



# THE Resource

August 2016

## Summer Snacks

### Spinach and Feta Dip

8 oz. cream cheese, softened  
½ cup sour cream  
2 oz. feta cheese, crumbled  
10 oz. fresh spinach-sautéed, drained, chopped  
½ tsp kosher salt and ½ tsp fresh ground pepper

Blend in a processor, chill for at least an hour.

Makes 2 cups. Serve with pita bread or chips.



### Grilled Asparagus & Portobello Mushrooms

2 bunches trimmed asparagus  
4 large Portobello mushroom caps, stems removed, sliced thick  
3 medium zucchinis, cut into ¼ inch slices  
½ cup olive oil  
2 tbsp herbes de provence and salt and pepper

Brush the vegetables with olive oil, sprinkle with salt and pepper and herbes de provence.

Grill over medium, turning once, until tender. About 5 minutes for asparagus and zucchini and a little longer for the mushrooms.

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## Tech Essentials

Everyone who knows me knows what a computer geek I am. Here are some cool tools that are great to use around the house and about town.

**Sherwin-Williams Color Snap Visualizer** app. Take a picture of a room and it will show you what the walls will look like in different colors!  
**Stanley Laser Distance Measurer.**

You just hold it to the wall, it shoots a laser and tells you the exact distance to the other wall within a fraction of an inch.

**Ring.com or Doorbot Wi-Fi Enabled Smart Doorbell.** So long to the peephole! You can see who's knocking from anywhere in the world, whether you're home or not. Doorbot or Ring sends a video signal to your smartphone to show you who is there. It even has night vision!

**AND MY NEW FAVORITE APPS: ParkMobile.** This app solves the problem of running into town, finding a parking spot and then realizing you have no change for the meter! Download the app, click on Settings, insert your license plate number, your credit card, and the app will not only allow you to pay by credit card, but will find you an available parking spot as well. It will even find your car if you forget where you parked.

**On The Fly:** Better than Travelocity, I have been using On the Fly for months now and have found great airline deals. It allows multiple airport choices, specific dates OR a span of dates, multiple carriers, choices of direct or multi-leg flights and ease of comparisons. It also gives specific directions on how to book the flights as well. Try it!!!

## Hidden Costco Benefits

Through some of my secret sources, I recently learned that you can buy just about anything from Costco. For instance, a friend who shall remain anonymous purchased an incredible 4 carat diamond ring for \$100,000. The MSRP was closer to \$200,000. BUT, if you call the customer service department of Costco, they will search everywhere to find you the very best deal and pass their savings onto you. Think boats, Mercedes Benz, etc. Now, in the basic benefits department, if you're not always sure that membership is worth it, consider some of these perks you may not know about!

- **Travel Deals!** Costco offers savings on hotels (they're partnered with Best Western and Hyatt), rental cars, theme park packages, cruises and more!
- **Prescription Discounts.** If you do not currently have prescription drug coverage you are eligible to enroll in the Costco Member Prescription Program. Savings can be up to 40% off! Pet medications are available, too! Who knew?
- **Hearing and Vision Exams.** Members are eligible for free hearing tests and check-ups.

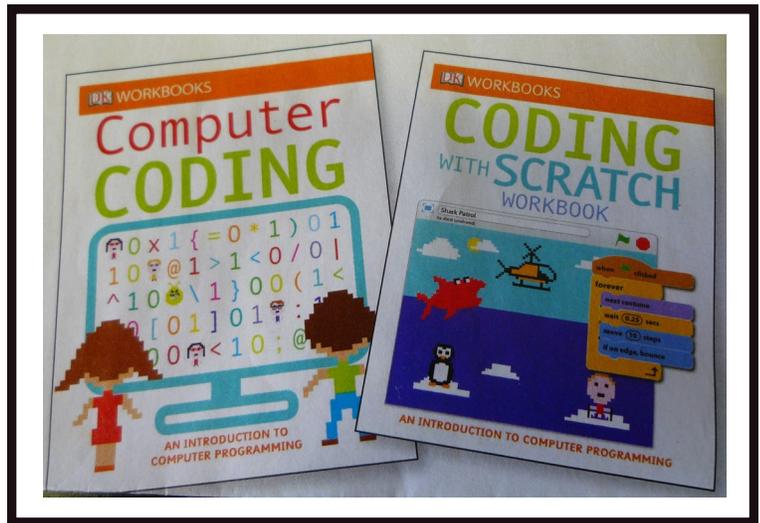
## “Mom... I’m Bored”

School is out now and it’s a common statement heard all summer long. If your kids show any kind of technical, programming, or math aptitude, here’s something that might keep them intrigued. A Ph.D from Oxford by the name of Jon Woodcock has written several coding books that introduce kids to the basics of coding in Scratch, a free basic programming language and online community for children developed by the Massachusetts Institute of Technology.

Also included in the book are fun projects and a site that’s a safe place to explore and experiment. You can’t break anything. Even parents have embraced the book and the site, creating games for themselves when their kids aren’t busy on the computer! Scratch uses the same concepts as other programming languages so it provides kids with a terrific foundation. Even though the books were written for kids to work with on their own, the author encourages parents to get involved and create programs with their kids. Says Woodcock, “Learning to program computers is an empowering activity. Giving kids the ability to control and create is a powerful thing. We write these books with the goal of making them progressive and engaging, while enabling kids to absorb the important concepts they will need to become independent coders.”

If you go to the website [www.scratch.mit.edu](http://www.scratch.mit.edu) you can see that there are numerous projects including designing clothes, photography, games, music, etc. Lots of things to keep kids occupied for hours.

The two books, *Computer Coding, Coding in Scratch Workbook* and *Coding in Scratch: Games Workbooks* are available now in most Costco warehouse stores. Enjoy the summer!!!!



## Costco Benefits - con’t.

Costco Optical offers full vision care, including exams, at discount prices.

- **Technical Support** No worries! If you buy anything at Costco, whether an appliance, exercise equipment, or a TV, they offer free support, just like other stores.
- **Bottled Water Delivery.** Delivered to your home or office. Exclusive pricing for members.
- **Discounted Movies and Shows.** Buy packs of movie tickets or theatre tickets and don’t worry, they never expire!
- **Discount Insurance.** Costco partners with Ameriprise. Look into their plans, it’s worth a free quote! They offer home, renters, auto, health, all at discount prices with flexible payment plan options, too.
- **Business and Personal Checks.** They offer checks for an average of 50% off typical bank pricing.
- **Home Mortgage.** Competitive rates and discounts on fees. They actually offer multiple mortgage options for a variety of loan sizes.
- **Low Gas Prices.** For members only! It really is high quality fuel at cheaper prices.

## Sharing Photos with Low-Tech Friends and Family

Many online photo printing services offer apps that let you upload pics from your smart phone which are then printed and shipped out. **Mpix** is one of them. Check out their website (plus they have an app). This company provides not only prints, but photo books, wall art and other photo gifts. When you desire to have real pictures sent in a photo book or other gift, color technicians review the photos closely before printing so the quality is especially

good! You can send 10-20 photos for less than \$10! Who wouldn’t love getting this little package in the mail now and again!

Another idea is to set someone up (like a low-tech grandma or grandpa) with a digital photo frame. If you haven’t thought of these in a while, they are much simpler to use than they used to be, you can now email photos directly to the device! Done and done. Just be sure to get the 8- or 10-inch version of the frame, which offers the best resolution.

*“Real estate cannot be lost or stolen, nor can it be carried away. Purchased with common sense, paid for in full, and managed with reasonable care, it is about the safest investment in the world.” - Franklin D. Roosevelt*

## Outdoor Living Spaces Add Value

It's really doesn't matter where you live, even in cooler climates, there are enough days during the year that you can take indoor activities outdoors and enjoy beautiful landscaping and lifestyle features. Other than high dollar swimming pools much of the materials and labor that do into our-door living spaces are not overly costly.

Creating relaxing and beautifully natural outdoor living spaces add a whole new dimension to a home, and often will increase the value of your home, replacing a high percentage of the cost.

Decks or patios are high on the list of desirable outdoor entertaining areas, as are features like retaining walls, lighting, and fireplaces. Well placed trees and larger perennials and shrubs are essential for the look of professional landscaping.



The biggest landscaping mistake that homeowner can make, however, is not having a coherent plan. They decide to put a tree in, and then a few years later add some flower beds, then maybe put in some shrubs and another tree, then enlarge the patio. A landscape that's assembled piecemeal looks disorganized. So try to come up with a plan before you do anything. Even if you don't have—or won't spend—the money to fire a landscape designer, at least draw up a master plan for your yard and stick to it!

Remember – the number one thing that buyers are looking for in landscaping is a sophisticated design! Second is maturity of the trees, bushes, and plants.

## Summer 2016 Market Report

The summer of '16 has followed the same trends as the winter and spring, with inventories remaining tight across all markets under \$500,000, particularly in the \$100,000-\$250,000 segments. Sales are up in most markets above \$100,000, as are new listings entering the market, which might start to give some relief to buyers frustrated with their home search. About one third of homes sold were on the market for 10 days or less, while the majority of homes (50%) remained for 30 days or less. *Thus, it is clear that properties priced well, and in the best condition, are still selling in days or weeks, as opposed to months.*

For the under \$250,000 price points about 50% are selling for equal to or above asking price. For the \$250,000-\$500,000 markets, about 30% are selling at or above asking price, and for the over \$500,000 homes, it's about 25%. The vast majority of those sales at or above asking price are occurring within the first 30 days across all price ranges.

While overall 2nd Quarter market activity was up slightly in most markets and down slightly in a few, values as measured in "Price per Square Foot" (\$/SF) were up in all Southeast Michigan markets, (several by 30%) compared to the 2nd Quarter of 2015.

### Oakland County

The number of Oakland County homes sold in June 2016 was up 14% over May 2016 and was about the same as last June. June values (as indicated by closed \$/SF) were 24% higher than they were a year ago.

In comparing the 2nd Quarter of 2016 to the 2nd Quarter of 2015, units were up slightly and values were up 22%. There are less than 2 months of available inventory in all price ranges under \$400k. Going up in price, the \$400k-\$600k market has 3 months of inventory, the \$600k-\$1 million market has 6 months, and the over \$1 million market has 11 months. In the 2nd Quarter of 2016 \$/SF in the over \$1 million market increased 39%, from \$234/SF to \$342/SF over the same period last year.

### Detroit

The number of Detroit homes/condos sold in June 2016 was up by 9% over the number sold a year ago. The average \$/SF overall went up by only 2%. Three-quarters of the available Detroit units are priced below \$50k where there is about 6 Months Supply of Inventory (MSI). In Detroit, MSI drops as we go up in price range, with 2.3 MSI, and only 75 available properties listed for over \$250k.

Looking at 2nd Quarter sales, 49% more (61) homes sold in the over \$250k range and they sold for 46% more (\$150.66 \$/SF) than they did in the 2nd Quarter of 2015. They also sold in 37% less time (44 days).

### Grosse Pointe

June 2016 closed sales were down 5% from a year ago but \$/SF and market times were up 4% and 6%, respectively.

2nd Quarter Grosse Pointe closings were off pace by 3% compared to the 2nd Quarter of 2015, but prices were up by 5%. There were more sales in the \$300-\$500k range, and about 15% fewer sales in the over \$500k price ranges. The 12 homes which sold for over \$800k in the 2nd quarter averaged \$199/SF compared to 14 homes and \$210/SF in the 2nd Quarter of 2015

## For Better or Worse But Not For Camping

My husband claims I made this statement when we became engaged thirty years ago. I don't really remember saying this, but I'm glad *he* does! However, in an effort to be well rounded and report objectively, here are some tips that people have told me about having the best camping experience:

*Use a good tent.* You need to consider space, weight, ceiling height, durability and ventilation. Nylon is light-weight, strong and does not rot. Polyester is similar and can resist UV damage. Canvas is durable but heavy. Zippers should open easily and set-up should be easy and quick. It is recommended that you set it up at home before you use it for the first time.

*Take two coolers.* One for food, one for beverages. The one for food should have a couple of 2-liter bottles frozen ahead of time to keep food chilled and to provide fresh drinking water as it melts. The beverage cooler will be opened more often so ice cubes will work. You can use that melted ice for other things like water for the dog or to cool off or wipe down someone's dirty face (bring a couple of older wash-cloths for this purpose).

*Camp stove.* So many choices here. You have to determine what your specific needs are but take along pots and pans that nestle to save space. Oh yes, don't forget cooking utensils either.

*Food.* Of course, no fast food allowed here! You can bring pre-made, frozen meals, cook on the camp stove and just use your imagination.

- Prepare and freeze meals at home.
- Bring heavy-duty foil for meals that can be cooked directly over the fire.
- Bring sealable plastic bags or plastic containers with lids for leftovers. AND, to protect cellphones, matches, wallets from moisture.
- Keep food stored away in the car in special containers to keep the furry forest creatures from unwanted visits.
- Bring trash bags for cleanup - or emergency raincoats.
- Bring the phone number of the nearest carry out restaurant....

"Summer Afternoon — *summer afternoon*; to me those have always been the two most beautiful words in the English language"

- Henry James

## Click and Consign

Cleaning out your closet is a great summer task to make room for your fall wardrobe. Do you have items you are tired of and know are worth something? These online resale sites may make you more than the local resale shops and is kind of fun, too! But keep in mind what is selling. Workout clothes are hot right now. The catch, it should be in like-new condition. Brands that aren't easily found on sale maintain value far better than frequently discounted labels. And here's another tip, dark colors hold value better than light colors.

**Poshmark.com** How to sell: snap photos with your phone, write a description and set a price. Mail items to the buyer with a prepaid shipping label. Your payout; 80% on sales!

**Therealreal.com** How to sell: send you items to the company with a free prepaid label. They do all the work for you. Your payout; 60% on sales.

**Tradesy.com** How to sell: Upload photos to the site, choose your price or let the site suggest one, mail to buyer with a free prepaid shipping kit. Your payout; 91% of the sale for in-store credit or 88% for cash back.

**Thredup.com** How to sell: Order a free prepaid "clean-out kit," pack it with everything you want to sell and send it off. Your payout; 50%-80% on sales of \$60 or more and 10%-40% for sales under \$60.

**Rebag.com** How to sell: Submit pictures of your bags and purses. They send you a quote to buy directly from you, if accepted you ship directly to them for free. Done deal and you are paid within 2 days upon receipt. Warning: I sent a photo of a brand new Prada bag which cost \$1800. They gave me a price of \$450 to buy it from me. Steer clear, in my opinion!!!

*If you'd like to stay local, check out:*

**Closet NV, Eco-Chic Consignment Boutique**

745 E. Maple Rd. Birmingham

Phone: (248) 731-7181

Email: closetnv1@gmail.com

They specialize in the resale of pristine, pre-owned, women's contemporary designer clothing, shoes, handbags & accessories.

## Just Call Kate



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Check out our new website:  
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