



From the Broker's Desk

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How important is curb appeal when selling a house? It can be a critical element in why a potential buyer selects your house to view. Sellers may be so focused on the interior with updating with the current trends that the exterior becomes overlooked. Yet, the exterior is the first thing that a potential buyer sees. No matter how many improvements have been addressed on the interior, a worn appearance on the exterior will discourage that potential buyer from ever seeing those interior improvements. Start with your existing landscaping by trimming shrubbery, removing dead growth and edging walkways, driveways and around garden borders for a crisp look. Add color with yard gardens, container gardens or window boxes with a selection of flowers that will provide color during all of your growing season. Highlight your gardens and walkways with exterior lighting which will also provide the added benefits of safety and security. Discretely placed lawn art, arbors or fencing can dress up a lawn but too much can become a detractor. A front door is a focal point through which a potential buyer will pass so if not replacing the door then give it a fresh coat of paint or stain and install new hardware if the current hardware is showing deterioration. Inspect your porch and garage exterior lights to determine if it is time to change them out too. Just as painting adds freshness to the interior of your house, painting your exterior siding and trim will produce a positive result. Shutters are another great way to dress up the front of a traditional house. Pressure washing can give new life to siding, guttering, walkways and decking. Too often a seller is hesitant to spend money upgrading when the end goal is to sell but these upgrades may generate a higher value and a sale in a shorter marketing period. A roof is a very visible component of a house and a roof in need of replacement will impact what a buyer will offer. The use of brick pavers on walkways or a non-skid ceramic tile on porches creates a dressed look. Examine the condition of your driveway, fencing, decking and garage doors because a potential buyer will be assessing their condition. There are always upgrades that can be addressed but be selective and choose those that will add the most value when you sell. Research the active and sold listings within your market area to determine an approximate market value of your house and be sure that your investment doesn't exceed this amount. The experienced Agents of WILLOW Realty can assist with a free market analysis and advice on upgrades that will produce a market ready house.

For one swallow does not make a summer, nor does one day; and so too one day, or a short time, does not make a man blessed and happy. ~ Aristotle



Pet Sense



Keep the paws in mind.

When the sun is cooking, surfaces like asphalt or metal can get really hot! Try to keep your pet off of hot asphalt; not only can it burn paws, but it can also increase body temperature and lead to overheating. Also, it's not a good idea to drive around with your dog in the bed of a truck – the hot metal can burn paws quickly (and they can fall out or be injured or killed in an accident).

Raspberry Ginger Stone Fruit Galette

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- Crust
 1 1/2 c flour
 1/2 tsp kosher salt
 8 tbs unsalted butter, cold + cut into 1/2 inch cubes
 3-6 tbs cold buttermilk or water
 Filling
 3 c sliced stone fruit
 1/4 c brown sugar

- 1 inch fresh knob fresh ginger, grated
 1 tbs bourbon (optional)
 1 tbs cornstarch
 juice from 1/2 a lemon
 1 1/2 c fresh raspberries
 1 egg
 coarse sugar for sprinkling



Place the all-purpose flour, and salt in a large bowl. Add the butter and then use your fingers to break the butter into the flour until the mixture is the size of small peas. Add 3 tablespoons buttermilk and mix with a wooden spoon, drizzling in more as needed (no more than 1 tablespoon at a time), until dough just comes together (a few dry spots are ok). Gently knead dough on a lightly floured surface until no dry spots remain, about 1 minute. At this point you can cover the dough and place it in the fridge while you prepare the filling, or for up to one week. In a bowl, toss together the stone fruit, brown sugar, ginger, bourbon (if using), cornstarch and lemon juice. Now grab your dough from the fridge. Flour your work surface again and roll the dough to about 1/8-inch thick. Transfer to a baking sheet lined with parchment paper. Arrange the fruit over the dough in an even layer, leaving a 1 inch border around the dough. Pour any remaining juices left in the bowl over the fruit. Sprinkle the raspberries over top. Fold the edges of the dough over the filling. Brush the crust with the beaten egg and sprinkle the coarse sugar over the dough. Place the galette in the fridge for 15 minutes or until ready to bake. Preheat the oven to 400 degrees F. Bake the galette for 45-50 minutes or until the crust is golden and the fruit is soft and caramelized. Allow to cool slightly. Serve warm or at room temperature with a large scoop of ice cream.

7 Credit card tips for smart users

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Used responsibly, a credit card can be a very helpful financial tool. Making consistent, on-time payments can help boost your credit rating, and some cards offer rewards for purchases or even a 0% interest rate for a short period of time on any money transferred to that account. But if your credit spending gets out of control, monthly payments and accumulated interest can become a problem. Follow these credit card tips to avoid common problems:

1. Pay off your balance every month. Avoid paying interest on your credit card purchases by paying the full balance each month. Resist the temptation to spend more than you can pay for any given month, and you'll enjoy the benefits of using a credit card without interest charges.
2. Use the card for needs, not wants. A credit card should be used carefully. Frivolous purchases can lead to debt. Credit cards can be used in emergency situations, such as a mobile phone bill that's due before your next payday. Use the credit card as a temporary loan to yourself, and then pay back the amount as soon you can to avoid interest charges.
3. Never skip a payment. Pay your bill every month, even if the minimum payment is all you can afford. Missing a payment could result in a late fee, a higher interest rate and a negative mark on your credit score.
4. Use the credit card as a budgeting tool.



If you're confident you can use a credit card responsibly and pay off the balance every month, try using it as a budgeting tool. By making all of your purchases with your credit card, you can see exactly how much you've spent at the end of the month. Of course, you should only do this if you know you can pay off the balance each month. To make sure your credit card spending doesn't get out of hand, never charge more to your card than you have in your bank account.

5. Use a rewards card. If you're using a credit card for most or all of your purchases, it makes sense to use a card that offers rewards. Not only can you avoid paying interest, but you'll also earn rewards such as cash, airline miles or retail points.
6. Stay under 30% of your total credit limit. One way to keep your credit score healthy is to keep your credit utilization ratio under 30%. This credit utilization ratio is the percentage of total available credit that you're using. For example, if your credit card limit is \$1,000 you should keep your balance under \$300. But the ratio applies to the sum all of your cards – so if one credit card has a \$3,000 limit and a \$3,000 balance, and a second card has a limit of \$7,000 with no balance, you're right at the 30% mark (\$3,000 of an available \$10,000) which is where you want to be.
7. Protect yourself from credit card fraud. While there is no foolproof way to prevent all instances of credit card fraud and theft, understanding and adopting a few best practices can help reduce your risk.

