



# Kim Hayward's Real Estate Reader



Most men have a few questions about suit fashion. Get yours' answered here, as we tackle some of the most common.

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As tax season nears, it's time to take a look at new tax laws for 2007. Before you file, make sure you read this important update. (page 2)



Find out how to turn your old photos and videos into a neatly organized, digital collection you're proud to show off.

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## The Buyer of Tomorrow



New evidence suggests that the buyer of tomorrow will have different priorities than those of today.

### Living rooms go extinct

40% of homes made last year did not have a living room. That trend should be growing over the next few years, as buyers express their increased interest in smart square footage. For decades, homeowners have observed their biggest rooms going relatively unused. Buyers want their space where they'll actually use it. Some builders suggest the living room will disappear altogether; others contend it will simply morph into a multi-purpose room. No matter how you slice it, the living room is on the endangered species list.

### Family room takes center stage

With the disappearance of the living room, the family room will become the new formal gathering area. According to the most recent study, 90% of buyers identified the family room as an important factor in determining which home they would buy—out-ranking location (75%) and overall design (78%).

### Upscale features become the norm

A recent study asked over 500 designers, architects, and developers what features they expected to be common in new homes by the year 2015. The results were quite interesting. 87% said that the master-bedroom bath will have multiple shower heads. 87% expected multi-room audio to be the norm. 80% expected instantaneous hot water in bathrooms and showers. 77% expected an integrated, automatic burglar/fire/toxic gas alarm system. 75% expected a fiber optics network in each home.

### Green gathers steam

In the same study, 98% (the most unanimous percentage of the entire poll) of everyone asked said that energy-efficient appliances and mechanical equipment would be more prominent by the year 2015. More specifically, 89% expected energy-conserving windows, while 75% expected more "green" building materials.

## Secrets of Spring Cleaning



It's that time of year again: spring cleaning time. Here are some practical ways to make this year's cleaning project less painful and more productive than ever before.

### Prepare properly

Before you start your cleaning mission, it's important to get the

right tools. To make the job as easy as possible, go where the pros go. Janitorial supply stores will have all types of goodies that will make the job less difficult and more fun. One item you won't want to forget is a nice, portable tray for your cleaning supplies, which will enable you to move freely from room to room, keeping all of your supplies nearby. Lastly, eliminate all distractions. Unplug your phone and turn off the TV, so you can fully invest yourself in the cleaning project.

### Clean efficiently

Now, that you've got your supplies and you've eliminated the distractions, it's time, to get down to business. Cleaning is pretty self-explanatory, but there are a few important guidelines. First, begin cleaning each room at the top and work your way down, finishing with the floor. Take on smaller rooms first, working up to larger ones. Take frequent breaks to avoid fatigue, and keep a checklist, so you can track your progress and maintain realistic expectations.

### Think preventatively

Now that you have returned your home to its former glory, take an extra step to ensure you keep it that way. Take some time to figure out where and why messes built up in the first place. Then, work proactively to eliminate problem areas of the house by adding trash cans and hampers where necessary. Lastly, consider a more frequent cleaning schedule. It's easier to clean new dirt than old dirt.

# New Tax Laws for 2007



Here's a look at some of the new 2007 tax laws most likely to affect you, fresh from the I.R.S.

## Restrictions on Charitable Contributions

All cash contributions made in tax years beginning after August 17, 2006, to any qualified charity, must be supported by a dated bank record or a dated receipt.

## Earned Income Credit Amounts Increase

### Earned income amount

The maximum amount of income you can earn and still receive the credit is higher for 2006 than it is for 2005. You may be able to take the credit for 2007 if:

You have more than one qualifying child and you earn less than \$37,783 (\$39,783 if married, filing jointly),

You have one qualifying child and you earn less than \$33,241 (\$35,241 if married, filing jointly), or

You do not have a qualifying child and you earn less than \$12,590 (\$14,590 if married, filing jointly).

The maximum amount of adjusted gross income (AGI) you can have and still receive the credit has also increased. You may be able to take the credit if your AGI is less than the amount in the above list that applies to you.

## Exemption Amount Increased

The amount you can deduct for each exemption has increased from \$3,300 in 2006 to \$3,400 in 2007.

## Standard Mileage Rates

Beginning January 1, 2007, the allowable deductions for the standard mileage rate are as follows:

**Business miles.** The standard mileage rate for the cost of operating your car increases to **48.5** cents a mile for all business miles driven.

**Medical reasons.** The standard mileage rate allowed for use of your car for medical reasons increases to **20** cents a mile.

**Moving.** The standard mileage rate for determining moving expenses increases to **20** cents a mile.



# Digitize Your Memories

One of the more practical uses of modern

technology is digitizing your photo and video library. There are a number of benefits to undergoing such a task. First, a digital library is much safer. You can store it in multiple locations and never fear losing it to fire, theft, or anything else. Second, it's a lot easier to view and share with others. Once everything is digital, you can email, upload, and copy with ease.

## What you'll need

It really depends on what you want to do. If you have photos that you'd like to convert to digital, you'll need a scanner. Scanners are not that expensive these days. Some retail for less than \$100. If you have vhs tapes or some other form of analog video media that you would like to convert to digital, you'll need a dubbing device. They come standard on nearly all combination VHS/DVD players. No matter what you do, you will want some backup media. Photo and video files take up a lot of space, so you won't want to store them on your computer's hard drive. Instead, buy an external hard drive (the biggest you can afford) and store it in a secure place (like a fire-proof safe).

## How to do it

Converting photos to digital media will require you scanning each photo into your computer. You can choose how you want to save your files, but, in most cases, a .jpeg will be desired (and is the default option). This task can be time-consuming, so it is best to spread it out over a number of weeks and do it in small chunks. Once you have your files scanned in, transfer them to your hard drive and you're all set. To transfer video, you will use your combination VHS/DVD player to copy your VHS tape to DVD. Once that is done, you can copy the DVD files to your external hard drive.

## Taking it to the next level

The real fun of a digital library is that it's easy to view and share with others. Keep that in mind as you organize your video library. There (continued on page 3)

## Hot New Product

## Smallest Phone In The World

With recent cellular phones moving in the direction of adding more features, few manufacturers are left trying to make phones that are smaller and simpler. The Willcom R9 cell-phone is hoping to take the title of the world's simplest cellular phone. Roughly the size of a small pen, the phone contains only four buttons, which can each control 3 numbers through a simple and intuitive design. A flip-out LCD screen allows the caller to see the numbers being dialed or the numbers of incoming calls, but that's about it. No cameras, no email, no internet. Just simplicity.



(continued from page 2) are a number of free software programs that allow you to turn photos into slideshows set to music. Windows Movie Maker can achieve this through basic drag-and-drop functions. You may want to spruce up your video files by editing them down into more watchable portions. For example, you could take an entire season worth of little-league games and cut a highlight reel that friends and family will enjoy watching. Whatever you decide on, backup everything in multiple locations.



## Monthly Tech Tip: LetsTalk.com

If you've shopped for a new mobile phone or cellular service plan recently, you may have noticed how different (or even impossible), comparison shopping is. Since every service provider charges for calls differently, offers different handsets, and has different coverage options, understanding who is best for you can be a nightmare. [www.letstalk.com](http://www.letstalk.com) alleviates much of the confusion with a simple, user-friendly interface that allows users to search plans and phones side by side from different providers and manufacturers. Prices are updated in real time, and the site is even pretty good about signaling special deals and package offerings in your area.

# Men's Suit Style Questions Answered



There are a lot of unspoken rules concerning men's suit protocol. Here, we bring the rules front and center.

**Q: Should I leave one button undone?**

**A: Yes, but not necessarily the bottom one**

There is no rule here, but it will add height to your appearance and

make it easier to move in your suit if you leave the top one undone. Still, any button configuration is acceptable, except leaving only the middle one undone.

**Q: When in doubt, what should I wear?**

**A: Black**

Traditionally, the first suit you would want to own is a black suit. It can be worn at every occasion, and it goes with everything. However, it's kind of boring. To stand apart, consider using a grey suit as your staple color. Grey suits are equally appropriate for most occasions, and they look better on many skin tones.

**Q: Should I cuff my pants?**

**A: It's up to you**

Cuffs come down to personal preference, more than anything. Cuffs add age and subtract height from your appearance, but there is no fashion rule, either way.

**Q: Is it fashionable to wear my suit jacket with jeans?**

**A: Not particularly**

Ideally, that's what a sports jacket is for. However, not everyone can afford to have a collection of suits and sport jackets. So, if you get in a jam, and it's your best option, you can give it a try, but be prepared to go a different direction if you look a little too much like a stand-up comedian.

**Q: What fabric should my suit be?**

**A: Wool, cotton, or some variety of the two**

Don't take chances. If there is any piece of clothing that it is worth it to pay the money for, it's your suit. A well-cared for suit can last years and will be there for all of your most important moments.

**Q: Single or double breasted?**

**A: Single**

Always stick with single-breasted, unless you really look great in a double-breasted suit. Double-breasted suits overwhelm anyone who isn't older and bigger.

**Q: What about pleats?**

**A: No pleats**

No. Never. They just make your lower body look fatter and shorter. Unless that's the look you're going for, stay with flat-front pants.

**Q: How many buttons should my suit have?**

**A: 2 or 3**

It may seem like more is better, but 4-button suits only look good on taller, slimmer men. For the rest of the population, 3-button suits are the standard; 2-button suits come in 2nd.

## The History of St. Patrick's Day

### Get To Know St. Patrick

St. Patrick was born Maewyn of Wales. During his 30-year mission, Patrick (a name he took for himself upon converting to Christianity) was successful at building several monasteries and schools. On March 17<sup>th</sup>, 461 AD, Patrick died, and that day has been celebrated as St. Patrick's

Day in Ireland ever since.

### Famous Traditions

Much of what makes St. Patrick such a popular saint is the folk-

lore surrounding him. It was said that he drove the snakes from Ireland during a dramatic sermon on a hilltop. Historians question the account, as Ireland has never been known to have a native snake population. The origins of shamrocks as good luck charms have a somewhat more substantiated history. It was said that St. Patrick used the three-leaved shamrock to explain to pagans how the trinity could be three spirits that were part of the same God. Seeing his good fortune at using the visual device, Christians began to regard the plants themselves as good luck charms. The leprechaun, on the other hand is most likely related to the Celtic belief in fairies, which has become interwoven with the Irish commemoration of St. Patrick.

