



Why Now Might be the Best Time to Buy a Home

Buying right is the first step to profit and success but after the bubble crisis, some potential buyers have been afraid to act. If you have been sitting on the side-line waiting for the next buying opportunity, now might be the time to buy.

Interest rates remain low. Don't just think about the price of the house alone. If you purchase a median-priced home, every ½ point increase in interest results in an extra \$1,000 annually for as long as you hold the loan.

Inflation adjusted prices are lower than ever. Nominal home prices have dropped 5, 10 or even as much as 25% from previous highs in most areas. When adjusted for inflation the savings are even greater.

Banking regulations are tightening. Recent economic indicators

lead many to believe banks will tighten lending requirements by requiring larger down payments, stricter qualification guidelines and other restrictions. Even if interest rates remain low, it could become much more difficult to qualify for a mortgage in the future.

Rising rents. Rental rates have been increasing with rate hikes expected for the next several years. During tough economic times, the ability to lock in a price and control costs is important to maintaining a working budget.

Fabulous foreclosures and incentives. Special programs at the state, local and federal level are able to assist investors and homeowners in purchasing foreclosures, short sales, REOs, and other property through special programs and incentive packages.

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 Shed the Pounds by Eating More Often

Hunger is the best sauce for diners and the arch enemy of dieters. Eating many times daily helps to reduce hunger and take off pounds.

Biology

The internal mechanisms designed to protect us against starvation work to our disadvantage when we want to lose weight. The first thing that a conscientious dieter does is eat less. Unfortunately, that's a signal to the body to become more efficient.

Seeing less food on the horizon, the body is more careful with what it has, storing calories against a rainy day. Most of us won't know actual starvation, so the saved calories become unhealthy fat. By eating frequently, we assure the body that there's no need to worry about bad times. It continues to burn calories off willy-nilly.

Frequent meals can be smaller and add up to a lower daily intake. If stomachs are not overstuffed, they shrink, consequently filling up sooner. Dieters are able to turn off hunger signals with fewer calories.

Some researchers and nutritionists argue that frequent small meals don't affect our biology so much as our psychology. Weight loss, they say, is the simple result of what we eat and how much, not when. Their thesis is that long gaps between meals causes mental stress and binge eating.

Delectable Diets

What to eat is not news to anyone. Fruits and vegetables top the list. Reduce sugars and fats without removing them entirely. Eat from the major food groups daily. Avoid processed foods and pre-packaged convenience items.

Secrets to Becoming Indispensable at Work

Short of owning the company, there's no way to guarantee that your job won't be affected by future cutbacks. On the other hand, indispensable employees share several key traits that you can acquire and exploit.

The Big Picture: Look at the big picture when you're problem-solving. See below the surface of complex issues, and avoid oversimplifying. Imagine yourself the owner of the company. What's best to do from her perspective? Act accordingly, regardless of your current level.

Compatibility: Getting along well with others is an essential career-booster. The further you stay away from complaints and office politics, the more indispensable you are. Be a loyal and flexible team player. In a recent survey, CEOs ranked loyalty as the most valuable quality of employees. Involve other people in decisions whenever possible to increase their acceptance of outcomes. Stay alert to others' concerns, and be approachable.

Healthy and Attractive: Too many sick days or a lack of energy makes you susceptible to cutbacks. If you exercise moderately, you're already ahead of 25% of workers. Good nutrition and regular exercise increase your alertness, flexibility and happiness. Make the most of the looks you were born with by dressing to emphasize your strong points. A smile is a tremendous beautifier.

Beyond the Crowd: To shine like a star, remain focused and positive in an era of mind-numbing cutbacks. Take on promising challenges that others don't want, and get the job done without fuss. Discover the skills at which you truly excel, and develop them fully.

Quick Quiz

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

Just email me at
LNovak@Maxbroock.com or call
248-408-7811 for the answer.

Here's the question.

The Montreal Protocol was signed on September 16, 1987. What gas in the atmosphere was it designed to regulate?

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.

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.

Alternatively, stop by at the office. The address is on the back page of this newsletter.

Worth Quoting

Some famous quotes by *Peanuts* creator Charles M. Schultz:

"Don't worry about the world coming to an end today. It's already tomorrow in Australia."

"All you need is love. But a little chocolate now and then doesn't hurt."

"I have a new philosophy. I'm only going to dread one day at a time."

Charlie Brown

"There's a difference between a philosophy and a bumper sticker."

"Yesterday I was a dog. Today I'm a dog. Tomorrow I'll probably still be a dog. Sigh! There's so little hope for advancement."

Snoopy

"No problem is so formidable that you can't walk away from it."

"Nothing takes the taste out of peanut butter quite like unrequited love."

Charlie Brown

"That's the secret to life... replace one worry with another...."

Charlie Brown

"Sometimes I lie awake at night, and I ask, 'Where have I gone wrong?'"

Then a voice says to me, "This is going to take more than one night."

Charlie Brown

5 Quick and Easy Renovations and Remedies

Learn how to earn tidy profits when selling your home or investment property with these quick renovation and maintenance tips.

Color

Still living in sterile white walls? Does a boring beige and brown exterior greet potential buyers? Eliminate the institutional look and give your home a brand new appearance inside and out with a quality paint job.

Clean Air

The sense of smell is a powerful tool especially when it comes to selling a home. Pet odors, smoking or other unpleasant smells can dramatically alter the impression of the home. Deep clean carpet, air vents, upholstery, and drapes

plus any other absorbent surface that collects odors. Make it a priority to change the air filter and consider using an enzymatic treatment for deep-set odors. Marketing companies use smell to sell everything from new cars to clothing; put the same tips to work when renovating by using fragrance to create the impression of quality, comfort, and cleanliness.

Clear Clutter

Visually a few well placed large objects of contrasting colors are more attractive than numerous small items. Use this knowledge to tackle objectionable areas and transform them into the center of attention both inside and outside the home. Expand small rooms by adding a window that draws the eye outward or

coordinate colors to give the impression of uniformity instead of clutter to make a small kitchen or bathroom look larger.

Carpet Fixes

Before spending big dollars on new carpets, consult with a specialist capable of repairing and restoring the rugs throughout the home. It is often possible to blend or repair burns, snags and stains to make the carpet look nearly as good as new.

Conserve

Invest in low-maintenance lawns, water-saving devices and energy efficient appliances that will appeal to tenants and potential buyers alike. Green is in.

Go on a 'Virtual Tour' with Google

Google Maps and Google Earth are revolutionizing how people interface with their planet.

Frank Taylor, scientist and blogger, says "All sorts of amazing things are going to happen because of Google Earth."

Here are three of the cool things that you can do.

Flight Simulator: Take off in a Viper jet and fly at speeds up to Mach 2 over the Earth's landscape. Zoom high above the planet or down to building level, which you can view in 3D. Touch down after an incredible flight.

Storm Tracking: Watch weather patterns as they form and dissipate. Follow the path of a hurricane. Witness lightning strikes as they spark over the surface. View the cloud layer, the wind velocity and sunrise and sunset anywhere on Earth.

Panoramio: Upload your photos of geographical and architectural features to Google Maps. Share your images with others on their virtual tour of the world.

Fascinating Facts About September

- The first automatic teller machine in the United States was installed in Rockville Center, New York, on September 2, 1969.
- Google was founded by Larry Page and Sergey Brin on September 7, 1998.
- Marilyn Bell, at the age of 16, became the first person to swim across Lake Ontario, from Youngstown, NY, to Toronto, ON, on September 9, 1954.
- The Pentagon was rededicated after repairs were completed on September 11, 2002, exactly one year after the attack on the building.
- The Wheel of Fortune game show was created by Merv Griffin on September 19, 1983.
- The Lincoln Center for the Performing Arts opened in New York City on September 23, 1962.
- Concorde made its first non-stop crossing of the Atlantic on September 26, 1973.
- Washington National Cathedral was finished on September 29, 1990.

Ways to Help You Stay Fit When on the Road

The growing public desire for fitness means that exercising away from home isn't as hard as it once was. Get the most out of your travels, and stay healthy.

There are many places to exercise, including your hotel gym or pool and the local gym or pool. And don't forget city streets for running and walking. In your room, do body-weight exercises, such as push-ups and sit-ups, or formal routines, such as Yoga and Pilates plan

your exercise ahead, using Google Maps for locating on-the-road exercise venues. Start your travel fitness routine before departure and examine your schedule for free periods. Pack workout clothes and a swimsuit.

Lay out exercise clothes before leaving your lodgings, and change into them immediately on return. Perhaps enlist colleagues for support.

This Month's Sudoku

	2				3		8	
	7	8						
5	9						4	7
		9	5		7			4
8			3	4	9			5
7			6		1	9		
4	8						9	2
						1	3	
	5		2				7	

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Keeping It Local

The weather is still warm and lovely and there is plenty of time to enjoy outdoor dining.

This month's recipe from Hiller's Markets is a favorite company dish at our house!

Herb-Rubbed Grilled Boneless Leg of Lamb with Blackberry Vinaigrette

Makes 6-8 servings or more if serving chilled as a salad

Recipe Ingredients

Lamb:

1 Boneless leg of lamb, about 2 1/2 to 3 lbs, butterflied so that it is fairly uniform 2" thickness
3 tbsp cumin seed
2 tsp cinnamon
1 tsp allspice
1 tsp coriander
1/2 tsp grated nutmeg
1/2 tsp fennel seed
1 tsp ground ginger
1 clove
1 tsp cayenne

Vinaigrette:

3 cups blackberries
1 oz water
1 oz balsamic vinegar
1 1/2 tsp fresh rosemary
2 tbsp Dijon vinegar
1 tbsp minced shallot
2 large cloves peeled roasted garlic
1 to 1 1/2 cups fruity extra virgin olive oil
1 tsp cayenne

Directions

Grind spices together and rub over lamb, inside and out. Put leftover rub in a tightly sealed jar for later use. Place lamb in a Ziploc bag overnight.

Bring the berries, water and balsamic vinegar to a simmer in a non-reactive sauce pot; cook until berries break up. Add a pinch of sugar. Combine with remaining ingredients and whisk. Set aside or chill if serving lamb cold.

Remove the lamb from the bag and season generously with salt and pepper. Light the grill. When hot, place the lamb over the coals and grill each side about 6-8 minutes, until lamb is medium rare. Allow to rest a few minutes before slicing thin. Serve with grilled sweet potatoes and fresh fennel.

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Thanks for reading! If you'd like to tell me what you think about this newsletter, or if you're thinking of buying or selling real estate, please get in touch.