

Taking the boggle out of selling your home

Here are some tips to make sure your home stands out in all the right ways to potential buyers. Good impressions begin at the curb. Make sure the lawn is mowed and landscaping is trimmed. If your front door needs paint, paint it. At the very least, polish the doorknob and lay down a clean doormat.

Be open-minded to advice that "little things can mean a lot." If your real estate agent sees something needed to enhance sellability, do it!

Hire a professional cleaning service to get your home ready for potential buyers. This service can do in hours what it can take the owner days or weeks to do. Plus, you can have your carpets cleaned.

Most home hunters notice the living room first, then the kitchen and bath. Improve these areas if they need it. Ask your agent if any repairs you're considering will pay off.

Don't do much more than freshening and painting and minor repairs. A rule of thumb: make it look nice. Don't rebuild it.

Make small rooms look bigger by putting excess furniture into storage, adding mirrors and using light-colored paint to open up space.

Remove the clutter. A house that looks crowded is tough to sell because buyers become overwhelmed by the sight of a house full of stuff. Have a garage sale before you put the house up for sale.

If possible, try to be out of your house when it is being shown and keep your pets out of the house.

List your home for no more than four months at a time. Homes that have been listed for months on end give the impression that something must be wrong with them.

Big closets in the master bedroom are a big selling point. Make sure you have a well-organized closet or at least a light in the closet and clothes that are neatly hung or folded. Make dark rooms lighter by opening the curtains, increasing wattage of light bulbs, and adding lamps.

Determine your average cost for utilities each month so you can provide the information if asked.

Do not show your home to anyone who has not made an appointment.

Don't lie awake nights thinking about the furnace or water heater or roof which you think needs work. Let the professionals tell you what needs to be done, and, perhaps more importantly, what does not need to be done. More than likely, you won't get back the cost of major system repairs.

Add the finishing touches just as you would if you were

expecting company: flowers or plants, a comfortable room temperature, enjoyable smells such as bread baking, tidy rooms, a lit fireplace, and lights that are turned on.

Now your home is ready for sale, and you're ready for buyers!

NOTE: When you grew up, automobiles cost less than \$1,000—homes cost \$3,000 to \$4,000 complete. Realize most seniors underprice their homes. Let your real estate agent determine your home's value. Important features included in your home's basic purchase price: room sizes, floor plan and layout, quality carpeting, layout of development, two-car garage, fireplace, central air conditioning. Once a sale price is agreed upon, ask your agent for an estimated cash value statement. This will give you a fair idea of what to expect in the final check, and you can plan your financial future more intelligently.

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The 10 Commandments of Retirement Living

I Thou shalt make plans. Be bold, be daring, take up a new hobby, try an evening course at a local community college. Get active in your neighborhood... anything that keeps your body and mind active.

II Thou shalt look on the bright side. Be optimistic. Remember, aging is a positive life experience.

III Thou shalt travel. There is no time like the present to see new sights or visit family and friends. Travel agencies even offer special programs for mature travelers. Find out "how" and just make the trip.

IV Thou shalt not whine. It's a time-waster and won't win you any friends. Better to devote your energies to solving problems or scaling new heights.

V Thou shalt write at least one cheerful letter to someone every week. Remember, it takes two minutes out of your day to become a highlight of someone else's day, and sharing your thoughts makes you feel great.

VI Thou shalt laugh often, deeply and loudly. Laughing is not only good for the heart, but it also reminds others that you still have a sense of humor. And if you can't laugh at life, what can you laugh at?

VII Thou shalt make a list of 20 things you've always wanted to do and do them one at a time. Too often we put things off due to a lack of time. Consider retirement an invitation to finally make your dreams a reality.

VIII Thou shalt wear out rather than rust out. Spend your time creating new memories rather than dwelling on the past. Stay active.

IX Thou shalt think big thoughts and enjoy small pleasures. Don't restrict yourself. Who says you can't write the "great American novel," if that is what you want to do? And don't forget that you really have time to treat yourself special in small ways—take time to smell the roses.

X Thou shalt enjoy retirement. The best years are still ahead.

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