

March



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Easter Glazed Ham

Prep: 20 minutes Bake: 2 hours Yield: 16 Servings

Ingredients

- 1 boneless fully cooked ham (about 6 pounds)
- 1 tablespoon whole cloves
- 1 can (20 ounces) sliced pineapple
- 1 cup apricot preserves
- 1 teaspoon ground mustard
- 1/2 teaspoon ground allspice
- Maraschino cherries



Directions

- Place ham on a rack in a shallow roasting pan. Score the surface of the ham, making diamond shapes 1/2 in. deep; insert a clove in each diamond. Bake, uncovered, at 325° for 1-1/2 hours.
- Drain pineapple, reserving juice. In a small saucepan, combine the pineapple juice, preserves, mustard and allspice. Bring to a boil; cook and stir for 10 minutes or until slightly thickened.
- Spoon half of the glaze over ham. Secure pineapple slices and cherries on top and sides of ham with toothpicks.
- Bake 30-45 minutes longer or until a thermometer reads 140°, basting twice with remaining glaze. **Yield:** 16 servings.

Nutritional Facts 5 ounces ham (calculated without cherries) equals 249 calories, 6 g fat (2 g saturated fat), 86 mg cholesterol, 1,776 mg sodium, 18 g carbohydrate, trace fiber, 32 g protein.

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Tax Benefits of Homeownership

The tax deductions you're eligible to take for mortgage interest and property taxes greatly increase the financial benefits of homeownership. Here's how it works.

Assume:

\$9,877 = Mortgage interest paid (a loan of \$150,000 for 30 years, at 7 percent, using year-five interest)

\$2,700 = Property taxes (at 1.5 percent on \$180,000 assessed value)

\$12,577 = Total deduction

Then, multiply your total deduction by your tax rate.

For example, at a 28 percent tax rate: $12,577 \times 0.28 = \$3,521.56$

\$3,521.56 = Amount you have lowered your federal income tax (at 28 percent tax rate)

Note: Mortgage interest may not be deductible on loans over \$1.1 million. In addition, deductions are decreased when total income reaches a certain level.

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Have you seen these around at the mall or on signs and wondered what the heck they are?



They are called **QR Codes**, or **Quick Response Codes**, and they are popping up everywhere. Now that I've brought it to your attention, you will notice these things just about everywhere you look!

A QR Code is actually a type of barcode. It's an image that encodes data like website addresses (URLs), phone numbers, email addresses, words, and more.

Most smartphones have apps to decode QR codes. Get yours for free at the Google Play Store or the Apple App Store. Just search for "QR Scanner".

To decode a QR code, open the app, aim the phone's camera at the code and the code will be captured and transformed into whatever it was before it was decoded.

Try it with ours! You can print this out or scan it right on your computer monitor, too.

March is named after Mars, the Roman god of war and was the first month in the Roman Calendar.

"March is the month of expectation,
The things we do not know,
The Persons of Prognostication
Are coming now."

- Emily Dickinson, XLVIII



March



Ensuring an Accurate Home Appraisal

"What is my home worth" is probably the single most popular question asked when someone decides to put their home on the market.

In real estate, finding out how much your home is worth is done through an appraisal, which determines the value of your house in the present day market.

There are several factors taken into account when valuing a home.

The first is reproduction cost. Essentially, this is when the appraiser evaluates the current condition of your home to determine how much it would cost to reproduce or replicate the home given today's market conditions. Appraisers take many things into account including workmanship and material costs.

The second most common type of appraisal is the sales comparison approach. To come up with the market value of your home, the appraiser will measure the exterior walls to determine square footage of the heated and cooled portions of your home. Homes with a finished area (heated or cooled) in the basement or homes with a second floor will be measured from the inside. Next, the appraiser will take a tour through your home, making note of all the amenities including fireplaces, insulated windows, garages, pools, and porches or decks.

Next, they will find at least three comparable properties in your neighborhood that have sold within the past three to 12 months. Comparable means they are similar in age, size, design, construction quality, and amenities. Rarely do the homes match up perfectly, so the appraiser takes this into account, making adjustments along the way.

There is a limit to the number of adjustments an appraiser can make, which is why the appraiser will search in the next closest neighborhood if there aren't any homes that are comparable in your neighborhood.

Once the appraiser has made all the adjustments, they weigh the differences in each property versus the soon-to-be listed home and determine a fair market value.

Sometimes there is debate between the seller, the agent, and an appraiser as to the market value of the home. What is important to note is that price and value are not the same. Your real estate agent's job is to take the appraiser's information and determine a range of value that will sell the home in the right time frame.

It is important to price the home correctly from the start. Motivated buyers will always choose the home that has the best price for the amount of home. If there are two comparable homes on the market, they want more features for the same price, or a lower price for the same features. The home that is priced competitively from the beginning will always sell the fastest.

Want to know what your home is worth in today's market? Give me a call, and we'll start the Comparative Market Analysis (CMA) process.



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Our granddaughter,
Clara Grace, 6 months.