

January 2012

**Brought to you by
Kate Gladchun**

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... *Just Call Kate.* ...

The Resource

All Day Ribs

Ingredients:

Slabs of Ribs
Salt
Pepper
Lemon Juice
Barbecue Sauce

Directions:

Lay out one or two lengths of aluminum foil so that you can wrap it around the ribs (you might have two sets of ribs, therefore two sets of foil).

Salt and pepper the ribs after you drizzle lemon juice over them. Wrap them up nice and snug. But fold the aluminum foil neatly so that you have a way to open them up later in the recipe.

Place the ribs into a 225 degree oven.

Start early in the day because this is a 9-hour recipe. The house will smell sooo good all day, it will be worth the early morning effort to get it going.



hour.

Go about your day. After 8 hours, open up the aluminum foil and look at the ribs — they will be hot with steam. Brush barbecue sauce on them, fold up the aluminum foil and place them back in the oven for the last

How about some mashed potatoes and corn bread to accompany this yummy recipe?

This newsletter is brought to you by:
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New Year's Resolutions!

Creating a home inventory might be a smart and essential task to start the New Year. That task can help with numerous issues, such as theft, flood, fire or other casualty loss. It can be done with pencil and paper alone, or input into an excel spreadsheet, but a digital camera and camcorder make the job easier. Set aside enough time to review your insurance policies, dig up receipts, document your possessions, and figure out where you'll store your records.

From appliances, plates, and glasses to collectibles, rugs, and furniture, the average home is packed with an array of items collected over the years. And while you may be able to list many of them in a pinch, chances are you might miss some important possessions if you ever needed to reconstruct your home's contents from memory. If you're going to insure your property and pay for insurance, you really should be able to document the ownership and the value of the items that you're insuring. If you don't have proof of the items you owned, it makes filing your claim much more difficult.

Your job does not end once you've compiled a home inventory, a detailed list of everything in your household. Be sure to compare estimated values to your policy's coverage to ensure that you'll be able to replace your belongings.

Take photos and video of possessions

A picture can be worth more than just a thousand words—it can add up to thousands in cash if you ever need to file an

insurance claim. Use a digital camcorder or camera to take pictures of each room to document your belongings. Open up cupboards and drawers and photograph them as well. You can literally walk from room to room and record narrative descriptions of items. You should note whether something is an antique, for example, or if it has other qualities that make it especially valuable such as the size of a television screen or the type of stones in a piece of jewelry. Get close-up shots of serial numbers on electronics, power tools, and the like.

Filling in a printed checklist with serial numbers, brands, quantities, and estimated values will prove indispensable if an insurance claim ever needs to be filed. An adjuster will likely ask for such a list, and you can use the video or photos as proof of ownership.

Keep your home inventory safe

Of course, such documentation is useless if it's destroyed in a natural disaster, consumed by fire, or stolen along with your personal computer. You can save the files on a USB drive that's kept in a safe-deposit box, at a relative's home, or at your office. Make two copies and keep them separate. It's also a good idea to keep a file with receipts and any appraisals of valuable items you own. Store these documents off-site as well.

Hopefully by taking the time to record this inventory, you'll never need to use it!

Three rules of work:
Out of clutter find simplicity;
From discord find harmony;
In the middle of difficulty lies opportunity.
Albert Einstein

Organizing

Of course the New Year has brought about numerous resolutions for all of us. Christmas, holidays and New Years Eve are all in the past now. Perhaps there's some glitter here or there, but hopefully the decorations are safely put away until next year.

Isn't now a good time to get things re-organized? It's time to put those new years resolutions to work. Here we go:

1. One closet per day. Don't dawdle too long over any one item. Make a decision quickly. If it doesn't fit, don't keep it. Just get it out of your life!
2. Make a pile of items to go to goodwill or donations to other organizations
3. If you don't use it during the current season, put it in the basement, or somewhere out of the way.
4. Clean out the pantry! Get rid of the cookies and candies that are left over from the holidays. Dump the products that have expired (my daughter's pet peeve with me!)
5. File your paperwork from 2011 in an organized fashion. If you keep your paid bills from previous years, clip them all together, file them away in the basement. Put a note on top of them that has a "Destroy Date". Start your 2012 files with a fresh start.
6. If you're really ambitious, you may want to reorganize closets from top to bottom. If you need inspiration, go visit "Closet Man" in Troy. They have a convenient location at 778 W Maple Road in Troy. They are happy to help, have great ideas and would love to have your business. Take the coupon below and visit Closet Man. Their phone number is 248-244-8774.

Closet Man Discount Coupon

\$100 Off

Minimum order of \$500

788 W Maple, Troy, MI
48084

Sheryl Fraser, Vice President

"Get your New Year off to a great start"

(Tell them Kate Gladchun sent you!!)

Web Sites and Apps

There are an awesome amount of interesting websites out there, but I want to share a few of my recent favorites:

Yournextread.com – For those of you who enjoy reading, but are not always sure where to start your search for your next book this website is a great place to look. You simply type in the name of any book you like and it suggests a web of recommendations based on your starting book. From there, there is an endless thread of book connections, giving you some ideas and recommendations for your next read. Fantastic resource for anyone who enjoys a good book!

Someecards.com – This is a hilarious and sarcastic website full of "e-cards", however they are not your typical e-cards and are filled with dry humor and sarcasm, but will guarantee a laugh (if you're not offended). Even if you don't find one to send to anyone, you might get a kick out of scrolling through the website. It includes categories like Christmas, graduation, weekend, weddings, "confession", congratulations, and many, many more!

Pinterest.com – If you haven't already heard of this website, you should check it out! It's a website where you create digital "bulletin boards" and when you are browsing the web for recipes, ideas, clothes, sayings, or anything else, you can "pin" the website to your bulletin board so you can come back later and find what you were looking at. How is this different than adding a bookmark or saving it your favorites? You can share your boards with others and you can follow other user's boards as well to share ideas and interesting websites. It also posts a picture of what you liked on the website on the board to remind you what it was. Be careful though – it's addicting! And for those who love to decorate, there is a similar website and app called **www.houzz.com** (or download the app itself through your app store or marketplace.). It's basically dedicated to just home decorating.

www.paperlesspost.com: An new place to create and send invitations. Check it out!!

And for those of you who received an iphone, droid or ipad (like me!) for Christmas and are wondering what apps you must have, here are a few that I suggest:

Words With Friends – This is my current favorite app. It's basically scrabble on your phone that you can play with your friend who has an iphone or an ipad, or any smart phone really. You take turns going back and forth playing the game and can have multiple games going at once. If you want to play Words With Friends with me, my username is Kate@gladchun.net

Path Tracking Lite – This app works like a GPS to keep track of your walking, running, biking paths along with your speed. You can return to your maps later and it keeps track of the path you walked every day so you can keep track right on your phone. I have this app on my droid and it's great to see how far I can walk

MyFitnessPal – This app will help you get back on track with your fitness after the holiday season. This app is super handy to keep track of your food and water intake everyday as well as a way to track your work outs. You can look up almost any food to keep in your "food diary" which calculates your calories for you and you can also plug in the calories you burn through working out. This app is an incredible easy and portable way to track your calorie, weight, and fitness goals.

Also, for the iPad, don't forget about ***Find My Friends***. If you can get your friends to accept your invitation, the iPad will show you a map of where your friends are (or at least where their iPads are!) at any given time. Some people don't like the idea of being tracked so don't be surprised if you get some declines on those invitations.

Not too late to start...

Before you know it, tax season will be upon us. If you're looking for a simple free bookkeeping web site, **www.outright.com** might be just the thing for your household or small business finances. This program provides simple web-based software for tracking income and expenses, receipts, mileage, and business deductions. You can print out charts or graphs for easy-to-read reports. You can also be given reminders of tax deadlines and get a preview of your Schedule C form with transactions automatically entered. No software to download. Data is secure through encryption and password protected. And did I say it's free? www.outright.com or 918-926-6578.

Data Digest

Oakland county is big. One of the most popular areas in the Max Brook neighborhood is the subdivision known as "Judson Bradway's Bloomfield Village". There were 51 real estate transactions recorded in Realcomp's MLS system for 2011 in "The Village". Here are some interesting facts about those sales.

Of these 51 transactions, 7 were leases, ranging in price from \$2500 per month up to \$6000 per month. The other 44 transactions were sales. Those sales ranged in price from \$236,000 to \$1,600,000.

For each transaction, there is a "Listing side" and a "Selling side". Therefore, in the case of the Village, there have been 102 "sides" in the past year. More interesting data for your information:

- **Max Brook** has participated in 32 sides (32%)
- Coldwell Banker Weir Manuel: 16 sides (16%)
- SKBK: 15 sides (15%)
- Hall and Hunter: 14 sides (14%)
- Century 21: 4 sides (4%)
- HWWB: 4 sides (4%)
- Keller Williams: 1 side (1%)
- Real Living Cranbrook: 3 sides (3%)
- All others: 11 sides (11%)

- The average price of sold homes in the Village has been \$632,884
- The highest priced property was \$1,600,000 (2601 Indian Mound)
- The lowest priced property was \$236,000 (185 Westwood)
- The average square footage of sold properties is 3,492 sf
- The average cost per square footage is \$179 per square foot (this number seems to be moving up. Slowly, but in the right direction!)

If you are considering selling or buying a home in the area, why not get a Comparative Market Analysis to see how your home compares with others in your neighborhood and others that have sold. Just Call Kate! 248-891-1033 and I will be happy to provide the data to help you make a smart decision.

... Just Call Kate ... For all your real estate needs!

Now is a good time to think about selling your home. Activity in the new year is bustling. A house on Pilgrim recently listed and sold in one day.

When priced properly and marketed strategically, homes ARE selling.

Buyers are out there, and we are working with them too!

With my licensed assistant and our top notch administrative team, you get more attention, more experience and more results!

**WE CAN CREATE A
CUSTOM STRATEGY FOR
YOUR REAL ESTATE NEEDS**



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