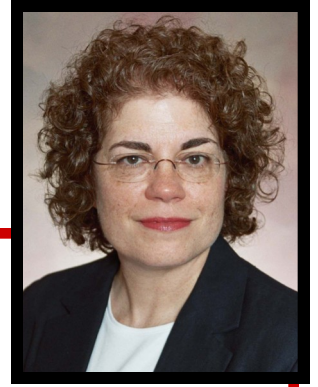


# In Step with Alice Steppe

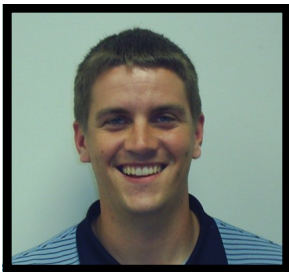
Vol. 2 Issue 1



**BRRRRRRRR!!!! But we cannot be surprised  
because it is winter and we are in Indiana!**

I think about all the things that have occupied our minds in the past year. Flu, H1N1, the economy, housing market, economy, price of oil/gasoline at the pump, economy... (of course, the inauguration of a new president and our country's first African-American, the death of Michael Jackson and a lot of other events have also consumed and occupied us). I think there is general concern about how we are fairing with our economic struggles and our recovery. I listen (radio, TV) and read (various mortgage brokers publications, IBJ, internet) and the consensus is that we are in a recession, which was predicted. BUT on the housing front, the first time buyer \$8,000 tax credit has had a huge influence on the market and is working very effectively to move the entry-level inventory that is presently on the market. The National Association of Realtors was very pleased with the extension of the credit and of the expansion of the program to incentivize sellers with a \$6500 tax credit. Interest rates remain low and financing is strengthening in the market place. Sometimes it feels like I eat, sleep and dream about real estate, but the holidays were certainly a welcome time of rest, relaxation, and enjoying friends and family. I really appreciated having my adult children home and our time of being together. It was a little crazy, but that is a good kind of crazy! Wishing you all the best in 2010!

## Introducing Scott Wenclewicz of Wenclewicz Insurance



In this column I hope to introduce a vendor that I work with and make referrals to when a client has that particular need. The purchase of a new home is a great time to review your insurance and price shop.

Combining coverages, such as car and homeowners is also a great way to get a discounted rate. But how do you know? A knowledgeable insurance broker is a great source of information and a great way to save money so that you know you are getting a great rate! I stress the

**continued on page 2**

### In This Issue:

**Introducing Wenclewicz Insurance**

**Quotes by Henry Ford**

**7 Deadly Sins of Real Estate**

**Fitness Tip for the Mind**

**2010 Census**

**The 6 C's of Merchandising**

**Q & A About the MSDWT Referendum  
Campaign for Educational Excellence**

**Shelf Life**

# In Step with Alice Steppe

Introducing Scott Wenclewicz

\* continued from page 1

importance of knowledge because we always want to be sure we are getting an equal or better coverage. Just looking to save money doesn't mean we are getting the correct level of coverage or the best deal for our dollars. Scott Wenclewicz has been a great independent insurance broker for my clients. He is good at communicating to get the correct and relevant information about what is being insured as well as responding to your request in a timely manner. We are all pressed for time and appreciate a prompt response.

## Quotes by...Henry Ford

"Failure is the opportunity to begin again, more intelligently."

"It has been my observation that most people get ahead during the time that others waste time."

"If money is your hope for independence, you will never have it. The only real security that a man will have in this world is a reserve of knowledge, experience and ability."

"A market is never saturated with a good product, but it is very quickly saturated with a bad one."

"You can't build a reputation on what you are going to do."

"If there is any one secret of success, it lies in the ability to get the other person's point of view and see things from that person's angle as well as from your own."

"I am looking for a lot of men who have an infinite capacity to not know what can't be done."

"If you think you can do a thing or think you can't do a thing, you're right."

Below is a list of a few things Scott has sent my way to keep me informed and knowledgeable about his business.

**\*What is and what is not covered for direct physical loss to the insured's property:**

**A typical Homeowner policy insures against these basic perils:**

*Fire or lightning*

*Riot or Civil Commotion*

*Smoke*

*Falling Objects*

*Accidental discharge or overflow of water from an appliance*

*Sudden and accidental loss caused by artificial Electrical currents*

*Wind or Hail*

*Aircraft*

*Vandalism*

*Weight of ice, snow or sleet*

*Explosion*

*Vehicles*

*Theft*

*Volcanic Eruption*

*Freezing appliances*

**A typical Homeowner policy excludes the following:**

*Enforcement of an ordinance or law*

*Water damage by flood or backup of sewers or drains*

*Freezing appliances while house is vacant or unoccupied*

*Wear and tear*

*Earthquake*

*Neglect of an insured*

*War and nuclear hazard*

Please give Scott a call today for your insurance check-up! Be sure and let him know that you read about him in Alice's newsletter.

**Scott Wenclewicz**

**Wenclewicz Insurance**

**Direct: 317-496-5864**

**Email: [scott@wenc-insurance.com](mailto:scott@wenc-insurance.com)**

**[www.wenc-insurance.com](http://www.wenc-insurance.com)**

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**\* We shop 7 companies to make sure you are getting the best value for your insurance dollar now and in the future \***

# In Step with Alice Steppe

## 7 Deadly Sins of Real Estate

In an ongoing series about the challenges of real estate, I have used the Seven Deadly Sins to name these challenges and offer suggestions about how to help yourself in the process of buying and selling of a property. In this column, we visit deadly sin #3, **“Communication or the lack of...”**

Statisticians love to conduct surveys, seeking our opinions and analyzing information. Then comes the generalizations from the specific information gathered. When surveyed, homeowners most often criticized realtors for their poor communication skills. This is the number one criticism no matter what the survey or when the question was asked. The typical response from the consumer about their experience with a realtor is, “They never call me back!”

Communication is about responsiveness, the ability to both take in information and give information. Answers to questions, contacts for reliable vendors and contractors, acting as the bridge person for making everything work to get the task done...that is what a good and thorough realtor does to get the transaction closed, which is the goal for both buyer and seller. Another important aspect of communication is relaying BAD news. Many of us would rather just avoid it all together than deliver bad news. Disappointing others, struggling with the correct words, separating out the emotion from the facts are all aspects of why no one likes to deliver bad news. But it is important to be honest and trustworthy as a professional. A client puts their trust in a realtor. A realtor is to follow our code of ethics, which consist of Care, Obedience, Loyalty, Disclosure, Accounting and Confidentiality. Disclosure is defined as “an agent is duty-bound to inform the principal of certain relevant facts concerning the transaction, particularly those mandated by state law”. Continuing Education classes, which are mandated by state law, require that the code of ethics be taught every two years. Isn't it just common sense that communication is important in any relationship, and essential in a working relationship between clients and their professional realtor? It is also essential that the client be forthcoming with information that is relevant to listing or buying a property. **Good communication is a two-way street!**

### **Fitness Tip for the Mind**

#### **Assess your emotional health regularly.**

Consider the demands or stresses you are facing and how they are affecting you.

**Dedicate a short time to your mental fitness each day.**

**Allow yourself to take a break from your worries.**

**Learn ways to cope with negative thoughts.**

**Build confidence.**

# In Step with Alice Steppe

## January 2010 Census

### Be Cautious about Giving Information to Census Workers

The Census Bureau is currently taking the US 2010 Census

- 1) When they ask, you **ONLY** need to tell them how many people live at your address.
- 2) The Better Business Bureau advises people to be cooperative but cautious.
- 3) More than 140,000 US Census workers will be counting and gathering information. They will ask Names, Age, Gender, Race, and other relevant data questions. You **DO NOT** have to supply anything but the number of persons residing at your address.
- 4) US Census workers will have a Badge, a handheld device, a Census Bureau Canvas Bag and a Confidentiality Notice. They **DO NOT** expect to be invited into your home. If they ask, **DO NOT** let them in.
- 5) **DO NOT** offer your Social Security Number or banking information if asked. They may ask for a salary range, but that should be the extent of the financial information requested.
- 6) No **ACORN** worker should approach you for the census.
- 7) Census workers may contact you by telephone, mail, or in person at home. The Census Bureau will **NOT** email you. **DO NOT OPEN OR RESPOND TO ANY EMAIL** supposedly from the US Census Bureau.

For more information on avoiding identity theft and fraud, visit <http://www.bbb.org/>

## **Q & A About the MSDWT Referendum Campaign for Educational Excellence:**

### **What is the education referendum?**

On May 4, Washington Township voters will be asked to go to the polls and vote "yes" to renew a referendum the community originally approved by a wide margin in 2003. The referendum is part of a process that allows the school board to shift funds from the Capital Projects Fund (CPF) to the General Fund, with no changes to taxpayers' tax bills. It has been a financially prudent way to preserve the educational excellence Washington Township families expect. Renewing the referendum is a goal of

## **The 6 C's of Merchandising.. How to Get Your Home Market-Ready**

- 1) **Curb appeal**...how does your property look from the curb? If potential buyers don't like the looks of the house from the curb, they become disappointed and often times won't go in the house.
- 2) **Clutter**...eliminate it everywhere: closets, garage, attic, each room, yard, etc.
- 3) **Clean**...everywhere, everything. People value cleanliness...both in what they see and smell.
- 4) **Character and charm**...what makes your property special—little touches of decorating such as flower arrangements in a room and fire in the fireplace can all contribute to a special feeling.
- 5) **Critique your home objectively**.. How does it compare to others in the area? What are your property's strengths and potential weaknesses? Highlight the benefits of your home on a "Home Feature Sheet".
- 6) **Cost vs. Value**...spend money in the right places and on the right items to get your home "market ready".

**continued on page 5**



# In Step with Alice Steppe

**continued from page 4**— the district's Strategic Plan, developed with input from a wide range of community members and adopted by the school board in 2007.

## **How do the Capital Projects Fund and the General Fund work?**

The CPF is used for building renovation and maintenance, as well as purchase of equipment such as computer systems. The General Fund pays for expenses directly related to educational programs. State law forbids moving money from one fund to another without voters' approval.

## **How much money are we talking about?**

The 2010 education referendum will shift a maximum of \$4 million from the CPF to the General Fund. That will occur by transferring \$.08 per \$100 of assessed valuation of property from the CPF to the General Fund. This is a *decrease* from the 2003 referendum, which transferred \$.10. The fund-shifting will not affect the amount of taxes residents pay. The school board has passed a resolution to ensure that, as in 2003, the 2010 referendum will be tax-neutral.

## **What does a "yes" vote mean?**

Renewing the referendum will help the district maintain a strong educational program in the face of serious financial challenges. Even with passage of the referendum, administrators believe \$1.1 million will have to be cut from the 2011 budget because of changes in the tax system and the assessed valuation in the district. In addition, the governor has announced significant cuts to school funding. Therefore, passage of the referendum is crucial to avoid even more massive cuts that would diminish the excellence of our schools.

## **What does a "no" vote mean?**

If the referendum is not renewed, \$5.1 million must be cut from the General Fund budget, in addition to other expected reductions. Because the General Fund primarily pays expenses that support the educational program, including educator salaries and benefits, failure of the referendum would inevitably lead to fewer professionals, which in turn means larger class sizes, fewer extracurricular and enrichment programs, and lower levels of leadership and supervision. Ironically, defeat of the referendum would not decrease anyone's taxes, but would definitely hurt our schools, kids and community.

## **I don't have children in the district. Why should I vote "yes"?**

A strong school system is key to preserving property values and maintaining a vibrant community. Excellent schools are good for everyone. As the writer James Baldwin said, "For these are all our children, we will all profit by or pay for what they become".

## **Will the referendum increase my taxes?**

No. The same new amount of tax dollars will be collected. Renewal of the referendum simply allows the school board more flexibility to provide great programming for our children.

## **How does Washington Township's tax rate compare to the rest of Marion County?**

With the exception of Speedway, Washington Township has the lowest overall school tax rate in the county. Renewal of the referendum will not change that.

Washington Township residents can be proud of our district's prudent financial management: In terms of how much we spend *per pupil*, Washington Township ranks 188 of 293 districts in Indiana. But the

**continued on page 6**

# In Step with Alice Steppe

**continued from page 5**—district consistently earns high marks for achievement at the county, state, and national levels.

## Doesn't the state of Indiana supply money to the district's General Fund now?

Yes. But the current level of funding is less than our actual per-pupil cost, so the referendum dollars are needed to make up the difference. In addition, the governor recently announced new and significant cuts to school funding.

## Who's running the referendum campaign?

This is a grassroots effort, organized through volunteer leadership from parents, retirees, business leaders and others in Washington Township. In fall 2009, these community members established a nonprofit 501© 4 organization called Referendum Campaign for Educational Excellence (RCEE).

## How can I help?

Be sure to vote "yes" on May 4th! And tell your friends, neighbors and family members to vote "yes", too. The bottom line is that our schools will lose more than \$5 million if this tax-neutral referendum gets fewer "yes" than "no" votes. Voting "yes" on the referendum may be the single most important thing you can do for your schools and community this year, and it won't cost you a cent!

For more information or to help, visit [www.yes4ourSchools.org](http://www.yes4ourSchools.org).

To support this volunteer effort financially, send a check, payable to RCEE, to: RCEE Inc., P.O. Box 301051, Indianapolis, IN 46230-1051. (Donations to RCEE are not tax-deductible)

## How do I vote?

Make sure you are registered. And if you won't be in town on May 4th, or would simply prefer it, you can vote early. If you have any questions about registration, early voting or voting on May 4th, send a message with your name and contact info to the "Contact Us" link at [www.yes4ourSchools.org](http://www.yes4ourSchools.org).

### Shelf—Life

#### CLEANING PRODUCTS

How to tell if your cleaning supplies are bad

- 1) Bad or unusual smell
- 2) Clumpiness
- 3) Change in color

#### BEAUTY PRODUCTS

Concealer: Up to 12 months  
Powder: 2 years  
Cream & Gel Cleansers: 1 year  
Pencil Eye Liner: 3 years  
Eyeshadow: 3 years  
Brushers: Wash every 2-3 months  
Sponges: Wash weekly & discard Monthly  
Foundation (water based): Up to 12 mos  
Foundation (oil base): Up to 18 mos  
Lip Liner: Up to 3 years  
Lipstick: 1-2 years  
Mascara: 5 weeks  
Moisturizers: 6-12 months  
Nail Polish: 1-2 years  
Hair Products: 2 years  
Body Wash: 3 years  
Loofahs: Less than a month

#### FOOD—UNOPENED/OPENED

##### BAKING

All purpose flour: 12 mos/6-8mos  
Granulated sugar: 2 yrs/6 mos  
Brown sugar: 4 mos  
Confectioner's sugar: 18 mos  
Solid shortening: 8 mos/3 mos  
Baking Soda: 18 mos/6 mos  
Baking Powder: 6 mos/3 mos  
Cornstarch: 18 mos

##### SPICES

Whole spices: 2-4 years  
Ground spices: 2-3 years

##### CANNED GOODS

Tomato products: 1-2 years - Meats: 2-4 years  
Fruit Juices: 1-2 years - Gravy: 3-5 years  
Soups: 3-5 years - Vegetables: 3-4 yrs

##### OTHER STUFF

Pasta (dried, no eggs): 2 yrs/1 yr  
Pasta (dried w/eggs): 2 yrs/1-2 mos  
Salad dressings: 1 yr/3 mos  
Ground coffee: 2 yrs/2 wks (refrigerated)  
Instant coffee: 1 yr/3 mos  
Bottled water: 2 yrs/3mos  
Jams/jellies: 1 yr/6 mos (refrigerated)  
Peanut butter: 6-9 mos/6 mos. (refrigerated)

# Ask About It!



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It's Your Turn!**

*An up to*

**\$6,500**

**Federal Tax Credit!**

**Believe it!**

There are great deals out there  
and homes are selling!

Plus, interest rates are down and  
it's likely you can get into a new,  
larger home for about  
the same payment you have now.

If you've been thinking of moving to a new home, you may be eligible for up to \$6,500 in federal tax credits when you sell your home and buy a new one.

Ask your Carpenter Realtors® associate for details.

This is not a representation of a guarantee of eligibility for a federal tax credit or any other tax benefits of home ownership. If you've owned your principle residence for five consecutive years (in the past eight years), the American Recovery and Reinvestment Act of 2009 authorizes a \$6,500 federal tax credit when you sell your home and buy a new one between November 6, 2009 and July 1, 2010.

CONSULT YOUR ATTORNEY OR TAX ADVISOR for advice.

Call me today for more info!



**Alice Steppe**

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[www.callcarpenter.com/asteppe](http://www.callcarpenter.com/asteppe)





# Ask About It!



An up to  
**\$8,000**  
Federal Tax Credit!

[callcarpenter.com](http://callcarpenter.com)

**If you are a first-time home buyer (or haven't owned a home in the past three years), you may be eligible for up to \$8,000 in federal tax credits when you buy a home. Ask your Carpenter Realtors<sup>®</sup> associate for details.**

**This is not a representation of a guarantee of eligibility for a federal tax credit or any other tax benefits of home ownership. The American Recovery and Reinvestment Act of 2009 authorizes an \$8,000 federal tax credit for qualified first-time home buyers purchasing a home on or after January 1, 2009 and before July 1, 2010.**

**CONSULT YOUR ATTORNEY OR TAX ADVISOR for advice.**



**Call me today for more info!**

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