

Christy's SMART MOVE FOR HOMEOWNERS

Working Hard to Keep You Informed

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Improve or Move?

It's my hope that you love your home and wouldn't change a thing. Someday, however, you're likely going to want to either make some improvements or move to a new home.

That will be a tough decision. In fact, there are reality TV shows about it!

As your REALTOR®, it's my job to ensure you're in a home that meets your needs. So, if you're ever faced with making the move or improve decision, please give me a call.

I can help you in many ways. For example, I can give you a realistic picture of the kind of new home you qualify for, and show you what's currently available on the market.

I can also provide tips on which renovations and other improvements are likely to increase your property's value.

With that information, making the right decision will be easier. And, my job is all about making home decisions easier for you.

All the best!

Christy

"It is much easier to tame down a wild idea than it is to invigorate a weak one."

Alex Osborn

"Inspiration comes during work, not before it."

Madeleine L'Engle

"The important thing about human beings is not what they do, but why they do it."

Margaret Halsey

*think,
act... live!*

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June Trivia

What cartoon character made his film debut on June 9, 1934? Bonus if you know this character's middle name.

Call, text or email me with the name of the character to be entered into the drawing for this month's \$50 gift card.

Check out past winners and get the answers to previous trivia questions on my website, www.buyandsellincolorado.com.

*My job as your REALTOR®
is to help you with
all your needs –
before, during and
after the sale.*

If you want market statistics for your area, please call

Reusable Grocery Bags Can Be Germ-Carriers



There's no question that reusing grocery bags can have an environmental benefit. However, consumers must be careful with the way they reuse bags, as poisonous residues can accumulate in the bags and cause serious illness. Pathogens such as E. coli, listeria and salmonella bacteria can linger inside a bag from one grocery trip to the next, potentially causing cross-contamination that could affect unprotected foods. To avoid such a possibility, it's advisable to ensure that all non-packaged or lightly wrapped meats, poultry, seafood, fruits and vegetables (including sprouts and leafy greens) are kept separated and wrapped in disposable recyclable packaging within your reusable grocery bag.

Safety, Security and Liability During a Yard Sale

Summer yard sales are a fun way to reduce clutter while gathering a little pocket change or raising funds for a charity of choice. If you're planning to hold such a sale from your yard, sidewalk or garage, be sure to consult your home insurance agent as part of your preparations. Consider the fact that dozens of strangers could be on your property during the course of your sale, so you should know how your policy would deal with legal issues, such as litigation from an accident on your premises or an injury caused by a product you've sold. Also, be mindful of protecting yourself from theft, as sometimes your "customers" could be thieves planning to get their hands on your valuables, by asking to use



your washroom or some other form of treachery. The key to safety and success is planning ahead. Organize all your items, throw away broken products, and display on a safe surface with clear pathways. Most importantly, enlist some help so you have extra hands to sell items and collect money and extra eyes to protect your home and property.

New Products and Ideas for Summer Living

There seems to be no end to the innovations available for consumers looking for something different. Here are just a few of the latest:

- Interlocking faux flagstone that can inexpensively "nature up" a patio, deck or balcony.
- Lightweight wine tumblers made of soft silicone plastic that can be squeezed flat for easy portability on picnics or hikes.
- A waterproof wireless speaker that actually floats. It's music to the ears of swimmers and pool loungers!
- A handy, pocket-sized UV Tester to tell you when the sun's rays are too strong.



- Finally, here's a fun and innovative idea for serving drinks at your next summer party: hollow out a watermelon in the shape of a punchbowl or small keg, fill it with your favorite beverage, then pierce the "shell" with a simple spigot that acts like a tap.

Are You Adequately Prepared for Unexpected Life Changes?

We all know the importance of being prepared for critical life changes, but it's often easy to put off the planning, preparing and reviewing. Here are a few things you should be thinking about – and preparing for – even if you hope they never happen.

Ongoing: Of course, every adult should have a will.

Unfortunately, it's not enough to write a will and forget about it. Many professional advisors suggest adults review their wills at least every five years, or any time there is a notable change in family structure, finances, health, etc.

Becoming a Parent/Grandparent: Many families overlook the timely importance of naming a guardian, or establishing an education fund for their newest member.

Injury/Illness: Review your insurance regularly and ask your broker about the injury and illness coverage offered by your policy. Consider whether renovations to improve living arrangements are covered in the event of an injury.



Loss of a Partner: Your family and loved ones can never be prepared for the pain of loss, but you can ease the transition by making sure they are not left with an unmanageable debt load, such as an uninsured mortgage or credit card balance. Also, make sure your loved ones know where or how to find all of your important documents, such as wills and insurance policies, and how to contact your lawyer, broker, accountant, etc.