

# @home

Fall  
ISSUE

**STORIES INSIDE:**

Sold Stats

Rugs for Fashion and Fun

Test Drive your House before you buy



# Centra Credit Union

## Home Loan Specialist

**Terri Robbins** NMLS# 1546480

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601 Union Street, Columbus, IN 17202



## Getting Started

So you're interested in buying a home? That's great! Buying a home is an exciting experience and an investment in your future. It's also a big decision that requires careful planning and consideration. Whether you're working with a Realtor, or checking out homes on your own, Centra Credit Union can help you through the process. The most important part of buying a home is making sure you can comfortably afford your home.



- Save up! Already started? You're ahead of the game. Closing costs typically run between 2%-5% of a home's purchase price and down payments can be as little or as much as your budget and lender allows.
- Add up all the little extras that go along with home ownership such as taxes, insurance, utility bills, maintenance, and repairs. You may need to pay taxes and insurance at closing.
- Review your finances to make sure you feel comfortable with a large purchase. If you have steady employment, you're in a good position to look at taking on a mortgage.

## Know What You Can Afford

Lenders have general guidelines for what they can loan potential homeowners based on the borrower's income and existing loan payments. It's equally important for you to decide what you're comfortable spending.

### ~ Monthly Payment Budget ~

\$ \_\_\_\_\_ X 0.28 = \$ \_\_\_\_\_  
Your pre-tax monthly income      Amount you can afford for monthly mortgage payment, taxes, and homeowner's insurance



# Welcome to the **FALL** issue of @home

a publication of **Columbus' Crossroads Association of Realtors®**.

Our goal is to provide quarterly updates & resources geared toward home Dwellers, Buyers & Sellers, along with Visitors curious about Real Estate in our area. Content will include quarterly statistics, feature articles, plus contact information for Realtor® Brokerage Offices and the Affiliate members who support our local board.

We would love to hear your feedback and ideas for content to be included in future additions! Please send your suggestions to Jayne Hege, our Association Executive, at [jhege@crossroadsrealtors.org](mailto:jhege@crossroadsrealtors.org).

*Greg Simo* - 2019 Crossroads Association of Realtors® President

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The mission of the crossroads Association of REALTORS® is to provide member with education, services and the resources that will promote their success and encourage competency, integrity, and professionalism: to enhance the REALTOR® image in the community; and to act as a united voice to safeguard private property rights.





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# How to Get the Best Price When Selling Your Home



If you're selling your home, you're likely trying to make as much of a profit as possible. Unfortunately, most markets are crowded and it can be difficult to stand out. If you want to get a good price, you should consider following these steps:

## **Work With an Appraiser**

Your first step should be to work with an appraiser. A good appraiser will help you not just to figure out how much your home is reasonably worth, but also help you to figure out which parts of your home are the most marketable. If you can put more of an emphasis on those features, you'll have a much better chance of selling your home for a great price.

## **Do Your Homework**

Your next step is to start doing your research, and that typically means doing more than just typing "sell my house" into a search bar. You're going to want to work with local real estate professionals to figure out not just how much your home is worth, but what the market is like in your area. Remember, it's often the other homes that are up for sale at the same time as your own that'll determine exactly what kind of asking price you'll be able to post.

## **Finish Major Repairs**

No one wants to buy a home that needs major repairs completed. Take some time to look at the most problematic areas of your home and to get the work done. Though this does mean spending money, doing so will make your home look more attractive to buyers. If you can present a home that looks like it's move-in ready, you may be able to sell your home more quickly and get more from your potential buyers.

## **Stage Your Home Professionally**

Finally, take some time to work with a professional in order to stage your home before your showings. You want to highlight your home's potential, so make an investment that'll really wow the people who are looking at it. Just a bit of time and money spent on staging can have a huge impact on how buyers perceive your home.

Getting a better price for your home is largely a process of understanding what your home is worth and then marketing it as best you can. Get your home appraised, make it look great and take steps to make sure it stands out. Once that's done, you'll be sure to fetch a good price!

*This was originally published on [RISMedia's Housecall](#). Article by Meghan Belnap  
Meghan Belnap is a freelance writer who enjoys spending time with her family. She finds happiness in researching new topics that help expand her horizons. Reprinted with permission from RISMedia. ©2019. All rights reserved.*

## **Quality Appraisal Services, Inc.**

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# 4 Ways to Test Drive a House Before You Buy it

You'd never buy a new car without taking it for a spin around the block, yet there's no way to "try on" the much bigger financial investment of a home you're considering buying. While you can't exactly move in for a month on a trial basis, there are a few ways to test out whether or not a house is the right one for you. Try the following ideas:



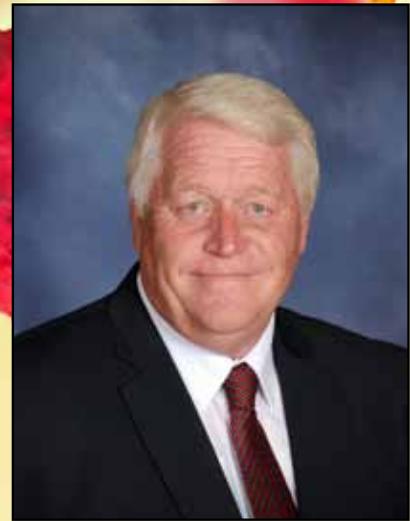
**Test the commute time.** Do you have concerns about what it will really be like getting from your potential new home to your job or to your child's school? Don't take Google's word for it. Take the trip at the exact hour you'd need to in the morning and again at the end of the day to get a feel for traffic or public transportation schedules.

**Hang out in the 'hood.** Act as if you already lived in the neighborhood. Shop at the corner store and try out a couple of the local restaurants. Take your kids or dog to the park and chat with members of the community. Go online and check out the events and activities that are available on a regular basis. This will help give you an idea of the neighborhood vibe and the sense of community you can expect.

**Visit the school.** If you have children, plan to tour the school they will attend and have them shadow a student for part of the day. Talk to the principal as well as the coach or teacher who heads up your child's favorite activity. Make sure everything and everyone feels like a good fit.

**Check out the house at different times of the day.** Be sure to drop by your prospective home on different days of the week, at different times of day. This will give you a more well-rounded sense of what the street, traffic patterns and neighbors are like. Don't hesitate to talk with people you pass on the street. Chances are, they'll be more than willing to share information about the area, and they may even have insights into the home itself.

Taking these steps will help give you a better idea of whether or not the home is a good fit for you and your family.



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Broker/Realtor**

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# Thinking of moving soon?

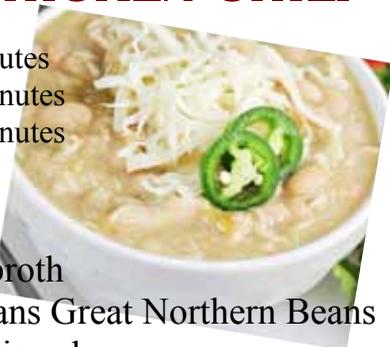
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## 'tis the season for CHILI

### WHITE CHICKEN CHILI

Prep Time 5 minutes  
Cook Time 20 minutes  
Total Time 25 minutes  
Servings 6



#### Ingredients

- 4 c chicken broth
- 4 - 15.5 oz cans Great Northern Beans drained and rinsed
- 2 c shredded chicken
- 1 small can diced green chilis
- 1 tsp cumin
- 1/2 tsp garlic powder
- 1/2 tsp oregano
- dash of pepper
- 1 c sour cream
- 2 c shredded cheese  
Monterey Jack or Mexican Blend

#### Instructions

1. In a large pot, add broth, beans, chicken, green chilis, cumin, garlic powder, oregano, and pepper. Simmer on medium-low heat for 20-30 minutes, or until it is heated through.
2. Right before serving, stir in sour cream and cheese until it is all blended and melted.

### TACO CHILI

Prep Time 20 minutes  
Cook Time 40 minutes  
Total Time 60 minutes  
Servings 6

#### Ingredients

- 1 pound ground beef
- 2 large bell pepper diced
- 1 small onion diced
- 14.5 oz petite diced tomatoes drained
- 15 oz can corn drained
- 15 oz can black beans drained and rinsed
- 15 oz can chili beans
- 15 oz tomato sauce
- 1 cup beef broth
- 1 cup salsa
- 2 tblsp chili powder
- 1 teaspoon cumin



#### Instructions

1. In a large soup pot cook and crumble ground beef on medium heat. Drain fat and return to stove top.
2. Add remaining ingredients and stir until mixed well together. Bring your chili to a boil. Once boiling allow to simmer on low for 30-40 minutes. Remove from heat and serve.
3. Optional: serve with shredded cheese, sour cream, tortilla chips, or fresh cilantro.

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# How to Pick a Color for the Outside of Your Home



*Deciding what color to paint your house is not like picking a new shade for your bedroom - if you're not happy with the results, you're either stuck with a color you don't like for many years or you'll have to live with the cost and time it will take to redo the job. So choosing the right color the first time around is essential.*

*But how do you choose? Here are some guidelines to help:*

**You can't rush this one.** Before you do anything, take a deep breath and commit to taking your time with this decision. Do the research necessary until you are 100 percent confident you've found the right color.

**Consider your neighborhood.** While you're not obligated to conform, you might want to take into account the color scheme of other homes in your neighborhood. Are you in an area where homes are generally neutrals like tan, gray and white, or are you surrounded by colorful beach-area homes?

**Think about your home's permanent features.** Does your home's facade include brick, stonework, slate or shingles? Take these colorations into account when selecting an exterior paint - you'll want to choose something complimentary.

**Be observant.** Every dog walk and trip to the grocery store is now field research. Don't just look at the main color of a home, but how the owner has coordinated the color with the front door, shutters, trim and roof. Snap a quick picture of homes whose color palette you admire.

**Consider the style of your home.** Is your home an old Victorian? A mid-century modern? Or a classic cape? Color and style often go hand-in-hand.

**You need to play it a little safe.** While you may be itching to make a statement, reserve those daring colors for the front door or trim work, and make the primary color something more mainstream.

**What's your end-game?** If you're putting your home on the market soon, then paint with that in mind. If not, then feel free to indulge your personal preferences.

As you narrow down your choices, be sure to get samples of your finalists and test them out on your home before making your final decision. Chatting with paint specialists at your favorite home improvement stores will also help you sort through options.

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**:30**

# SECOND market update

for Bartholomew County

## REAL ESTATE ACTIVITY

Single-Family Properties

 **HOMES SOLD**  
JUNE & JULY

 **1,109**

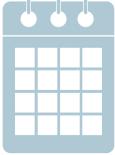
 **MEDIAN SALES PRICE**  
JUNE & JULY

**\$179,500**

 **AVG. DAYS ON MARKET**  
JUNE & JULY

 **48**

 **INVENTORY SUPPLY\***  
JUNE & JULY

**2 Mo** 

*\*Inventory Supply: the amount of time it would take to sell all the active listings if no new listings became available.*

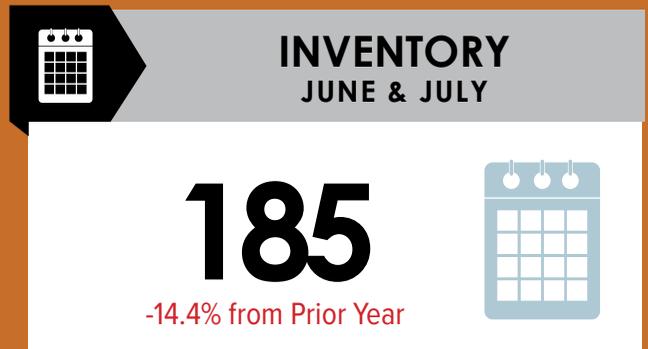
- 0-4 Months** → **Seller's Market**
- 5-7 Months** → **Balanced Market**
- 8-12 Months** → **Buyer's Market**

# -SUMMER 2019-

## MARKET STATS

### REAL ESTATE ACTIVITY

*For Properties in Bartholomew Co.*



# For All the things that move you.

Tyler Meyer is a highly motivated, personable, and dedicated real estate agent with Re/Max, born and raised in Bartholomew County.

He is a full time professional Realtor and will go above and beyond to exceed your expectations. Tyler is married and has two daughters; Gwyneth and Kathryn. In his free time, he enjoys spending time outdoors with his family and dog. His hobbies include exercising, water sports and riding dirt bikes.

## **Awards & Recognitions:**

2018 Realtor of the year  
RE/MAX (2018+) Executive Club, 100% Club  
Executive Sales Club Award (2014,15,16,17)  
Realty Alliance Award (2014,15,16,17)  
Leading Sales Producer Award for Columbus office (2014,2016)

## **Associations:**

Indiana Association of Realtors (IAR)  
National Association of Realtors (NAR)  
New Members Committee with Crossroads Association of Realtors  
Director on Crossroads Association of Realtors board.  
Treasurer for Crossroads Association of Realtors board.

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## Tyler Meyer

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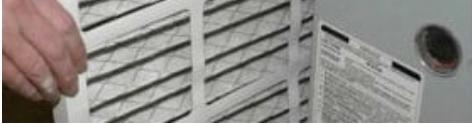
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## Choosing a Furnace Filter

Houses have lots of dust and selecting the best furnace filter is very important to air quality. Indoor air, according to the U.S. Environmental Protection Agency, is two to five times more polluted than the outdoor air. Microscopic size dust particles are present in the home - not visible to naked eye. 99% of dust in the home is made up of the tiniest particles, and these are able to even by-pass the body's system like the nose, and the windpipe. Even the body is designed to filter out only particles greater than 3-5 microns in size and keep them away from the lungs.

A typical house contains dust from pollen, spores, pet dander, lint, bacteria, etc. Even regular home activities like cooking or dusting add to the dust in the air inside the house. Such dust particles results in irritation of eyes and on entering the respiratory system, may cause respiratory disorders, damage to the lungs, or in unique cases, even cancer.

In order to **keep the quality of the air inside the home healthy**, good quality furnace filters for your furnace unit should be used. Various types of filters are disposable, reusable or refillable. They're usually made from materials like fiberglass, metal, man-made or natural fibers. The efficiency of a filter is decided by fiber size, fiber density, airflow rate and particle diameter. **Different types of filters** available in the market are:

**Panel Filter**- These types of furnace filters commonly consist of 1" fiberglass filter installed in the ducts. However, these furnace filters are not very effective in removing dust from the air, as its primary function is protection of the internal fan and minimizing dust on the heating coil. These are a very basic filter and can trap only larger particles from the air.

**Washable/Reusable Filters**- These are meant for extended use, and with regular cleaning and maintenance serve a very long life. Their downside is that it is nearly impossible to get completely cleaned and therefore adds resistance to the airflow. These types of furnace filters are also not very effective in trapping very small particles.

**Pleated Filters**- These are a modified kind of panel filters that have pleats or folds to increase its surface area. This design change makes it more efficient at trapping dust particles due to increased surface area. However, here too, the furnace filter starts resisting airflow once it starts collecting dust particles and thus should be replaced regularly.

**High Efficiency Pleated Filters**- These filters have an additional component of electrostatic charge that is designed to capture extremely small particles and various allergens, which make-up 99% of the particulate composition of the air. However, even these should be changed at regular intervals to maintain the air quality, and the airflow. Alternatively, refillable furnace filters are also available in this type.

**High Efficiency Particulate Air (HEPA) Filters**- These are extended filters that are able to remove sub-micron particles with high efficiency. HEPA filters have corrugated separators that have the core filters folded back and forth over it. This gives strength and also facilitates air passage between the pleats. However, these types of filters are not designed to fit most of the standard furnaces, as they require a separate system that includes a fan and a filter.

The actual **filter that is suitable for your house depends on a lot of factors**. First of all, it should be compatible with your furnace dimensions. If you live in a high pollution area, you should consider High Efficiency Pleated filters or HEPA filters. These are also recommended if any of the family members have allergies to any form of dust. For other regular purposes, Pleated filters should work fine most of the time. Care should be taken to maintain your furnace filters properly and change them when required. We spend a good part of the day in our homes, so it's important to maintain healthy air inside our house.



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REALTOR® Brokers



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CORNMAZE

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W H H O S R E W O L F N U S

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**Time to Buy or Sell?**

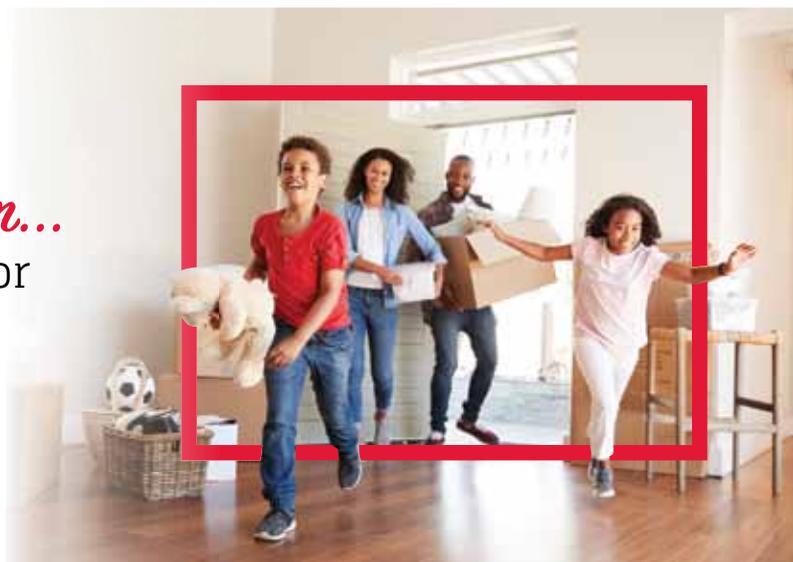
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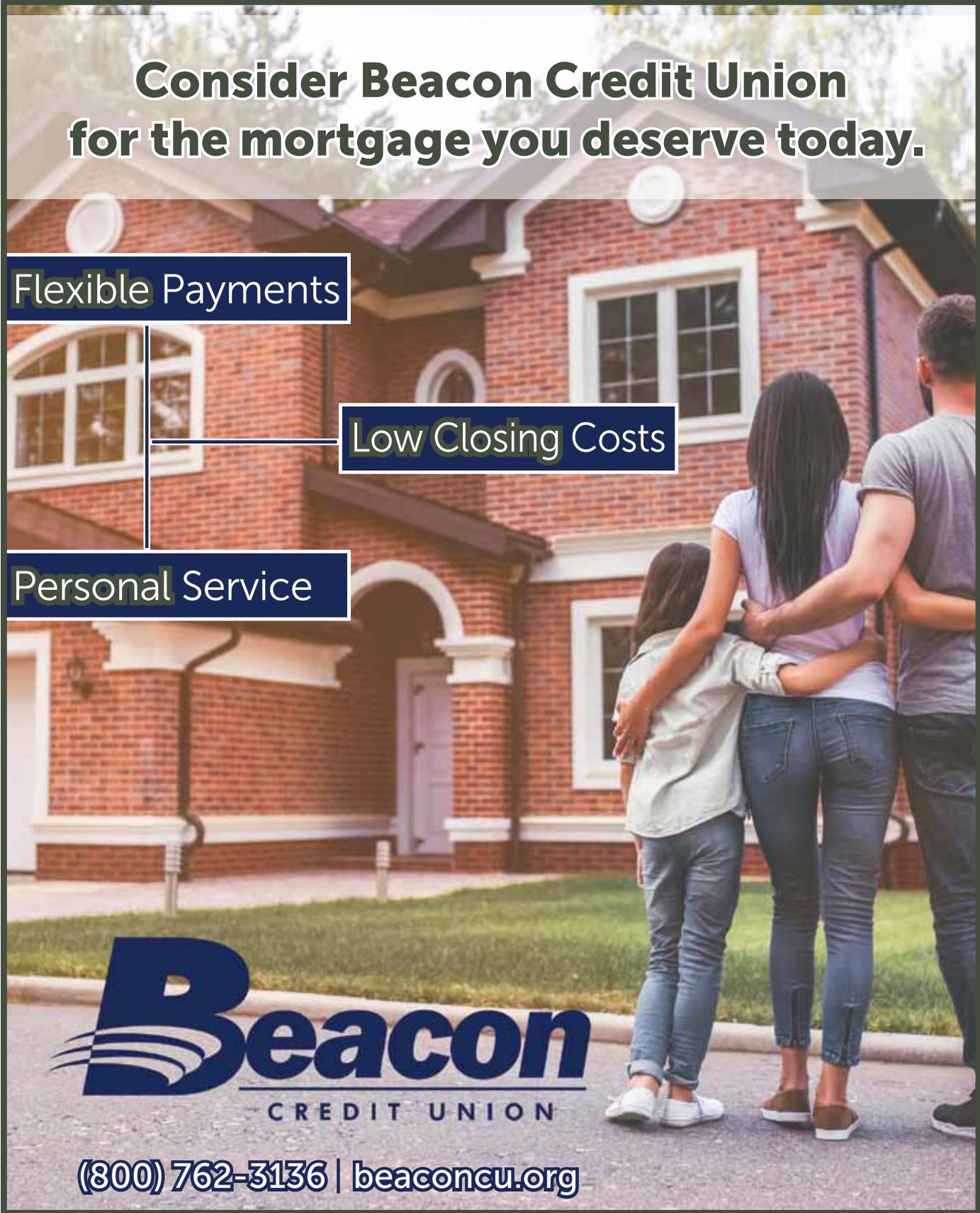
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# Back-to-School: Fun, Nutritious Lunch Box Ideas For Kids



If your kids are heading back to school, you're probably giving a fair amount of thought to what to put in their lunchboxes - a task that can seem even more complex if you aim to keep those lunches healthy and your child is a picky eater.

You can start by resolving not to use sugary drinks or convenience foods like chips or packaged granola bars loaded with fat, sugar, and salt. Fill that thermos with soup or a smoothie and pack a bottle of water.

From experienced Moms, here are nine nutritious lunch ideas your kid may find fun to eat:

**Quesadilla.** Spread shredded chicken and cheese down one side of a flour tortilla. Add sliced avocado, a spoonful of refried beans, and/or a splash of salsa if desired. Roll it up and stash it in the lunchbox with some grape tomatoes and fruit.

**Peanut butter and bacon wrap.** If your child loves peanut butter, spread some on a whole wheat tortilla with a strip of bacon and a few banana slices. You can add a thin strip of honey if you like, then roll it up and pack it with carrot sticks and fruit.

**Try kabobs.** Thread chunks of cheese, ham or turkey, and cherry tomatoes on small wooden skewers. Pack them with grapes, apple slices or other fruit or sliced veggies.

**Hummus and veggies.** Kids love to dip. Pack a container of hummus with an assortment of cut up veggies, whole wheat pita or crackers, tiny pickles and pineapple or melon chunks.

**Mini pizzas.** For most kids, you can't go wrong with pizza - especially if they can assemble it on their own. Pack a halved, whole-grain English muffin and small containers of shredded cheese, pepperoni, and pizza sauce. Add some fruit and a few sugar snap peas and you can be sure lunch time will be fun.

**A cream cheese sandwich.** Spread on whole wheat bread with some shredded veggies tucked in, this is the start of a healthy lunch. Pack a hardboiled egg, a few slices of turkey, and some fruit and you are good to go.

Finally, if your little one is old enough to read, an "I love you" note or a silly joke tucked into the lunchbox is sure to bring a smile!

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# *5 Sneaky Ways to Organize Your Home*

By : Barbara Pronin

***There are days*** when clutter seems to grow of its own accord, and you can't seem to keep up with it. At some point, every little cache of stuff will have to be attended to. But, say the clutter-busters at Good Housekeeping Magazine, there are lots of sneaky things you can do to make your home look neat and organized even on its worst days:

***Mail, receipts and miscellaneous papers.*** Set up a pretty inbox—an attractive, decorated box with a lid—on your kitchen counter to hold the mail, receipts and other paperwork you intend to get to within the week. If guests turn up, just pop the lid on the box to hide the clutter.

***Recipes.*** If you're a recipe collector who is slow to file those gems away, buy a few self-adhesive pocketed organizers to stick onto the inside of cabinet doors. Tucking recipes (or whatever) into the organizers will help keep countertops clear. You can also stick an erasable bulletin board inside a kitchen cabinet for posting appointment reminders, phone numbers, and more.

***Kitchen Tools.*** If you can never find the zester or potato peeler when you need them, a set of expandable drawer organizers will allow you to put things in order in a matter of minutes.

***Under the Sink.*** As with most homeowners, you likely have a stash of boxes, bottles, cleaners and other stuff under the kitchen sink and a tangle of paper goods and beauty supplies under the bathroom sink. Maximize the space under any sink with double-decker storage racks and bins.

***Playroom.*** Is the playroom floor always full of small toys and puzzle pieces? Throw a couple hula hoops around a few of them and challenge the kids to stow away the stuff within 'their' hula hoop, continuing until everything is stored away. Alternatively, buy a steamer trunk or a lidded ottoman so that you can quickly and easily hide toys and games.

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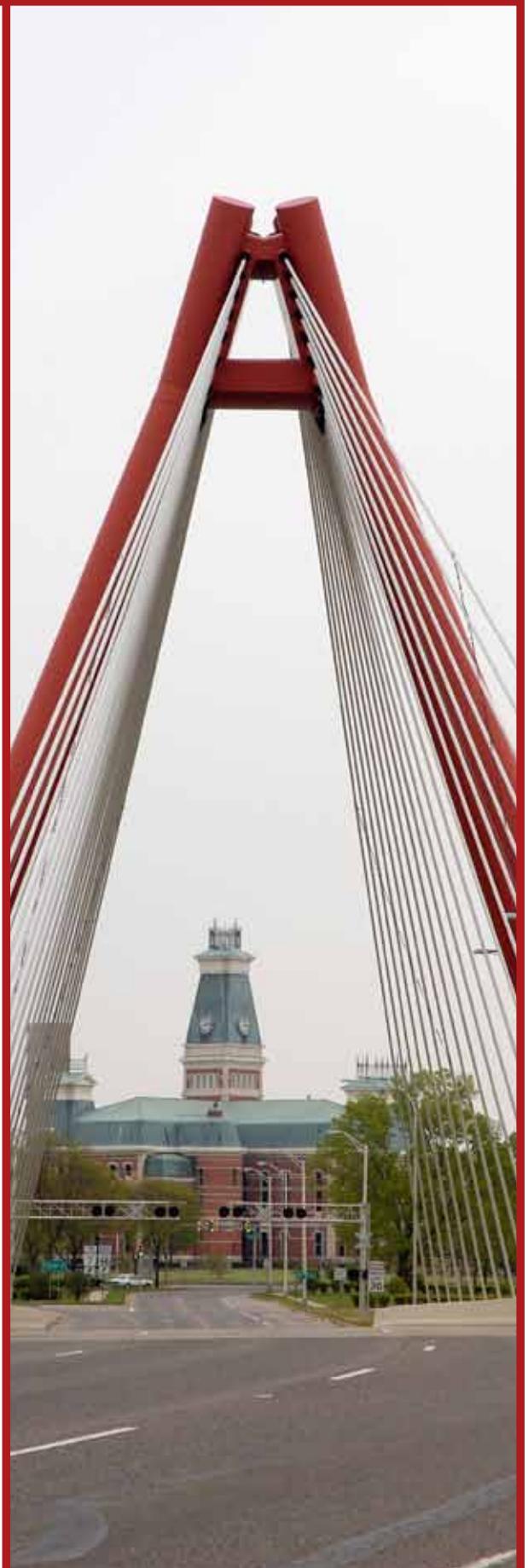
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# stylishhome

Author: Russel Lyndon

## RUGS for Fashion & Function

The luxury and warmth of carpeting without paying for wall-to-wall or covering your beautiful wood floors! Area rugs are a great way to strike an ideal balance. An attractive area rug instills a look of elegance in any room.

Using rugs here and there is a decorative way to **add charm and personality to your home**. Rugs help you create the look and feel you want for each room. But, it goes beyond that. Rugs are more than just floor coverings - they can also appeal to our senses.

Rugs allow you to express yourself and show off your decorating style with the designs and colors you choose. And, to a lesser extent, your decorating expertise is revealed in the placement of your rugs. **A rug can divide a room or it can bring a room together**. A rug can highlight a sitting area or help identify the traffic pattern from one room to another.

The style of the rug is another factor and there are many to choose from: contemporary, shag, traditional, braided, southwestern, the list goes on and on. This is **where your personality can shine through** the most. Every style has different patterns or characteristics that make them unique. If you have a modern loft a colorful, contemporary rug may be the best fit for you. Traditional rugs may work best in a more formal area of the house. The important part of choosing the style of rug is to find a design that you like and **blends in with your existing décor**.

**Colors are important** for any aspect of home decoration, not just when it comes to picking an area rug. Area rugs can blend in to your existing décor or become a new focal point of a room. Colors can **invoke emotions**: reds give energy but can also create angry feelings, blue calls to mind feelings of calmness and security, green also has a calming effect and symbolizes nature, yellow is cheery, warm and grabs attention.

Keep in mind if shopping online for a rug that screen resolution settings may vary causing the colors to not exactly what you see on the site. However, don't avoid shopping online, many sites have lower prices than you could find in a store and the color descriptions given are pretty spot on.

The area rug **gives a room structure, flavor and design**, allowing room colors to be accentuated and drawn out simply by adding this one piece of decor. Unlike wall-to-wall carpet, area rugs bring a pattern into a room without being permanent fixtures.



The **versatility** of an area rug means it can be moved from great room, to dining room, to bedroom and finally find a home in the garage.

Many of us decorate the rooms of our homes based on what we have and where it fits. With the right rugs, we have the opportunity to create any mood or look we want in our rooms. **Best of all, there are plenty of rugs to pick from to meet almost any budget.**



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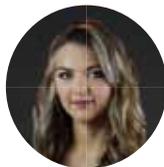
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# Ask These Questions When You're Buying a House

Getting ready to put an offer on a home? Before you do, ask these questions to make sure you're moving ahead on the best possible deal.

**Were there any renovations to the home?** The sellers may have made improvements over the years that weren't recorded at City Hall. Make sure you have a full run-down of all the changes that have been made, both to ensure structural safety and legal compliance, and to fully assess the home's value.



**How old is the roof?** Just because the roof is currently in good condition doesn't mean it's not soon on its way out. Make sure you know how old it is and if repairs or a replacement may be in your near future.

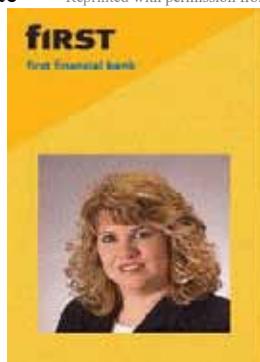
**How long have the appliances been here?** You'll also want to know how old the appliances are and what shape they're in. Many home sellers update the appliances before putting their home on the market, so find out if this is the case. Make sure all manuals and warranties are left behind as well.

**What are the neighbors/neighborhood like?** You'll have to drill down to avoid getting general responses, so ask if there are families with young children on the block vs. retirees, what traffic is like, what amenities are nearby, etc. For further intel, take a stroll around the neighborhood and chat with someone out walking their dog or doing some yard work. Their friendliness - or lack thereof - could be an indicator in and of itself.

**What's included in the sale?** Many sellers will include certain items in the sale of the home to help sweeten the deal, such as select pieces of furniture, lighting fixtures or outdoor appliances, like a lawn mower or hedge trimmer. On the flip side, you may be assuming certain items will be included that aren't. Seller's exclusions should be outlined in the listing description, but sometimes they're not so be sure to ask.

Source: Bankrate

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## Rob Millman, CCIM, CRS Real Estate Broker

Rob Millman recently started his own company Millman Realty Partners based in South Central Indiana and specializes in the brokerage of residential single family homes and commercial real estate encompassing net leased, multi-family and other investment properties. Rob Millman, CCIM has been involved in sales and marketing for over 28 years and involved in real estate marketing for over 20 years. During his tenure Rob received numerous awards and accolades as a top producer. Rob is a graduate of Vincennes University with an A.S. Degree and Purdue University with a B.S. Degree with an emphasis on Agricultural Economics. Rob began his career in residential real estate and progressed over time to work in the area of commercial sales and acquisitions. He has completed over 975 real estate transactions. Rob has a strong work ethic and a passion to assist those who choose to work with him developing and cementing many long-term relationships.

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## Anthony Walker Real Estate Broker

Anthony Walker has been a Realtor since 1996 and understands the complexities and nuisances of residential real estate. He has completed hundreds of transactions of all sizes and enjoys working with home sellers and buyers no matter their stage in life – moving up, downsizing or seeking a second home in the country or woods. Anthony knows South Central Indiana growing up in Columbus and living in Seymour since 1993. Over the course of his career, he has helped homeowners in Bartholomew, Jackson, Brown and Jennings Counties. He has intimate knowledge of investing, flipping and new construction working with select builders and investors; and along with his wife Kelly own investment properties. He has a passion for downtown districts recently rehabbing a downtown building in Seymour and serves on the board for Seymour Main Street.

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## Ben Ogle Real Estate Broker

Ben Ogle is a Real Estate Broker affiliated with Millman Realty Partners. Ben is a life-long resident of Bartholomew County and has a passion for real estate. His family has long been involved in construction and real estate investment providing Ben a first-hand knowledge of many property types. He enjoys working with home sellers and buyers no matter their stage in life – moving up, downsizing or seeking a second home in the country, along a lake or in the woods. As the owner of a local service business with Johanna, Ben believes helping others is the key to success, and has personal satisfaction in helping others to achieve their dreams.



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## John Lawson Real Estate Broker

John Lawson is a life-long resident of Jackson County and is proud of his community. He affiliated with Millman Realty Partners in June 2019. John is an Indiana University graduate from the Kelly School of Business. He has experience in business management, corporate sales, sales management, teaching and coaching. John's mantra is to provide outstanding service to his clients. He specializes in residential sales and has experience in working with clients with land and recreational properties, and has a passion for helping people with real estate investment decisions.

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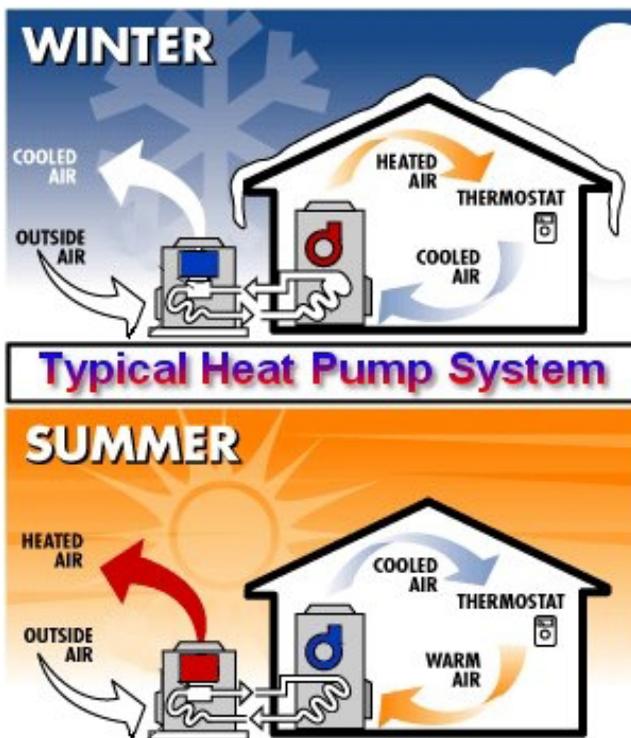
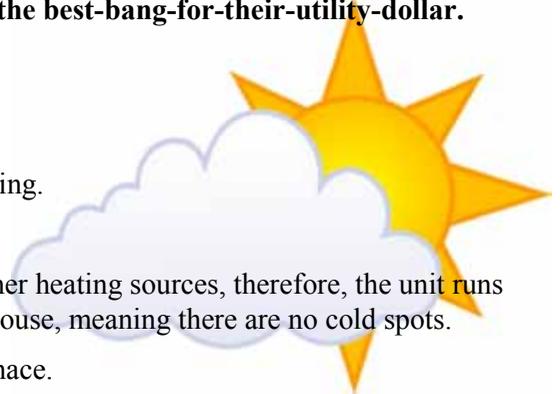
# home anatomy

## Pros & Cons of HEAT PUMPS

With rising utility bills, is a Heat Pump the answer for your home to help save money? Installation may cost a bit more initially, but owners often feel they get the best-bang-for-their-utility-dollar.

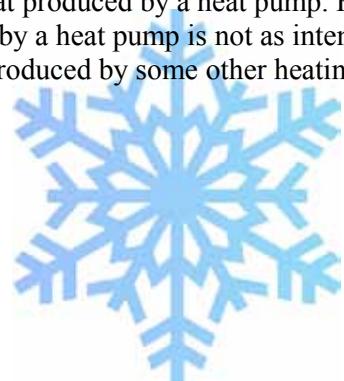
### Pros

- Heat pumps can help save money on utility bills.
- In a moderate climate, they are very effective efficient heating.
- Supplemental or emergency heat can be added easily.
- Heat produced by a heat pump is less intense than some other heating sources, therefore, the unit runs longer and heat is distributed more evenly throughout the house, meaning there are no cold spots.
- A heat pump will cycle on and off less often than a gas furnace.
- A heat pump will dehumidify your home more efficiently during the cooling months.



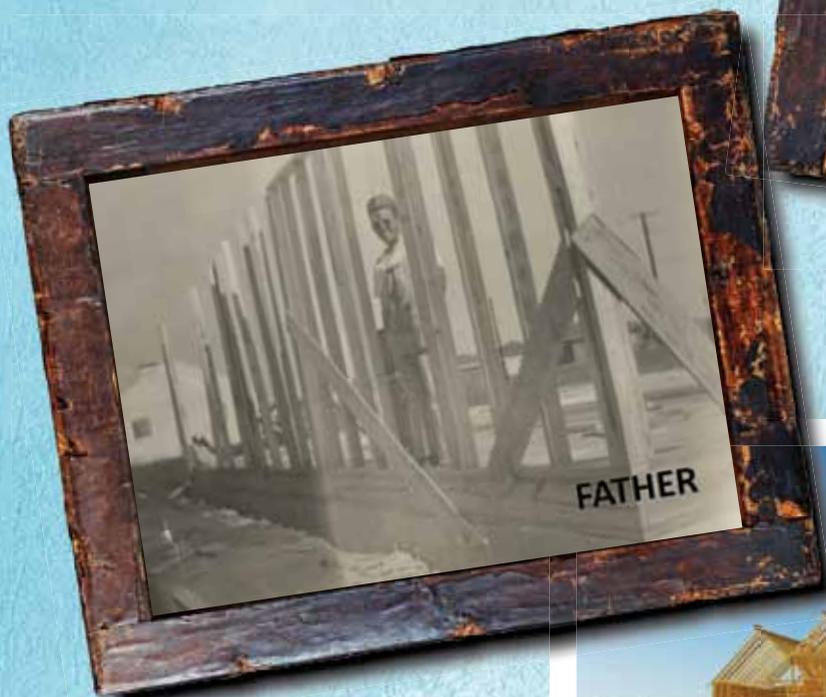
### Cons

- A heat pump tends to be somewhat ineffective in an extreme climate, where the outdoor air temperature falls near or below freezing on a regular basis.
- A supplemental or emergency heating system may be required to make the heat pump produce enough warmth to comfortably heat your home when the temperature falls below freezing.
- Some people are uncomfortable with the milder heat produced by a heat pump. Heat produced by a heat pump is not as intense as the heat produced by some other heating sources.



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is to spend it on  
something that will  
*Outlast* it.

-William James



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Author: Ken Morris

## Renew & Refurbish - Painting Cabinets



**K**itchen cabinets are one of the most expensive items in home remodeling. Cabinetry costs more than replacing the kitchen furniture in many cases. **Painting existing cabinets is the least expensive option** and can give the room new life. The job can be easily done over a long weekend with the right preparation.

Decide if you will paint the entire cabinet, inside and out, or just the outside and the doors. To save time, consider leaving the inside of the cabinet alone, you won't be able to tell the difference.

### Preparing the Cabinets

Start by removing all hardware from the cabinets and remove the doors. Mark the doors, so you will remember which door goes on which cabinet. This will save you time and prevent aggravation later. Protect the countertops and floor with drop cloths, old bed sheets or plastic sheeting. These can be taped in place, especially on the floors. If you will be replacing the flooring, paint the cabinets first.

Clean the cabinets thoroughly before painting. This is important. Grease and oils from cooking will prevent the paint from adhering properly. A wood cleaner with orange oil works well for breaking down grease residue. Be sure to let the surface dry thoroughly before you begin to apply the primer.

Primer is an important step in the process. It provides a smooth, even surface for the paint to adhere properly. Use a roller for larger areas and a brush for small areas. Be sure to coat all areas, including the underside of the cabinets.

Allow the primer to dry thoroughly before you begin to paint; overnight is generally sufficient. Apply the paint in thin coats. Allow 24 hours between coats for the paint to dry completely. Sand with

a fine grit sandpaper between coats. When the paint has dried completely, you are ready to put the doors back on and replace the hardware. Consider updating the hardware to match your new look. Door handles and hinges are inexpensive for a big impact with the new look.

### Choosing Paint for Kitchen Cabinets

Don't skimp on the paint. Use high quality enamel paint that is right for the surface being covered. This will be different for wood or metal cabinets. If you're not sure, ask for help at the paint store.

Gloss, semi gloss or satin finishes are most commonly used. The higher the gloss, the stronger the finish and the easier it will be to clean. If you want less shine, consider the semi gloss finish.

### Safety When Painting

Be sure to paint in a well ventilated room when the weather is warm enough and leave the windows open.

Wear long pants and a long sleeve shirt to protect your skin from the paint. Plastic gloves can be worn to protect the skin on your hands.

Wear safety goggles to protect your eyes from paint and fumes.

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# City of Columbus 2019 municipal election

## REGISTERING TO VOTE

Register online at [www.indianavoters.in.gov](http://www.indianavoters.in.gov), at the Voter Registration and Elections Office inside the courthouse, or call 812-379-1604 to have a form mailed to you.

**\*To be eligible to vote in the November election, voter registration applications must be turned into the Voter Registration and Elections Office (234 Washington St) by the close of business Monday, October 7th, 2019!**



## ABSENTEE (Early) VOTING IN PERSON

### County Courthouse -

**Voting begins October 8th**

Monday-Friday 8:00 am - 5:00 pm

Saturdays (Oct 26th & Nov 2nd) 8:00 am - 3:00 pm

**Voting ends on November 4th at 12:00 noon**

### Donner Center

*Back entrance 19th & Sycamore*

Monday-Friday (Oct 28th – Nov 1st) 10:00 am - 6:00 pm

Saturday (Nov 2nd) 8:00 am - 3:00 pm

## ABSENTEE VOTING BY MAIL

**Now - October 24, 2019**

Please call the Voter Registration and Elections Office to **request an**

**absentee ballot application:**

(812) 379-1604

**Mail Ballots must be in office by**

**NOON Tuesday, November 5th**



## ELECTION DAY VOTE CENTER SITES:

**NOVEMBER 5<sup>TH</sup> 6:00 AM – 6:00 PM**

- |                              |  |
|------------------------------|--|
| 1. Flintwood Wesleyan Church | 5300 25th St, Columbus, IN 47203               |
| 2. St. John's Masonic Lodge  | 4131 Rocky Ford Rd, Columbus, IN 47203         |
| 3. Grace Lutheran Church     | 3201 Central Ave, Columbus, IN 47203           |
| 4. Donner Center             | 739 22nd St, Columbus, IN 47201                |
| 5. Bible Church of Columbus  | 3010 10th Street Columbus, IN 47201            |
| 6. The Commons               | 300 Washington St, Columbus, IN 47201          |
| 7. German American Bank      | 2310 W Jonathan Moore Pike, Columbus, IN 47201 |
| 8. Terrace Lake Church       | 4260 W 200 S, Columbus, IN 47201               |

*your VOTE is your VOICE*

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# APPLE CIDER DONUTS

2 3-inch cinnamon sticks  
3c apple cider  
½ c apple butter  
½ c buttermilk  
2 tbsps vanilla extract  
1 tbsp + 2 tps baking powder

1 tbsp kosher salt  
¼ tsp baking soda  
¼ tsp freshly grated nutmeg  
¾ c All-purpose flour,  
1 tbsp + 1 tsp ground cinnamon  
6 tbsps unsalted butter, room

temperature  
¼ c (packed) light brown sugar  
¼ c granulated sugar  
2 large eggs  
4 c Vegetable Oil

Bring cinnamon sticks and apple cider to a boil in a large skillet over medium-high heat and cook until liquid is thick, syrupy, and reduced to about ⅓ cup, 20–30 minutes. Scrape into a medium bowl and whisk in apple butter, buttermilk, and vanilla until incorporated; set aside.

Whisk baking powder, salt, baking soda, nutmeg, ¾ cups flour, and 1 tsp. ground cinnamon in a medium bowl. Using an electric mixer on medium-high speed, beat butter, brown sugar, and ¼ cup granulated sugar in a large bowl until light and fluffy, about 4 minutes. Add eggs one at a time, beating until well blended after each addition. Reduce mixer speed to low and add dry ingredients in 2 additions, alternating with cider mixture in 2 additions, starting with dry ingredients and ending with cider mixture (dough will be very soft and sticky).

Scrape dough onto a parchment lined-rimmed baking sheet thoroughly dusted with flour (about ⅓ cup). Dust hands and top of dough with more flour, then gently pat dough to ¾" thick. Dust with more flour and tightly cover with plastic wrap; chill dough at least 3 hours.

Whisk remaining ¼ cup granulated sugar and 1 Tbsp. cinnamon in a small bowl until no lumps remain.

Working on baking sheet, punch out as many rounds as you can with ¾" cutter, then use 1¼" cutter to punch out center of each round. Gather doughnut scraps, reserving holes, and gently re-roll without overworking dough; repeat until all dough has been used (you should have 18 doughnuts).

Set a wire rack inside a paper towel-lined rimmed baking sheet. Fit a large pot with deep-fry thermometer and pour in oil to a depth of 3". Heat over medium-high until thermometer registers 350°. Working in batches, fry doughnuts until deep golden brown, about 3 minutes per side. Transfer to prepared rack and let cool slightly. Fry doughnut holes until deep golden brown, about 2 minutes per side. Transfer to prepared rack and let cool slightly. Toss warm doughnuts and doughnut holes in cinnamon sugar.



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# ON THE HOUSE

With Cindy Mitchell

**TODAY'S CHEMICAL CLEANERS** are expensive and environmentally hazardous. Their packaging overflows landfills all over the world. Putting up with toxic fumes and harsh chemicals is not the way to keep your household clean. Try mixing your own cleaners instead, with ingredients you can find in any super market. They're safer, cheaper, and they really work!

## **OVEN CLEANER**

Sprinkle any grime with water, cover with baking soda, repeat, then let sit overnight. Grease will wipe right off! Sponge away residue with soap and water.

## **TOILET BOWL CLEANER**

Leav 1 cup of Borax in the toilet bowl overnight. By morning all stains will be flushed away! Repeat as needed.

## **CLEANING WOOD**

Mix 1/2tsp of olive oil with 1/4c of white vinegar or lemon juice. Apply with a cotton or microfiber cloth.

## **WINDOW CLEANER**

Mix 1/2tsp of veg-based detergent, 3 tbsps of white vinegar, and 2cs of water. Spray on your windows and wipe clean with a cotton or microfiber cloth.



## **FLOOR CLEANER**

Mix 1/8c of veg-based detergent (Murphy's Oil Soap), 1/2c white vinegar & 2gals of water. This cleaner gives a long-lasting shine to wood, tile and vinyl flooring.

## **AIR FRESHENER**

Simmer a few slices of citrus fruits for at least half an hour. Your home will be filled with a clean and fresh scent!

## **NON-ABRASIVE CLEANER**

Moisten 1/4c of baking soda with enough veg-based detergent to make a paste. Scour sinks & tubs with no grit.



Cindy Mitchell, *Associate Broker*  
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To make a room appear to be larger than it is, paint one room the same color as an adjacent room. If you have a small kitchen and dining room, a seamless look will make both rooms feel like one big space!

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# Don't Make These Mistakes When Shopping for a Home



There's no doubt about it, buying a home is one of the biggest - if not the biggest - decisions you will make in your lifetime, both on a financial and emotional level.

Between the stress that's often involved and the copious amounts of information you're suddenly taking in, it's no wonder that your decision-making process can get muddled during the home-search process. Be aware of these five common mistakes people often make when buying a home so that you can learn to avoid them:

**Working without a real estate professional.** You might be tempted to save money and go it alone, especially with the lure of websites that make it seem very simple, but buying a home is not like booking a hotel room. A good real estate agent will help you find homes you didn't know about, negotiate a better price, and handle a myriad of legalities and logistics to make sure the deal doesn't fall through.

**Getting hung up on a certain style or neighborhood.** All home shoppers set out with an ideal home and location in mind, which is the right approach. But sometimes your dream doesn't work with your budget or market availability, so be open minded and let your agent show you some other options. You may be pleasantly surprised.

**Thinking about future resale value.** Buying a home is very much about the here and now - getting your offer in fast and closing the deal. But in the frenetic pace of the hunt, don't lose sight of evaluating the resale potential of the home you're about to purchase. Remember, this is not just a home for you and your family, it's an important long-term investment for your future. Make sure it's a wise one.

**Not jumping on a good find.** Sometimes home shoppers pass on what turns out to be their best option simply because they saw it too early in the process. Don't overlook a gem assuming you're going to come across something better - if it checks all your boxes, go for it.

**Getting hung up on cosmetics.** Don't let someone's taste in design get in the way of your decision-making process. Learn to look beyond paint colors, cabinets, fixtures and other easily changeable style choices to what really matters about a home: space, structure and location.

**A good rule of thumb when searching for a home?** Stop, take a deep breath, and think. Or sleep on it when you can. Keeping a level head will help you avoid making a mistake you'll regret later.

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