

News You Can Use

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South Carolina Needs Property Tax Reform

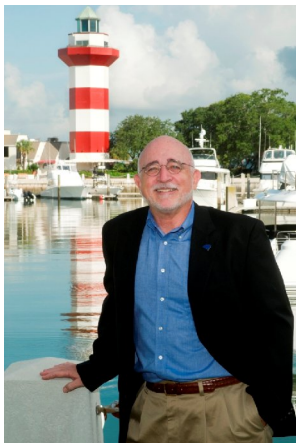
On November 11, 2008 the Beaufort Gazette reported that "Legislators: Point-of-sale reassessments need second look". Columbia is back in session and now is the time for action and meaningful property tax reform.

Act 388 came into affect January 1, 2007 and all residents enjoyed the benefit of no longer paying for the school operating portion of their bill. Properties sold beginning in 2007 were however subject to what has been commonly referred to as Point-of-Sale. Simply put, the sale price of the property becomes the appraised value for tax purposes. This has a devastating impact on commercial and investment property with values doubling and tripling.

On December 9, 2008 Governor Sanford said in his proposal for Tax Reform that we need to "Form a committee to look at inequities in the current property tax structure that adversely impact businesses". Most feel that action rather than committee formation is needed. If you are confused go to:

[Property Tax Brochure](#)

Putting Your House Up For Sale? Get These Essential Tips



If you want to get the best price for your house, it's essential to prepare it for sale. Homes that have been "staged" go for a lot more money...and sell much more quickly too.

To give yourself a head start, get my free guide, "50 Essential Tips to Prepare Your Home for a Speedy, Top-Price Sale."

Just call me at 843-368-1510 and I'll send it right out to you.

10 Useful Ways to Get the Most out of Facebook

Think Facebook (www.facebook.com) is just for kids? Think again.

- 1. Mobile Photo:** Add the mobile app to take photos with your cell phone and upload them to Facebook automatically.
- 2. Post Polls:** Create your own surveys for personal or business use.
- 3. Find Friends:** Track business associates, friends or family by subscribing to their RSS feed, then watch their every move.
- 4. Research:** Find out how many people are located within a certain demographic area by visiting the Facebook Insight corner.
- 5. Syndicate Yourself:** Use Facebook notes to import the RSS feed from your blog. Once established, it can be distributed to all your Facebook friends.
- 6. Share:** Combine with Google Reader or other applications to share documents.
- 7. Send Video Messages:** Simply connect a webcam and start sending video messages to friends, family members or associates.
- 8. Clipping Service:** Use the Newshound application to bookmark any articles or websites, then comment or share.
- 9. Watch TV:** Internet television is coming of age, so whether you want to take a coffee break or share news with your personal network, tune in to see what is taking place.
- 10. Connect:** Facebook does so many things that it is easy to forget what it does best: connect with others! Meet new friends or just hang out with familiar faces through the modern equivalent of networking: it's Six Degrees of Separation on steroids.

Sellers: How to Make the Most of Your Home's Period Details

One of the major selling points of vintage homes is the attention to detail and fine craftsmanship only found in older houses. Learn how to make the most of the period details in your house to reap higher sales prices with these effective strategies:

Shine the Spotlight: Prepare your home in anticipation of taking plenty of photos. Pay attention to details and any unique features. If you have lived in your home for a while, ask friends or family to stop by and take a fresh look; it's easy to forget how desirable your home is when you see it every day.

Provide Details: Was your house built with old yellow pine? Chances are it is virtually indestructible to most pests. What about the hardwood floors or gingerbread trim on the outside of the

house? Any chance they are handmade? Cabinets, painted tiles and a variety of other common building materials have made a comeback in popularity. Take time to explain the history and benefits associated with each unique item of your home to prospective buyers. Not only does it set your home apart from the rest, but knowing the history helps buyers make that all-important emotional connection.

Appraise Items: If possible, hire an appraiser or perform a search for similar items to help demonstrate the inherent value of the items. For example, an old cast-iron tub in good condition can go for thousands; handmade lighting fixtures may range from a few hundred to thousands and many types of wood are not available at any price because of restrictions on harvesting and imports.

Wine and Food Festival

The 24th Annual Hilton Head Island Wine & Food Festival mingles an international wine judging and competition with food and wine-related activities. Don't miss the exciting calendar of events kicked off on February 4th with "Uncork the Festival" and concludes on March 14th with the Public Tasting and Auction—one of the East Coast's largest outdoor public tasting. [Festival](#)

Thanks for All Your Referrals!

I succeed when people like you refer me to their friends, neighbors and loved ones. It's the best kind of feedback I can receive.

So thanks for continuing to pass this newsletter around to people you care about.

Wondering How Much Your Home Is Worth?

Has your home gone up in value? How much are other homes in your neighborhood selling for?

If you're wondering what's happening to prices in your area, or you're thinking about selling your house, I'll be able to help.

Just give my office a call for a no-fuss, professional evaluation.

I won't try to push you into listing with me or waste your time.

I'll just give you the honest facts about your home and its value.

And maybe I'll also give you the "inside scoop" on what's happening in the housing market near where you live!

Just give me a call at 843-368-1510 to arrange an appointment.

Alternatively, stop by at the office. The address is on the back page of this newsletter.

Worth Quoting

Some quotes from the writings of Charles Dickens, who was born on February 7, 1812:

"Please, sir, I want some more."

"Never close your lips to those you have opened your heart."

"It was the best of times, it was the worst of times."

"It is right to begin with the obligations of home, and while these are overlooked and neglected, no other duties can possibly be substituted for them."

"No one is useless in this world who lightens the burdens of another."

"Annual income twenty pounds, annual expenditure nineteen six, result happiness. Annual income twenty pounds, annual expenditure twenty pounds ought and six, result misery."

"Train up a fig tree in the way it should go, and when you are old sit under the shade of it."

"Reflect on your present blessings, of which every man has many; not on your past misfortunes, of which all men have some."

"Subdue your appetites, my dears, and you've conquered human nature."

"With affection beaming out of one eye, and calculation shining out of the other."

"We need never be ashamed of our tears."

"Accidents will occur in the best regulated families."

"It is a melancholy truth that even great men have their poor relations."

"The first rule of business is: Do other men for they would do you."

"Have a heart that never hardens, and a temper that never tires, and a touch that never hurts."

How to Benefit from a Home Inspection

Buyers are often tempted to cut corners on things like home inspections to save money for fun items like furniture or a big-screen television. Don't! A home inspection is one of the best investments you can make when purchasing a new home or other real estate.

Learn how to use a home inspection to your advantage with these pointers.

Plan and Prepare

Think of a home inspection as a fact-finding mission. Having a complete home inspection performed is one step toward finding out everything there is to know about the property.

Go beyond the basics by having water, soil, electrical, HVAC, pest and other systems thoroughly tested in addition to

the regular home inspection. Hidden home defects often become apparent, including poorly performed repairs, forgotten faults, structural damage or other potential pitfalls, that could transform your dream home into a nightmare.

Avoid higher insurance premiums or more stringent mortgage terms by understanding the full history of the property.

Save Money

Almost every property has a few defects – even new homes – and buyers are often surprised how seemingly insignificant items can add hundreds or even thousands of dollars to the price of a home. Having an independent

inspection performed often saves more money than it costs, since the sellers are forced to fix the problem or negotiate the price based upon the new information. Remember, once a defect is known the sellers are legally bound to disclose it to all prospective buyers.

Negotiate

Motivated sellers may not have the time or interest to fix all the problems on a property.

If you have more time than money, a home inspection provides a strong rationale to lower the purchase price or work out other alternatives while the home is being repaired or renovated.

Can You Still Buy Without a Fixed Mortgage?

Buying a house doesn't necessarily require getting a 30-year, fixed-rate mortgage. More and more people are exploring alternative financing plans as it gets harder to get a conventional bank loan. Here are some creative ways to pay for a home, according to some financial experts:

- 1. Securities-backed loans. The lender gives the borrower 80 percent of the value of his stock portfolio. Then the lender holds the stock for between three and 10 years while charging a 3 percent to 5 percent interest on the loan. At the end, the borrower gets his original shares back. Both win if the stock has increased in value.**
- 2. Two-step mortgages. This fixed rate mortgage is amortized over 40 years, but the payment schedule is adjustable.**
- 3. Constant-amortization mortgage. Buyers start with a higher payment, but the loan is constantly re-amortized, so principal is reduced faster than with a conventional loan.**

Source: Forbes, Matt Woolsey (01/26/09)

Birthdays to Remember This Month

William Henry Fox Talbot, who was born on February 11, 1800, was a photography pioneer. He invented the negative/positive process – a negative image that could be the basis for many positive prints.

Alfred Carlton Gilbert, who was born on February 13, 1884, is most famous for inventing the Erector Set, a construction toy. He was given the name "The Man Who Saved Christmas"

after he successfully fought a ban on toy production in the U.S. during World War I.

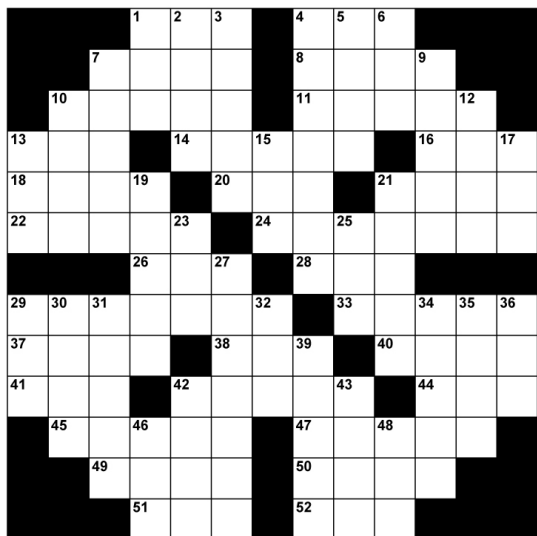
The man who invented the Qwerty keyboard was born on February 14, 1819. Christopher Sholes's keyboard solved the jamming problem that resulted from the typewriter's mechanical parts clashing when commonly used letters were quickly typed one after the other.

Fascinating Facts about February

- New York City's Grand Central Terminal opened on February 1, 1913.
- Frank Sinatra debuted with the Tommy Dorsey Orchestra on February 2, 1940.
- The Beatles made their first appearance on The Ed Sullivan Show on February 9, 1964.
- The IBM supercomputer Deep Blue defeated Garry Kasparov for the first time on February 10, 1996.
- Nelson Mandela was freed on February 11, 1990.
- The last original Peanuts comic strip appeared on February 13, 2000, one day after Charles M. Schulz died.
- YouTube was launched on February 15, 2005.
- The first telephone book was issued in New Haven, Connecticut, on February 21, 1878.
- National Public Radio was founded on February 24, 1970.
- People magazine was first published on February 27, 1974.

NEWS YOU CAN USE

Dick Berger,
Full Service – Full Time



Down

- 1 - Direct a gun
- 2 - Mountain goat
- 3 - Resume
- 4 - Capable of being dissolved
- 5 - Literary work
- 6 - Monetary unit of Japan
- 7 - Group of elder statesmen
- 9 - Influential person
- 10 - Yes
- 12 - True
- 13 - Condensed moisture
- 15 - Corded cloth
- 17 - Supplement
- 19 - Grayish blend of colors
- 21 - Long stories
- 23 - Evergreen tree
- 25 - Annoy
- 27 - Sailor
- 29 - Period of human life
- 30 - Game played on horseback
- 31 - Breathes fast and hard
- 32 - Label
- 34 - Overture
- 35 - Spool
- 36 - Highest mountain in Crete
- 39 - Standards
- 42 - Japanese wooden clog
- 43 - Small dabbling duck
- 46 - Involuntary muscular contraction
- 48 - Wield

Across

- 1 - Atmosphere
- 4 - Distress signal
- 7 - Deride
- 8 - Not closed
- 10 - Republic in S Arabia
- 11 - Pertaining to the moon
- 13 - Lair
- 14 - African ground squirrel
- 16 - Honey insect
- 18 - British nobleman
- 20 - Spun by spiders
- 21 - Saturate
- 22 - Deep gruff sound
- 24 - Flexible
- 26 - Vitality
- 28 - Unit of energy
- 29 - Existing power structure
- 33 - New Zealand evergreen tree
- 37 - Spurt
- 38 - Hurried
- 40 - Raced
- 41 - Mischievous person
- 42 - Leg of lamb
- 44 - Ocean
- 45 - Many times
- 47 - Drive back
- 49 - Location
- 50 - Germinated grain used in brewing
- 51 - Automobile
- 52 - Wily

This newsletter and any information contained herein is intended for informational purposes only and should not be construed as legal advice. The publisher takes great efforts to ensure the accuracy of information contained in this newsletter. However, we will not be responsible for errors or omissions or any damages, howsoever caused, that result from its use. Seek competent legal counsel for advice on any legal matter. This newsletter is not intended to solicit properties currently for sale.

Super Bowl Recipes

BLT Appetizer

- 1 cup of mayonnaise
- 1 cup of sour cream
- Iceberg lettuce, shredded
- 2 large tomatoes, chopped
- 1 pound lean bacon, crumbled
- Sea Salt bagel chips

Combine mayo and sour cream in bowl and refrigerate. When ready place mixture in large serving bowl and top with lettuce, tomatoes and bacon. Done!!

Chunky Guacamole

- 4 ripe avocados
- 3 limes juiced
- ½ red onion, chopped
- 1 clove of garlic
- 2 serrano chilies, sliced
- 1 big handful fresh cilantro, finely chopped

Mash the avocados leaving them chunky. Add the remaining ingredients and fold together. Refrigerate, covered with plastic wrap. Done!!!



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Thanks for reading! If you'd like to tell me what you think about this newsletter, or if you're thinking of buying or selling real estate, please get in touch.



NAR's sustainable property designation