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# Drew's Clues



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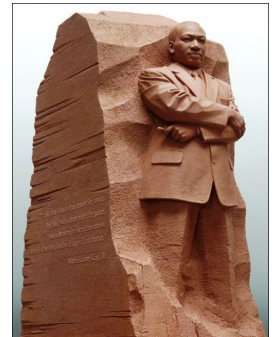
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### Martin Luther King, Jr., Memorial is open on the Mall in Washington, D.C.

The dedication and grand opening of the new Martin Luther King, Jr. Memorial in Washington, D.C. was scheduled to be on August 28, 2011, the 48th anniversary of King's "I have a dream" speech. An approaching hurricane delayed the festivities, but the memorial is now open to the public. The long-sought Mall memorial honors Dr. King and recognizes him for the non-violent protest movement he led. Visitors enter through the Mountain of Despair, a two-part sculpture that symbolizes the struggle for peace and equality.

They then encounter the Stone of Hope and its sculpture of Dr. King. The memorial grounds are surrounded by those dedicated to Franklin Roosevelt, Abraham Lincoln, Thomas Jefferson and George Washington. It's the first major memorial on the Mall for a non-president and the first for an African American. By the time of his famous 1963 speech, King had been campaigning across the nation for eight years, relentlessly attacking the system of legalized racial segregation that relegated blacks, especially in the South, to a life of second-class citizenship.

King and his thousands of followers were a major part of the civil rights movement that led to two pieces of landmark legislation: The Civil Right Act of 1964, which banned discrimination in public places and in employment and provided for integration; and the Voting Rights Act of 1965, which banned discriminatory voting practices, such as poll taxes or literacy tests the Southern states adopted after the Civil War. Dr. King was a man of peace. He worked to change the United States in basic ways and without violence. The 28.6-foot statue was done by Chinese sculptor Lei Yixin.



### Healthy hues have the power of color

The Pantone Color Institute researches how color influences thought, emotions and physical reactions. Some of their recent recommendations for interior decoration are:

**Yellow:** When the eye takes in yellow, it releases serotonin, a neurotransmitter linked to feeling good. The institute recommends a soft chamois, butterscotch or honey yellow for a living room, entry or foyer. It will boost moods.

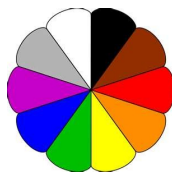
**Blue:** They say when the blue sky is above you, it's hard to be anxious. Studies show that blue makes the heart rate slow, perspiration drop, and breathing deepen.

Pantone recommends it for bathrooms and for any room where you want to relax.

**Brown:** It has emerged as a rich mocha linked to the flavors of coffee and chocolate. People love their wood floors and furniture. Brown is associated with stability of the earth. In bedrooms, it increases sleep-inducing sensations of safety and comfort, whether it's on a wall, in furniture or bedspreads.

**Red:** It has an aggressive nature, commanding attention and demanding action. It may introduce a fight-or-flight reaction including elevated breath and pulse rate and an increase in adrenaline and

perspiration. **Black:** To banish sadness, limit the black and dark grays in your life. Leave pure white on the ceilings.



### Extraordinary Luxury in a Beautiful Bucks County Estate Property

Located in picturesque Newtown, PA this estate is on 3+ manicured acres, yet within easy reach of all the county's attractions. Everything the discriminating buyer would expect and more is found here. From top-of-the-line appliances, crown moldings, porcelain tiles, luxury carpeting, 4 Fireplaces, this home has it all. Magnificent lawn and gardens, as well as a stunning Fountain complete the package. **\$1,299,000**

### Enroll in My Market Snapshot Program



Stop wasting time searching Realtor.com for active, pending and settled homes in the community where you live. With one simple step, you get **automatic updates** via e-mail of all the real estate activity in the MLS for your neighborhood! You pick the frequency of emails & the community you want to get info on-- whether its the one you currently reside in or the one you want to move into!



### Key Reasons to Buy a Home Now

**Home prices are as low as they will go.** Especially in cities where prices have experienced big reductions in the past couple of years, there will be little change this year or next, according to national economists. Some cities with big inventories of unsold homes, might see another 10 percent decline.

**Landlords are going to be raising rent, experts say.** According to commercial real estate brokers Marcus & Millichap, rentals are filled up and vacancy rates are low. This increased demand for rentals will drive rental prices up. Right now, there is just \$105 difference between the median monthly mortgage payment and the median rental payment. During the housing boom in 2005, it would cost more like \$765 more to pay a mortgage payment as opposed to renting. In short, today you can probably get a house for close to the same money you are paying in rent.

**Who says mortgage rates never go down?** Mortgage rates are low, lower, lowest. The year: 1978. Mortgage interest rates around 18 percent. Hard to believe considering that, today, the national average interest rate today hovers around 4.5 percent. Some lenders offer much lower rates on

adjustable rate loans.

**More of what you want is out there!** There are few times in the history of the housing market when you can get so much for so much less. You want a house close to a school? You've dreamed of a spa? You want to have that double oven kitchen. Well, now is the time to buy. In most locations, fantastic homes are on the market, and represent fantastic values to you.

**Distressed properties and bank-owned foreclosures are good buys, too.** Bank-owned properties sell for an average discount of 35 percent off the per-square-foot price of other homes for sale, according to Realty-Trac. It could take two to six months to close on a short sale, but values are outstanding if you have the luxury of time.

**Homeownership is an attractive choice.** It's a financial decision but there's more to it than that. When you own your home, you control your living environment, change the home as you see fit, and create a sense of rootedness in your community, according to Kiplinger's Personal Finance. And, with a fixed interest rate, your payment will not rise because of inflation or rent increases.

### 55 and Better Living

Have you noticed all the progress happening at Toll Brothers', the nation's leading builder of luxury homes, REGENCY at YARDLEY. By allowing me to represent your interests in choosing one of these new, highest quality homes, you will gain flexibility and leverage when negotiating important terms such as site selection, options, premiums, timing, commission rate plans for selling your current home and more.



I am a member of a select group of Realtors® to sit on Toll Brothers Advisory Board, and by contacting me first, before visiting the site, I can offer special incentives, keep you up-to-date on other news about this exciting opportunity plus **save you thousands of your hard earned dollars!**

Contact me for all the community details!  
I've been contacted by many - are you curious?



# HomesInBucksPA.com

## Drew Ferrara, Your Bucks County Specialist



Thinking of Selling...contact me today to learn about my Innovative Marketing Plans &

### Ask the Expert



**Q** Our adjustable rate mortgage will soon be up for renewal. We are wondering if taking a new, 15-year mortgage is a good idea. What do you think?

**A** If you have enough equity in your home to qualify for a fixed-rate mortgage, the 15-year plan is definitely recommended.

Many borrowers attracted to the 15-year have already owned their homes for several years. They would prefer to shorten the mortgage term rather than extend it for 20 or 30 years.

It's a good idea, but the main question you must ask yourself is whether you can afford the higher monthly payment now and for 15 years to come. Of course, interest rates on the 15-year are lower, so that helps.

Recently, interest rates on a 15-year mortgage averaged 4.46 percent, according to HSH Associates, which tracks the rates. That's significantly better than rates of 5 percent to 5.25 percent which were being charged for the 30-year.

Here's an example that will give you an idea of the difference in payments. Because rates change slightly all the time, we'll consider a \$100,000 mortgage at 4.5 percent for 15 years. Your payment would be \$765 a month.

Over the life of the mortgage, you would pay a total of \$137,700.

On a 30-year mortgage at 5.25 percent, the monthly payment would be about \$552. Over the life of the mortgage, you would pay \$198,720.

According to the Mortgage Bankers Association, the shorter term mortgage is more popular with people refinancing than with home buyers. Only 5 percent of home buyers choose the 15-year.

People refinancing, however, are apparently more able to handle the higher monthly payment.

Originations of 15-year mortgages at Wells Fargo & Co. are up 55 percent from last year.

At J.P. Morgan Chase, 15-year loans now account for 20 percent of refinances, up from 10 percent last year. That's double the number from a year ago.

I would recommend the 15-year mortgage to everyone who can afford the higher monthly payment. If you can afford the payment, go for it!

### Staying Well

#### Nutrients for osteoporosis prevention and treatment ~

Calcium and vitamin D are the most important nutrients in preventing and treating bone loss. Good sources are dairy products, spinach, kale, black-eyed peas, soybeans, fortified cereals and fortified orange juice. Supplements can help increase calcium and D levels, but they are not always the answer, particularly for calcium.

New studies reported by Endocrine Practice and others show that calcium supplements can raise a woman's odds of having a heart attack, that is, if the supplements, in addition to calcium from food, exceed the recommended daily intake.

As always, nutrients from food are the best choice.

**Tai chi reduces arthritis pain ~** People who have arthritis know they should exercise, but may not know what type would benefit them the most.

The Arthritis Foundation's Tai Chi program was

highly recommended after a large study done by the University of North Carolina, Chapel Hill. It shows benefits for all types of arthritis, including rheumatoid arthritis, and also benefits fibromyalgia and osteoarthritis.

Participants took an eight-week, twice weekly tai chi course. At the end, participants showed moderate improvements in all of these areas in addition to improved reach, balance and sense of well-being. To purchase a DVD showing 12 movements (\$29.95) search the Web for Arthritis Foundation Tai Chi Program.

**Fight belly fat, eat vegetables ~** The type of fat around the middle that's most harmful is called visceral fat. It's deep fat that surrounds internal organs and leads to diabetes and liver disease.

Increasing consumption of plant foods that contain soluble fiber can reduce the presence of visceral fat, which is more dangerous than fat just under the skin, according to studies described in the journal Obesity.

### Some of my Current Listings

View all MLS Listings at HomesInBucksPA.com



**Bensalem Village**—Bensalem Twp 3 Bedroom, 2.5 Baths Townhome Hardwood Floors—Beautifully Maintained. Finished Basement, and much more.

\$234,900



**Makefield Ridge**—4 bedroom, 2 full; 2 half bath contemporary Toll Bros home.

\$619,750



**Yardley Hunt**—4 BR, 2 + half bath Tudor Style Toll Bros. Home. Newer Granite Kitchen. Massive walk in closet with window.

\$444,750



**Class A Office Spaces**— BUY or LEASE - 5,000 sqft in Newtown Twp

Buy \$829,000



**Yardley Point**—A rare and convenient 1st floor unit is now available 2BR+den; 2 bath.

\$199,900



**Buckland Valley Farms**—Ideal "work-from-home" residence (2-rm ofc with full bath & sep entr.) 1st flr en-suite Bdrm. Addtl 4 BR/2Bath on 2nd Flr. Lovely setting!

\$539,900

### Recent

SOLD BY DREW

### Transactions



**Yardley Hunt**—4 BR; 2.5 Baths; Wonderful Main Suite; upgrades galore, family rm w/ custom FP \$459,750



**Charming Brick-front Colonial** Home in prestigious Yardley Hunt. Features Covered front porch and magnificently landscaped grounds. \$434,900



**Beautiful & wonderfully updated Center Hall Colonial** in highly desirable Hidden Oaks. 4 Bedroom, 2.5 Bath Represented Buyer



**Cider Knoll**—4 Bedrooms - 3.5 Baths - Island Kitchen - Backs to Woods - Premium Location! \$374,750



**Oxford Falls Court**— Beautiful new 3 bedroom Townhome with finished Basement. Four more available from \$289,900



**Stunning Dolington Estates** 6 Bedroom 4.5 Estate Home. Everything for the discriminating Buyer. Represented Buyer

### Three Cheese Mac and Cheese

#### Ingredients

- 1 tablespoon salt, plus more for pasta water
- 1 pound large elbow (or your favorite) macaroni
- 6 tablespoons butter
- 6 tablespoons all-purpose flour
- 3 cups milk
- 1 cup heavy cream
- 1 tablespoon freshly ground black pepper
- 1 pound white Cheddar, shredded
- 4 ounces Romano, shredded
- 4 ounces Asiago, shredded
- 2 cups bread crumbs (suggested: panko (Japanese) available at most markets)
- 2 tablespoons chopped fresh parsley, for garnish

#### Directions

Preheat oven to 325 degrees F. In large pot filled with water add 3 pinches of salt and the macaroni and place over high heat. Bring to a boil and let cook until al dente, about 8 minutes. Drain. Set aside. In a large saucepan, melt butter. Sprinkle flour over butter and cook 2 to 3 minutes on medium heat, whisking until a roux or paste forms. Add cold milk and whisk vigorously until dissolved. Cook sauce on medium-low heat until thick and bubbly. Add heavy cream, all cheeses, 1 tablespoon of salt, and 1 tablespoon pepper. Cook until cheeses are fully melted, stirring occasionally. Add cooked macaroni to cheese mixture and mix thoroughly. Place macaroni mixture in a 13 by 9 baking dish

and top with bread crumbs. Place in the oven and bake for 12 to 15 minutes or until golden brown. Top with fresh parsley and serve. For variations, add cooked lobster meat, truffle oil, bacon and/or garden fresh vegetables.

*Editor's note: This is the most awesome recipe for Mac and Cheese I have ever made. Rich, creamy and delicious! Pair it with an oaky chardonnay.*



**Willpower** is the ability to eat one salted peanut

# VOTE 2011

### Trivia Teaser: "In a Flash"

1. What was the name of comic strip hero Flash Gordon's beloved? a-Tess Trueheart, b-Dale Arden, c-Brenda Starr, d-Lana Lang.
2. Who sang the title theme songs for the movies Fame and Flashdance? a-Taylor Dayne, b-Irene Cara, c-Pat Benatar, d-Deborah Harry.
3. "A flash of lace and there's the face, the one the whole world's dreaming of" is part of the theme song from which sitcom starring Kirstie Alley? a-VIP, b-The Nanny, c-Veronica's Closet, d-The Ghost and Mrs. Muir?
4. What color is the costume worn by the DC Comics speedster, the Flash? a-Red, b-Yellow, c-Green, d-Silver.
5. What NBA star is nicknamed "Flash"? a-LeBron James, b-Kevin Love, c-Dwyane Wade, d-Steve Nash.
6. What 1980's song was the only top 10 hit for the band Quarterflash? a-"My Kind of Lover," b-"Harden My Heart," c-"Rock Me Gently," d-"Calling America."
7. Frankie Frisch, nicknamed "The Fordham Flash," played in four World Series for the New York Giants and St. Louis Cardinals fielding what position? a-Shortstop, b-Third baseman, c-Catcher, d-Second base.
8. What radio personality was known for saying "I'll be back in a flash with a flash"? a-Ed Sullivan, b-Jack Armstrong, c-Jimmy Fidler, d-Walter Winchell.
9. Which TV lawman had a dog named Flash? a-Rosco P. Coltrane, b-Barney Fife, c-Dale Cooper, d-Andy Taylor.
10. Which movie cowboy rode a horse called White Flash? a-Tom Mix, b-Buck Jones, c-Dick Foran, d-Tex Ritter.

Answers to "In a Flash" ~ 1-b, Dale Arden; 2-b, Irene Cara; 3-c, "Veronica's Closet"; 4-a, Red; 5-b, Dwyane Wade; 6-b, "Harden My Heart"; 7-d, Second base; 8-b, Walter Winchell; 9-a, Rosco P. Coltrane; 10-d, Tex Ritter



Two Beautiful End-Units left

**OXFORD FALLS** New Construction Townhomes 3 Bedroom, 2.5 Baths Pennsbury Schools from \$289,900

### MoneyWise ~ Credit Scores

#### Even if you pay all your bills on time ...

You could be bringing your credit score down without realizing it. The main factors considered in creating your credit score is whether you pay your credit cards and bills on time.

But some factors that can shave points from your score are not as obvious and not as well known. They include:

- **Ordering several new credit card accounts in a short period of time.** Maybe you're just taking advantage of low-interest offers, but to credit scorers, it looks bad.
- **Transferring a balance to a new card, then closing the old card account.** It's OK to transfer the balance, but keep the old account open. If you close it, you won't have as much total credit, and your credit-utilization ratio will increase. At CreditSmart.com, they remind you that the amount of debt you have is calculated for balances on individual accounts, as well as your overall credit limit.
- **Charging a lot to a department store credit card.** Say you have a \$4,000 credit limit. You are buying new furniture, so you charge \$3,500. Before that, you only owed \$100 on your store card.

Now, you owe \$3,600 on a \$4,000 card, which means available credit on that account will be way down. It's not good for your credit score. And the store charges high interest rates. Here's a better solution: get a line of credit at your credit union or bank and charge the furniture on that.

- **Other situations you might think are not related to your credit score** include library book fines, parking tickets, back rents, medical bills and any other fees or charges you put off paying. In time, they will be turned over to a collection agency. Even after you pay them, the collection will stay on your credit report for seven years.

**Happy Thanksgiving!**