



Annie G's Mountain Musings March 2008

Project Runaway



You know that remodeling can add value to a home, but how do you know what rooms are worth remodeling, how much to spend and how to prevent your project from getting out of hand?

First, think about design and function, and distinguish between your wants and your needs do you want to refresh your space to help you sell your home or do you want to create your dream room in the house you're thinking of buying? Your goals for the project will set the parameters of your budget.

Room size, floor plan, product choices and amount of required labor affect the cost of a project. Kitchens, for example, can range from \$5,000 to \$50,000. The National Association of the Remodeling Industry recommends saving 10 percent to 20 percent of your budget for unforeseen costs. Be ready to make compromises here and there and plan to do some of the work yourself if you're hoping to keep costs down.

There are various ways to finance a remodeling project, and many professional remodeling contractors are familiar with available financing options. Be sure to research funding sources carefully and compare qualification guidelines, interest rates, terms and tax considerations.

Finally, make sure you have a thorough and clearly written contract. It should include specific details about what the contractor will and will not do; a detailed list of materials for the project; approximate start and completion dates; total price, minimum one-year warranty

Sources: Kitchens.com; National Association of the Remodeling

Home Alone



Spring break should be a relaxing time, especially if you're planning to go on vacation. But preparing your home for your departure can be stressful. Whether you're leaving home for a week or a month, you can rest easy with these tips for keeping your home safe while you're away:

- Arrange for someone to do seasonal maintenance, such as mowing, raking or snow removal.
- Have mail or packages picked up by a friend, forwarded or held by the post office.
- Stop newspaper deliveries and ask a neighbor to pick up freebie newspapers and circulars.
- Lower your telephone ringer (and answering machine volume) and never leave an outgoing message that says you're away.
- Use timers to turn lights off and on at the appropriate times. Compensate for having lights on when no one's home by turning off other appliances that are often left on, such as DVD players, computers and microwaves. Also consider connecting a radio to a timer.
- Leave blinds open in their usual position.
- If you live in a cold climate, keep the heat on just enough so that the pipes don't freeze.
- Ask neighbors to park their car in your driveway.
- If you leave your car in the driveway, be sure to remove the garage-door opener from plain view.
- Double-check all doors and window locks.
- Tell a trusted friend or neighbor where you'll be.

Sources: Travelocity.com; Trips.com; Insurance

Rumors have it that rates may drop 3/4 point

Today's Average Interest Rates: 03/18/08

Conforming

30 year fixed	5.75%
15 year fixed	5.03%
5 year ARM	5.48%
30 year jumbo	6.55%

New Info on 1031s Call me

Grand Dates >> >> >> >> >> >> >>

March

- 22 Easter Egg Hunt - G.L. Town Park
- 30 Advocates 16th Annual Taste of Spring (WP)

April

- 13 Devils Thumb X country closes
- 15 Winter Park closes
- 26 Cabin Fever Follies

fast fact >> >> >> >>

Spring Cleaning Tip




Cut the finger off an old rubber glove and slide it over the handle of long-handled tools and brooms. This prevents them from slipping when you prop them against a wall while working.



Source: HGTV.com

Baileys Irish Cream Brownies

 **Happy St. Patrick's Day!**

<p>3oz unsweetened chocolate 1/2 c. butter 1 c. granulated sugar 2 eggs, beaten 3 T. Bailey's Irish Cream 2/3 c. flour</p> <p>Frosting  3 T softened butter  4 T Bailey's  3 cups confectioners sugar</p> <p>In mixing bowl, combine liqueur and butter. Mix well. Gradually add sugar and beat until spreading consistency.</p>	<p>Melt unsweetened chocolate w/ butter in microwave and mix well. Cool. Beat sugar and eggs together in mixing bowl. Add Bailey's and cooled chocolate mixture Mix well. Stir in flour, salt and chocolate chips. Pour into greased and floured 8" square baking pan. Bake at 325 for approx. 20 minutes. (test w/ tooth pick). Cool completely Pierce brownies w/ tooth pick randomly.</p>
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Maid for Each Other

Spring has sprung and so have all the dust bunnies in your home. Now it's time to bring in the professionals for a clean sweep. Whether you need a professional to come in and do a one-time, big clean or you are looking for a more regular solution to household dust and dirt, it's important to find a reputable service provider and to communicate your needs and expectations up front.



Asking friends or neighbors for cleaning-service recommendations is the best way to start the process. Consider whether you want to use a cleaning service or an individual house cleaner. Call several prospective cleaners and ask them about experience, rates and availability, and if they're bonded and insured. Find out if the people who will be coming through are employees or private contractors and if they bring their own cleaning supplies. For regular services, find out if it will be the same crew every time.

Once you've selected someone, it's a good idea to meet in your home and walk the cleaners through the house, pointing out places you want cleaned and asking specific questions, such as, "How would you remove these stains from my carpet?" or "What do you use to clean hardwood floors?"

Be sure to determine the day and time the cleaners will come and how long they expect the cleaning to take. Ask how service complaints are handled. And make sure to get everything in writing.

DID YOU KNOW

According to *Remodeling* magazine's 20 annual Cost vs. Value Report, the top five midrange home improvements that bring the greatest returns are: a wood deck addition (85.4%); siding replacement (83.2%); minor kitchen remodel (83%); wood window replacement (81.2%); and vinyl window

Featured Properties



Killer Views, 5 beds/6+baths
\$1,795,000



Grand Lake Town home
\$279,000



Htd workshop+Lake Views
\$285,000



Great Starter Cabin
\$195,000



NEW w/Lake Views
\$405,000

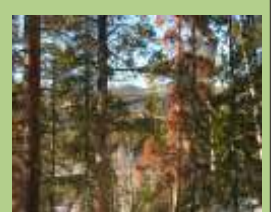
Now is the time to Buy!



2 ac. w/slope views!
\$275,000



\$220,000



Tabernash Treasure
\$71,000



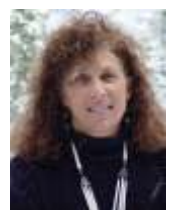
NEW w/Lake Views
\$370,000



ANNIE G - Broker Associate
RE/MAX Resorts of Grand County, Inc.
 728 Grand Ave., P.O. Box 39, Grand Lake, CO 80447

(970)531-2852
 (970)627-8001
 (800)982-2155
 (970)627 8881

Cell
Office
Toll Free
Fax



CRS; e-PRO

www.GrandLakeMountainProperty.co

anniegins@rkymtnhi.co