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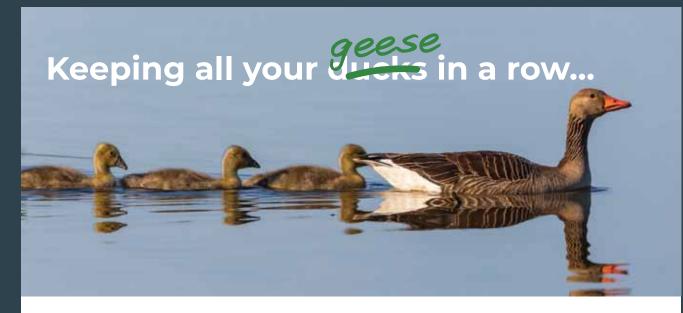


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# After you buy:

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Whether you want to move out of your parents' home for the first time, own a home after renting for years or buy a place with a spouse or partner, purchasing your first property is a big step. It takes a lot of preparation when you're in this stage of your life.

Your home is likely your biggest investment. You should plan for the responsibilities of homeownership even before you move.

#### Consider the following tips for new homeowners:

- Make your mortgage payments on time.
   Late or missed payments can lead to extra charges and affect your credit rating.
- Anticipate the costs of operating a home.
   Extra expenses may include repair and maintenance costs, snow removal and alarm monitoring.
- Live within your budget.

  Check every few months to see if you're spending more than you earn. If you are, find new ways to save more or spend less

- Save for emergencies.
- Set aside 5% of your income as an emergency fund to be ready for unexpected expenses.
- Protect your home and family.
- Prepare an emergency evacuation plan and check fire extinguishers, smoke alarms and carbon monoxide detectors regularly.

Financing home improvements

Talk to your lender or broker if your new home needs repairs or renovations. There may be financing options that can be included with your mortgage loan.





#### Patti Grider

Assistant Vice President
NMLS #658700
125 Third Street
Columbus, IN 47201
812-376-1716 Office
812-350-3477 Cell
812-314-4626 Fax





4 cups miniature pretzels

6 tablespoons butter, melted 1/4 cup sugar

3/4 cup boiling water

1 package (6 ounces) strawberry gelatin 1/4 cup lemon juice

1 pound fresh strawberries, hulled, divided

2 cups heavy whipping cream, divided 1 jar (7 ounces) marshmallow creme

2/3 cup whipped cream cheese

2/3 cup sweetened condensed milk

#### **Directions**

1. Place pretzels in a food processor; pulse until chopped. Add butter and sugar; pulse until combined. Reserve 1/3 cup pretzel mixture for topping. Press remaining mixture onto bottom of a greased 9-in. springform pan. Refrigerate 30 minutes.



stir 2 minutes or until completely dissolved. Stir in lemon juice. Refrigerate 30 minutes, stirring occasionally.

3. Chop half the strawberries; slice remaining berries and reserve for topping. In a large bowl, beat 1 cup heavy cream until stiff peaks form. Beat marshmallow creme, cream cheese and sweetened condensed milk into cooled gelatin mixture until blended. Gently fold in chopped strawberries and whipped cream. Pour into crust.

4. Refrigerate, covered, until firm, 4-6 hours. Beat remaining 1 cup heavy cream until stiff peaks form; spread over pie. Top with reserved strawberries and pretzel mixture.

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# Market Update

SINGLE FAMILY PROPERTIES

Summer is here and the sun is shinning. The grass is green and the flowers are blooming. Summer is a great time to buy a home!

Here's a quick look at the Jackson County, Indiana market for Summer 2023.

#### **Summer MARKET STATS**

Jackson County, Indiana

MEDIAN SALES PRICE DAYS ON MARKET **HOMES SOLD** \$194,950 32 +5.4% +40.0% -31.9% MONTHS INVENTORY LIST TO SALE \$ **NEW LISTINGS** 0.6 98.6% 28 -47.2% +0.63% -44.95% SOLD PRICE/SQ FT **ACTIVE INVENTORY** 24 -38.5% -8.8%

\*DATA FROM THE MIBOR BROKER LISTING COOPERATIVE © 2023 DOMUS ANALYTICS

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# SUMMER DECOR IDEAS FOR YOUR HOME.

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# Market Update

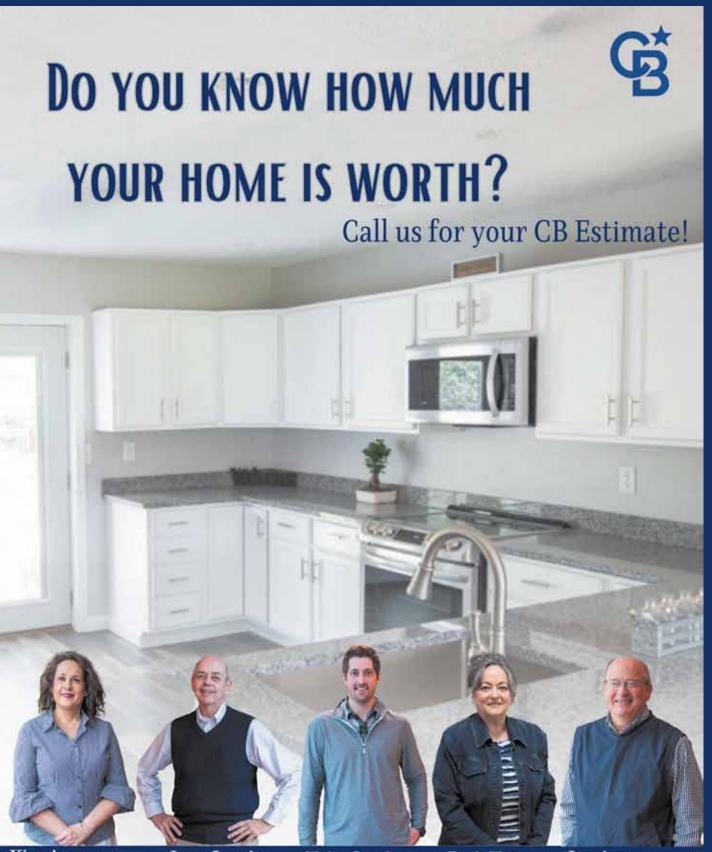
SINGLE FAMILY PROPERTIES

# Summer is here and the sun is shinning. The grass is green and the flowers are blooming. Summer is a great time to buy a home! Here's a quick look at the Bartholomew County, Indiana market for Summer 2023. Summer MARKET STATS Bartholomew County, Indiana

**MEDIAN SALES PRICE DAYS ON MARKET HOMES SOLD** \$266,250 82 -31.7% +20.0% +18.3% MONTHS INVENTORY LIST TO SALE \$ **NEW LISTINGS** 93 0.97 -31.6% -4.9% +1.23% SOLD PRICE/SQ FT **ACTIVE INVENTORY** \$ 146 83 +3.8%

\*DATA FROM THE MIBOR BROKER LISTING COOPERATIVE © 2023 DOMUS ANALYTICS & Realtors Property Resource®, LLC FROM APRIL 2023





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## 10 IDEAS FOR EASY AND INEXPENSIVE FAMILY ACTIVITIES

ARE YOUR KIDS ALREADY BORED THIS SUMMER? ARE YOU LOOKING FOR A FUN AND EASY TO PLAN ACTIVITY THAT YOUR FAMILY CAN DO TOGETHER?

#### LEMONADE STAND

Set one up with your kids this weekend and let them take the lead. They'll love the responsibility of handling the money and talking to their customers, and at the end of it, they'll have some money to show for their hard work. Think a lemonade stand is too generic? Try a snow cone stand or bake some cookies for a bake sale. Let your kids get creative with what to sell and the options and fun will be endless.

#### MAKE S'MODES

S'mores are cheap, easy to make, and your kids will love chowing down on gooey melted marshmallow and chocolate over a nighttime campfire. Don't have a firepit or place for a campfire? No worries. Pick up an electric s'more's maker from the store for around twenty dollars. You can also make them in the oven, although that is a little less fun. Get creative by adding other things you and your kids will love to your s'more's setup, such as peanut butter, caramel, or even pretzels.

#### MAKE HOMEMADE ICE CREAM

Ice cream is another fun summer treat that you and your kids can make quickly and easily right in your home. If you already own an ice cream maker, you're one step ahead, but if you don't, you can still make some ice cream. Start with a gallon-sized plastic bag and a smaller plastic bag. Fill the small one with 1 cup of heavy cream, 1 cup of half and half, ½ a cup of sugar, and a teaspoon of vanilla extract. Partially fill the gallon bag with ice cubes and salt. Make sure the ingredients in the smaller bag are well mixed and place the small bag in the gallon bag. Shake the whole thing for about five minutes. Now you should be ready to enjoy homemade ice cream.

#### MAKE A SUMMER SCRAPBOOK

This is a great way to get your craft on and make memories that will last forever. All you need is a scrapbook, fun patterned paper, photos, scissors, and a glue stick. This is a great way for kids to show their creativity, and for even younger children to practice their writing skills. One scrapbook page per day will give your whole family a daily dose of craftiness.

#### CREATE YOUR VERY OWN BACKYARD WATER PARK

Okay, this is basically just turning on a sprinkler, but backyard water park sounds way more fun. Letting your kids run around while being sprayed with water is not only peak entertainment, it's a great way to cool off in the summer heat. Throw in a bucket of those water balloons we mentioned earlier, and your kids will never want to go back inside.

#### SIDEWALK ART

Arm your children with chalk and head on outside for this one. First, you can encourage your kids to exercise their creativity on the sidewalk and secondly, you can discover whether or not you've got a mini-Picasso on your hands. Clean-up is also extremely simple: just wait for it to rain.

#### MINI GOLF

Get those competitive juices flowing with a family-friendly round of mini golf. The kids will love it because they get to compete against each other, and you'll love it because you get to work on your short game.

#### START A GARDEN

Spinach, broccoli, carrots, and cauliflower are perfect for growing during the hot summer months. If you don't want to commit to dedicating part of your yard to a garden, tomatoes and lettuce grow well in pots.

#### HAVE A PICNIC

Picnics are a great way to spend some quality time outdoors with your kids. Head over to your local park with some sandwiches, watermelon slices, and lemonade. Your kids will be more than happy to run around and work up an appetite before having lunch outside.

#### DIY BIRD FEEDERS

Have your kids go on a scavenger hunt for pinecones. Once you've got a good supply going, bring out the peanut butter. Have your kids use a butter knife to spread peanut butter in an even coat around the surface of the pinecone, and then roll the cone in birdseed. Lastly, use string to hang the pinecones on nearby trees. Enjoy watching the birds visit!

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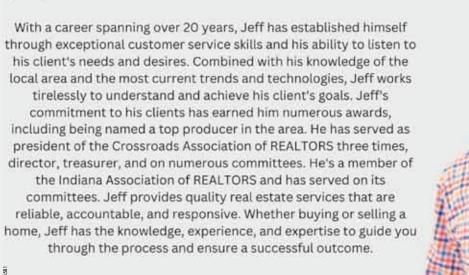


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## Grape Salad from the collection of Bev Roberts

2 lbs green grapes, halved
2 lbs red grapes, halved
8 oz cream cheese
8 oz sour cream
½ c white sugar
1 tsp vanilla
4 c chopped pecans

2 T brown Sugar

Mix cream cheese, sour cream, sugar and vanilla together.
Add grapes and pecans and toss.
When ready to serve, sprinkle with brown sugar.





# Your story starts here!











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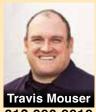














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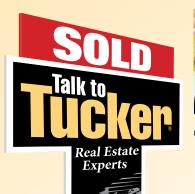








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