

HOUSECALLS

Tim McBrayer 919-247-4667 Tim@TheTrianglesBroker.com www.TheTrianglesBroker.com



Benefit from the End of Daylight Saving Time

On Saturday, October 31, remember to set your clocks back an hour. You'll get an extra hour of sleep on Sunday, November 1, if you get up at the usual time.

An extra hour of sleep on Sunday morning won't sound like a big benefit unless you

are usually up early for church. The good news is that your body's adjustment period will continue for several days afterward.

The return to standard time can help you catch up if you haven't been getting quite enough rest. It will feel good to

turn over and go back to sleep when the clock tells you it's an hour earlier than your body thought it was.

One key to the benefit: Get to bed when the wall clock says you should, instead of staying up an hour longer.

Outdoor Decorating, Melding Thanksgiving & Christmas page 3

U.S. Treasury Secretary Timothy Geithner says the recession is mostly over, and the economy is on the way up. The stock market is at its high for the year, manufacturing is slowly rising, and experts say the entire world is slowly but surely recovering from the recession.

But for individuals, the dilemma remains, is this the right time to buy a house, start a family, and build a life? Will there ever be a perfect time? Is the clock ticking as you decide whether to have a baby, get a dog, or buy a house?

Advisors writing in INC. say that while you are building (or rebuilding) your nest egg, waiting for a promotion at work or building a small business, you are also composing a life. John Lennon had a point when he said "life is what happens while you are busy making other plans." It's up

If Not Now, When?



To Buy Or Not To Buy. That Is The Question.

to you to decide when and how you are going to build your life.

If you put off having kids too long, you may not get as many as you want or any at all. If you put off home dinners and patio parties with you spouse, you won't be building wonderful memories. And if you put off exercise, and your health could be at risk. It's easier with your own equipment in your own home.

Those who already have children

increases and their home equity grows

Those who own a business are often so busy planning their days that they have little opportunity to consider their personal lives or check the real estate market. Sometimes, however, the time has come to make personal decisions.

When it comes to owning or upgrading a home, shouldn't you ask yourself, "If not now, when?"

have to decide whether having an affordable home where they can grow up is a worthy goal. Most families think it is. With today's low interest rates and bargain prices on real estate, their investment dollars go much farther than before.

While they are busy with other things, over time, their net worth will grow as the value of the home