



Home Matters

Your John Smith Team Newsletter

December 2008

Elizabethtown (717) 367-2400

www.JohnSmithTeam.com

Hershey (717) 533-1100



Happy Holidays clients and friends! It is hard to believe that 2008 is rapidly coming to a close. The entire team at the John Smith Real Estate Group would like to extend warm wishes for a happy, healthy and joyful holiday season with family and friends.

Warmest regards, John

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MARKET UPDATE FROM JOHN

It has been a challenging year for home sellers in Central Pa, however it is not a time to panic despite what you might hear in the media. This December, interest rates have dropped as low as 5% fixed for 30 years with 0 points! The selection of homes for buyers is excellent, and through the years, real estate has consistently been a valuable investment.

A surprising statistic is that prices of sold homes are up 59.5% since late fall 1998, when the average home sold for \$118,146. The average price of homes sold has fallen only 0.5% so far in 2008. The median price for homes sold in 2008 in Central Pa was \$174,900 compared to \$175,900 in 2007.

I began my real estate career in 1981 when interest rates were 17%! We experienced another down turn in the market in the early 90's, and today our current economic conditions present yet another challenge. However, our years of experience tell us that the market will rebound, and that home ownership will always be a worthy investment for you and your family.

Our experience and reputation for integrity, service and results is what sets us apart in the marketplace. We are here to answer any real estate questions you might have and to assist you in any way.



John Smith Team Food Bank

On Saturday, November 19th, we filled our moving truck with generous food donations from shoppers at Darrenkamp's Elizabeth-town Market and Karn's Quality Foods in Hershey. We distributed the donations to the Elizabethtown Food Bank and The Hershey Food Bank. Even the John Smith Team Happy House had a great time collecting food! Thank you for sharing the blessings of Thanksgiv-ing with others in our community.



Thank You!

TEAM COMMUNITY NEWS...Because we care!

The Elizabethtown Holiday Parade

On Friday, December 5th, our team participated in the Elizabethtown Holiday Parade. Happy House was again a big hit, as she was at The Elizabethtown Fair last summer. It was great to see so many familiar faces of our friends and clients as we strolled down Market Street giving candy canes to the little ones and exchanging Christmas greetings.



John Smith Team Toy Bank

December 20th kicked off our 13th year of collecting toys to bring joy to area children for Christmas. We were located at the Hershey and Elizabethtown K-Marts. Your generous donations were much appreciated and were delivered to the children at The Children's Playroom of Lancaster County, The Bethesda Mission and Water Street Rescue Mission. Thank you all for opening your hearts this Christmas!

Congratulations!

Matt & Julie Cox of Mount Joy are the winners of a dinner for two from our recent raffle drawing.

"THE GIVING TREE"

Elizabethtown College's, Kathy Christopher and her staff created "The Giving Tree" to give their students the opportunity to bring joy to children in the local area. Kathy was inspired when she drove past the

are the winners of our November giveaway.



John Smith Team office and recalled our Team's yearly Toy Bank collection and called on us to assist her. As an outreach to their community, the students constructed a 15-foot platform tree and adorned it with 400 stockings filled with toys. Campbell's Soup generously donated 400 cans of soup and the students donated \$500. John, Eileen and Paula joined Kathy and her team to load the donations in the truck. All donations were transported to the Water Street Rescue Mission in Lancaster. John and Kathy were interviewed by Amy Kehm with WHTM 27. This amazing effort by Elizabethtown College really brings the spirit of the season alive!

Our Website Just Got Better!
www.JohnSmithTeam.com

Our website isn't simply just a place to look for a new home. We offer a wide range of useful information. It's all just a mouse click away and it's all **FREE!** Go to the John Smith Team website and obtain info on Current Market Conditions, Real Estate Tips, School Reports, TripleCalc to calculate 3 loans at one time AND MORE!

Weekly Open Houses

Check out our open house schedule by clicking on the Weekly Open Houses icon on our homepage.



Home Matters ENewsletter

Choose this icon on our homepage to sign up to receive our monthly ENewsletter. You'll find out valuable real estate information and updates on what's happening in your local marketplace, the national marketplace and what the John Smith Team is doing.

Search All Local Listings

Find detailed information on every listing in the marketplace, click on the Search All Local Listings icon on the homepage.



WE NEED YOUR HELP...

To update our files! Please take a moment to update the information on you and your family so we can provide you with valuable real estate information and service. You will receive our monthly Home Matters ENewsletter as well as be entered into drawings to receive monthly giveaways! Simply click on **Home Matters Newsletter** on our homepage and fill out your updated information to register. If you prefer to call us or mail the information, please provide us with the following information:

NAME PHONE
 SPOUSE BIRTHDAY
 EMAIL HOBBIES
 HOME ADDRESS

We would like to recognize your birthday in our monthly ENewsletter, with your permission.

Thank you for your help!

WE LOVE REFERRALS!

Referrals have always been a major part of our business and we thank all of you who sent us new clients in 2008! We look forward to having you choose the John Smith Team to assist you and your friends with your real estate needs in 2009.

George Halas, the great Chicago Bear Coach, once said, "Nobody *whoever* gave his best regretted it."

We, at the John Smith Team, will do our very best for you in 2009!



Rev.



Lisa



Mel



Paula



Anne



Eileen



John

HAVE A WONDERFUL HOLIDAY & BEST WISHES IN THE NEW YEAR!

JOHN SMITH & TEAM