



The Cardinal Flyer

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MAKE SUMMER VACATIONS AFFORDABLE AGAIN

Planning a summer vacation can be great fun—until you start adding up the expenses of everything you'd like to do. Air travel often comes with sticker shock. Gassing the car feels tantamount to paying the mortgage. Many hotels are prohibitively expensive.

But don't let travel costs interfere with a memorable vacation. There are many alternatives, and some of them are quite affordable—like packing cereal or breakfast bars to eliminate expensive restaurant breakfasts. In *SmarterTravel*, Ed Hewitt offers other good ideas, like setting up a dedicated bank account and depositing funds regularly. Hewitt reminds us that when deposits are consistent, even small amounts add up. He also recommends getting rid of stuff you don't need and putting the profits into your travel fund immediately. A garage sale, eBay, or Craigslist might just be your ticket to travel. *Forbes* offers additional excellent suggestions. The list below summarizes the wisdom revealed in Ginger Dean's column.

1. Apply for a rewards credit card—and use it to save.
2. If you're flying, pack only carry-ons to avoid checked-luggage fees.
3. Plan and prepay for excursions.
4. Book travel and accommodations separately to discover more deals.
5. Choose the second-best thing.

Of course, everything can still add up to more than you'd like to spend (or more dollars than you have in your account). If the budget is impossible to beat, why not discover your own city's secret delights and plan a stay-cation? It just might be the best summer vacation ever.

ARE YOU SELLING YOUR HOME? GET MY FREE GUIDE



First impressions count. So if your home isn't looking its best, you could fail to get the best price for it.

Put that problem right by requesting the free report "Great Ideas for Quick, Easy Fixes That Will Help Your Home Sell."

Just call me at **703-928-4428** and I'll send it right out to you.

WANT TO SELL YOUR HOME FASTER? TRY THESE TIPS

When you're getting ready to list your house, the goal isn't just to sell— it's to sell quickly! The longer your house is on the market, the less likely it is to fetch top dollar.

Want to sell your house as quickly as possible? These tips are essential.

Hire a real estate agent and follow their advice

Some sellers are tempted to go it alone. But for a quick sale that maximizes profit, go with a real estate agent—and listen to their suggestions. Their market knowledge is invaluable when it comes to pricing and marketing your home.

Boost your curb appeal

Give your front door a fresh coat of paint (punchy red, blue, or yellow is a nice way to switch it up), add hanging baskets and planters to your front stoop, and resod your lawn. A home that looks well cared for is more inviting to prospective buyers.

Stage it

If you really want to sell fast and you have the budget required, allow a professional stager to come and work their magic. Can't swing the cost? Borrow some of their tricks: Get rid of all personal items, use mirrors to create the illusion of light and space, add throw pillows and blankets to seating, and put fresh flowers or small potted plants in each room.

Be flexible

Selling fast means maximizing the number of buyers coming to see your house, so be willing to vacate at a moment's notice. Work with your agent to create as many viewing times as possible.

HOW TO CONQUER THE FEAR THAT TOPS EVERYONE'S LIST

People often say they fear public speaking more than death. And it's not just company presentations or wedding reception speeches that make many people cringe. Some find any public performance nerve-racking—from mingling at dinner parties to asking questions in company meetings. If you're in this club, try these strategies to combat your fear.

First, realize you may not actually be scared about speaking in public. Your anxiety might be about being vulnerable or showing weakness. Start by accepting that you *will* make mistakes speaking in public. Everyone does. You may not be in the audience, but you are just like them: imperfect.

You do have some control, though. There are many things you can do to improve your speaking and relieve anxiety. Start with proper preparation. Know your content and how you want to present it. Some bring word-for-word notes with them. Some memorize and

recite from memory. Others opt for a hybrid approach. Know what works for you.

Then prepare yourself physically. Avoid consuming sugar, alcohol, or caffeine before you speak. Get plenty of sleep. Exercise regularly. A healthy mind and body are key. Next, think strategically, not catastrophically. Avoid worrying or imagining worst-case scenarios. You're not going to show up at the wrong place. Your clothes are not inside out.

Most important, remember it's not about you. It's about your audience, the message you're giving them, and what they can do with it. Interact with them. Make them laugh. Ask them questions. Once you're all involved, you'll realize how similar you are.

QUICK QUIZ

Each month I'll give you a new question.

Just email me at movingmyhomequestions@gmail.com or call 703-928-4428 for the answer.

What name is given to the popular holiday area between Marseille and La Spezia?

THANKS FOR ALL YOUR REFERRALS!

I succeed when people like you refer me to your friends, neighbors and loved ones. It's the best kind of feedback I can receive.

So thanks for continuing to pass this newsletter on to people you care about.

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 703-928-4428 to arrange an appointment.

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



WORTH READING

Interest Rates are influenced by the buying and selling of mortgage backed securities on Wall Street. Lenders set rates daily based on the influence of the bond market. Generally, when the bond price increases, mortgage interest rates go down. Conversely, when the bond price goes down, mortgage interest rates will generally rise. The movement on the bond is influenced by many factors including the stock market, economic reports that give a read on the economy as a whole and to some extent even basic world news. All of these factors can cause the bond market to move and influence rates on a daily basis. Please contact a loan officer with First Heritage to explore your options.

Then put the 3 loan officers below the article:

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NORTHERN VIRGINIA REAL ESTATE MARKET STATISTICS

Sold Summary

	Apr 2018	Apr 2017	% Change
Sold Dollar Volume	\$1,876,314,613	\$1,799,211,614	4.29%
Avg Sold Price	\$528,390	\$513,327	2.93%
Median Sold Price	\$465,000	\$450,000	3.33%
Units Sold	3,551	3,505	1.31%
Avg Days on Market	30	37	-18.92%
Avg List Price for Solds	\$532,525	\$518,002	2.80%
Avg SP to OLP Ratio	98.9%	98.7%	0.23%
Ratio of Avg SP to Avg OLP	98.5%	98.3%	0.18%
Attached Avg Sold Price	\$397,623	\$388,376	2.38%
Detached Avg Sold Price	\$664,801	\$640,363	3.82%
Attached Units Sold	1,813	1,767	2.60%
Detached Units Sold	1,738	1,738	0.00%

Notes:

- SP = Sold Price
- OLP = Original List Price
- LP = List Price (at time of sale)
- Garage/Parking Spaces are not included in Detached/Attached section totals.

Inventory

	Apr 2018	Apr 2017	% Change
Active Listings	6,062	7,168	-15.43%
New Listings	6,123	5,890	3.96%
New Under Contracts	1,571	1,406	11.74%
New Contingents	2,996	3,093	-3.14%
New Pending	4,567	4,499	1.51%
All Pending	5,670	6,210	-8.70%

Financing (Sold)

Assumption	1
Cash	347
Conventional	2,248
FHA	355
Other	143
Owner	3
VA	454

Days on Market (Sold)

0	280
1 to 10	1,866
11 to 20	433
21 to 30	227
31 to 60	274
61 to 90	124
91 to 120	94
121 to 180	116
181 to 360	115
361 to 720	21
721+	1

PLAN YOUR PARTY AND ENJOY IT, TOO

Everyone loves a party—or do they? Sometimes, the stress of planning, preparing, and hosting a party can drain the life out of the person giving it—and the fun out of the event. But it doesn't have to be that way. Whether it's a backyard barbeque, a child's birthday, or a special event celebration, if you're the host, you can make it easy on yourself. Here are top ten suggestions from *Cool Mom Picks*, all of them certain to reduce the stress.

1. Consider a cohost—it halves the effort and doubles the pleasure.
2. Use apps and checklists to plan ahead.
3. Send digital invitations—acceptable for any occasion these days.
4. Put the kids to work.
5. Don't play DJ. Make music easy by simply streaming to a Bluetooth speaker.
6. Make plans for your pets.
7. Have groceries delivered.
8. Keep the food simple with buffets and food bars.
9. Label the foods.
10. Serve easy-pickup desserts.

ASK THE AGENT: THIS MONTH'S QUESTION

Ask the Agent: Do I Need to Stage My Home?

Home staging prepares a private residence to make it appealing to the greatest number of potential buyers. The goal is to help the home sell as quickly as possible at the best possible price. With this in mind, it is often a good idea to stage your home. A professional stager will recommend what items should be removed and what décor and furnishings should be added. Staging removes distracting clutter or personal items and creates a clean, inviting atmosphere. The stager's finishing touches will help create a space that buyers can envision as their own. If your home is vacant, it may be particularly difficult for buyers to see it as livable space. The empty rooms can come across as cold and uninviting. Staging it with rented items can give your home greater appeal. If you are considering putting your home on the market, your real estate professional can advise you on whether staging would be appropriate for your property.

SIX WAYS TO SAVE ON GAS MILEAGE THIS SUMMER

Don't let fluctuating gas prices crash your road-trip plans. Use the following tips to spend less on gas and have more cash for that summer journey.

1. Drive at the right time. Cooler air can increase your car's power.
2. Pack light. Heavier cars require more power, and that requires more gas.
3. Drive safely and carefully. Conserve energy by driving the speed limit and stopping gradually. Stop-and-go driving isn't good for you or your fellow travelers
4. Crank the air conditioner. Driving with the windows down causes more drag on the engine.
5. Consider renting an energy-efficient vehicle for long trips.
6. Incorporate cycling or public transit in your vacation plans. You'll save money, get exercise, and see more of your destination.

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	1			5		3		7
			3	7	8			
3		2		1			8	
4		9		8	7		5	
		1	9					
	3				4		7	

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

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CAST-IRON SKILLET PIZZA

Try this new skillet spin on an old favorite. Serves 4

Preheat oven to 500 degrees (or as high as it will go).

- 1 tablespoon each flour and cornmeal, or as needed
- 1 pound store-bought or premade pizza dough
- 1 tablespoon olive oil
- 1/3 cup marinara sauce, or more to taste
- 2 cups grated fresh mozzarella
- 2 tablespoons honey
- Handful fresh basil leaves

Preheat 10-12" cast-iron skillet over medium-high heat (the bigger the skillet, the thinner the crust). Stretch dough out on a lightly floured surface to flatten. Sprinkle heated skillet with cornmeal and carefully set dough inside, pulling it evenly up the sides. Brush dough with olive oil and cook on burner until it starts to bubble. Spread marinara sauce on top, sprinkle cheese and seasonal toppings of your choice. Place in oven for 10-15 minutes or until cheese is melted, bubbly, and golden. Combine honey with a little water—set aside. Remove skillet from oven, brush crust with honey mixture, and sprinkle pizza with torn basil leaves. Cool slightly before serving. Slice and enjoy!

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