

# Don's Home News

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## Smile! Five Tips for Stunning, Festive Photos

Commemorate this year's holiday celebration with picture-perfect photos that everyone will enjoy. Following are some tips to help you achieve photography success:

**Quick Clicks:** Capture the moment when you can. Rather than risk the dreaded fake smiles and stiff poses, simply keep clicking. Some of the best pictures are those that are taken before or after the main event.

**Stick to Solids:** Ask participants to wear solid colors. Plaid, paisley and other heavy designs tend to detract from the full impact rather than enhance it.

**Lighten Up:** Good lighting can transform an ordinary picture into an extraordinary photograph, so take time to cultivate an area that compliments subjects and their surroundings. Early mornings or late afternoons create a warm glow for outdoor shots, while candles or seasonal lights add interest and warmth to indoor settings.

**Move Around:** Static photos tend to look boring. Good photographers understand the need to take photos in a variety of settings and from different angles. Mix it up and keep your eyes open for those fun moments when people don't realize they are being photographed. It's the stuff memories are really made of.

**Young at Heart:** Most holiday celebrations have a lead photographer, but impromptu shots add to the fun and tell the rest of the story. Hand out disposable cameras to the kids and other party participants to create an atmosphere of fun and discovery.

## Are You a First-Time Buyer? Get My Free Guide

Buying your first home is a big step and one that's likely to impact your financial future for years to come.

Make sure you make the right decision by asking for my free guide, "How First-Timers Can Make a Wise Buy."

Just [email](mailto:donzahnle@gmail.com) me at [donzahnle@gmail.com](mailto:donzahnle@gmail.com) with the message, "Send me your report, "**How First Timers Can Make a Wise Buy.**" and I'll send it right out to you.

## The Essential Guide to Holiday Gifts in the Workplace

Unless you're new to the workforce, chances are you've experienced at least one uncomfortable office party and its associated gift-giving.

Here are some etiquette insights to help you survive:

**Group Gifts Are In:** Show your appreciation to the big boss by teaming up with others in the office to purchase an appropriate gift. Group giving reduces the perception of kissing up while sending a strong message of support and solidarity.

**For Sentimental Reasons:** Close friends or that special someone you might work with deserve a little extra attention, but be sure to set aside time away from the workplace to exchange gifts. It preserves the integrity of the relationship without subjecting it to gossip, rumors or even envy.

**Give Great Gifts:** Gift giving is not about how much is spent. In fact, it's a bad idea to spend a lot of money since it often makes the recipient feel obligated to respond in kind or feel ashamed at his or her gift. Instead, search for something that emphasizes respect and charity. Making a donation to a favorite charity or selecting a small but unique item is always in style. To really mix things up, consider a fun theme or something that reflects the corporate culture in a unique way.

**Other Useful Tips:** Always remember to send thank-you notes. Also, watch your words and even sense of humor to avoid inadvertently hurting the feelings of a well-intentioned but gift-challenged co-worker. Finally, it is a good idea to avoid religious, political or other hot-topic themes both when selecting a gift and during the office party.

# Four Remedies if Your House Just Won't Sell

Wondering why your home hasn't sold yet? Is it due to bad marketing or the economic crisis?

Probably not. According to experts, the real reason your home hasn't sold is probably a lot less complex - and easier to fix - than you might imagine.

**Price:** The number one reason most homes do not sell is that they aren't priced competitively. It's important to price the home right when first putting it on the market. The right price attracts attention. Once buyers see a home on the listings month after month, they assume something is wrong.

**Bad Impression:** Clutter, grime and lack of cleanliness are three huge reasons why your home might not sit well with potential buyers. Ask your agent for an honest appraisal of the

property, and then take action before listing.

**Taxes, Insurance and Homeowner Association (HOA) Fees:** High property taxes, inability to obtain affordable insurance and escalating HOA fees can dramatically impact the desirability of a given property. Take time to shop around for the best insurance rates, provide a complete breakdown of services and other benefits derived from the HOA fees, and consider petitioning for an evaluation of property taxes if appropriate.

**Showing Restrictions:** Don't become your own worst enemy. Try to remain as flexible as possible when showing the home. It might take a bit more effort, but it is well worth the reward when trying to sell a home quickly.

## Quick Quiz

Each month I'll give you a new question.

Just [email](mailto:donzahnle@gmail.com) me at [donzahnle@gmail.com](mailto:donzahnle@gmail.com) for the answer.

Where are the gardens once owned by Claude Monet and made famous by the impressionist's Water Lilies paintings?

## Why Not Pass Me to a Friend?

If you've enjoyed this newsletter and found its information useful, please pass it to a neighbor, friend or co-worker.

And if you have any comments about it, don't forget to give me a call or send me an email!

## Wondering How Much Your Home Is Worth?

How has the price of your home changed in today's market? How much are other homes in your neighborhood selling for?

If you're wondering what's happening to prices in your area, or you're thinking about selling your house, I'll be able to help.

Just give my office a call for a no-fuss, professional evaluation.

I won't try to push you into listing with me or waste your time.

I'll just give you the honest facts about your home and its value.

And maybe I'll also give you the "inside scoop" on what's happening in the housing market near where you live!

Just [email](mailto:donzahnle@gmail.com) me at [donzahnle@gmail.com](mailto:donzahnle@gmail.com) and we can arrange to get together.

## Secrets to a Relaxed Holiday Season

One of the secrets to a successful holiday season is learning how to go with the flow. But sadly, the holiday season is often associated with heightened levels of stress, fatigue and even illness due to high expectations and the inability to relax.

This year, make it a priority to chill out and enjoy the simple pleasures of fine food, friends and family. Not only will you feel more invigorated and involved, but a positive attitude will inspire others to join in the fun.

Following are some tips to help you create a climate of joy and celebration this holiday season:

**Manage Expectations:** Start with your own attitude, then have a frank discussion with others in the family. Don't put so much emphasis on making everything perfect. Instead, celebrate the small triumphs that make life memorable. Focus on the essential elements that matter and let go of things beyond your control.

**Smile:** Every family has its share of conflict, and learning to walk away and leave it for another day isn't always as simple as sounds. Given enough time, most of the drama tends to subside on its own. Put on your best smile and practice a firm but gentle response that removes you from the negative situation and environment. Not only will it reduce stress, but a contagious smile is one thing everyone loves to catch.

**Get Fit:** The hustle and bustle of the holiday season is often associated with increased risk of illness. This year, make it a priority to get enough rest, exercise and even consider adding a good vitamin supplement to the daily routine. Remember, a healthy body and mind make for a happy holiday season.

# Why Wise Buyers Get a Home Inspection

The list of things that can be wrong with a new home is endless, so don't sign on the dotted line until a reputable home inspector gives you the all clear.

The cost of an inspection is nothing compared to your purchase price. It's also nothing compared to what you will pay for unexpected repairs if you don't have a home inspection.

Most houses have defects or need repairs, and many problems can be serious. A home inspection will point out any safety hazards and alert you to major repairs that will be necessary.

A home inspector is a jack-of-all-trades who is familiar with everything from structures and electrical and plumbing systems to insulation, heating and cooling systems, and roofs.

During an inspection, the inspector will make an intensive visual examination of your home, concentrating on areas such as the foundation; exterior walls and roof; attic, basement and garage; electrical, plumbing and heating systems; and the home's interior.

The inspector should then present a written report that details findings and suggests repairs. It's always advisable that you attend the inspection, which may take two to three hours. But don't expect the home inspector to provide cost estimates. Your best bet is to contact two or three contractors.

When looking for a qualified home inspector, don't overlook recommendations from friends or your real estate agent, but be aware that there

are other resources to help you.

The National Association of Home Inspectors Inc. (NAHI) provides standards of practice and a code of ethics, as well as training courses for potential members. Some states now license home inspectors, but many do not. In states that don't, it's important to establish that the inspector is qualified and is a member in good standing of an organization such as NAHI. The Better Business Bureau can also help you.

Remember that the inspection report won't guarantee you're set forever once the suggested repairs are completed. Houses still need regular maintenance and repair, and as the

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## Three Ways to Offset the Holiday Blues

If you hate the holiday season, you're not alone. Research shows that a significant number of people actually become downright depressed as feelings of loss or loneliness, anxiety over money, and even stressful situations like parties take a toll.

Following are three timely tips to help you survive the season:

**Slow Down:** One of the most commonly cited reasons for hating the holidays is the combination of pace and expectations. Everything from shopping to hosting a holiday party can quickly become overwhelming. Learn how to slow down.

**Have It Your Way:** Sometimes the traditions that we know and love are the ones that bring back the toughest memories. Experts suggest replacing them with new memories by doing something different like going to the beach, splurging on a spa visit or pursuing other unique activity distinctly your own.

**Budget:** Financial difficulties are another cause of holiday stress. Establish realistic expectations or simply opt out of gift giving altogether. Instead, consider making a donation or volunteering time on behalf of someone.

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## How Memories Can Make the Perfect Gift

Instead of a gift this holiday season, try giving an experience. Following are some popular ideas to get the creative juices flowing:

**Up, Up and Away:** For a romantic change of perspective, book a great balloon getaway. Perhaps an aerobatic thrill ride or bungee jump will do the trick. Prices range from a few hundred dollars to roughly \$1,500 to become a fighter pilot for the day.

**Memory Lane:** Try a picnic, walk in the park or sightseeing tour complete with delectable delights when you book a room at a bed-and-breakfast.

**Private Lessons:** Give the gift that keeps on giving by paying for private lessons. Whether it's music lessons, gourmet cooking or learning the secrets of an ancient martial art, there is something for everyone at [www.cloud9living.com](http://www.cloud9living.com).

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## Ask the Agent: This Month's Question

**I'm considering buying a condo or townhome. What are the things I could think about?**

Here are the pros and cons of living in a condo or townhouse.

### Pros

- A condo or townhome is low maintenance; landscaping and maintenance of the exterior structure are typically handled by the homeowners' association (HOA).
- Many communities offer amenities such as pools, tennis courts and clubhouses.
- The proximity of neighbors may give you a greater sense of security.

### Cons

- HOA dues increase your monthly outgoings and can rise in the future as maintenance and repair costs go up.
- Available parking for guests may be limited.
- Typically, there is less storage space than in a detached home.

# NEWS YOU CAN USE

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**Sudoku instructions:** Complete the 9x9 grid so that each row, each column and each of the nine 3x3 boxes contains the digits 1 through 9.

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Thanks for reading! If you'd like to tell me what you think about this newsletter, or if you're thinking of buying or selling real estate, please get in touch.

## Recipe: Festive Bell Pepper Dip

Serves up to 10 as an appetizer

**Ingredients**

- 3-4 red bell peppers, roasted, peeled, seeded and cubed
- 1 cup water
- 1 cup sugar
- 1-2 teaspoons white vinegar
- Pinch of salt
- Chopped herbs for garnish
- 1 package cream cheese, at room temperature

**Directions**

Combine the water, sugar, vinegar and salt in a medium pan and bring to a simmer until the sugar has dissolved.

Add the diced peppers and continue simmering, uncovered, until the peppers look almost translucent and bright red. This will take about 30 minutes.

Remove from heat and allow the mixture to come to room temperature.

Place cream cheese in the center of a platter and pour the bell pepper mixture around. Sprinkle with fresh herbs and serve with crackers.

