Visit my Website: HomesInBucksPA.com

Drew's Clue #5

Save up to 28% on Taxes! Have your Property Reassessed

I recently helped complete a tax reassessment for a Lower Makefield Township property owner. This resulted in a reduction in the property's assessment of 28%, and a

substantial reduction in taxes for 2010.

I offer a free, no obligation service to home owners to assist in appealing the assessment of their homes. Appeals are submitted before July 31, 2010 for effect in the 2011 tax year.

Please contact me for further information, and learn how I can help you with the process of lowering your property taxes. I have helped many homeowners significantly lower their taxes.

May 1 - Kentucky Derby; 4 - Teacher's Day; 5 - Cinco de Mayo; 9 - Mothers Day; 12 - Nurse's Day; 21 - Red Cross Day; 29 - JFK born in 1917;

Help with Yard Sales



I have established a program to assist individual homeowners, multiple families or entire communities in conducting successful Yard Sales. My complimentary Yard Sale kit includes free custom made signs, a "Drew's Clues" for Yard

Sales brochure, and, for community sales, advertising in the Bucks County Courier Times.

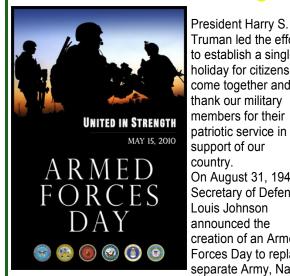
Contact me for complete details on this helpful Program.

Thinking Brand New?

I have been elected to the Toll Bros. Advisory Board, and can arrange for you to receive \$2,000 worth of luxury upgrades for free



Armed Forces Day



Truman led the effort to establish a single holiday for citizens to come together and thank our military members for their patriotic service in support of our country. On August 31, 1949, Secretary of Defense Louis Johnson announced the creation of an Armed Forces Day to replace separate Army, Navy,

Presorted Standard

US Postage Paid Morrisville, PA

Permit #206

Marine Corps and Air Force Days. The single-day celebration stemmed from the unification of the Armed Forces under one department -- the Department of Defense. Send a card to a member of the armed forces

May Events Quiz (Answers above) Wed Sun Mon Tue Thu Fri Sat 2 6 8 12 10 14 15 11 13 22 16 17 18 19 20 21 23/30 25 26 27 28





HomesInBucksPA.com to sign up for my **Market Snapshot!** Receive auto email updates of properties listed & sold in your community!



May 2010

Drew Ferrara Your Bucks County Realtor!

49 South Main Street Yardley, PA 19067

RE/MA

Office: 215.369.HOME Cell: 215.620.1107

If you would like to receive the Newslet-

ter electronically, please e-mail me at: Drew@HomesInBucksPA.com

Disclaimers: All real estate information deemed reliable but not guaranteed and should be independently verified. All properties are subject to prior sale, change, or withdrawal. Neither listing broker(s) nor this company shall be responsible for typographical errors, misinformation, misprints and shall be held totally harmless. If your property is currently listed with another real estate broker, this is not a solicitation of that listing



Drew Ferrara, Your Bucks County Specialist



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

Ask the Expert

We have enough money to make a down payment on a home right now, but we are wondering if it would be wise to rent for a few more years so our mortgage payments will be lower. What do you think?

On the surface, it sounds like a good idea, but there are several factors to consider.

First is what your mortgage interest rate will be a few years down the road. At 5%, rates are very low. A few years from now, you could reduce the amount of your mortgage by \$10,000 or even \$20,000 but the monthly house payment could be the same or more. That could happen because interest rates will undoubtedly rise over the next few years.

In the meantime, the housing situation (including foreclosures, which often produce a lower-priced housing market) will have stabilized. At that point, a home with the same space and features as one you are considering now will cost more. The same situation will affect the price you pay for renting a home or apartment. Rental prices will rise with each passing



The monthly payment on a home you buy this year, however, will remain the same, assuming you opt for a fixed-rate mortgage. Aside from the financial aspects of buying a home, there is something else to consider. It's your life we're talking about here. How much happier would you be during those years if you were living in a place of your own?

The advantages of home ownership include the feeling of stability you have in your home and thefreedom to decorate or change it in any way you want. If you have children, they will be able to attend the same schools during their growing up years instead of having the problems of making new friends and social and school adjustments every time you move.

As a real estate agent, it's my job to advise people about home buying and help them find what they need. To me, however, it's more than that. I think of myself as an agent of happiness. I can visualize the joy you will have in that

"God could not be everywhere and therefore He made mothers."

On Mother's Day, we can recognize our mothers for being "everywhere" for us when we were growing up. How can we best honor, entertain or remember them? Worshiping with your mother is one traditional way. Gift her with a red carnation if her own mother is living or a white carnation if her mother has passed on. To make the day more special, a restaurant brunch would be nice. Dinner out or flowers are always an option, but perhaps she would enjoy a movie, or, if you are a daughter, sharing a day with you at a spa. If you are a husband, you should gift the mother of your children. When a mother has passed on,

children sometimes visit her grave on Mother's Day. Others choose to share memories by looking through old

photo albums or watching home movies of past days. Some like to donate to a favorite charity in their mother's name.

The adoption of a mother for the day is a nice gesture. Consider a neighbor who lives alone. You could take her to lunch or take a small gift to her. Nursing homes often have residents who do not receive visitors. Bucks County offers many attractions to make Mothers Day special. There are many wonderful parks, shopping districts such as New Hope/ Lambertville, Doylestown and Peddlers Village. Also consider the Grounds for Sculpture near Trenton and the many museums in our culturally enriched area, like the Michener for example.

Current Listings View all MLS Listings at HomesInBucksPA.com

Just Listed Heritage Oaks in Yardley

This spacious four bedroom and two and a half bath colonial features a finished basement with half-bath and family room with fireplace. Contact me for more details on this \$489,250 brand new listing!



Oxford Falls

Pennsbury Schools

12 BRAND NEW spacious 2-story town homes with basements & Garages in Langhorne (Falls Township). Impressive list of Standard Features and Luxurious Options.

Starting at \$309,900

Welcome to this sprawling modified ranch home offering 3,700 square feet of lovingly maintained living space with 4+ Bedrooms, 3.5 Bathrooms, 4 fireplaces, unique Kitchen with Breakfast Room, formal Dining Room & Living Room, open Family Room, 2 large Bonus Rooms & more. 2 car attached Garage & a lovely fenced-in rear yard complete with patio, spa, shed & lush landscaping. \$369,900

Austin Drive in Fairless Hills





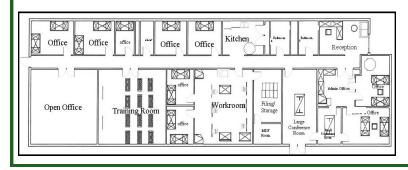
Northampton Preserve in Holland

Lavishly appointed Cornell Chateau model in Northampton Preserve offers a premium lot backing to heavily treed open space. This home boasts numerous upgrades including a granite island Kitchen overlooking 2-story Family Room, finished basement & a 3 car Garage. \$629,900

Class "A" Office Space in Newtown Business Commons

Over 5,000 square feet on a cul-de-sac in a busy Commercial Complex 3 turns off 95!

Buy-\$879,900 Lease: \$18/month Gross per Sq Ft









How Much Garden Can You Handle?



bsolute beginners can take a tip from Cornell University's Department of Horticulture. New gardeners can skip the investment in tools, fencing, raised gardens and the like by starting this way: Dig up a 4-foot square in your lawn and sprinkle lettuce seeds on it.

No fertilizer is needed because lettuce will

grow any place grass grows.

You won't have to pull weeds, because if you sprinkle enough seeds, weeds won't have a place to grow.

Your 4 x 4 garden will fill the family's salad bowl for about six weeks. The lettuce will be fresh and more nutritious than what you buy in the supermarket.

In May, gardeners are eager to get started on the real thing. They want fresh air, exercise and the cash savings that come from growing their own produce.

But how much can you save?

According to Burpee Seed company, a pack of green bean seeds will produce a \$75 crop. The lowly potato will give back at least \$5 for every \$1 in seeds that you sow.

Six tomato plants can produce 12 to 15 tomatoes a day at their peak, enough for eating, cooking, and freezing for winter

stews or spaghetti sauce. Six pepper plants will do almost the same thing.

If you have the space, a few rows of sweet corn will produce more than you can use, but it's good eatin' when you cut the corn from the cob, bring it to a boil and freeze it for the winter.

Amateurs are excited about getting started. They love to see their new sprouts and developing vegetables. Unfortunately, when the hot summer sun comes their way, the faint of heart and weak of muscle may forget the whole thing and head for their air conditioned sun rooms.

The moral of this story: Don't plant more garden than you can maintain; rather plant something you will enjoy tending.