

Tap into Drew's Clues at HomesinBucksPA.com

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For many families in Mexico, Las Posa-*Las Posadas *

das, a procession originated in the 16th century with St. Ignatius Loyola, has lways been part of the celebration of La Navidad, the birth of Christ. As some of these families moved north to various parts of the United States. they took their tradition with them.

their search for lodging before the Christ child was born. They went from one house or farm to another asking for shelter. The procession is led by children, followed by adults and musicians. When they enter a house, they begin the evening with prayer, then the evening moves on to music, fireworks, food, candy and treats for all.

Children and adults look forward to the celebration as their processions lead them to a different home each night of Las



What started as a novena, nine days of prayer, later moved from the church to the community and was celebrated in people's homes

It is a reenactment of Joseph and Mary's difficult journey and

Posadas. From December 16 to 24, there are elegant preparations in homes, religious activities and Posada events that today are both traditional and modern.

Active Adult Community

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!



Planning for the Future

Here's how I, and my unique, creative marketing plan will help you sell your home in the shortest period of time, and for the best possible price!!

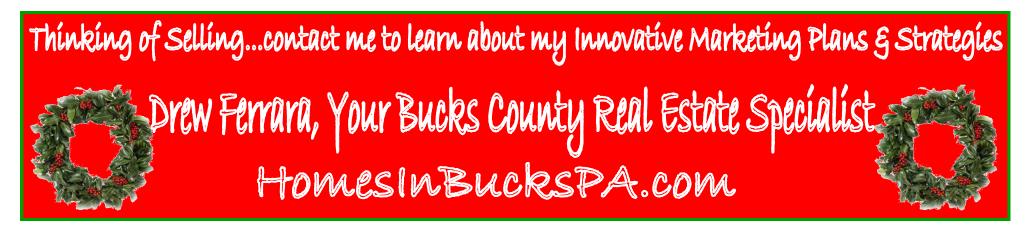
Here's how to get started on your goal to sell your home so you can move to a new one:

- First, make the outside of your home attractive. Drive-by prospects are more likely to be interested in winter if the snow is shoveled.
- In the spring selling season, be sure the lawn is cut and there are no toys or miscellaneous objects in the yard. Flowers near the entry are a plus. If one or more rooms are a loud or unusual color, repaint!
- I'll help you stage the inside of your home. Buyers decide whether they are interested in a home within 30 seconds after opening the front door. Rent a storage building and put you extra furniture into it. Make the home look more spacious by decluttering. Send the extras to storage or to a charitable organization.
- Organize closets and drawers. Prospects will open them and look inside.

Depersonalize the house. Leave no personal objects in view on bathroom counters. Remove family photos from bookshelves and walls so prospects can visualize themselves in the home. I will take photos of the interior, exterior and special features. and use them in newspaper ads and on the Internet. I will place a For Sale sign in the yard. I frequently get calls from people who have seen a yard sign and are interested in the

My Market Analysis techniques will help you set a competitive price. You might think it's worth \$450,000, but if comparable homes have sold for \$375,000, buyers will go elsewhere. I will create a customized "fact sheet" for distribution to interested parties. It will tell the home's square footage, have an exterior photo, one or more interior photos, a listing of the home's special features, the locations of parks and schools, and information about property taxes and utility costs. When a showing is scheduled, first make sure the house is clean Your home should appeal to all five senses

- Sight: Open the blinds and drapes to let in natural light. Keep your pet out of the home.
- Smell: Put out flowers and candles in the main rooms and a colorful bowl of fruit on the dining table.
- Taste: A hot pot of coffee helps with taste and aroma.
- Hearing: Turn off the sound on all television sets and computers. Have background music playing softly.
- Touch: Ask your agent to have the guests sit on the softest couch.
- Space: By removing clutter and excess furniture, etc., your home will look much larger.
- I, and my professional staff are ready to do everything necessary to get your home sold in the shortest possible time at the best possible price so you can move into the home that meets your current and future needs.



Ask the Expert \sim Real Estate Investment



properties. What are the pros and cons of a duplex, triplex or fourplex? A: You are wise to consider all investments carefully. Though economists quoted in Money say rental properties today constitute "the "opportunity of a

generation," it's a long-term investment. They also say buying real estate and holding it creates wealth and that most millionaires achieved that standing through real estate.

Here are a few factors to consider: * Look at properties in a stable area that is near an

employment center, such as a university or hospital. * Consider properties in your own neighborhood. It makes sense to stay close to home.

* Do the calculations. Make sure the rental income will cover loan payments, insurance and property taxes. Allow 20 percent for maintenance and vacancies. Remember that rents rise every year, while mortgage payments stay

the same. Q: We've been looking at investment You will need a down payment of at least 20 percent, and the interest rate will be 1/2 to 1 percent higher than on a home mortgage. (If you will live in a two-to-four unit, FHA will finance it as a single-family home with lower interest and a lower down payment.)

As far as tax on rental income goes, the depreciation deduction will mean you won't pay much. The property will be depreciated over 27.5 years.

If you bought a fourplex for \$400,000 and the improvement value is \$275,000, you can deduct \$10,000 annually (\$275,000 divided by 27.5) from operating income before calculating taxable income (\$275,000 is the value of the building; land can't be depreciated). Another factor to consider is whether you and your spouse have the time to operate the property. You will have to arrange for repairs, or do them yourself, screen future tenants, and be available to handle emergencies. Contact me to learn about the many Real Estate Investment Opportunities available today



ensalem Village—Bensalem Twp 3 Bedroom, 2.5 Baths Townhome Hardwood Floors—Beautifully Maintained. Finished Basement, and \$234.900



Some of my Current Listings

View all MLS Listings at HomesInBucksPA.com

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 Gran-ite Kitchen. Massive walk closet with window \$444,750



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

wp

Buy \$829,000



Nispering Woods—brand new, ully customizable properties, nost with walk-out Lower Levels, on a private cul-de-sac with lots of established trees & stream inning through the community Prices starting at \$354,900!



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

Cutting back: good for you, not good for the economy

For many Americans, the days are gone when they ate at fancy restaurants and didn't care about the price of gas. Their big credit card bills, sometimes coupled with declining incomes, have prompted them to reduce spending, pay off their balances and save money. Previous downturns have had only a temporary impact on consumer spending. Once the economy gets stronger, pent-up demand could trigger big spending, sav researchers for TransUnion. the credit reporting agency. But at least consumers will have lower balances when they start spending again. The Commerce Department hopes conscientious spending for household goods, such as appliances, will resume sometime soon. As households "delay and pray," consumer spending is reduced and the economy only gets worse.

Disaster help at tax time

If you suffered a loss because of a hurricane, wildfire, flood or other natural disaster, you might profit by itemizing and taking a disaster deduction.

Suppose you have a \$40,000 income and a \$5,000 fire loss not covered by insurance. To get a tax break, you can't take the standard deduction, you have to itemize. To calculate your disaster deductions, first you take a \$100 off your loss, reducing your claim to \$4,900. Then you have to deduct 10 percent of taxable income. or \$4.000. In this case, you would be eligible for a \$900 income tax deduction.

Note that if your total loss after insurance has not yet been determined, you can file for an extension of time. Victims in federally declared disaster areas can deduct losses in the year in which they occurred or claim the loss on a remade return for the previous year.

Research to negotiate the best deal on a vehicle loan

Car buyers seem to be skillful in comparing prices and models of new cars in order to get the best deal. When it comes to financing, however, they are likely to

take the easy way and sign on the dotted line at the dealership. That's what 80 percent of car buvers do.

Most consumers don't realize that dealers get wholesale interest rates on loans from banks, which are often marked up for the car buyer. The interest rate first offered by a dealership's loan officer may not be the lowest one available, according to the Federal Trade Commission To determine the best rate, research offers from other sources. It's also a good idea to get preapproved at a bank or credit union so you can negotiate with confidence.

deal. You may have chosen the car, but you don't have to



100 Acre Woods— Beautifully updated 2 BR, 1.5 Bath Town Home on a cul-de-sac in Holland park-like ground \$222,500





Recent

Yardley Hunt—4 BR; 2.5 Baths; Wonderful Main Su Baths; Wonderful Wall Sum upgrades galore, family rm w/ Custom Fireplace \$459,750 HomesInBucksPA.com 215.620.1107 HEN

Charming Brick-front Colonia Home in prestigious Yardley porch and magnificently

Hunt. Features Covered front landscape grounds. \$434,900

RF/MPX advantag 215.369.HOME

SOLD II DREW



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

It's a Wonderful Life

WONDERFUL LIF

Some years ago actor Jimmy Stewart told of the story behind the now-famous Christmas movie It's a Wonderful Life

The director, Frank Capra, was the son of Italian immigrants. Neither of his parents could read nor write. Young Frank took jobs before and after school but still got grades good enough to get into California Institute of Technology, He graduated in 1918 and enlisted in the Army where he taught mathematics to artillery officers in San

Francisco. The end of the war found him with a bad case of influenza and was, he said, "the story I've been looking for my whole life."

Transactions

It's about George Bailey, a businessman living in a small town. Things weren't going well. In addition, he lost a large amount of money. He decided to end it all by jumping off a bridge.

An angel named Clarence comes down from heaven to save him, but he can't swim. So the despondent George ends up saving himself, and the angel. In the end, George's friends

replace the missing money. Capra wanted it to be a film that says to those who can't afford an education, or lose their job, or take radiation treatments, "No man is poor who has one friend. Three

friends and you're filthy rich!" But the film didn't do well at first, which meant the end of Liberty Films, Capra's company. But Capra lived to see the film begin to play on television each year at Christmas. It has inspired many, especially the scene in which the angel tells George, "Strange isn't it? Each man's life touches so many other lives, and when he isn't around he leaves an awful hole. doesn't he?



MoneyWise

Dealers are required to spell out their loan terms in disclosure forms that buyers can take home and review, according to the National Automobile Dealers Association. So there's no need to rush when making a sign a contract the same day.

When checking the loan disclosure form, be sure it includes the interest rate, total financing charges and the estimated monthly payment.



Finished Basements 3 Bedroom, 2.5 Baths **Pennsbury Schools** from \$289,900

OXFORD FALLS

New Construction

no job. He took his guitar and hopped a freight train to see th country, singing for his supper. Then he saw an ad asking for an experienced movie director. Saying he was "from Hollywood," Frank got the job and later made dozens of successful films. Most reflected two of his strongest beliefs: "Love thy neighbor" and "The meek shall inherit the earth." He enlisted in the Army again in 1941 and was asked to make

documentary films. His Why We Fight series was so good that he was given the Distinguished Service Medal.

After the war, Capra was handed a short story by Philip VanDoren Stern. It

As Jimmy Stewart said: "It's a message that is needed in an impersonal world. We do count, each one of us.

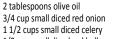
Trívia Teaser: "Crossing Bridges"

- 1. What duo had a #1 hit with the song "Bridge Over Troubled Water?" a-Ferrante and Teicher, b-Everly Brothers, c-Simon and Garfunkel, d-Hall and Oates.
- 2. Which river is spanned by the Brooklyn Bridge in New York? a-Hudson, b-East, c-Erie, d-Potomac
- 3. What actor was the co-writer of a syndicated newspaper column about the card game bridge with expert Charles Goren? a-Lorne Greene, b-William Holden, c-Omar Sharif, d-James Caan.
- 4. What actress performed her rendition of "Makin' Whoopee" from atop Jeff Bridges's piano in The Fabulous Baker Boys? a-Michelle Pfeiffer, b-Halle Berry, c-Annette O'Toole, d-Sharon Stone.
- 5. Which James Bond film culminates with a fight on the Golden Gate Bridge? a-Moonraker, b-Diamonds are Forever, c-The World Is Not Enough, d-A View to a Kill.
- 6. The third-longest suspension bridge was the Tacoma Narrows Bridge until it collapsed during a violent windstorm in 1940. The bridge was located in which U.S. state? a-Washington, b-New York, c-California, d-Hawaii
- 7. What actor threatened to end his life by jumping from a bridge in the movie It's a Wonderful Life? a-Henry Fonda, b-John Wayne, c-Jimmy Stewart, d-Walter Pidgeon.
- 8. The Royal Gorge Bridge, the highest suspension bridge in the U.S., crosses what river? a-Rio Grande, b-Snake, c-Colorado, d-Arkansas?
- 9. Over 26,000 feet long, the Mackinac Bridge, nicknamed "Mighty Mac," is located in which U.S. state? a-California, b-Michigan, c-New Jersey, d-Texas.
- 10. The original London Bridge was taken apart in England and reconstructed in which U.S. state? a-Arizona, b-Utah, c-Nevada. d-Montana.
 - -c, Jimmy Stewart; 8-d, Arkansas; 9-b, Michigan; 10-a, Arizona

1-c, Simon and Garfunkel; 2-b, East; 3-c, Omar Sharif; 4-a, Michelle Pfeiffer; 5-d, A View to a Kill; 6-a, Washington; 7

Editor's Choice ~ Elegant Crab Cakes





- 1/2 cup small diced red bell pepper
- 1/2 cup small diced yellow bell pepper)
- 1/4 cup minced fresh flat-leaf parsley
- 1 tablespoon capers, drained
- 1/4 teaspoon hot pepper sauce
- 1/2 teaspoon Worcestershire sauce 1 1/2 teaspoons crab boil seasoning (eg. Old Bay)
- 1/2 teaspoon sea salt
- 1/2 teaspoon fresh ground black pepper
- 1/2 pound lump crabmeat, drained and picked to remove shells
- 1/2 cup plain dry bread crumbs (Panko preferred)
- 1/2 cup mayonnaise
- 2 teaspoons Dijon mustard
- 2 extra-large eggs, lightly beaten



Directions

Place the 2 tablespoons butter, 2 tablespoons oil, onion, celery, red and yellow bell peppers, parsley, capers, hot pepper sauce, Worcestershire sauce, crab boil seasoning, salt, and pepper in a large sauté pan over medium-low heat and cook until the vegetables are soft, approximately 15 to 20 minutes. Cool to room temperature. In a large bowl, break the lump crabmeat into small pieces and toss with the bread crumbs, mayonnaise, mustard, and eggs. Add the cooked mixture and mix well. Cover and chill in the refrigerator for at least 30 minutes. Shape into bite-sized cakes. Heat the 4 tablespoons unsalted butter and 1/4 cup olive oil over medium heat in a large sauté pan. Add the crab cakes and fry for 4 to 5 minutes on each side, until browned. Drain on paper towels; keep them warm in a 250 degree oven and serve hot.

When I make these, I bake them on a cookie sheet in a 350° oven for about 25 minutes.

Serve with tartar sauce and seafood cocktail sauce. Great as a party canapé!