



**TARA RODDENBERRY | 555-333-2222**



# Talmadge Talk

## If you think hiring a professional is expensive...

*Just wait until you hire an amateur!*  
I work every day with professional painters, electricians, and more. Text me when you need help...if I know someone, I'm happy to refer them.

**555-333-2222**



Image from typeahome.com

## Valentine's Day Funnies

My college English professor was a hard grader. One February day I received a B-minus on a research paper. In hopes of bettering my grade, I sent her a Valentine's Day card with the inscription: "BE MINE." The following day, I received a valentine from the teacher. It read: "Thank you, but it's still BE MINE-US."



A couple were having problems and went to a marriage counselor. Several visits later, the counselor had discovered the problem. He stood up, went to the woman and gave her a huge hug. She dissolved into grateful tears. "This is what your wife needs once every day," said the counselor. The husband shrugged and said, "Ok, what time should I bring her back tomorrow?"

## What Are You Tolerating?

**Multitasking today is a lot more complex than it used to be.** Our grandmother might have multitasked by getting a good meal on the table while doing laundry and watching the kids. But today we do the same thing while *also* texting, planning a work meeting, and checking email.

With so many competing distractions, our stress rises. We can become cranky and unfocused.

Now throw in a bunch of less obvious distractions — the kind that add to our stress without us even knowing it. I call these *tolerations*. Tolerations are little, but persistent distractions that we simply try to ignore, usually around the house, but also at work and in our cars.

Tolerations are things like a smudge on the wall, a messy counter

top, a loose cabinet, or an ugly piece of art. You see these things out of the corner of your eye, in plain sight, but ignored — tolerated.

We usually don't notice tolerations until we remove them. Then we breathe a sigh of relief and wonder why we didn't do that sooner. One reason that staging works in homes for sale is that the tolerations are missing. Buyers walk into a clean slate. They have a subconsciously refreshing sense of no distractions.

**Try this:** Just sit in one room of your house and look around. Make a list of everything you see that is out of place, torn, cluttered, ugly, etc.

Then eliminate one distraction at a time with no time pressure to add to your stress. Take a week, a month, even a year. Notice how you feel each time you remove something from your peripheral attention.

## Pocket an Extra \$5,000 When Selling Your Home...

I specialize in pointing out simple, inexpensive things you can do that could help your home sell for thousands more. Let's talk about making your next move as profitable as possible!



Schedule a Listing Consultation  
**555-333-2222**

## Story: The Keeper of Spring

Once there was a dirty stream running through a town. The town council wanted to clear their stream, so it hired a young man to remove debris from a spring on the mountain that fed the stream.

Each day, with faithful, silent regularity, the young man hiked to the spring and removed the leaves that would have choked the fresh water. Graceful swans came to float along the crystal clear town stream. Profitable mill wheels turned freely, farmlands were irrigated, and the view was picturesque. The village became a popular attraction.

Years passed. One spring day the town council met to review the budget. Their eyes caught on the salary being paid to the obscure "keeper of the spring." They decided this was frivolous, and they dispensed with the man's services.

By summer, someone noticed a slight yellowish-brown tint in the stream. A few weeks later, the water was much darker. The flow of water dropped and muddy

banks began to show. The swans left, and visitors stopped arriving.

By autumn, the embarrassed council called a special meeting where they rehired the old keeper of the spring. Within a few weeks, the stream began to clear up. The wheels started to turn, and new life returned to the town.

*Moral of the story:* Even the smallest of jobs can have a dramatic effect downstream.



## February Quiz Question

*What fruit is also known as the "love apple?"*

## 5 Ways to Reduce Your Mortgage Faster

If your goal is to own your home outright, then here are 5 methods for getting there faster.

**Pay a Little Extra Each Month.** If you want to see magic, start playing with mortgage calculators and see how adding a little payment to your principal can shorten the length of your loan. If nothing else, round payments up. When people have a payment of \$644, they think of it as \$650. Why not just pay \$650, then? An extra \$6 per month on the principal of a \$200,000, 30-year loan can save you four payments.

**Refinance for a shorter period.** Your payments will be higher on a 15-year loan, but perhaps not as high as you think. With a 30-year, \$100,000 loan at 5 percent, your payments are \$537. At the same rate, but on a 15-year payoff, your payments are \$791. That's \$254 more per month. To get the effect of a shorter-term mortgage without the risk, take out a 30-year loan, but make payments as if you had a 15-year loan.

**Make biweekly payments.** Biweekly payments take advantage of the fact that there are 52 weeks in the year and 12 months. If you pay half your regular payment every other week, you'll have made 26 half-payments, or 13 full monthly payments, at year's end.

**Eliminate PMI at 20%.** If you're paying private mortgage insurance, then you need to annually check with your agent or lender to estimate when your property value is worth 20% more than your current mortgage. When that happens, you can request elimination of the PMI.

*Call me for a current house value estimate.*

**Pay big chunks.** Tax returns, yearly bonuses or inheritances are great ways to reduce your mortgage term. By paying off more principle faster, you shorten the time you'll pay, and you'll eliminate your PMI faster.

~ Adapted from Bankrate.com

## Thank You!

**Welcome** new clients and **Thank You** to friends who've trusted me to work with you, your friends, family and coworkers. Special thanks to...

**Gerry Gardener for buying in Talmadge**

**Ali and Tom and their Beagle, Joe**

**Sara Widener for trusting me to sell her home and get her moved to Florida**

I hope you will feel comfortable introducing me to the people you care about, too!

## You Can Win a \$10 Coffee Card

It's easy! Answer the **quiz question** on page 2. Each month, all correct entries have a chance of winning a FREE \$10 Starbucks card. Put the word **QUIZ** in the subject line and send it to:

[tara@tarasellstalmadge.com](mailto:tara@tarasellstalmadge.com)

**Last month's quiz:** Which country celebrates New Year's Eve first every year?

**Answer:** Samoa Kiribati, or just Kiribati.

**Last month's winner:**

**Walter Mayers...Yea Walt!**



## Clever Cleaning Hacks

**Steam-clean your microwave.** Cut a lemon in half and put it in a microwave-safe dish filled with water. Zap it until the water boils. Let it steam for another minute then wipe away the gunk.

**Speed up dryer time.** Throw one clean dry towel in with your wet clothes before starting the dryer. 10-15 minutes later, take it out. The dry towel will absorb some of the excess moisture.

**Dust lamp shades** with an adhesive lint remover roll.

**Dusting magic.** Use "used" dryer sheets to pick up dust on your computer keyboard and screen, buff out water spots on shower doors, clean murky car windshields, and pick up dirt from your baseboards.

## For Fun: Snappy Come-Backs

If you've ever been the victim of a rude or thoughtless comment, you might appreciate these quick come-backs:

- **An actress to writer Ilka Chase:** "I enjoyed your book. Who wrote it for you?" **Chase:** "I'm so glad you liked it. Who read it to you?"
- **Poet Lewis Morris to writer Oscar Wilde:** "There's a conspiracy against me, a conspiracy of silence, but what can one do? What should I do?" **Wilde:** "Join it."
- **Member of Parliament to Winston Churchill:** "Mr. Churchill, must you fall asleep while I'm speaking?" **Churchill:** "No, it's purely voluntary."

## What Surprised You Most about Selling Your Home?

Many home sellers say the stress of selling was much higher than they anticipated, with a lot of unimaginable challenges.

If you're about to sell, be prepared! Grab a copy of my report: **5 Things You Must Do to Reduce the Stress of Selling Your Home.** Contact me at:.

**555-333-2222**

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### New Listing in Talmadge

3593 Canterbury Way \$987,000

5 bedrooms | 4 bathrooms

Remodeled kitchen and baths, with original architectural features. Private tropical oasis backyard.



### Fixer in Gateway

8723 Skyview Dr. \$387,000

3 bedrooms | 2 bathrooms

Classic good bones, well-maintained, but everything is dated. Bring your sweat equity!

# Talmadge Talk

Tara Roddenberry

Keller Williams

Address

Address

LABEL

## What is the best way to sell a house that just won't sell?

*I saw this question online the other day, and thought this is how I'd answer:* The easiest way to sell any home quickly is to keep dropping the price, perhaps by 10-15% each time. **But who wants to do that?** So before dropping the price, make sure you've addressed all the possible reasons your house isn't attracting an offer:

1st, examine the feedback you're getting on showing to pinpoint a problem from the buyer's perspective. 2nd, stage the home (see my front page article). 3rd, if you're not getting enough showings, examine the marketing.

Review the buyer's agent commission and the kind of advertising being used. Discuss alternative marketing ideas that might create more energy and competition among buyers.

If you **are** getting enough showings, then go back to the first step above and figure out what buyers don't like. In the end, it may be the price.

*When you're ready to sell, call me for a listing appointment to discuss your house valuation.*

**Talk to me! Call Tara at 555-333-2222**

**[tara@tarasellstalmadge.com](mailto:tara@tarasellstalmadge.com)**

