

Christine Estes



Connected... to meet your needs

"He who does not economize will have to agonize."

– Confucius

Dear Friend,

September 2009

My version of this saying is very pertinent to this time of year – one who does not keep ones property in good working order (roof, furnace, paint, landscaping, tree pruning, pests, carpets, plumbing, gutters, chimneys, grout sealing, deck cleaning...) will have to agonize later too. Because it will cost more to fix than it will to maintain!

So in honor of Fall (oh my, when did that happen?!), as I have for the past several years, September is preventive maintenance month. A time for me to make sure you have easy access to the trusted vendors that I have for just these kinds of needs. (And, of course, I have many other resources to help to connect you with too... but we'd run out of space!)

But before getting to the list, let's go back to Confucius. It really is a good time to also make sure we know what our financial picture looks like. A budget is like a roadmap – without it, we don't know where we are or in which direction we are heading. Formulating and implementing a household budget isn't as daunting as it may seem. This month's mailing includes some tips to help you to create a realistic budget (and to grow your savings).

Before moving on to the vendor list, some other quick notes for you.

- If painting is on your list of things you'd like to do, Bob is now an accredited stager and can offer you a 15% off coupon for Sherwin Williams. Just call him at 206-799-0997.
- I have classes scheduled for October and November... photography and energy work. Do check us out online. Guests are welcome!
- Updated mortgage rate information as well as loan modification tips can be found in the Articles of Interest section of the website. Also a reminder on the tax credits available for energy-efficient improvements in your home.

And, of course, the market... While we are clearly still in a buyer's market, we are seeing the stability trend continue. Across the board, whether King, Snohomish or Pierce County, the August average sale price numbers are relatively flat whether comparing to Q2 2009 or July 2009. The true test is whether this trend will hold through the Fall. And therefore, what the start to the 2010 year will look like!

Sincerely,

Oh, by the way@...if you know of someone who would appreciate the level of service I provide, please call me with their name and business number, and I'll be happy to follow up and take great care of them.

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Windermere
Real Estate

Windermere Real Estate Northeast, Inc.
11411 NE 124th Street, Suite 110
Kirkland, WA 98034

Air Conditioning Service

service is recommended every year;
two years at the most

Air North Energy
425-488-6758
preventive maintenance fees
gas furnace & air conditioner \$125

Air Quality Testing & Remediation

GP Air Restoration of Medallion Healthy
Homes
425-385-8727

Carpet Cleaning

A Advanced Carpet Cleaning
425-355-4810
\$35 off for any new customer
\$25 off for anyone if upholstery cleaning
done at time of carpet cleaning

American Pride Carpet Cleaning
425-357-5853

Chimney Sweep & Repair

Hanson's Chimney Service
253-839-1034

Contractor / Handyman Services

E&S Construction
425-210-6949

Gaspar's Construction
206-324-8199

Swenson Contracting
206-713-7969

Matt Tillman
425-359-1929

Spot On Services
206-588-1068

Duct Cleaning

Hanson's Chimney Service
253-839-1034

O2 Pure
425-605-8976

Furnace Service

service is recommended every year;
two years at the most

Air North Energy
425-488-6758
preventive maintenance fees
gas furnace - \$95
gas furnace & air conditioner \$125

Gutter Cleaning

AA Window and Gutter Cleaning
425-482-6716

\$20 off any job over \$150;
be sure to ask for it

North Creek Roofing
425-822-6921

10% discount on maintenance;
must mention this newsletter

House Cleaning

Carmen's Housecleaning
206-595-7134

Juan Franco
206-300-6249

Seattle Cleaning Service
206-782-8220

Junk Removal

Busby Junk Removal
877-404-5865

Landscape Maintenance

Brambila Landscaping
425-765-4206

Mold Testing & Remediation

GP Air Restoration
of Medallion Healthy Homes
425-385-8727

Painting - Exterior

Matt Tillman
425-359-1929

ML Painting
206-852-9640

Painting - Interior

Curtis Peifer
206-498-8379

Majestic Color Painting
253-569-8372 or 253-740-2653

ML Painting
206-852-9640

Planter Maintenance

Seasonal Color Pots
206-781-1060

Radiant/Hydronic Heat

service is recommended every year;
two years at the most

Day & Nite Plumbing & Heating
425-775-6464

Roof Cleaning

AA Window and Gutter Cleaning
425-482-6716
\$20 off any job over \$150;
be sure to ask for it

North Creek Roofing
425-822-6921
10% discount on maintenance;
must mention this newsletter

Roofing

North Creek Roofing
425-822-6921
Free 1 year maintenance checkup with
roof install; must mention this newsletter

Septic

PayLess Pumping & Septic Services
360-794-5611

Tree Service

Davey Tree Expert Company
425-462-8829

Gentle Ben's Tree Service
425-881-3398

Maple's Tree Specialists
253-630-0923

Window Cleaning

AA Window and Gutter Cleaning
425-482-6716
\$20 off any job over \$150;
be sure to ask for it

Window Glass Repair

Accurate Glass
425-415-0853

All Service Glass
425-392-1122

Window Screens

Valley Glass & Locksmith
253-852-4460

Provided by
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Saving FOR PEACE OF MIND.

For our own peace of mind in today's uncertain economic times, it is important to do what we can to prepare for life's unforeseen circumstances. Did you realize the Personal Saving Rate in 2009 is at its highest point this decade? Americans are putting more money into their savings for retirement and unexpected events like unemployment and other emergencies.



Source: U.S. Bureau of Economic Analysis

7 Easy Tips FOR GROWING YOUR SAVINGS.

During difficult economic times, it's easy to neglect your savings. Regardless of the state of the economy, paying yourself is always a must. Here are seven tips for growing your savings.

1. **Establish an emergency savings account.**

In the event of an emergency, having money set aside will prevent you from dipping into your retirement or long-term savings. A general rule of thumb is to set aside money equal to two or more months' worth of living expenses.

2. **Save money for your long-term goals.**

Saving becomes easier when you have a goal to work toward. If your employer matches a portion of your retirement contribution, you are passing up free money if you don't take advantage.

3. **Make savings automatic.**

A portion of every paycheck should go directly into your savings account. Your bank can set up an automatic transfer for you.

4. **Start small if necessary.**

Even if you can't afford to put a lot toward your savings right away, starting small will still establish a savings routine.

5. **Comparison shop for the best rates.**

Search for the best savings rates available. A high yield savings account can double your interest.

6. **Turn a payment into savings.**

If you've recently paid off a credit card or loan, add that payment amount to your monthly savings amount.

7. **Save your windfall.**

If you just received an inheritance, a tax refund or a bonus at work, you don't have to spend it just because you have it. Money set aside now will reward you later—and with interest!



7 Easy Steps

TO CREATE A BUDGET YOU CAN LIVE WITH.

Creating a budget is crucial to keeping your financial house in order. Use the following tips to organize your finances and keep track of your money.

1. Gather all financial documents like bank statements, investment accounts, recent utility bills, etc.
2. Record your total income as a monthly amount.
3. Write a list of all the expected expenses and payments you plan to make in a month.
4. Break expenses into two categories: fixed (stays the same every month) and variable (lifestyle expenses that change from month to month).
5. Total your monthly income and monthly expenses. If your income exceeds expenses, put excess money toward other things like retirement, investments, college funds, etc.
6. If your expenses are higher than income, make adjustments to variable expenses first.
7. Review your budget on a regular basis to make sure you are staying on track. After three months, review your expenses for each month. Pick the month where you did the best staying within your budget and try to emulate that same spending for another three months.

Institute the 70-10-10-10 Program:

70% of your income to Live On

10% of your income to Save

10% of your income to Invest

10% of your income to Give Away

Examine Your Budget

The first step in getting your financial house in order is to track your spending. Once you have your budget mapped out, you can decide which expenses can be trimmed. Use this worksheet to break down your budget.

INCOME			
Take-home Pay		Disability/Other Insurance	
Child Support/Alimony		Interest/Dividends	
Pension/Social Security		Other	
		Total Income	
EXPENSES			
Rent/Mortgage		Personal Care Products	
Life Insurance		Groceries	
Health Insurance		Dining Out	
Vehicle Insurance		Medical/Dental/Prescriptions	
Homeowners or Other Insurance		Household Goods	
Car Payments		Recreation/Entertainment	
Other Loan Payments		Child Care	
Savings/Pension Contribution		Education	
Utilities		Charitable Donations	
Credit Card Payments		Miscellaneous	
Car Maintenance		Total Expenses	
Clothing		Remaining Income after Expenses	