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ISSUE

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7 Reasons to Work With a REALTOR®

1. Ethical treatment.

Every REALTOR® must adhere to a strict code of ethics, which is based on professionalism and protection of the public. As a REALTOR®'s client, you can expect honest and ethical treatment in all transaction-related matters. The first obligation is to you, the client.

2. An expert guide.

Buying a home usually requires dozens of forms, reports, disclosures, and other technical documents. A knowledgeable expert will help you prepare the best deal, and avoid delays or costly mistakes. Also, there's a lot of jargon involved, so you want to work with a professional who can speak the language.

3. Objective information and opinions.

REALTORS® can provide local information on utilities, zoning, schools, and more. They also have objective infor-

mation about each property. REALTORS® can use that data to help you determine if the property has what you need. By understanding both your needs and search area, they can also point out neighborhoods you don't know much about but that might suit your needs better than you'd thought.

4. Expanded search power.

Sometimes properties are available but not actively advertised. A REALTOR® can help you find opportunities not listed on home search sites and can help you avoid out-of-date listings that might be showing up as available online but are no longer on the market.

5. Negotiation knowledge.

There are many factors up for discussion in a deal. A REALTOR® will look at every angle from your perspective, including crafting a purchase agreement that al-

lows enough time for you to complete inspections and investigations of the property before you are bound to complete the purchase.

6. Up-to-date experience.

Most people buy only a few homes in their lifetime, usually with quite a few years in between each purchase. Even if you've done it before, laws and regulations change. REALTORS® handle hundreds of transactions over the course of their career.

7. Your rock during emotional moments.

A home is so much more than four walls and a roof. And for most people, property represents the biggest purchase they'll ever make. Having a concerned, but objective, third party helps you stay focused on the issues most important to you.

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Date: Saturday, July 17th, 2021

Time: 9 am- 2 pm

**Location: 3850 N Marr Rd
Community Church of Columbus**

- **Registration Fee: \$25 any course**
- **100% of fees will be donated to the Shelter.**
- **Free T-shirt if registered by June 17, 2021**
- **Snacks & water provided mid-course.**

Register Online At: bit.ly/BrighterDays2021

Course Options & Map links:

11 Mile Ride: bit.ly/11-mile-Route

31 Mile Ride: bit.ly/31-Mile-Route

62 Mile Ride: Loop twice for 62 mile ride.

Any Questions Contact: Tyler Meyer 812-657-1283 or Janet Haight 812-314-1195 or Jeff Jewett 812-343-2937

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Should You Cut Down a Tree in Your Yard?

Trees can make your yard attractive and provide valuable shade.

They can also cause serious damage and injuries in some circumstances.

Here are some things to consider if you're thinking about cutting down a tree.

Safety

Tree branches can fall on houses and cars, causing serious property damage, severe injuries and even death. If a tree in your yard is diseased or dead, you should cut it down; it poses a safety hazard and could fall in a strong storm. In addition, diseases can spread from one tree to another. Cutting down a diseased tree may save others from a similar fate.

A tree with damaged branches may be unsafe. If some branches are damaged, but the rest of the tree is healthy, you may be able to prune it and remove the unhealthy branches; doing so can leave you with a healthier and better-looking tree.

A tree that is too close to your roof or a power line can be dangerous, especially if a branch falls in a storm. You may be able to cut a branch in a hazardous position and leave the rest of the tree alone.

Convenience

Your yard may have so many trees that you can't use it the way you would like. If you have a specific design in mind and a tree is standing in the way, you may have no choice but to cut it down to install a pool, build a shed or an addition, or plant a garden.

Lawn Maintenance

Raking leaves is a fall chore that few enjoy. Even if you use a leaf blower, collecting leaves can still be a hassle. Removing one or more deciduous trees can make lawn maintenance easier.

Aesthetics

If you cut down a tree, you may miss its natural beauty or feel as though your yard is empty. Once a tree has been cut down, you won't be able to reverse your decision. If you plant a new tree, it will take a long time for it to grow as tall and impressive as the one you cut down.

Health of the Ecosystem

When too many trees are located in an area, some may not get enough nutrients, water and sunlight. It may be a good idea to cut down a tree that is unable to thrive.

Too much tree cover can create a lot of shade, which can lead to dampness, mold and moss. Thinning out the trees in your yard can prevent problems.

Trees are part of a broader ecosystem. Cutting down even one tree can affect animals, birds and insects that live in the surrounding area.

Contact a Local Tree Service

If you need advice, consult a tree care professional. Don't attempt to prune or cut down a tree unless you have the appropriate equipment and training. If you don't, you may seriously injure yourself or others and may also cause significant property damage.





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How to Keep Your Hardwood Floors Looking Their Best

It's no secret that hardwood floors can completely transform a living space. They create a warm, rich aesthetic and, over time, will develop a beautiful patina that provides character throughout the home. Although they're long-lasting, properly maintaining wood floors does require some work on your end. If you want to keep your hardwoods at their absolute best, here are a few tips to ensure they stay in tip-top shape.

Shoes Off

Taking your shoes off at the door makes it far easier to keep your home clean and your floors will certainly thank you for it. When dirt gets tracked into the house, it can cause undue wear and tear on the wood's finish and all it takes is a pebble stuck in your shoe to create a scratch. While it's possible to remove scuffs by hand, they're far less likely to occur once you implement a "no shoes in the house" policy.

Cleaning Routine

It's helpful to have a cleaning schedule to ensure that your floors are properly cared for. Regularly going over them with a dust mop to remove dirt and grime is important and every week or so they should be vacuumed (on a hardwood floor setting) for a deeper clean. Additionally, gentle cleaning products specifically designed for hardwoods can be applied every couple of months.

Furniture Pads

There's nothing worse than moving a piece of furniture only to see that it's damaged your floors with an unsightly ring imprint. The reality, though, is that even the hardest of hardwoods can get marked up by furniture. That's why it's always a good idea to use furniture pads and create a layer of protection to prevent any scratches that can occur when rearranging furniture or simply through everyday use.

Refinish and Recoat

For long term care, hardwood floors should usually be recoated with a fresh layer of finish every couple of years in order to maintain their luster and keep them well protected. In the event that your floors have deep scratches that go into the actual wood, then they may need to be sanded down and completely refinished, which is a more significant undertaking than simply recoating them.



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Janet Haight

Janet makes YOU a top priority! She guides you step by step through the process of buying and selling property, making transactions feel as seamless and stress-free as possible. Janet has had a great deal of personal experience with relocation and understands the challenges of the process. She is a caring, hardworking and determined licensed Professional REALTOR who keeps YOUR goals in mind to help make YOUR dreams a reality!
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★★★ *Review from valued client: Janet is so awesome, we gave her our goals and feedback at the very beginning, and she exceeded them in every way, sold our house in 4 days from listing, after only 2 days and 30 showings. We couldn't have had a happier experience with Janet.*

Contact Janet:

✉ Janethaight2020@gmail.com

☎ (812) 314-1195

Greg Simo

In this issue we are highlighting one of our amazing Realtors Janet Haight. We will feature our other Realtors and Property Managers in upcoming issues. We are a locally veteran owned company with over 24 years servicing Bartholomew, Brown, Johnson, Jennings and Jackson Counties.



★★★

Review from valued client: Greg was amazing! He was our second realtor, and we really wish we would have found him sooner! He really listened to what we were looking for and put a lot of effort into finding that. Whenever we are in the market again, he will be our first call!

Contact Greg

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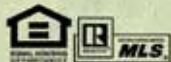
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BLISS	L	Y	P	P	A	H	I	T	R	L	Y	T	I	C	A	POOL
BUY	A	H	E	W	V	T	A	I	E	N	I	W	V	R	O	READ
CALL	B	E	S	I	A	I	C	R	A	G	N	I	S	E	C	RELAX
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COACH	R	W	A	T	S	S	Y	K	O	B	R	Y	U	E	A	SELL
COLLABORATE	A	V	T	V	F	U	L	F	I	L	L	E	D	R	S	SING
COMFORT	T	L	E	F	I	N	B	E	E	I	P	E	A	T	E	SONGS
DREAM	E	L	X	&	T	S	H	U	M	S	S	L	E	D	B	SUBURB
EXERCISE	S	E	T	E	A	E	I	A	R	S	N	L	A	D	A	SUNSETS
FAMILY	B	S	M	E	Y	T	F	O	E	B	O	U	A	Y	L	TEAM
FULFILLED	R	O	H	O	U	S	E	L	N	S	E	A	T	N	L	TEXT
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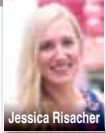
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2609 13th Street



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812.592.7121

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Drew is a 2007 graduate of DePauw University, and holds masters degrees from Southern Illinois University and the University of Hartford. Prior to joining Berkshire Hathaway HomeServices, he worked as a Certified Prosthetist and Orthotist. His experiences in health care highlighted the importance of listening to your client's wants and needs. He looks forward to taking the same client-driven approach in helping you find or sell your next home. Outside of work, he enjoys volunteering with the Columbus Bicycle and Pedestrian Steering Committee, running, hiking, water skiing, and spending time with his family. The purchase or sale of a home is often the largest financial decision a person will make in their life. He values and respects the trust clients will place in him in helping them make these decisions.



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The Top Colors

to Bring Into Your Home in 2021

*According
to the
Experts*

For those who like to keep up with the latest in interior design, it's always fun to stay on top of the hottest color trends each year. Of course, that color, or colors, will vary depending on who you ask. Whether you want to repaint the whole house or simply pick up a few accent pieces, here are the official colors of 2021, according to various experts.

Pantone: Ultimate Gray and Illuminating

Pantone decided to throw us all a curveball this year and chose not one, but two, colors. This exciting combination consists of Ultimate Gray, which represents steadiness and resilience, and Illuminating, a vibrant shade of yellow that conveys optimism and energy. Together, they provide the perfect pairing to bring into everyone's home this year.

Benjamin Moore: Aegean Teal

A natural shade that walks the line between blue and green, Benjamin Moore's pick of the year offers a soothing presence that can look great in any part of the house. Chosen for its ability to radiate warmth and wellbeing, Aegean Teal has a down-to-earth feel that looks right at home in a rustic, countryside retreat or a sleek, urban abode.

Sherwin Williams: Urbane Bronze

Chosen for its organic appeal, Sherwin Williams' Urbane Bronze is a dark, gray-brown hue that's particularly well suited in settings that embrace biophilic design with an abundance of natural light and greenery. This neutral tone is perfect for warming up modern or minimalist living spaces and will look great surrounded by stone and wood finishes.

Behr: Elevated Comfort

Behr was another one to break the mold this year. Rather than selecting a single color, they offered us six different palettes that revolve around the theme of Elevated Comfort. From the restorative greens and blues of the Calm Zone to the soft, gentle hues of Subtle Focus, there's an appropriate palette for every room in the house.





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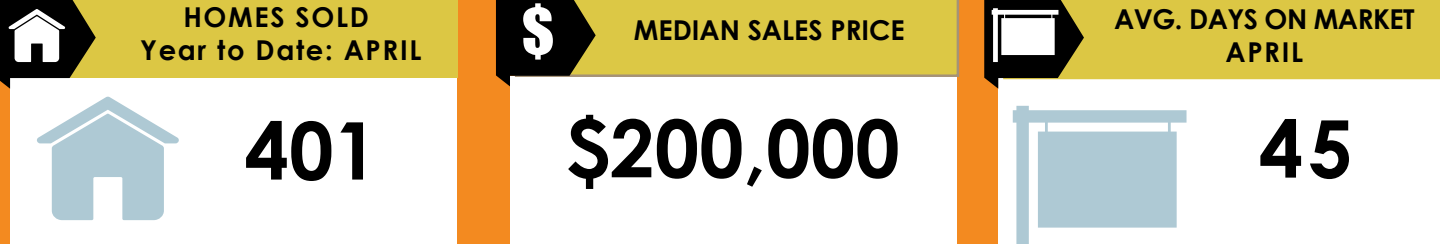
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-SUMMER 2021-

MARKET STATS for Bartholomew County

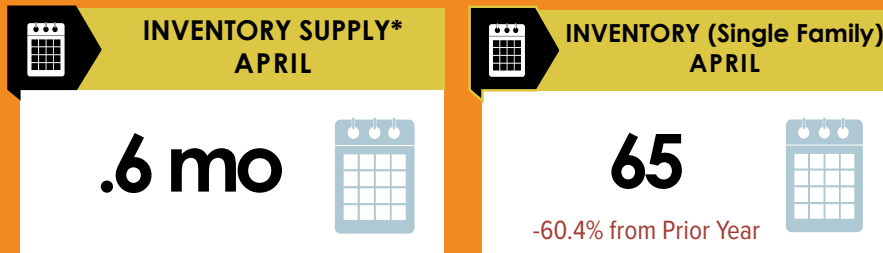
REAL ESTATE ACTIVITY

For Properties in Bartholomew Co.



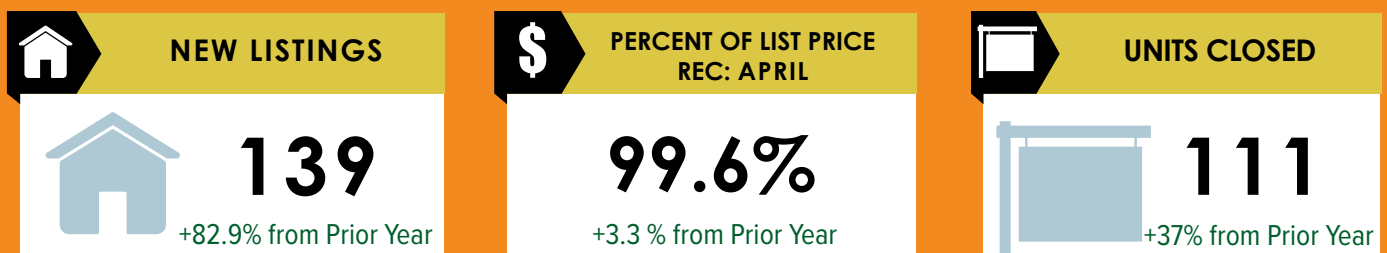
**Inventory Supply: the amount of time it would take to sell all the active listings if no new listings became available.*

0-4 Months → **Seller's Market**
5-7 Months → **Balanced Market**
8-12 Months → **Buyer's Market**



REAL ESTATE ACTIVITY

For Single Family Properties in Bartholomew Co.



REAL ESTATE ACTIVITY For Properties in Jackson Co.



HOMES SOLD
Year to Date: APRIL



149



MEDIAN SALES PRICE

\$149,150



AVG. DAYS ON MARKET
APRIL



45

**Inventory Supply: the amount of time it would take to sell all the active listings if no new listings became available.*

0-4 Months → **Seller's Market**
5-7 Months → **Balanced Market**
8-12 Months → **Buyer's Market**



INVENTORY SUPPLY*
APRIL

.5 mo



INVENTORY (Single Family)
APRIL

24

-54.7% from Prior Year



REAL ESTATE ACTIVITY

For Single Family Properties in Jackson Co.



NEW LISTINGS



48

+45.5% from Prior Year



PERCENT OF LIST PRICE
REC: APRIL

97.9%

-1.1% from Prior Year



UNITS CLOSED



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**Is your home going to be empty for several days while you go on vacation?
Here are several specific things you can do to ensure your home stays safe
even when you are away.**

- The best defense for your home is to have a house sitter. A house where someone is staying is almost always safer than a house that's empty. Alternatively, ask a trusted neighbor or friend to drop in regularly.
- Stop your mail delivery and newspaper delivery for the entire time you are away, or get a neighbor to collect them regularly.
- Put lights as well as TV / radio on timers. Put lights on timers in multiple rooms. Try to create a natural-looking sequence for the lights.
- If you live in a rented home or apartment, you may want to notify your landlord that you will be away. In fact, some lease agreements stipulate that you must inform them if you are going away. Some landlords like to keep an eye on an empty house, even if they don't enter it.
- If you have an alarm system installed, make sure the house sitter/neighbor knows how to operate it.
- Leave your contact details with the house sitter and/or neighbor. Whoever is checking on the house should know who they should call if there is a problem.





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Shake Up Your Morning

Some mornings can be such a drag and make you feel exhausted. On those days, it looks like everyone is moving slow (especially the kids), getting ready seems like a big chore and making a wholesome and hearty breakfast feels nearly impossible.

You look at the clock and minute by minute you're running even more behind. There is no time for a big breakfast with syrups and jams. You're in a pinch but you need something fast, nutritious and filling for you and your loved ones.

Freshen up your morning with this Frothy Banana Shake, which is a simple and perfect on-the-go breakfast option. It's healthy with fresh bananas, sweet with a hint of vanilla and frothy with blended dairy products.

To make this shake, add three cups of milk, frozen bananas, vanilla and almond extract to a blender. Blend the ingredients together until smooth.

Pour into your favorite glass or to-go cup, dust with cinnamon and garnish with a banana slice.

This recipe is so simple and can be made in a hurry. Even the little ones can help with pouring the ingredients and pushing a button to blend if you have a little extra time for a lesson in the kitchen.

This is something you can make while on your way out of the door. There is little clean up and it's something kids enjoy at home or on their way to school.

Find more easy, on-the-go breakfast recipes at Culinary.net.

Frothy Banana Shake *Servings: 2-4*

3 cups milk

2 frozen bananas

1 teaspoon vanilla extract

1/2 teaspoon almond extract

cinnamon, for garnish

banana slices, for garnish

In a blender, blend milk, frozen bananas, vanilla extract and almond extract until smooth.

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4 Items Every New Pet Owner Needs to Protect Their Home

If you're a new pet owner and want to protect your place, there are a few things you can do to help keep your house in tip-top shape while your furry friend is potty training and learning the rules of their new home.

Every new pet owner should have these four items on hand.

Enzyme Spray

No matter how hard you work at potty training, your new pet will likely have some accidents. Keep a cool head and don't worry too much about accidents if you have some enzyme spray in your arsenal. This cleaner will not only help clean the spot, but will also reduce the urine smell completely.

Handheld Carpet Cleaner

While enzyme spray will ensure that your house doesn't smell, to keep your carpets truly spic and span, consider purchasing a handheld carpet cleaner. These are invaluable for any pet mess—from potty accidents to stomach upset and muddy paw prints.

Pet-Safe Cleaning Supplies

Keeping your home clean is imperative, but your usual bathroom and kitchen cleaning supplies may actually contain harmful chemicals or oils that could be dangerous for pets. Before you start on your normal daily chores, be sure your current cleaning supplies are safe for your furry friend.

Bite Deterrent Spray

Puppies are prone to chew and bite whatever they can find, and unfortunately, this can mean disaster for your home. If you find that there is a spot your dog is prone to biting, cover it with a pet-safe spray that is designed to taste and smell bitter. Your pet will likely move on to a more welcoming material—ideally their own chew toy.

Protecting your home after bringing in a new pet can be a challenge, but the right tools can make the job easier than you imagined.



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Secrets for Healthy Summer Grilling

Ready to fire up the grill this summer? You're far from alone. Grilling is delicious, fun, and can save on your energy bills by keeping that cooking heat outdoors. If you're looking to up your grill game, consider the following tips from Aramark and the American Heart Association (AHA).

Soak up the marinade

Start with a healthier marinade before you even light the grill. Healthier marinades contain herbs, spices & healthy oils. Reduce salt with wine vinegar, citrus-infused oil or a little mustard. Reduce added sugar with fruit purées. Try ripe mango or peach purée blended with dried cranberries or white raisins.

Rub on the spices

Spice rubs add flavor to meats, fish and chicken and have fewer calories than traditional BBQ sauces. Spice combinations are endless – from garlic, onion powder, dried basil, oregano, paprika, chili powder and cayenne to spicy Jerk chicken rub.

Burst of lemon everywhere

It's easy to cut the amount of salt you use on your grilled meats or seafood by 50 percent. Just replace with lemony goodness. Replace each ½ teaspoon of salt with 5 teaspoons of juice and 1 teaspoon of zest and drizzle flavor directly over foods as they cook. How you tend to food while it's on the grill can enhance and lock in flavor.

Start with veggies on the grill

Vegetables are great on the grill. Try them in Kabobs or grill them in slices to serve right next to fish, chicken or meat. Grilled veggies add excitement, freshness and flavor to any meal. Try grilling two or three for every main dish.

Pair fruits with entrées

Fruit is no longer just a snack or dessert. The sweet flavors of summer fruits help to enhance grilled seafood, chicken, or beef. Replacing other side dishes with fresh fruit is also a great way to add flavor with fewer calories. Add fruit to the plate and see the colors of summer in a whole new light.

Baste on the flavor

Use a basting brush and pack on additional flavor over the flame. Baste green veggies with olive oil and herb mixes.

Top it all off

Not all flavor is added on the grill, some can be added afterward. Try toppings that add healthy flavors to the plate like a fresh fruit compote or salsa, or top with finely chopped grilled veggies.



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Roof

When it comes to your home's efficiency, few things are as important as your roof. It protects your home against harsh UV rays and plays a major role in the overall insulation of the property. That is just one of the many reasons why you should carefully inspect the inside and outside of your home at least a few times every year. If you notice any signs of damage, contact a team of roofing contractors to address those issues as soon as possible.

HVAC System

It should come as no surprise that your HVAC system is going to have a big impact on the temperature and humidity inside your home. As a general rule, you should plan on having your HVAC system professionally inspected and serviced at least twice a year. During those service calls, a technician will carry out some important maintenance tasks so that your home remains at a comfortable temperature at all times.

Windows

Another feature of your home that's going to impact your daily comfort are your windows. Older windows are notoriously

inefficient, and a lot of heat transfer could be taking place if you haven't gotten new windows within the last decade. Although investing in new windows can be relatively pricey, they could save you money in the long run. At the very least, you should make sure that there aren't any gaps or openings around your existing windows.

Insulation

Although every home is different, residential insulation should usually be replaced at least once every few decades. Those who have an older home should consider upgrading the insulation as well. Blow-in insulation is very easy to install, and this simple project will have a major impact on your home's efficiency.

Carrying out these projects might seem like they'll take a lot of time and energy, but they could end up saving you a large amount of money over time. Some simple alterations could potentially preserve or increase the value of your home, and that means that they're going to be excellent long-term investments!



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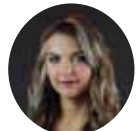
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Why You Should Check Your Credit Reports on a Regular Basis

Financial institutions request copies of credit reports to help them decide whether to approve loan and credit card applications. Reviewing your credit reports regularly can help you correct any errors and better understand your overall financial situation.

Find Inaccurate Data

Sometimes the information contained in credit reports is inaccurate or out of date. One person's data may wind up in another person's credit report if the two individuals have the same or similar names. Identity thieves may create fraudulent accounts using stolen personal data. Credit reports may list closed accounts as active or may not include up-to-date information on payments that have been made. Derogatory information, such as a bankruptcy, may still be included in a credit report when it should have been removed. If lenders base their decisions on inaccurate or outdated information, you may be denied a loan or credit card that you deserve.

Get a Better Handle on Your Finances

In your credit reports, you will see all the debt you have. If your credit utilization ratio—the percentage of your total available credit that you're using—is too high, you may be denied credit.

Credit reports usually don't contain credit scores, but you may be able to request them when you check your credit reports. Monitoring your credit regularly can help you spot trends. If you consistently make payments on time and keep your credit utilization ratio down, you may see your credit scores climb. If you make late payments or let your debt get too high, your credit scores may decrease. That information can help you figure out if you need to make changes to your spending habits.

Prepare for a Major Purchase

Many people don't give much thought to their credit-worthiness until they want to buy a house or a car. If you want to take out a loan, but your credit isn't good, you may be denied. If you happen to get approved, you may have to pay a high interest rate. Keeping track of your credit standing will give you time to address any problems and get your credit in shape before you need to borrow money.

How to Get Copies of Your Credit Reports

The three credit bureaus (Equifax, Experian and TransUnion) compile their own credit reports. Companies that you do business with don't necessarily report information about you to all of them. Your three reports may contain different information, which is why it's important to check them all.

You can go to annualcreditreport.com to request free copies of your credit reports from each of the three bureaus once a year. You can get them all at once or at different times. Requesting copies of your own credit reports won't lower your credit scores.

Beware of other websites that claim to offer free credit reports. In many cases, you'll be required to provide credit card information and will be billed monthly fees if you don't cancel your membership.

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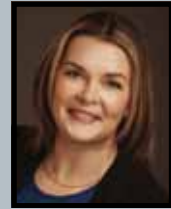
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