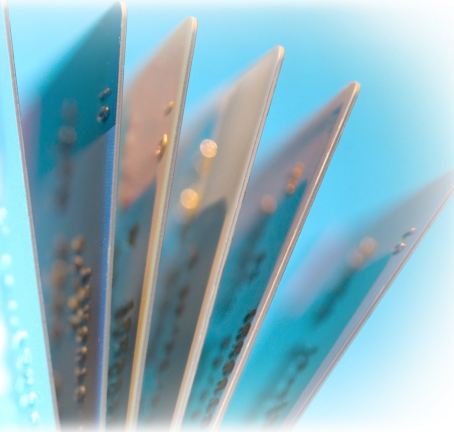




7 Savings Strategies for the New Year!



Like many people today, you may find “too much month left at the end of your money”—especially after the holidays. Implementing both short- and long-term strategies to strengthen your family’s economic foundation this year makes good cents (and dollars, too!)

- 1. Don't take your bills at face value.** Too often, we assume our credit card bills are accurate and pay them without taking a good look at the detail. It's a smart idea to spend some time each month ensuring the itemized charges on your bills are legitimate. Many consumers find that they have been double-billed, fraudulently charged or have questionable entries—especially following the holidays. A little investigation up front can save you a lot of money in the long run.
- 2. Check the fine print.** Before moving your high-interest credit card balances to one of the “all new low-interest cards” featured to save you from holiday debt, be sure to check the fine print. Many of these “deals” come with hidden clauses that escalate your interest rates astronomically if you fall behind or are late making even one payment.
- 3. Know your options.** Telephone and cable companies are forever adding to and changing their service options. Routinely contact your service providers to find out what options are available to you. Eliminating services or channels you don't need could make the savings “connection” you are looking for.
- 4. Look into refinancing.** With today's low interest rates, mortgage refinancing is on the rise again. Contact me or your mortgage professional to find out how you can save on your monthly mortgage while still building for your financial future.
- 5. Update insurance policies.** Call your auto and homeowner's insurance agents to find out what policy changes you can make to lower your monthly debt. Raising your auto deductibles on collision to at least \$500, especially on older vehicles, may help. For mortgages, make sure you are only insuring your home, not the land, and see if raising your deductibles will help your monthly costs, as well. It's a good idea to have a credit card set aside to use only for deductible purposes on both your home and your auto.
- 6. Become a savvy grocery shopper.** Even if you are not a “coupon clipper,” you can save on your weekly grocery bill by planning ahead and making a list. Take some time this month to learn about the grocery stores in your area, and tap into the ones that offer great “two-for-one” specials or bonuses such as “\$10 off your next purchase of \$75 or more.” Make your list, check it twice, and stock your freezer with “two-for-ones!”
- 7. Do a home energy check.** Check your home for energy savers such as setting your thermostat at 78 degrees, setting your water heater to 120-140 degrees, setting your refrigerator at 38 degrees, and setting your freezer at 10 degrees. Also have your home checked for the proper insulation. A small investment in the right insulation now will save you thousands in air conditioning and heating costs over the lifetime of your home.



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Inside this issue:

- 7 Savings Strategies
- Card-Carrying Calendar Craze
- Creamy Corn Chowder
- Real Estate Tips
- Take 5! Ideas
- Clean Slates & Fresh Beginnings

CARD-CARRYING CALENDAR CRAZE

Imagine starting the year with a calendar that not only has all the birthdays, anniversaries and important dates already marked, but also has corresponding cards tucked into convenient monthly sleeves! For some, this may be just the kind of scout-like preparedness that puts you over the edge, but try to think of it from a different perspective!

Give yourself the gift of time, and spend a day with your list of loved ones perusing racks of greeting cards. From the laugh-out-loud funny ones to the ones that truly touch your heart, a few hours thinking of the people who you care about the most and all they mean to you is always time well spent. You'll even have the added bonus of revisiting those sentiments month by month when you send out your cards!

Take a friend, and make an afternoon of it! While you're out, pick up some festive stamps and some gift cards to tuck in your calendar for special people you'd like to do a little something extra for. If you have children, give them folded card stock and colored pencils, and let them contribute to the card calendar!

Remembering great friends and family is a fun way to start your year! Make today a red letter day! You'll be glad you did!



Creamy Corn CHOWDER

- 1/4 lb. bacon, chopped
- 1/2 cup chicken broth
- 2 cups peeled, chopped potatoes
- 1 small sweet onion, diced
- 1 stalk celery, diced
- 1 lb. package frozen kernel corn
- 1/8 cup flour
- 2 cups half & half
- 4 oz. shredded colby-jack cheese
- 1/4 teaspoon paprika
- salt and pepper to taste



In a large soup pot, brown chopped bacon until crispy, and place on paper towels to drain. Add potatoes, onion, celery and corn to pan drippings, and cook for five to seven minutes on medium heat. Add flour, and stir until ingredients are well coated. Add chicken broth, and simmer until potatoes soften. Return bacon crumbles to pot. Slowly add half & half, stirring at medium-low heat until warmed thoroughly. Add colby-jack cheese and paprika, and stir well. Add salt and pepper to taste.

Real Estate tips

brought to you by Mandie M. Spudich



When Agents Cut Their Commissions, It Can Cost You Plenty!

In today's competitive real estate market, some agents are offering to cut their commissions in an attempt to attract more business. The truth is, they want to be listing agents. Here are some questions to ask before listing your home with an agent who's willing to take a "pay cut" to work with you:

What is the agent's primary motivation for cutting their commission? In all likelihood, it's because they are in a position where they simply need the business that badly. Do you really want to trust the sale of your property to someone who is desperate for your business? There is a difference between *wanting* your business and *needing* your business.

If your property doesn't sell, what have you accomplished? There is a difference between listing a property and selling a property. What the agent didn't tell you is that they will make less money selling your property than if they sell another property on the market. You want an agent who's going to be excited about bringing you an offer.

Which services are they going to cut? If you cut your commission, then you have to cut service. Many factors come into play in finding the right buyer who's willing to pay your price. To get top price for a property, you need as many services going for you as you can possibly get.

Would you really be excited about a 15% pay cut? A 1% reduction in commission equals more than 15% of the total commission. How can the agent really be excited about working for you? Is the agent being honest with you when he or she tells you that they're excited about getting your property sold?

Are they going to cooperate with other brokers? What are they going to pay the other brokers? Why are those brokers going to be excited about taking a 15% pay cut? To get top price for your property, you need to have all brokers in the marketplace excited about selling it.

Is the agent a skilled negotiator? If the other broker is willing to let you negotiate them out of 15% or more of their income from the sale of your property, will they also let the buyer negotiate 15% or more from the purchase price of your property? What is that other broker's sale price to list price ratio? You might be costing yourself tens of thousands of dollars by trying to save a couple thousand dollars in commissions.

What's the most important thing to you in the sale of your home? Is it paying a lower commission, or is it getting top dollar for your home? Call me to understand more about commissions and selling your home, a Comparative Home Analysis, Merchandising Review or my Listing Guarantee!

CALL TODAY FOR A FREE:

- Comparative Home Analysis
- Merchandising Review
- List of Properties
- Mortgage Options Analysis
- For Sale By Owner Kit
- LISTING GUARANTEE

TAKE FIVE! HANDY HOUSEHOLD TIPS

More Money-Saving Tips to Start Your Year Off on the Right Financial Footing!

- 1. Clean Up!** Only run your dishwasher and washing machine when they're full! You'll save on both electricity and water, not to mention that oh-so-fun chore of putting everything away less often!
- 2. Put a Damper on It!** You would be surprised at how many homeowners leave their damper open all year around! This lets the draft in and the heat and air conditioning out! Close that damper when your fireplace is not in use!
- 3. Rolling Right!** Be sure to have your tires rotated, balanced and checked for proper air pressure every six to eight months. This will increase the life of your tires and give you early warning on problem treads!
- 4. Gas Guzzlers!** Check out www.gasbuddy.com or a similar site to find the lowest gas prices in your area. This is great for everyday savings and is a good resource to check before you travel!
- 5. Airfare Alert!** Now that the holidays are over, you might be looking ahead to plan your vacations for the coming year. Be sure to book early for the best fares, consider alternate airports for cheaper flights, and enroll in frequent flyer clubs (many of which come with additional bonus benefits).





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I'm here to take your dreams from Concept to
Close!

CLEAN SLATES & FRESH BEGINNINGS

There is a "clean slate" feel to each new year. A chance for each of us to be more, learn more and do more than we have ever dared. A fresh beginning is possible for relationships old and new, and opportunities to make a difference in the lives of those we care about await.

I care about you and your family's needs and dreams. I will do all I can to be of service to you. What a tremendous blessing it is to have the experience and knowledge to help people find the homes of their dreams, locate the investment property that makes the most sense for them, and celebrate in the new-found friendships I discover with each and every customer.

What do you dare to do this year? How will you change your world, your life, your everyday experience? It is different for everyone, isn't it? I am excited and thrilled about the year ahead. I look forward to mastering the knowledge necessary to help my clients stay ahead of the economic shifts and ever-changing laws that govern us. It gives me the opportunity to do what I do best which, in turn, gives you the opportunity to do what *you* do best.

Here's to the year ahead! I wish you an amazing journey as you celebrate your world, your family, your job, your life.



An Equal Housing Opportunity Broker. If Your House is Currently Listed, This is Not Intended As a Solicitation. This newsletter is intended for informational purposes only. No reader should rely solely on the information contained herein, as it does not purport to be comprehensive or to render specific advice.

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