

January 2012 Edition

# HOUSECALLS



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## Happy New Year from Tim McBrayer



### 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 FamilyFun.

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

**M**oney 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 you want.



### Ask the Expert



**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

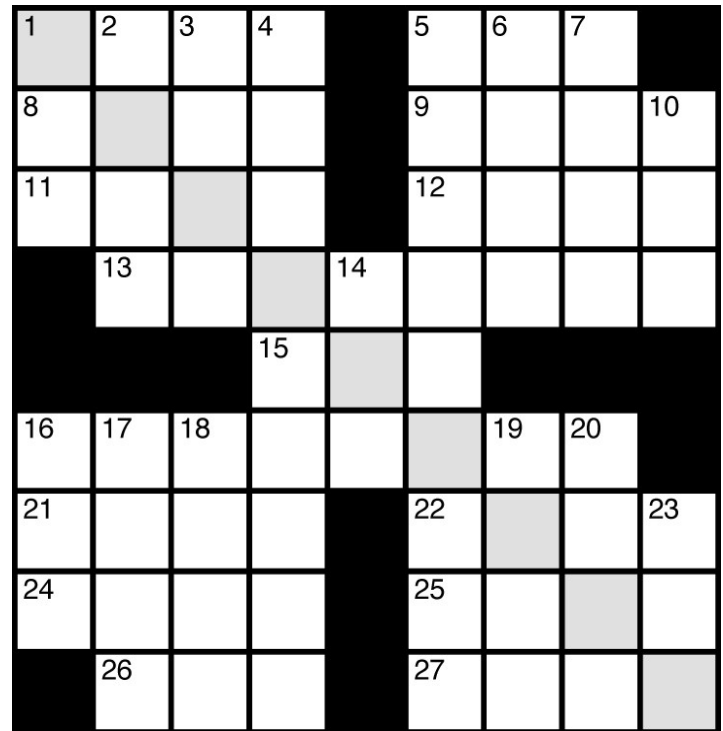
#### Across

1. Finish line?
5. Jewel
8. Baseball stats
9. And others, for short
11. Flock member
12. Yellowfin or ahi
13. Cooking slowly
15. "Harper Valley \_\_\_"
16. Pâtisserie
21. One way to run
22. Building additions
24. Strike out
25. Balm ingredient
26. Aye's opposite
27. Sunrise

#### Down

1. \_\_\_ el Amarna, Egypt
2. Saudi, e.g.
3. Au \_\_\_, live-in
4. Near F1
5. Advances
6. Small handbag
7. Educator Horace
10. Hang back
14. "\_\_\_ show time!"
16. Not good
17. "You can say that again!"
18. Kind of nut
19. Earthen pot
20. Farm equipment
23. D.C. bigwig

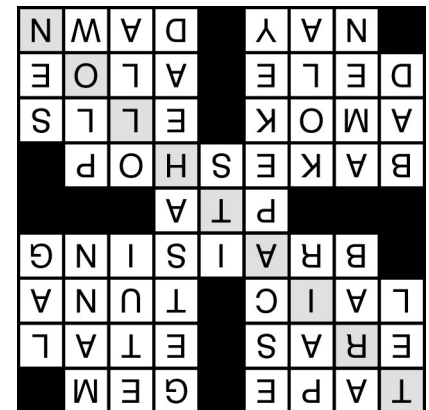
### Olympic Event



*The headline is a clue to the answer in the diagonal.*

"We will open the book. Its pages are blank. We are going to put words on them ourselves. The book is called Opportunity and its first chapter is New Year's Day"

*Edith Lovejoy Pierce, poet, author*



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 Lowe's 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.

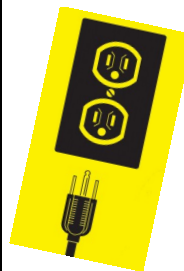
## Honey, did you plug in the car?

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. Its 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 tricorder 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."

**"Our lives, like the candle's flame, are continuously coaxed in new directions by random events that, along with our responses to them, determine our fate."**

**- Leonard Mlodinow**  
(From "The Drunkard's Walk: How Randomness Rules Our Lives")





# January 2012



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| Sun                                   | Mon   | Tue                             | Wed | Thu | Fri   | Sat |
|---------------------------------------|---|---------------------------------|-----|-----|---|-----|
| 1<br>New Year                         | 2<br>Rose Bowl  | 3                               | 4   | 5   | 6<br>Epiphany                                     | 7   |
| 8                                     | 9<br>Clean off your<br>Desk Day   | 10                              | 11  | 12  | 13<br>To Feb 4,<br>Southwestern<br>Livestock Show | 14  |
| 15<br>Martin Luther<br>King Jr. birth | 16<br> | 17<br>Poland:<br>Liberation Day | 18  | 19  | 20  | 21  |
| 22                                    | 23  | 24                              | 25  | 26  | 27  | 28  |
| 29                                    | 30  | 31                              |     |     |   |     |



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< < < < **My Listings as of January 1, 2012** > > > >

In Falls Landing off Mitchell Mill Rd in N Raleigh off Hwy 401N. 2,220 Sq. Ft, 4 BR, 2.5BAs. Large Family Rm w/gas FP, kitchen has lots of cabinet space, w/island. MBA is large with separate Tub/Shower, 2 Car Garage & Front Porch.



**\$200,000 REDUCED!**  
[www.3222LandingFalls.com](http://www.3222LandingFalls.com)

North Raleigh Contemporary Ranch in Stone Ridge . 4,236 Sq. Ft. 4BRs, 3.5BAs . Updated Kitchen & Baths, Large Garden Rm, Formal LR and DR, Family Rm, Multi-Level Deck, Office, on .92 acre lot.



**\$500,000 REDUCED!**  
[www.813ThatcherWay.com](http://www.813ThatcherWay.com)

North Raleigh 3,472 Sq. Ft. 5BR 4BA 2 Story fam rm w/gas FP. Lrg kitch w/eating nk, islnd, desk & WI Pantry. Bonus room, private back yard with deck. Formal DR & LR. MBath has separate garden tub & shower, twin sinks. Granite CTops in Kitchen. On .4 acres. 2 car garage.



**\$375,000 Price Reduced!**  
[www.1705Southwell.com](http://www.1705Southwell.com)

Granville County 3,715 Sq. Ft. 4BR 4BA 2 Story fam rm w/gas FP. Lrg kitch w/eating nk & islnd. 1st Flr MBR w/ sitting rm & FP plus loft. 2 Bonus rms, private back yard w/deck & patio. Formal DR. MBath has separate garden tub & shower, twin vanities. . On 1.04 acres. 2 car gar.



**\$450,000 Price Reduced!**  
[www.3027Krogen.com](http://www.3027Krogen.com)

I'm not always helping buyers and sellers. Here is a nice letter from a family I helped to find a nice rental before they choose where they ultimately want to live. At that time I'll help them find the right home to buy.

This is LONG overdue for Tim McBrayer...my Family which consists of myself and my husband whom are in our early 40's, our 6 year old son, & my mom, don't have enough words of gratitude and thanks for Mr. Tim McBrayer. This gentleman...and I do mean Gentleman...helped my families' dream come true in moving from northern NJ (right outside of NYC) to Knightdale NC to start a wonderful new a better life for us all!

We had been doing out research for some time over the internet before contacting Tim and was given his name by 2 different people...one of whom was a realtor himself and told us that this man "knew his stuff!" I and my family were blown away by Tim's kindness, professionalism, and all around knowledge of real estate. We moved sight un-seen from just internet pics he obtained for us. We didn't have the time and money to all travel to NC from NJ to look for a rental property so we put our trust in Tim, and he came through with flying colors and we got more than we ever expected we would get in a house. We are so very happy here thanks to Tim McBrayer.

I have to add, I would call this man non-stop changing my mind back and forth about several homes before we decided on the one we are in now....and Tim would ALWAYS call me right back no matter what he was doing he would touch base with me and let me know he was on it! I can remember calling this man one day when he was out taking a walk with his wife and he answered my call and promised to get back to me with the information I needed shortly and he did as usual...and another instance was when he was driving his daughter away to college and I was calling and calling him about one or another property and he always remained so calm, kind, and polite with me...and got right back to me after his daughter was settled in at her college.

I don't think there is ANY realtor out here anywhere like Tim McBrayer and that is the honest to God truth. He is a consummate professional and all around nice guy. We thank God that we were Blessed enough to have had the opportunity to have had Tim and we would recommend him to EVERYONE we know and even those we don't know.....this is North Carolina's Top Realtor without any doubt!!!!

Thank you Tim for everything,

The Rivera Family