likely to ignore the home because they think it has major flaws; price too high and it is likely to sit on the market so long people lose interest. Work with an agent to price right as soon as the house goes on the market.

## 2. Maintenance

Failure to make small repairs, paint

and properly maintain the property can result in a lower selling price, longer duration on the market and just plain lack of interest.

Remember, first impressions matter. Most people will begin their search online then take a drive by the home before scheduling an appointment to see more.

Make sure your home looks its best at all times.

## 3. Cutting Commission

While it might seem smart to reduce commission or even try to sell a home yourself, it's usually "penny wise and pound foolish." Remember, a lot of the commission goes to the agent/broker who brings a buyer to the

table...less commission equates to fewer people working on your behalf to get the home sold.

Don't scrimp on the MLS or cut commissions; the additional time, advertising costs and other expenses are likely to erode any so-called savings you might hope to gain.

## 4. Future Planning

Make sure you have a plan in place before sitting down to the closing table; be sure to take taxes into consideration and have a new home lined up in advance.

Otherwise, you are likely to find at least a portion of your profits going toward unexpected expenses.

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## President Obama's Mortgage Relief Plan

The Homeowner Affordability and Stability Plan unveiled in February is a great start to getting millions of responsible borrowers into mortgages that they can afford. The plan addresses borrowers who either have less than 20% equity in their homes due to declining property values, or are employed but have had a recent decline in income.

### The Basics

The plan is actually two plans. The first part helps employed homeowners who have made their house payments on time and want to refinance at a lower interest rate, but are unable to do so under current lending guidelines.

Lenders will modify the terms of the loan, for five years, and forego some of the equity requirements that keep many borrowers from obtaining the lowest available rates.

This rate reduction will be funded by a combination of TARP funds, and by Fannie Mae and Freddie Mac, and would bring down mortgage payments to 31% of the gross income of the borrowers. The plan applies only to primary residences, excluding second homes and investment properties.

The second part of the plan addresses homeowners considered at-risk - perhaps from a decrease in income - and seeks to identify these borrowers before they default on their payments.

### The Challenges

Issues that have been facing lenders since the implementation of the program include being able to handle the number of borrowers inquiring about the modification programs.

Issues facing borrowers include being severely upside down in their mortgages.

Borrowers who bought or refinanced a home at 100% equity several years ago and now have seen their property values fall 20% would either need to fund the difference to get them back to at least 105% or wait until the property appreciates in value.

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## Fascinating Facts About April

- Samuel Morey patented the internal combustion engine on April 1, 1826.
- Apple Computer was formed by Steve Jobs and Steve Wozniak on April 1, 1976.
- The United States Mint was established on April 2, 1792.
- Martin Luther King Jr. delivered his "I've Been to the Mountaintop" speech on April 3, 1968.
- The Beatles occupied the top five positions on the Billboard Hot 100 pop chart on April 4, 1964.
- Warner Bros. premiered the first 3-D film, House of Wax, on April 9, 1953.
- Yuri Gagarin became the first human to travel into outer space on April 12, 1961.
- Videotape was first demonstrated on April 14, 1956.
- The first crossword puzzle book was published on April 18, 1924.
- The Woolworth Building in New York City opened on April 24, 1913.

# The Amazing Power of Berries

Searching for a powerful way to reduce the risk of cancer, fight disease, improve memory and prevent age-related eye disorders? Pick up a pint of berries on your next trip to the grocery store.

A growing body of evidences supports eating blackberries, blueberries, elderberries, raspberries and even strawberries as a way to reduce the risk of disease and fight many common symptoms associated with certain diseases.

Fresh berries are most effective for therapeutic use; frozen are next best.

For those unable to obtain berries on a daily basis, try adding a berry extract to your diet.

Not only do berries contain necessary antioxidants like vitamins A,C,E and folic acid; they also contain anthocyanins, compounds capable of fighting tumor growth and aiding the body's natural defenses.

Adding berries to your diet is a simple way to fight disease and satisfy a sweet tooth at the same time.

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## Birthdays to Remember this Month

Actor Walter Huston, who was born on April 6, 1884, received an Oscar nomination for his role in the movie *Dodsworth*. But he was most famous for his role opposite Gary Cooper in *The Virginian*.

Jack Miner, who was born on April 10, 1865, is known as the father of North American conservationism. He is best known for his work collecting data about migration of birds.

Dale Messick, who would have been 103 on April 11 was the first woman syndicated comic strip artist in the United States. She created the *Brenda Starr* strip, which was hugely popular in the 1950's. Fredrick Law Olmsted, known as the father of American landscape architecture, was born on April 2, 1822. He is most famous for his design of New York's Central Park.

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## Piper & Tucker's Pawspace



**April showers bring the mud too!**



**Max, Schmudge & Sandy bird watching!**