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Fun Fact:

When glass breaks, the cracks move faster than 3,000 miles per hour!

Randall Brennan's

NEWSLETTER

Create a holiday home with lights

(ARA) When it comes to decorating with lights for the holidays, there are unlimited ways to add twinkle to the inside as well as the outside of your home. Some people favor an elegant, restrained sprinkling of lights around a door, while others go for a more exuberant display of illumination on virtually every surface. The American Lighting Association (ALA) offers some holiday lighting tips and ideas:

- * Make your home's entrance a priority. The front door is more than just the entryway into your home; it's also a welcoming first impression for family and friends. Start by adding a few, easy-to-install landscape up-lights to highlight trees and shrubs, or path lighting to illuminate a sidewalk or driveway.

- * Illuminate corners. When decorating with lights for the holidays, make your space feel larger by placing spotlights in room corners to illuminate dark spaces.

- * Tree lighting uses the heights of trees to spread the light out in a soft and subtle way to bathe the area in light,' says Richard Lentz, owner of Dallas-based Lentz Landscape Lighting and its interiors division Lentz Services. Do-it-yourself tip: Go for low-voltage landscape lights, which are easy to install and consume less energy.

- * Add drama with color-changing lights. Newer LED lights can add custom color scenes that complement a specific holiday decorating mood. You can produce the exact ambiance you like at any moment during your party or gathering this season. Colors can be changed at the push of a button without changing the fixture, making these products useful year round.

- * Use lighting to create a focal point. Lights can draw attention to virtually anything - a centerpiece, buffet, unusual decoration - which helps guests know where to focus their eyes.

- Courtesy of ARA Content

Word of the Month:

Studies have shown that your income and wealth is directly related to the depth of your Vocabulary. Here is this month's word so you can impress your friends.

effulgence

\i-FUL-juhn(t)s\ , *noun*:

1. A brilliant radiance; a shining forth.

Example:

The setting sun as usual shed a melancholy effulgence on the ruddy towers of the Alhambra.

-- Washington Irving, The Alhambra

Quotes to Live by:

"People become quite remarkable when they start thinking that they can do things. When they believe in themselves they have the first secret of success."

—Norman Vincent Peale

Say What?

To Make a Long Story Short:

Something someone would say during a long and boring story in order to keep the audience from losing attention. Usually the story isn't shortened.

Boost Your Home's curb appeal for a quicker sale

(ARA) - Selling a home in today's market requires a bit of marketing, sweat, elbow grease and a touch of luck. But even in a competitive selling market, it is possible to turn the sign in your front yard from "For Sale" to "Sold" so you can move on to your next residence.

First, look at your home as if you were a potential buyer. Drive up to the driveway or the front curb and park, carefully looking at the home as if for the first time. Make note of the beautiful aspects of your home, and also areas that could deter potential buyers. The outside of your home is the first image they will see, both in person, and while pre-shopping online.

One maintenance project to tackle that will really spruce up the exterior of your home is refurbishing the outside woodwork that has been weathered by the sun, rain and snow. If you have a front porch, wooden window edgings or even a back deck, chances are these areas could benefit from new stain for a refreshed and clean look.

Home decks return about 70 percent of their original cost back to homeowners when a house is sold, according to Remodeling Magazine's annual Cost vs. Value Report, but that's only when the decks are kept in top shape. Before prepping your deck, consider if you need Wood Finish Remover to remove latex, oil, semi-transparent and solid stains, or if your deck is unstained, you may need Wood Brightener/Cleaner to bring the old and faded gray coloring back to a fresh new wood appearance.

In addition to your exterior woodwork, also take a look at your siding and gutters. Vinyl and aluminum sidings can collect dirt and look dingy after a season or two. Use a power washer on the siding and gutters to wash away the grime and spider webs and bring some vibrancy back to the outside of your home. Also consider adding season-appropriate flowers, plants or landscaping or replacing gutter downspouts with decorative chains to give your home an artistic look.

These quick-fix projects will boost the look of your home both for prospective buyers arriving at your front door, and also in the photographs visible online. With this better exterior appearance, chances are you'll be able to sell your home much quicker.

- Courtesy of ARA Content

Movie Trivia: Which movie does not take place during Christmas time?

- a. Home Alone
- b. Die Hard
- c. Elf
- d. Back to the Future

CALL ME NOW AT 303-909-2365

Would you like to know how much your neighbor's home listed for?

Maybe you're just curious. Or maybe you want to know how much equity you have in your home. Or perhaps you are thinking of selling soon and want to know how much your home increased in value. Either way, I can help...No "sales pitches" or runarounds. Just give me a call **303-909-2365** and I will give you the facts.

Economy at a Glance:

Data Series	Sept 2012	Oct 2012	Nov 2012
<u>Unemployment Rate</u>	7.8	7.9	N/A
<u>Change in Payroll Employment</u>	148	171	N/A
<u>Average Hourly Earnings</u>	23.59	23.58	N/A
<u>Consumer Price Index</u>	0.6	N/A	N/A
<u>Producer Price Index</u>	1.1	-0.2	N/A

US Population Clock

310,930,115

World Population Clock

6,903,707,605

-Dec 3, 2011

Four reasons buying a home is a good idea

(ARA) - A still murky economy and uncertain real estate market may have you wondering if buying a home is a good idea. Whether you're thinking about buying, or already have and just need some affirmation, you may find it comforting to know there are still plenty of good reasons for financially stable people to buy a house. Here are a few:

1. Homeownership can help make good credit even better. If your credit is in poor shape, you'll want to monitor it before seeking a mortgage. But if you have good credit, live within your means, and consistently make good financial decisions, a mortgage can be the kind of "good debt" that helps your overall financial health. Making regular payments on a mortgage shows potential lenders that you're a less risky candidate for a home loan.

2. A mortgage can function like an automatic savings plan. By now, you've read the news reports about how little we Americans save these days. Well, every year you pay on your fixed-rate mortgage, is a year of building equity, and equity is like money in the bank. When it's time to sell - whether you've stayed in your home seven years or the full 30 year term - you'll have created equity and should be able to sell your house for more than you owe.

3. Homeownership comes with plenty of financial perks, including an income tax credit for property taxes you pay on your home. Buying a home also affords you the opportunity to halt your housing costs. Rent will always go up from year to year, but if you have a fixed-rate mortgage (avoid adjustable rates) your biggest annual expense - housing costs - will be locked-in.

4. Mortgage interest is a good deal when stacked up against other types of interest that don't do much for you - such as high credit card interest rates or low rates on savings accounts and CDs. Mortgage rates are low right now, meaning you can pay less over the life of a loan than at practically any other time in recent history. Plus, it's the only kind of interest that you can deduct from your taxes

If you monitor your credit and are on a sound financial footing, buying a home can still be a good idea. And now is as good a time as any to make your purchase.

-Courtesy of ARA Content-

Food Fact:

-Over 1.76 billion candy canes are made each year.

-The biggest gingerbread house took 9 days to build and had an area of 1496 square feet!

Weird Laws:

Alabama- It is illegal to drive a motor boat down the street.

California- it is illegal to pick up and throw used confetti.

Alaska- It is illegal to look at a moose from an airplane.

Kentucky- Every person is required to bathe once a year.

U.S.A. Facts

- The United States Postal Service handles over 40% of the world's mail volume.

- America once issued a 5-cent bill.

And... Whether you are thinking of buying, selling, or financing real estate, or stop by and say "hi", I'd love to hear from you...

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References: -aracontent.com,
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<http://www.bls.gov/eag/eag.us.htm>

Tips to make your home holiday ready

(ARA) - As you prepare to celebrate the holidays, welcoming loved ones into your home is a highlight of the festivities. You may eagerly look forward to gathering with family and friends, but is your house holiday and houseguest ready?

Preparing your home for holiday guests doesn't have to be time consuming or costly. By focusing on areas that receive the most guest traffic, you can create a fresh, welcoming environment within budget. The home improvement experts at Lowe's recommend updating five key spaces:

1. **Entryways:** Start by making a great first impression and setting the mood by enhancing the entryway and improving curb appeal. By adding a new doormat and painting the front door an inviting, rich jewel tone, you'll be sure to make a statement year-round about the personalities inside your home.
2. **Kitchens:** The kitchen is the hub of the home, especially during the holidays. Giving this room a refresh can be quick and easy, regardless of budget. Painting is one of the simplest, most cost-effective ways to completely change the look of a space. Experiment with rich, food- and spice-inspired hues that will provide an appealing backdrop for holiday decor and remain relevant when the seasons change.
3. **Guest bath/powder room:** After the kitchen, the guest bath or powder room will likely see the most holiday traffic. These rooms - usually smaller than master baths - will benefit from a simple de-cluttering. Quick updates like adding new cabinet hardware and coordinating accessories like soap dishes, lotion dispensers, toothbrush holders, shower curtains and towels are easy ways to refresh these small but important areas.
5. **Living room:** Guests will also congregate in the living room. Fortunately, some simple cosmetic changes go a long way toward making this room warm, comfortable and inviting. Changing accent pillows, throws and window treatments to seasonal patterns and colors are a great way to start.

A decorated mantel is also a classic holiday decor touch. For a fast and easy festive look, place loose evergreen branches along the mantel and intersperse with brightly colored Christmas ornaments. Don't overlook the Christmas tree. Positioning a tree in front of a window allows your holiday spirit to shine through to the outdoors. Just remember to keep trees away from the fireplace and other heat sources. With some creativity and planning, you can get your home ready to welcome holiday guests - just in the nick of time.

-Courtesy of ARA Content-