



News You Can Use

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Eat Dirt: It's Not Evil Anymore

In North America, we obsess about hand sanitizer and scrub our fruits and vegetables until every vestige of mud in an effort to protect ourselves from bacteria we believe will make us ill. Well, as it turns out, our preoccupation with cleanliness may actually be making us sick.

A five-year study called the Human Microbiome Project found that 100 trillion good bacteria live in our bodies, bacteria that help keep us healthy.

The project, involving 200 scientists and 80 institutions, also discovered that as many as 1,000 bacterial strains exist in each person, that everyone's microbiome (their collection of bacteria) is unique, and that disease-causing bacteria found in a human's microbiome not only don't cause illness, but they also co-exist peacefully. In short, bacteria isn't evil.

Jeff D. Leach, founder of the Human Food Project, wrote in the *New York Times*: "Increasing evidence suggests that the alarming rise in allergic and autoimmune disorders during the past few decades is at least partly attributable to our lack of exposure to microorganisms that once covered our food and us."

So how can we refamiliarize ourselves with those microorganisms? According to Leach, the answer lies in reintroducing organisms found in plain old mud.

While you may not want to eat spoonfuls of mud, you could consider trading artificially shiny grocery store produce for veggies and fruit from the local farmer's market. And that dirt clinging to them? It's good for you, so don't be too quick to scrub it all off.

Thinking of Buying Your First Home? Get My Free Guide



Buying your first home is a big step and one that is likely to impact your financial future for years to come.

Make it easier by requesting my free guide, "How First-Timers Can Make a Wise Buy."

Just call me at 732-996-6060 and I'll send it right out to you.

A Well-Staged Home Can Bump Up Its SQ

For sellers whose houses have languished on the market for some time, it's all about your home's saleability quotient (SQ). You have to stand out from the crowd.

You may want to consider staging your home, particularly if it is empty. Nothing differentiates your property from the competition more effectively than a well-staged home.

The process of staging is more complicated than adding furniture to an empty room. Your home needs to connect with buyers on an emotional level.

Buyers are most concerned with the way he or she will live in the home ... how it will fit his or her lifestyle. And once this emotional connection is made – "I know just where I can put the piano" – then your home is on its way to being sold.

Increasingly, that has been the job of the home stager – a professional who has been trained to style your home by to appeal to target buyers.

Your stager will tell the story of your home using carefully placed furniture and accessories.

The rule of thumb is that you should spend 1% to 2% of the value of your home on staging. So while you can find home stagers listed online through stagers' associations, it's best to ask friends or your real estate agent for recommendations.

Also, be sure to ask a stager for names of satisfied clients, pictures and results.

Staging can be a very effective way to boost your home's SQ. Done right, most sellers believe it's money well spent.

The Debate Continues: Pros and Cons of Urban Intensification

The dream of most couples used to be 2.5 kids and a house in the suburbs surrounded by a white picket fence. Now, according to municipal planners, families should scratch out "suburbs" and insert "smart growth urban communities" instead.

Arising from a shift toward urban intensification, these communities include high-density housing where everything you need is available at your fingertips. No more gas-consuming commutes. Urban intensification offers amenities and promotes walking, biking and transit-taking.

Furthering their claim, supporters of smart growth communities note that the shift not only accommodates fast-paced population growth but also protects the environment in several ways.

However, critics are wary of the move. For them, "high density" living is a colorful way to describe cramped housing. They're

expressing concerns over the depletion of local resources and a diminished quality of life.

They also note that the higher cost of real estate, caused by shortages of housing and buildable land, may have an opposite of what is intended: It may send people (and jobs) to the suburbs for more affordable housing.

But aren't communities that encourage walking and biking more "healthy"? The jury's still out, but studies comparing activity levels of kids in the 'burbs and city kids indicate that city kids play more outdoors. However, this isn't yet linked to their health status.

The debate continues. Whether the new dream becomes the condo in the sky will be determined, ultimately, by where people want to live. As always, we'll vote with our feet.

Worth Reading

Anxious? Depressed? Literate? Try Bibliotherapy.

By Jason Gots
Bigthink.com

It's not your typical therapeutic intervention – but it has proven to be a very valuable one, and it starts at your local library or bookstore. A group of London-based partners have created bibliotherapy, a program that matches individuals struggling in any area of their lives with a list of books that will help them battle the tough times. The hand-chosen books offer perspectives on similar struggles through the eyes of the fictional or non-fictional characters. This "shelf-help" program is taking Londoners by storm.

More: <http://tinyurl.com/c6jg866>

How We Spend to Buy Happiness

By Anita Patil
The New York Times

Whoever said money can't buy happiness couldn't have been buying the right things! A new study at San Francisco State University looked at the personality type and spending habits of over 100,000 participants and found that experiential spenders have more overall life satisfaction than material ones. It's not buying the leather purse in Italy that gives you satisfaction, it's the events and experiences that led up to it that really make you smile.

More: <http://tinyurl.com/bs3azg3>

How to Encourage Your Kids to Love Reading

By Charlotte Meryman
The Hamilton Spectator

Getting your kids to read can be tough in the age of TV and Internet. But it doesn't have to be. With these tips it's child's play to hook even the most reluctant young reader.

More: <http://tinyurl.com/bm7ztfj>

Quick Quiz

Each month I'll give you a new question.

Just email me at newsletter@myNJhouse.com or call 732-229-8700 for the answer.

What continent has the most countries represented in the U.N.?

Why Not Pass Me to a Friend?

If you've enjoyed this newsletter and found its information useful, please pass it to a neighbor, friend or co-worker.

And if you have any comments about it, don't forget to give me a call or send me an email!

Wondering How Much Your Home Is Worth?

How has the price of your home changed in today's market? How much are other homes in your neighborhood selling for?

If you're wondering what's happening to prices in your area, or you're thinking about selling your house, I'll be able to help.

Just give my office a call for a no-fuss, professional evaluation.

I won't try to push you into listing with me or waste your time.

I'll just give you the honest facts about your home and its value.

And maybe I'll also give you the "inside scoop" on what's happening in the housing market near where you live!

Just give my office a call at 555-555-5555 to arrange an appointment.

Alternatively, stop by at the office. The address is on the back page of this newsletter.

Is Yesterday's Starter Home Making a Comeback?

Remember the starter home: that first house young couples dreamed of, saved for and finally purchased? It represented their first – but likely not their last – entry into the real estate market.

Modest in terms of size, price and furnishings, the starter home was seen as a stepping stone on the way to bigger and better things.

A couple could build up some equity, accumulate some “good pieces,” and become accustomed to the responsibilities of home ownership in a way that was seen as an “easing in” to the market.

Then, as children came along and the family needed more room, the starter home became that stepping stone. It was

traded up for increased square footage, more bedrooms and bathrooms, maybe even a bigger yard – something more suitable to the needs of a growing family.

In recent years, when cheap financing and low or no down payments ruled, the starter home became just so very yesterday. For many North Americans – especially first-time buyers – the only kind of home worth owning was big and beautiful with all the fancy upgrades and probably a three-car garage.

Many first-time buyers had expectations of starting their home ownership journey in the same sorts of houses they'd grown up in, with family rooms and bonus rooms, walk-in closets and cathedral ceilings. And given the easy

money and lack of credit restrictions, they saw no reason they couldn't have them.

How times have changed. The U.S. housing meltdown and global economic uncertainty created an environment where starter homes are beginning to make a comeback. According to recent media reports, builders have begun testing a new line of smaller, starter-type homes. The target demographic: 20-somethings who either prefer to or must rent.

Will it work? Is our society ready to abandon the dream home for a stepping stone? Only time will tell.

Grammar Suffers Among Text-Savvy Kids

Here's FFT (food for thought): Constant texting may be to blame for a decline in this generation's grammar skills.

This is no time to LOL (laugh out loud). According to a recent study, the more time kids spend sending and receiving texts, the more fluent they are in the language of texting and the worse their grammar skills become.

It's called “techspeak” and researchers at Pennsylvania State University are concerned that this generation won't be prepared for future studies in a world beyond texting.

Today's teens have developed a type of shorthand. They use text abbreviations to such an extent that most have difficulty shifting back to standard grammar. They believe techspeak is normal and accept it as everyday language. On the other hand, adults who weren't raised with techspeak are more easily able to switch between formal and informal language styles.

Perhaps it's best to remind this newest generation that they might not be able to BRB (bounce right back) if they don't keep up their basic grammar skills. It's FFT, isn't it?

Glass Bottles Are Making a Comeback

First there was the plastic craze, and then came metal, but now glass bottles are shattering the competition and making a comeback.

Increasingly, today's consumers are concerned that harmful chemicals can leak into the products they eat and drink. As a result, more food and drink producers are driven by consumer pressure to use glass containers. Even Coca-Cola is taking a

page from its past and plans to expand and distribute Coke in 240 ml glass bottles.

Not only does the shift to glass ease consumers' minds, but glass is also a more ecologically responsible option. But the question remains: Is it viable in the long term, given its tendency to break? Could be. A new technology coats glass bottles in see-through protective plastic, combining the benefits of both.

Ask the Agent: This Month's Question

We're relocating to a new city. Where do we start?

Relocating can be a wonderful adventure but you do need help to feel comfortable in your new city.

An experienced real estate agent can be a tremendous support, not just in finding your new dream home, but in introducing you to your new city and all it has to offer.

It may be important to live near work and school, but it's also important to like where you live.

When looking for a neighborhood, consider your family's personality: The kind of architecture you like, the amenities that will make you feel at home and where to get your daily coffee fix.

If possible, visit likely neighborhoods and consider they way each works. Will you fit in?

Learn about your city's history and culture. And most importantly, realize it will take a while to settle in. Take time to enjoy the experience and it will be a wonderful adventure.

NEWS YOU CAN USE

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Sudoku instructions: Complete the 9x9 grid so that each row, each column, and each of the nine 3x3 boxes contains the digits 1 through 9. Contact me for the solution!

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Recipe: Orange and Ginger Carrots

Makes a great Thanksgiving side

Serves 4

8 medium carrots, about one pound

1 tablespoon sugar

1 teaspoon cornstarch

¼ teaspoon salt

¼ teaspoon ground ginger

¼ cup orange juice

1 tablespoon butter

Chopped chives for garnish

Directions

Peel the carrots and slice them about 1 inch thick, at a slight angle.

Bring 1 inch of slightly salted water to a boil and add carrots. Cook, covered for about 10-15 minutes, until carrots are crisp-tender. Drain.

In a small bowl combine the sugar, cornstarch, salt, ginger and orange juice. Pour the mixture over the drained carrots and cook over low heat for 3 minutes.

Remove from heat, add butter and gently toss. Sprinkle with chives and serve.

