

HOUSECALLS



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Shopping season gets underway

According to CNNmoney.com, 40 percent of consumers (10 percent more than last year) planned to begin holiday shopping after Thanksgiving.

Of course, CNNmoney also points out that about 10 percent more people this year say they will be buying gift cards.

Just guessing here, but maybe that 10 percent

gift card group wanted to start shopping after Thanksgiving but just give up and bought gift cards on Christmas Eve. There's one in every family and you know who you are!

Whatever holidays you celebrate this year, here's hoping they are joyous.

From our family: Merry Christmas!

Kris & Michelle—499-5050 or 483-5050

*It's a great time to buy your vacation
(and/or retirement) home... page 3*

Wishing you a Merry Christmas home-shopping season

If you've been hoping to trade up or close a deal on your first home, the holidays could bring happy times for you in more ways than one.

It's no secret that there are more homes on the market this year. In one recent month, the increase nationwide was 18 percent. While the largest numbers were in cities on the East and West coasts, the listings of homes nationwide are generally larger than last year. Two cities that are exceptions are Boston and Minneapolis, where fewer homes were for sale.

With many available choices, there's some study involved for you and your real estate agent. You have to determine which homes fill your requirements for space, amenities, and price. After selecting a few that qualify, you can consider the circumstances of the seller.

There are several types who would appreciate closing a deal before year end. Some of them are:

- People who have to move to another city because

of their jobs. Often it happens near the end of the year, and they would like to move as soon as possible.

- Beneficiaries who have been willed a property and now want to split the proceeds of its sale.

- Sellers whose homes have been on the market for several months and have tired of the selling process.

- Homeowners who have found a home they want to buy and want to sell their present homes so they can complete the purchase.

- Holders of adjustable-rate mortgages whose payments have risen beyond what they can comfortably pay each month.

One real estate advisor claims that if you make a reasonable offer on Christmas Day, it will be accepted. We can't say that's true, but we do know that while other buyers are concentrating on their Christmas trees and fruit cake, you could slip in with an offer that could make Christmas a merrier time for both you and the seller.

Painting woodwork: the decision, the execution, the finish

Painting woodwork takes a lot of skill and a touch of artistry.

First, the dab of artistry. You must decide if you actually want to paint woodwork that has a natural finish. Sleep on it. There is no going back if you paint.

Now for the skill. Even with top quality paint and brushes, painting woodwork takes technique. Some advice:

- * Fix the surface. If it has been painted before, remove bumps, drips, and runs with a sharp pull scraper. Fill divots with a no-shrink spackle, then sand with a 220 grit silicon-carbide sand paper. Sand with the wood grain.

- * Fill nail holes in new wood and sand with 120-grit paper.

- * Dust the surfaces with a tack cloth.

- * Paint evenly. The editors of *This Old House* recommend brushing in the direction of the grain using long, parallel strokes. Watch for buildup in the corners. With latex paint, you only have two or three strokes before the paint starts to dry.

- * After the paint is distributed, unload the brush, then hold the brush at a low angle to the surface and gently drag the bristles' soft ends over the surface of the wet paint to level out brush marks.





Ask the experts



Kris & Michelle Gerrior

Q *Should I agree to an unscheduled home showing?*

ANSWER:

Most every seller can manage to get their home ready for a showing Saturday at 4 p.m.

But many homeowners don't know what to think if an agent calls and asks for a showing in the evening.

The problem is that buyers often have schedules inconvenient for sellers. Out-of-town buyers and people who travel for a living are just two examples of buyers who might need to see your home on a weeknight evening.

Generally, if your home is on the market, you have already done the painting and other maintenance, so the house is almost ready to show.

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

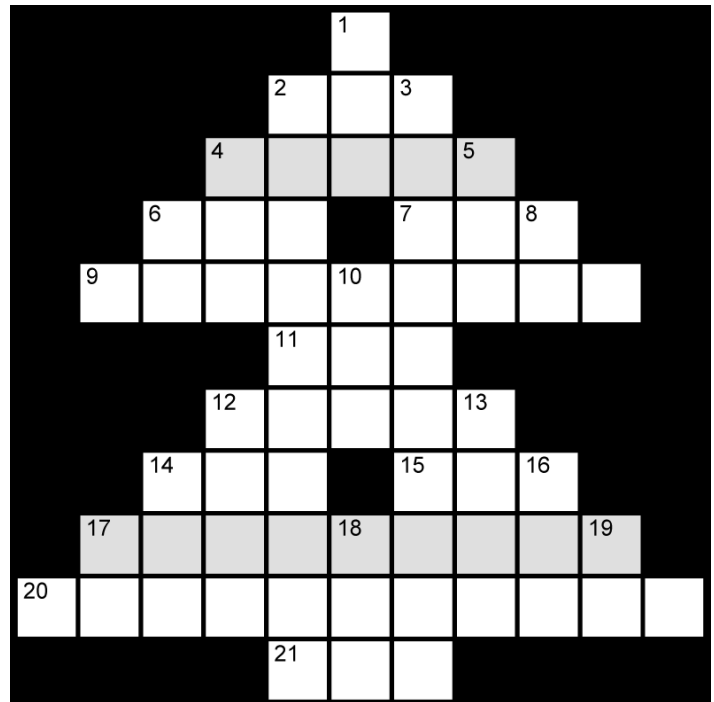
Yuletide Standard

Across

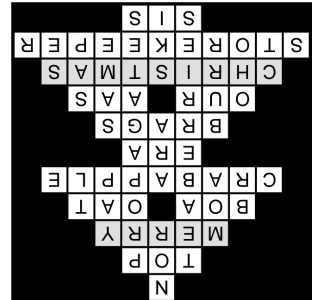
- 2 Toy
- 4 Happy holiday, with 17A
- 6 ___ constrictor)
- 7 ___ grass
- 9 Flowering tree
- 11 Victorian, for one
- 12 Boasts
- 14 "___ Gang"
- 15 Small batteries
- 17 Happy holiday, with 4A
- 20 Merchant
- 21 "___ boom bah!"

Down

- 1 "___ any drop to drink": Coleridge
- 2 Source of wintergreen oil
- 3 Spreads
- 4 Extinct bird
- 5 Big, fat mouth
- 6 Internet domain for Brazil
- 8 Atomic number 81
- 10 Coach Parseghian
- 12 Vice president under



- Jefferson
- 13 "___ here"
- 14 Exclamation of surprise
- 16 Deplete
- 17 Constitution State: Abbr.
- 18 Schuss, e.g.
- 19 Dir.



For unscheduled showings: Pick up the house and make sure the bathroom is clean, with clean towels and counters. Toilets should be sparkling.

Pull the covers back on beds and pick up. Then leave so the buyer can look at leisure.



New pricing means you can afford more home

Shopping for a new home invariably brings an upgrade in expectations and desires. That is, you would rather have the home that is somewhat out of your reach than the one you would qualify for at the time.

Today's new pricing is changing that. Many sellers are adjusting their asking prices to reflect the changing times. That means you and other buyers who were interested before could be even more interested now.

Another factor that could help involves a lender's credit for energy-efficient upgrades. Energy-efficient windows could save a homeowner \$600 a year. That reduction in utility expenses could allow you to borrow up to \$10,000 more on a 30-year mortgage.

You have bargaining power
This a great time to buy
a retirement, vacation home

Here's one facet of the real estate market you can count on: Ten years from now, prices will be far higher than they are today.

That's why people in their 40s, 50s and 60s are in the retirement home market today. Sales of primary residences fell last year, but vacation home sales rose nearly 5 percent, says the National Association of Realtors. The typical buyer of a vacation or retirement home was 44 years old.

There's no question that second homes come with expenses, so you have to ask yourself if you can afford one. Don't rush into buying. If money is tight, however, you could consider buying now and collecting years of rent to defray your costs. For the first time in years, higher rents mean they will cover, or almost cover, the costs of mortgage, taxes, insurance, and maintenance.

Even if rents don't give you the same rate of return you demand from other investments, remember that what you are buying is lifestyle. And lifestyle has its advantages over the long term. A cottage in the mountains, a house on the beach, or any home with a view, for example, will always go up in value over time.

In the meantime, you can enjoy your retirement home as a vacation place years before you move in full-time. In fact, most buyers find that they establish themselves in the community long before they retire, easing the transition from work to retirement.

If you buy while you have children at home, the vacation home becomes a favorite family destination. As kids grow up and change jobs and cities, the family vacation home remains a fond gathering place for holidays and special family occasions.

Experts say there is no better time to buy than now when many sellers are eager to make a deal.



Las Posadas:
A religious
and social event



Throughout the Southwest and now in many locations across North America, Las Posadas is becoming a part of the U.S. holiday tradition. Las Posadas, Spanish for "The Inn," typically runs from December 16 to December 24, as neighbors trace the steps of Joseph and Mary searching for shelter.

Each evening, ending with Christmas Eve, a neighbor acts as the Innkeeper. The rest of the neighbors gather for a procession at dusk. Each neighbor (*peregrino* or pilgrim) carries a candle. A child dressed as an angel leads the procession and the pilgrims carry figurines of the Christ Child, Mary and Joseph. The procession advances slowly around the neighborhood as the pilgrims sing songs of the Holy Family searching for shelter. Finally, images of the Holy Family are carried to the door of the Innkeeper. The pilgrims knock. The innkeeper opens the door, but refuses the pilgrims shelter. The procession continues around the neighborhood, returning to the Inn three times. Each time the Innkeeper refuses them lodging until, on the third try, the Innkeeper invites the pilgrims inside.

The pilgrims then pray the Rosary or read scripture. Following prayers, neighbors eat and socialize, and the evening ends with a piñata for the children.

The symbolic Christ Child remains at the hosts' home until the next night when the procession stops for it before moving on to another home. Observances differ from place to place with many additional characters, such as the Three Wise Men.

Two of the areas which have a long tradition of holding the event in the United States include Our Lady of Guadalupe Parish in Paralta, New Mexico, and along Olivera Street in Los Angeles.

Personalize your gift cards

Receiving a gift card for a Christmas or birthday can seem less-than-personal.

But, if you're the someone doing the giving, you can make the humble gift certificate sparkle by sending a Visa gift card that has your picture (or their picture) on it, along with your personal message.

By visiting GiftCardLab.com, you can design the card using your own photos or you can use stock images pulled off the site.

The cards cost \$5.95 each and can be loaded with \$10 to \$250 of value. The site accepts all major credit cards, and the customized gift cards can either be mailed directly to the recipient or to the buyer.

It's a good idea to remind recipients that the card can be used until its full value is used up. Researchers from Tower Group say many recipients never get around to using the full value.

At GiftCardLab.com, visitors are told that the issuer, Marshall Bank-First, will deactivate the gift card one year from their print date and charge an "account closure fee" before returning the balance in three months. All major card companies sell gift cards.





Welcome to our December issue of HOUSECALLS. Inside you'll find some articles and information we think will be useful — and fun. ENJOY!

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Sun	Mon	Tue	Wed	Thu	Fri	Sat
2 Advent begins	3	4	5 Hanukkah begins	6	7 Pearl Harbor Remembrance	8
9	10 Human Rights Week	11	12 Hanukkah ends	13	14	15
16	17	18	19	20	21	22 Winter
23	24 	25 Christmas	26 Kwanzaa	27	28	29
30	31 New Year's Eve					



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- Mortgage/Financing Information
- Other: _____

