

# HOUSECALLS



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## Education Named Top Factor in Life Success

A recent USA Today Gallup poll shows how Americans feel about getting ahead in life: 36 percent say the most important factor is a good education.

Hard work was named most important by almost as many respondents. It seems the two are almost equally important. They say the more you know, the better off you will be, but success in life also takes hard work and dedication.

Poll findings were the same, regardless of age, race, gender or income and education levels. The findings are also consistent with surveys by the non-profit Public Agenda.

Other factors named were: Saving and smart spending decisions, 14 percent; knowing the right people, 8 percent; coming from a wealthy family, 5 percent; natural ability, 3 percent; and luck, 2 percent.

## It's Spring: The Home Market is Heating Up

The big day is March 20, the first day of spring. As almost everyone knows, it begins one of the most active seasons for home searches.

For good reason: If you can dodge the April showers, the weather will be nice. Flowers coming out everywhere will tempt you to drive about and see what appeals to you. Even if you haven't decided to take the plunge, you could find that today's bargains are hard to resist.

Home sellers will be out there with bells on. They know that buyers, dreamers and lookers will be out in force. Whichever category you fall into, they and their real estate agents will be pleased to see you.

Agents know that the lookers and dreamers of today could be buyers in the future. The agents are available in their offices or at open houses to tell you about the finer points of buying and selling. When your time comes, you



will be prepared and knowledgeable.

Visiting open houses can be more than an enjoyable Sunday afternoon activity. Visitors get an idea of what features and home designs would best suit their needs, as well as what features should be added to their list of wants. Often, they can pick up a sheet of detailed information on a home, which can be referred to later on.

In spring, there are more homes on the market than at any other time of the year. You'll find good bargains on some foreclosures that banks are willing to sell at a reduced price. But whether or not a home that interests you is in foreclosure, the price will be less than it would have sold for a few years ago.

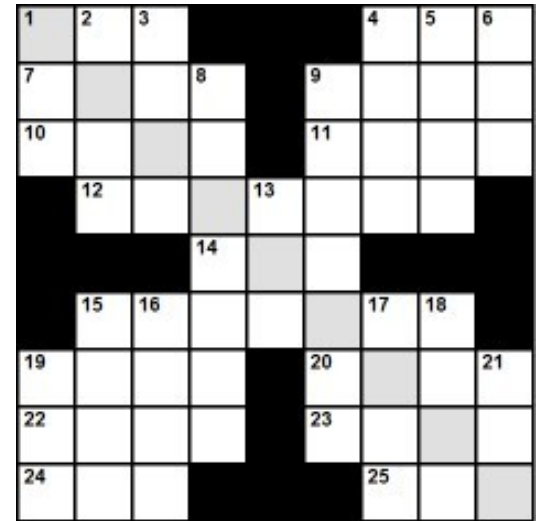
That doesn't mean that sellers aren't willing to negotiate. Many have significant reasons to sell. Some sellers have to move to another city because of their work. They want to make a move well before school begins in fall.

Other properties might be part of an estate and heirs want to make a deal. Some sellers are retired and want to move to a smaller place.

There are many reasons sellers and their agents would like to see you.



## SPRING BUNNY PUZZLE



### Across

1. Dash abbr.
4. Ballpoint, e.g.
7. Au \_\_\_\_
9. Knockout
10. Copter's forerunner
11. Bakery selections
12. Denounces
14. \_\_ and ahs
15. Spirits
19. "Beat it!"
20. Innocent
22. Pea holders
23. 60's hairdo
24. Affirmative vote
25. "Comprende?"

### Down

- |                                      |                         |
|--------------------------------------|-------------------------|
| 1. It's higher on the hwy.           | 9. Hindu god            |
| 2. Settled a bill                    | 13. Fraternity letter   |
| 3. Charter                           | 15. Sailor's cry        |
| 4. British system of withholding tax | 16. Mother ____         |
| 5. Baby blues                        | 17. Blockheads          |
| 6. Dissenting votes                  | 18. Euros replaced them |
| 8. Style of baroque architecture:    | 19. Retreat             |
|                                      | 21. Adversary           |



## ASK THE EXPERT

**Q.** We're wondering if we have missed out by not buying a home when interest rates were at their lowest. Are there still any good deals around?

**A..** Yes there are. Rates quoted as a national average are still very low. Even at that, a mortgage broker can find a loan for you that is even lower. The broker will search the market, which is very competitive, to find the best rate available.

A couple of months ago, rates were a little over 4 percent, but there were loans available for 3 percent from various mortgage companies. But both of these rates were unrealistically low.

Today, some home buyers may think an interest rate of 5 percent or a little more is high. In the past, mortgage rates were much higher.

### Consider this.

In the early 1980s, a friend of mine moved to town because of his job. No satisfactory rentals were available for a family with three children, so he decided to buy a home. His mortgage interest rate was 18 percent!

Two years later, he paid the bank \$1,000 to reduce the rate to 14 percent. And a couple years after that, he was able to buy down the



rate by another two points. He was pleased then to be paying only 12 percent.

In the 1990s, another fellow moved to town and bought a nice home for his family. With his good credit, he was able to qualify for a mortgage with an interest rate of only 8 percent.

More recently, as interest rates hovered just above 5 percent, there was a great hoopla across the land about that being the lowest mortgage interest rate in 50 years. But now,

some buyers think 5 to 6 percent is high.

Interest rates do affect the monthly payment. For a \$100,000, 30-year loan at 4.25, the payment is about \$491. The same loan at 4.5 percent has a payment of \$506, and at 5 percent, it comes to \$536. The guy who was happy to pay 8 percent had a payment of \$733.

Saving money is good, but life is too short to worry about an increase of \$15 to \$30 a month in order to have the home you want.



## Elegant, Exclusive, Wall Coverings Now Online

A decorative touch of upscale wallpaper connotes luxury and personal style. Until recently, however, such papers have been sold only to decorators.

In trade-only showrooms, only professionals had access to the most desired damasks and brocades. These fine wall coverings are often hand-printed, by order, or in limited editions.

A new generation of artisans is more interested in e-commerce, and consumers have discovered their wares. Product designer Jonathan Alder ([jonathanadler.com](http://jonathanadler.com)) says about 40 percent of their business is now to e-consumers. The designs reflect his "happy chic" view of life.

At Anthropologie ([anthropologie.com](http://anthropologie.com)) consumers can buy patterns and murals made by famous artists. Its in-house, self-stick wallpapers featuring prints range from \$88 to \$198 per roll.

Flavor Paper ([flavorleague.com](http://flavorleague.com)) has funky prints, hand-screened papers and digitally reproduced murals, according to The Wall Street Journal. Rolls are printed to order at about \$150 each and customized with any of its standard colors. Its scratch-and-sniff papers are a hit, but you can order the fruity graphics unscented as well.

Future Perfect ([thefutureperfect.com](http://thefutureperfect.com)) is New York's go to destination for wallpapers by its famous designers. Decorators get a discount for purchases over \$5,000. Other upscale paper sellers:

Kathryn Ireland ([kathrynireland.com](http://kathrynireland.com)) of Los Angeles; Wallpaper Collective ([wallpapercollective.com](http://wallpapercollective.com)) whose best seller is Large Pencil on Bone; Walnut Wallpaper ([walnutwallpaper.com](http://walnutwallpaper.com)); and Decorator's Best ([decoratorsbest.com](http://decoratorsbest.com)), an online showroom.

### 'Eat down the fridge'

It's an expression borrowed from the Great Depression era that means eating foods you already have instead of buying more.

The idea is a healthy one, since the largest percentage of food thrown away is made up of vegetables and fruit. Kim O'Donnel, author of *The Meatlover's Meatless Cookbook*, challenges you to be resourceful for a week or longer in order to reduce food waste.

According to Jonathan Bloom in his book, *American Wasteland*, Americans annually throw away about 197 pounds of food per person.

## The Latest Info on Spring Allergies



About 60 million Americans may perhaps be excused if they do not share in the raptures of spring.

That's the estimated number of people who suffer from allergies to spring pollens.

Studies by the American Academy of Allergy, Asthma & Immunology, in New Orleans, suggest that the duration of the suffering season seems to be increasing. One surprising reason: More trees than 100 years ago.

Most allergy sufferers have itchy, watery, red eyes during the allergy season. Eye problems are a neurological reflex that starts in the nose, travels to the brain and back to the eyes and nose again.

Doctors at Montefiore Medical Center in the Bronx, N.Y., say sufferers first try to treat themselves with over-the-

-counter medications. There are many effective eye drops, such as mast cell stabilizing agents, antihistamines and nonsteroidal anti-inflammatory drugs for relieving redness.

One caution: Using decongestant eye drops (as opposed to simple saline drops) for a long period of time can lead to increased pressure in the eye. Chronic use could lead to glaucoma.

If over-the-counter meds don't relieve your allergy symptoms, see your doctor. Many prescription drugs are available.

New prescription nasal sprays shrink swollen nasal passages. According to the Mayo Clinic, there are also a variety of prescription antihistamines and leukotriene inhibitors that may work for you. Short term oral steroids can be prescribed for those with severe symptoms.

Adults and children who are tired of their spring and fall allergies, and their efforts to treat them, should consider allergy shots. After taking them twice a month for six months, a maintenance shot is given once a month for two to five years. In time, you may not need shots at all.



# MARCH






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13 Daylight Saving Time 	14	15	16	17  St. Patrick's Day	18	19 Full Moon ○
20  SPRING !	21	22	23	24	25	26
27	28	29	30	31		



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<<<< **My Listings as of February 28, 2011** >>>>

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



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