

### Make Finding a Home Exciting for Your Kids

When you look for a home on the Internet, let your kids participate in virtual tours of properties you're interested in. Involving your children in the process of finding the home will take away some of their anxieties about moving and give them valuable experience when they buy their first home.

Visit www.realtor.com to find homes and view virtual tours.

## Cut Your Tax Bill When Selling Your Home

If you have owned and occupied your home as your principal residence for two out of the past five years, you're eligible for the exclusion of capital gain on its sale (up to \$250,000 on an individual return and \$500,000 on a joint return). The savings are substantial: At the top 20 percent tax rate on long-term capital gains, the exclusion lets an individual seller keep up to \$50,000 more of the proceeds, and for a married couple filing a joint return, the cash benefit can amount to \$100,000.

## **Finding a Qualified Home INSPECTOR**

The best source is a friend, or perhaps a business acquaintance, who has been satisfied with and can recommend a home inspector they have used. In addition, the names of local inspectors can be found by searching the American Society of Home Inspectors' (ASHI) online database or looking in the Yellow Pages where many firms advertise under "Building Inspection Service" or "Home Inspection Service."

Real estate agents are also generally familiar with the service, and should be able to provide you with a list of names from which to choose. Whatever your referral source, you will want to make sure that the home inspector is a member of ASHI in order to be certain of his or her professional qualifications, experience and business ethics. A list of ASHI members in your area is available upon request from www.ashi.com.



#### CARPET CLEANING KEEPS ALLERGY SEASON OUTSIDE

Allergy season is coming, but for some of us, allergy symptoms such as sneezing, runny nose and itchy, watery eyes never end. There's a reason for this — indoor allergens.

The indoor allergy season occurs year-round and is caused by pollen, cats and dogs, dust mites and even cockroaches. People carry these allergens into their homes on clothing and shoes during outdoor allergy season. Inside, however, rain or snow can't wash away or decompose the allergens.

Because we spend about 50 percent of our time indoors in our homes, it's important to maintain high indoor air quality. According to the U.S. Environmental Protection Agency (EPA), regulating the relative humidity in a home can help control biological contaminants, such as dust mites. A relative humidity of 30 percent to 50 percent is generally recommended.

Experts also suggest washing all bedding and furry toys in hot water (at least 130° F) and vacuuming carpets with a high-efficiency filter (HEPA filter). Keeping your indoor allergens to a minimum will help reduce the misery of allergy symptoms.

## **Decorating With Time to Spare**

#### **Broken Furniture? Call a Doctor!**

Furniture Medic is a nationwide service that will locate a repairman in your area who is willing to make house calls. Services include repair, refinishing and restoration of furniture and kitchen cabinets. 1-800-WE-SERVE

#### **Arrange Furniture Before You Buy**

At furniture.com you can create a Room Planner on your computer, then choose from 50,000 items to put into your virtual room. First, set the dimensions of the Room Planner to meet those of the room you're buying for. Then get a sense of what the items you buy will look like when they're delivered to your home.

#### Design-a-Room

If you want to impress your friends with the design of your room, have a decorator take a look. Simply make a videotape or take photos and then send them to Dial-A-Decorator (212.799.5586). You will be contacted by a New York City designer who will recommend the best way to arrange your furnishings.

# DO YOU KNOW?

REALTORS® are your best source for expert information about buying and selling a home. I am a member of the NATIONAL ASSOCIATION OF REALTORS® and can refer you to another REALTOR® anywhere in North America. If you are planning to relocate, contact me for a referral.

## Internet Increases Productivity: Study

According to a study reported by Nua Publishing and conducted by Ipsos-Reid, 52 percent of all Americans feel their leisure time has become more enjoyable with the addition of new technologies, including the Internet. However, 26 percent of those surveyed said those technologies take away from their leisure time

Fifty-nine percent of U.S. workers felt new technologies have increased their productivity in the workplace, and 30 percent say they use Internet and e-mail at work for personal matters.

Those reporting increased productivity through new technologies were generally people earning higher salaries, according to the report.

Do you know someone who is thinking about buying or selling a home? Please mention my name.



