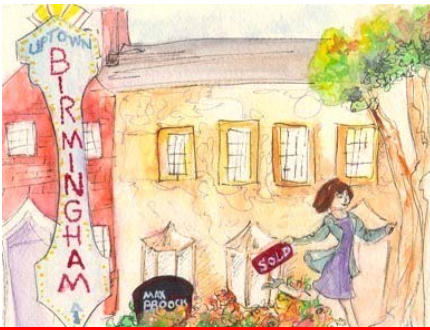


News On The Move

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How to Tell if Your Dream Home's Price is Right

When it comes to evaluating the value of a property there are more ways than meet the eye; like beauty, the value of a property is often in the eye of the beholder. Savvy buyers and investors use several of the following methods to determine if the price is right:

Comps: Comparing a property to others is the most commonly method of establishing price and value. Age, size, location and amenities are compared to other properties in the area. Unfortunately, this method doesn't work well for unique homes or those lacking nearby comparisons.

Income Potential: Another popular method is to determine the amount of income the property would generate if rented or used in another endeavor like a small business or hobby.

Return on Investment: Calculating the ROI is a good measure especially for those buying income producing property or "fixers" in need of extensive renovation or repair. The ratio between money invested into the property versus the anticipated return (often using leveraged funds) is particularly useful for those who purchase real estate as an investment. For example, if your cash outlay was \$10,000 and you made \$2,000 your ROI would be a whopping 20%.

Replacement Cost: Inflation, taxes, permits and other costs tend to rise over time making it more costly to build a home. For example, 25 years ago many homes could be built for less than \$40 per square foot while today it is difficult to find a home for less than \$100 per square foot.

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.

3 Useful Tips to Help You Find the Perfect Gift

Here are some tips and suggestions to spark the imagination.

The Best Gift

The best gift affirms the recipient. It doesn't have to be expensive or unusual. On *The Waltons*, Pa brought tears to the eyes of John Boy, an aspiring writer, with the gift of a Big Chief scribbler.

People's conversations, emails and behavior are full of clues to what affirms them and makes an inspired gift. Almost anything conceivable can be purchased online.

The Unusual

The internet is a great place to get suggestions for unusual presents. For example, try Googling a friend's hobby plus the word gift, e.g., golf gift. Dig into the results until you find something different, like a golf drink caddy that dispenses cold and hot drinks and looks like a driver (\$50 - \$100). Also consider:

- Something handmade, by you, a craftsperson or an artist
- A service rather than a thing, e.g., massage, pet sitting/grooming, catering
- Something from a vacation to an exotic locale

Gag Gifts

Starting a gag gift tradition is a good way to make the holidays fun. For example:

- A caricature or personalized cartoon (\$20 - \$200)
- A Pimp My Cubicle Kit that adds mojo to a bland workspace (\$15)

How to Host a Fun Family Gathering for the Holidays

Family and friends bless our homes during the holidays, bringing laughter and shared memories. Hosting a houseful of visiting relatives is a worthy challenge.

Use this checklist to create happy holidays for all comers.

Calm Kids

When children visit, their happiness is a key to the pleasure of all.

Remove breakables and sharp-cornered furniture from play areas - for toddlers, childproof the house; Establish clear safety rules and boundaries - let children know what is expected of them; Ensure a good night's sleep - afternoon rest periods help children (and adults) stay in top form; Provide amusing games, crafts and movies.

Appreciative Adults

Adult guests appreciate a relaxed

atmosphere that meets their basic needs, and they usually require fewer safety precautions.

Check guests' food allergies, special needs and important daily routines; Select menu side-dishes and desserts requiring little last-minute preparation, so you can relax and have fun during the holiday; Graciously accept offers of food or help, or suggest alternatives that tap guests' talents and fit your plans; Arrange fun activities, sports or games, according to people's interests. When family members replay long-established interactions, enjoy the fun bits and smooth over the bumps - keep a light heart, stay focused on solutions, and divert attention as necessary.

Worth Quoting

Some famous quotes attributed to Woody Allen, who was born on December 1, 1935:

“Money is better than poverty, if only for financial reasons.”

“I am thankful for laughter, except when milk comes out of my nose.”

“Can we actually 'know' the universe? My God, it's hard enough finding your way around in Chinatown.”

“Eternal nothingness is fine if you happen to be dressed for it.”

“I am not afraid of death, I just don't want to be there when it happens.”

“I believe there is something out there watching us. Unfortunately, it's the government.”

“What if nothing exists and we're all in somebody's dream? Or what's worse, what if only that fat guy in the third row exists?”

“I tended to place my wife under a pedestal.”

“I don't want to achieve immortality through my work. I want to achieve it through not dying.”

“Interestingly, according to modern astronomers, space is finite. This is a very comforting thought - particularly for people who cannot remember where they left things.”

“His lack of education is more than compensated for by his keenly developed moral bankruptcy.”

“Eighty percent of success is showing up.”

“I had a terrible education. I attended a school for emotionally disturbed teachers.”

Some Final Thoughts on 2008

2008 has certainly been one of the most chaotic years in recent memory for real estate, and Michigan has taken one of the bigger hits. The trends were heading in the right direction, sales units up and listing inventories down before the latest news about the big three auto makers. With additional impending layoffs, the bottom is likely to be reset to a new level for 2009 and extend our overall recovery time. The silver lining in this is that the new bottom may not be as big a change as it might seem. Let's all approach 2009 with a spirit of optimism as various economic stimulus packages go into effect.

I hope you all have wonderful Holidays and a Happy and Healthy New Year. I thank you for your friendship, support and the confidence you have entrusted in me. May 2009 be a year of recovery, renewed spirit and peace.

Please feel free to forward and share this newsletter with family, neighbors and friends. You can also read archived copies, find real estate reports and do a live search for homes on my website at www.lindahillernovak.com.

Wondering How Much Your Home Is Worth?

Has your home gone up in value? How much are other homes in your neighborhood 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 248-408-7811 to arrange an appointment.

Tips to Help Sell Your Home in a Slow Market

Selling a home in a down market takes more planning and preparation but with a little know-how it's still possible to get a great response with these quick tips:

Price Matters

Without a doubt, the most important consideration is to price the house right... especially if you want a quick sale. When the market was red-hot homes sold fast so it is easy to forget that historically homes are on the market an average of six months before selling. Be realistic and work with your agent to price right.

Staging & Updating

Make sure your home looks its best by updating paint, making small repairs and

taking the time to properly stage your home for online and in-person viewing.

Pre-Qualify

Window-shopping is a popular past-time even when it comes to real estate. One of the benefits of working with an agent is the ability to preserve your valuable time and only entertain serious offers from qualified potential buyers.

Reach Out

Reaching the best potential buyers isn't always easy especially in a down market. It takes experience, objectivity and great marketing skills to know how to position your home to reach the right buyer. Does your home have a great view? It might be perfect as a vacation

get-away. Is it located near a major International airport or business center? International buyers could be searching for a second home due to the favorable exchange rate.

Offer Incentives

Get noticed by offering buyer incentives. Buyer incentives are a welcome addition to any deal and include things like gift cards, LCD televisions or new appliances. Find out what tops the local "wish list" when it comes to amenities then calculate the cost of offering an incentive. They are an easy and effective way to capture the attention of potential buyers in a crowded market.

2008: A Year of Amazing Science

Large Hadron Collider

On September 10, 2008, physicists fired up the new Large Hadron Collider (LHC) at the European Organization for Nuclear Research (CERN). The immense particle speeds generated in the LHC will allow physicists to observe elusive particles and to answer fundamental questions about the universe. Before start-up, there were public fears that operation of the collider could accidentally create an Earth-swallowing black hole. Instead, the LHC ran successfully for nine days until suffering mechanical failure. It will be online again in 2009.

Animal-Machine Hybrids

2008 was a year of amazing developments in animal-machine hybrids. At the forefront of science are experiments combining living tissue with technology – a moth's brain controls a robot, a computer has organic parts. In October, University of Washington researchers announced that replacing damaged nerve connections with electrodes and wires could give some paralyzed people the power to move again. Once wired, the user can move an otherwise paralyzed limb with a thought.

Birthdays to Remember this Month

Clarence Birdseye, the frozen food king, would have been 122 on December 9. He developed a faster way to freeze foods, which led to the great popularity of frozen products, such as vegetables and fish, we see today.

December 11 marks the 227th anniversary of the birth of Sir David Brewster, the scientist, inventor, and writer credited with rediscovering the kaleidoscope. Although the instrument was known to

the Ancient Greeks, it was Brewster who patented it as a tool for scientific research. It later became much better known as a toy.

December 23 would have been the 80th birthday of Yousuf Karsh, the portrait photographer who captured the images of some of the most notable people in history. His most famous photograph is of Winston Churchill.

Fascinating Facts About December

- Ford Motor Company introduced the first moving assembly line on December 1, 1913.
- The first issue of *The Observer*, the world's first Sunday newspaper, was published on December 4, 1791.
- London became the world's first city with motorized taxicabs on December 6, 1897.
- NASA revealed photographs taken by The Mars Global Surveyor suggesting the presence of liquid water on Mars on December 6, 2006.
- Montgolfier brothers' first balloon began its first test flight on December 14, 1782.
- Eugene Cernan became the last person to walk on the moon as part of the Apollo 17 mission on December 14, 1972.
- "A Christmas Carol," by Charles Dickens, was published in England on December 19, 1843.

Piper & Tucker's Pawspace



Happy
Howlidays
To All Our
Friends!



Mush you Huskies!!!! Linda Nelson with her 4 husky puppies! From left to right; Odin, Voda, Thor, and Mylo. Odin and Thor are litter mate and turned a year old in May, Voda and Mylo are litter mates and turned 4 in March.



Send your pet's photo and bio to Inovak@maxbroock.com and we will use it in a future edition.

KEEPING IT LOCAL

No matter how busy the holiday season, a hearty bowl of soup is always a welcome treat for family and unexpected guests! This recipe comes from Chef Rick Halberg of Hiller's Market.

Ribollita

This soup is best made a day ahead, Hence the name "Ribollita- reboiled"
makes 8 or more servings

Ingredients

2 1/2 cups Savoy cabbage, large dice
2 cups diced red onion
3/4 cup diced or sliced peeled carrot
1 1/2 cups diced fresh green beans
2 large celery stalks with leaves, diced
2 1/2 cups baby spinach leaves
1 tbsp. fresh garlic, minced
1 tbsp. chopped parsley
2 oz. olive oil
1 1/2 cups chopped canned tomatoes
1 1/2 qt. water or vegetable broth
2 cups diced potatoes
2 tbsp. tomato paste
3/4 cup canned cannellini beans
3/4 cup diced cooked potatoes
1 cup grated Parmesan cheese
Kosher salt and fresh cracked pepper to taste
Extra virgin olive oil
Slices of grilled crusty bread

Directions

Heat olive oil in a large soup pot. Add cabbage, onions, carrots, garlic and celery. Cover and cook until vegetables are softened. Add tomatoes, raw potatoes and broth, and bring to a boil. Reduce to a simmer. Cook until vegetables are thoroughly cooked.

Add tomato paste, basil, green beans, spinach and parsley. Pass cooked potatoes and cannellini beans through a food mill and add to soup. Stir until blended. Cook until green beans are tender. Add the grated cheese and stir. Season with salt and cracked black pepper.

Serve with grilled bread; drizzle top with extra virgin olive oil and sprinkle with extra parmesan cheese.