November









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Trinity · New Port Richey · Tarpon Springs
Palm Harbor · Clearwater · Holiday · Hudson
West Pasco · Pinellas · and all of Florida

Purely Simple PuMMMpkin Cookies

Ingredients

- 1 (14 ounce) can 100% pure pumpkin
- 2 eggs
- 1/2 cup applesauce
- 1/2 teaspoon vanilla extract
- 1 (18.25 ounce) package spice cake mix
- 1 teaspoon cinnamon
- 1/2 teaspoon ground nutmeg
- 1/4 teaspoon ground cloves

Directions

- 1. Preheat oven to 350 degrees F (175 degrees C).
- 2. Lightly grease two baking sheets.
- 3. Beat the pumpkin, eggs, applesauce, and vanilla together in a large mixing bowl. Stir in the cake mix, cinnamon, nutmeg, and cloves until well blended and creamy.
- 4. Drop by spoonfuls on prepared baking sheets.
- 5. Bake in preheated oven until tops are firm when lightly touched (about 8 to 10 minutes).
- 6. Cool on racks.



Wishing You a Happy Thanksgiving!

At this special time of year, we are filled with gratitude for our family, friends, and our clients. You let us into your lives and allow us to serve you at the highest possible level in all your real estate needs.



We are so thankful for everything you have done for us this year. It is always a privilege to work with you!

Now's the time to winterize your yard!

The cooler weather is creeping in and that means you'll soon head indoors to stay warm. But before your curl up with the blanket and hot chocolate, make sure you take the necessary steps to have the lushest lawn when the winter chill melts away.

The key to a great lawn is preparing when the first couple of cold fronts come through your neighborhood. Grass found in the Northern part of the United States acts differently than grass in the Southern states, which goes dormant when winter kicks in.

- Continue to mow the lawn until the first frost. If you live in the Southern states, take advantage of this time to fertilize your yard so that its roots grow strong and spring back to life when the weather gets warm again. Make sure not to fertilize too far into the winter months though; your grass may continue growing and be damaged by potential snow or ice.
- Rake up the leaves. It is widely known that leaves left on your lawn during cold weather will kill your grass.
 Make sure you're either mowing your leaves into your grass as a mulch method of fertilization, rake them up, or hire a company to do it for you.
- Trim or cut down your perennials so that they don't die due to frost or snow.
- Dig out any vegetables in your garden. But make sure to leave your herbs and simply cut them back.
- Plant bulbs for the spring. Although fall is often cooler, the ground is still experiencing warmth from the long, hot summer which allows the roots to thrive.

New-Housing Starts Rise 15% in September

Nationwide housing starts rose 15 percent to a seasonally adjusted annual rate of 658,000 units in September, marking the strongest pace of residential construction since April of 2010, according to figures released by the U.S. Commerce Department.

Source: http://allrecipes.com/Recipe/extra-easy-pumpkin-cookies



In today's economic landscape, the cost of everything is important. We're all watching our pennies closer than ever and getting the best "deal" is no doubt on all of our minds. The same applies when we decide to list our home.

What's interesting is that even in the most favorable markets, understanding what determines the price of your home is a commonly asked question. Whether we are deep into a buyer's market or turning a corner into a seller's market, getting the most amount of money for your home is always a top priority.

Trust me, your Real Estate Professional to lead the way to accurately pricing your home for the most money without overpricing it. Think of your home as an item on the grocery shelf. There are a lot of other "homes" on that same shelf, but what will make someone buy yours rather than another home? The two major factors will be price and appearance. Make those factors right and get ready to move!

Existing-Home Sales Off in September but Higher Than a Year Ago

Existing-home sales were down in September on the heels of a strong gain in August, but remain well above a year ago, according to the National Association of Realtors®. Total **existing-home sales** [nationally], which are completed transactions that include single-family, townhomes, condominiums and co-ops, declined 3.0 percent to a seasonally adjusted annual rate of 4.91 million in September from an upwardly revised 5.06 million in August, but are 11.3% above the 4.41 million unit pace in September 2010.

Florida is on the Upswing

Florida's existing home and existing condo sales continued their upswing in September, according to the latest housing data released by Florida Realtors. Existing home sales increased 10 percent last month with a total of 15,036 homes sold statewide compared to 13,723 homes sold in September 2010.

Fifteen of Florida's metropolitan statistical areas reported higher existing home sales in September.

11 MSAs had higher existing condo sales.

Source: Florida Realtors®

Florida Homestead A few words about the Florida Homestead exemptions on your Property Taxes. You must apply for exemptions with your county property appraiser. The property appraiser may require documentation. Additional exemptions may be available. Please see http://dor.myflorida.com/dor/property/taxpayers/exemptions.html for official information. This excerpt is publicly available and is not deemed to be complete nor accurate.

Individual and Family Exemptions

- •Homestead, Up To \$50,000
- •Widows and Widowers, \$500
- Disability, \$500
- •Blind Persons, \$500
- •Total and Permanent Disability
- •Local Option Homestead for Persons 65 and Older

Added Exemptions for Veterans

- •Disability for an Ex-Service Member, Up to \$5,000
- •Service-Connected, Total and Permanent Disability or Confined to a Wheelchair
- Discount for Veterans 65 and Older with a Combat-Related Disability
- Deployed Military Exemption

If you are moving from a previous Florida homestead to a new homestead in Florida, you may be able to transfer, or "port," all or part of your homestead assessment difference.

If you are currently working with another Broker, please do not consider this a solicitation.





