

YOUR HOME

DECEMBER
2010

TIPS AND TRENDS TO HELP MAXIMIZE HOME BUYING AND SELLING

CHILD-PROOF THE HOLIDAYS

The holiday season may be the most wonderful time of the year for many families, but for hospital emergency rooms, it is one of the busiest. KidsHealth.org offers some tips for protecting little ones from both common and unexpected holiday dangers.



Mistletoe, holly, poinsettias and other plants used as holiday decorations may be beautiful to look at, but they can be potentially poisonous and should be kept out of reach of kids. Symptoms of plant poisoning include rashes, nausea, vomiting and diarrhea. "Bubble lights" also can be toxic if a child drinks the fluid from more than one light, even if the lights are labeled non-toxic, and snow sprays can be harmful if the aerosol propellants are used improperly. If a child has been poisoned or harmed, immediately call a doctor.

Choking and swallowing small objects is another potential hazard. Tree ornaments, light bulbs, icicles, tinsel and small toys can be tempting for kids to play with, but these items can block airway passages if swallowed. The general rule of thumb is that if an item is small enough to fit in the mouths of babies and toddlers, it's too small to play with.

Some holiday trees have sharp needles that can cause painful cuts in the mouth and throat when swallowed. Also, keep breakable ornaments out of kids' reach, or keep them off the tree altogether until children are older. If one does break, clean up the broken glass immediately.

Secure your tree in a sturdy stand so it won't get knocked over by kids or pets, and keep it away from all heat sources, such as electrical outlets, radiators and portable space heaters. Unplug all indoor and outdoor lights and extinguish all candles before going to bed.

Before you put up holiday decorations, check smoke detectors to make sure they work properly. In the event of a fire, have an emergency evacuation plan in place. By practicing these simple safety tips, you and your loved ones can enjoy many holiday celebrations for years to come.

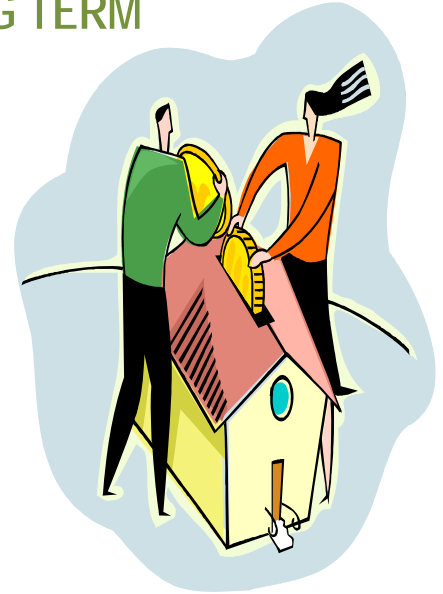


HOMEOWNERSHIP FOR THE LONG TERM

Many homebuyers today are taking a long-term view of homeownership. According to a recent survey by the NATIONAL ASSOCIATION OF REALTORS® (NAR), first-time buyers plan to stay in their home for 10 years while repeat buyers plan to hold their property for 15 years.

Even after several years of price declines, homeowners are still experiencing equity gains from their home purchase. For example, a typical seller who purchased a home eight years ago saw a median equity gain of 24 percent in 2010, while sellers who purchased their home 11 to 15 years ago experienced a median equity gain of 40 percent.

Even with the turmoil in the economy, 85 percent of homeowners see their property as a good investment and nearly half think it is a better investment than stocks. The single biggest reason most people buy a home is the simple desire to own their own home, which was cited by 31 percent of survey respondents and 53 percent of first-time buyers. Other reasons given for purchasing a home: to move to a larger space; a change in family situation; to take advantage of the homebuyer tax credit (now expired); a job-related move and housing; affordability.



fast fact >>>

First-time homebuyers accounted for 50 percent of all home sales in 2010.

Source: 2010 NAR Profile of Home Buyers and Sellers



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NEIGHBORLY ADVICE

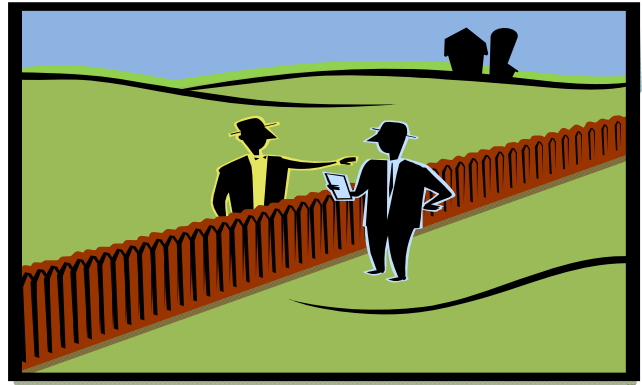
Nearly 80 percent of Americans live side-by-side in urban and suburban areas, sometimes separated only by one wall, according to Findlaw.com, an online source of legal information. With so many people living so close to one another, disagreements can easily crop up about everything from excessive noise and pets running loose to unmaintained properties and trespassing. To prevent these conflicts from occurring — and to avoid costly and difficult lawsuits — Findlaw.com provides some helpful tips on how to be a good neighbor.

Get acquainted and show courtesy. Learn why your neighbors chose to live in the neighborhood, what they do for a living, even their kids' names. Establishing a personable and friendly relationship may help diffuse any conflicts that could arise down the road. If you tell them about planned improvements ahead of time, they may be more supportive. And don't just tell them you are planning a party, invite them.

Maintain your property. A property that is not well-maintained reflects poorly on the neighborhood. Many neighborhood associations and cities have regulations about property maintenance, and not adhering to these standards can have serious consequences.

Watch the noise level. Excessive noise, including loud or excessive dog barking, is prohibited in many communities and the police can enforce these laws. Many community associations also designate quiet hours.

Keep pets under control. Most neighborhoods and parks require pet owners to keep their pet on a leash and to clean up after them. Pet owners can also be held



responsible if their pet causes property damage and bites or harms another person. Some communities limit the number of pets an owner may keep. Too many pets can be a violation of a zoning, health code or noise ordinance.

Respect property lines. Before doing any major improvement, such as landscaping, adding a fence, or adding a room, make sure you comply with local codes and inform neighbors of any work you plan to do. A neighbor also has the right to remove the fence if it poses a danger to those who interact with it.

If you are unable to resolve differences with neighbors, seek legal advice.

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DID YOU KNOW?

Cranberries are nicknamed "bounceberries" because when they are good and ripe, they bounce.



Source: Foodreference.com

★★★★★
Real Estate Teams
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