

In Step with Alice Steppe

Vol. 2 Issue 6



Winter...short days with little sunlight, going and coming from work with headlights on, caution on 'black' road surfaces that disguise ice...and where is the appreciation of the seasons now? The excitement of the first hint of snow, the beauty of a snow fall, a cold, clear, starry night sky, the coming together of family and friends to celebrate holidays and special occasions (my mother-in-law turns 91 on Dec. 27th), and all the fabulous foods cooked for special feasts. I suppose like many things in life, you could say that winter is a mixed blessing. But it certainly makes one appreciate the joy of a place to call home. Making a home for one's self and perhaps family is human nature, one of our most basic needs. Challenging economic times are like a financial winter. We are drawn toward simpler things: Our homes for the comfort they provide; Simple foods or special treats for special days to celebrate in our home. Homemade becomes the highest and best adjective! I encourage you to celebrate the gift of having a home...whether your one bedroom apartment or your dream home. It is the sentiment that makes our living spaces change from house to home.

Good health, fortitude to meet today's challenges and an attitude of gratitude would be my 'gifts' to you this season and for the New Year.

Where does money come from?

No, this isn't a ridiculous question. And yes, I am talking about real estate transactions. "Who pays what?" and "How can I save money?" are both common questions. The questions are the same for buyers and sellers, but the answers are different. It is important to understand that it is customary in our market that all money for the marketing fee/commission comes from the seller in the transaction. So whatever the commission that is agreed upon, that amount is typically shared four ways; listing agent & their company and selling/buyer agent and their company. In representing a seller, I have a fiduciary or financial responsibility to 'look after' their money, both with selling price and negotiated terms. Likewise for the buyer, I advocate for their best financial outcome. It is important to work for my clients in the listing and selling of homes in the most respectful way. The goal is sitting down at the closing table with all parties feeling successful in meeting their goals.

Here's a Summary of the Vendors that have been Featured this Year!

Insurance

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Title Insurance

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Joyce Scotten, Manager
Rosey Taylor, Loan Closer
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Elder Moves

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The Frugal Decorator

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In This Issue:

Summary of Vendors

Facts About Pumpkins

A Recipe to Share

Tips for Avoiding Foreclosure

Easy Way to Clean up Clutter

Holiday Traditions

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Little Known Facts About Pumpkins, from the Kroger Pumpkin Patch

- Pumpkins contain potassium and Vitamin A.
- Pumpkin flowers are edible.
- The largest pumpkin pie ever made was over five feet in diameter and weighed over 350 pounds. It used 80 pounds of cooked pumpkin, 36 pounds of sugar, 12 dozen eggs and took six hours to bake.
- In early colonial times, pumpkins were used as an ingredient for the crust of pies, not the filling.
- Pumpkins were once recommended for removing freckles and curing snake bites.
- The largest pumpkin ever grown weighed 1,140 pounds.
- The Connecticut field variety is the traditional American pumpkin.
- Pumpkins are 90 percent water.
- Eighty percent of the pumpkin supply in the United States is available in October.
- Native Americans flattened strips of pumpkins, dried them and made mats.
- Native Americans called pumpkins "isqoutm squash".
- Native Americans used pumpkin seeds for food and medicine.

Pumpkin Cheesecake Bars

**2 cups all-purpose Flour
2/3 cups packed Brown Sugar
10 Tbls Butter
1 cup finely chopped Walnuts
2 - 8 oz Cream Cheese
2 tsp Vanilla**

**1-1/2 cups Sugar
1 cup Pumpkin
4 Eggs
3 tsp Cinnamon
2 tsp Allspice**

Combine flour and brown sugar in medium bowl. Cut in butter to make a crumb mixture, stir in nuts. Set aside 1-1/2 cups mixture for topping. Press remaining mixture into bottom of 9x13 pan. Bake at 350 for 15 minutes. Cool slightly. Combine cream cheese, sugar, pumpkin, eggs, cinnamon, allspice, and vanilla in large mixer bowl. Blend until smooth. Pour over baked crust. Sprinkle with reserved topping. Bake an additional 30-35 minutes. Cool before cutting into bars. Makes 64 1x2 inch bar cookies.

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Tips for Avoiding Foreclosure

Are you having trouble keeping up with your mortgage payments? Have you received a notice from your lender asking you to contact them?

- Don't ignore the letters from your lender
- Contact your lender immediately
- Contact a **HUD-approved Housing Counseling Agency**
- Toll FREE (800) 569-4287
- TTY (800) 877-8339

If you are unable to make your mortgage payment:

1. Don't ignore the problem.

The further behind you become, the harder it will be to reinstate your loan and the more likely that you will lose your house.

2. Contact your lender as soon as you realize that you have a problem.

Lenders do not want your house. They have options to help borrowers through difficult financial times.

3. Open and respond to all mail from your lender.

The first notices you receive will offer good information about foreclosure prevention options that can help you weather financial problems. Later mail may include important notice of pending legal action. Your failure to open the mail will not be an excuse in foreclosure court.

4. Know your mortgage rights.

Find your loan documents and read them so you know what your lender may do if you can't make your payments. Learn about the foreclosure laws and timeframes in your state (as every state is different) by contacting the State Government Housing Office.

5. Understand foreclosure prevention options.

Valuable information about foreclosure prevention (also called loss mitigation) options can be found on the internet at www.fha.gov/foreclosure/index.cfm.

6. Contact a HUD-approved housing counselor.

The U.S. Department of Housing and Urban Development (HUD) funds free or very low cost housing counseling nationwide. Housing counselors can help you understand the law and your options, organize your finances and represent you in negotiations with your lender if you need this assistance. **Find a HUD-approved housing counselor near you** or call (800) 569-4287 or TTY (800) 877-8339.

7. Prioritize your spending.

After healthcare, keeping your house should be your first priority. Review your finances and see where you can cut spending in order to make your mortgage

This is an article from the December 1989 National Enquirer. I found it taped to a bedroom closet door in a house I recently sold.

Easy Way to Clean Up Clutter in Your Home—And Cut Housework

Clearing out the clutter in your house will cut your cleaning time in half—and here's an easy way to get the job done.

The key is to ask yourself these 5 questions about every item in your house: Do I want it? Do I need it? Do I like it? Do I use it? Do I have room for it?

Before you start, prepare 5 large containers. Label the first one "someplace else". Use it for things you want to keep, but plan to store in another spot.

Label 2 others "charity" and "rubbish". Mark another one "file" and use it for important papers you find around the house, like insurance papers, warranties or newspaper clippings.

Finally, set aside one for mementos, like a child's first drawing or special photos.

Then head for the master bedroom. Start in the closet and move around the room. Challenge each item with the 5 questions. Decide if you want to keep the item where it is or put it in a container. When you're through with the bedroom, work your way through the house, leaving the kitchen for last.

In the bathroom, keep the vanity top and floor as clear as possible. Avoid using the back of the toilet tank and the windowsill as shelves.

Streamline a bedroom so a child can take care of it him/herself. Discard broken toys then group the rest of the toys in drawstring bags or containers with lids. Hang the bags on hooks or store the containers on shelves inside the closet. Take out all outgrown clothes and place them in the "charity" container.

Around the rest of the house, get rid of furniture that's broken or tattered beyond repair. Set aside one spot for all mail and school papers.

Display only healthy-looking plants and group them together. Get rid of outdated newspapers, magazines and catalogs.

In the kitchen, get everything off the countertops, windowsills and top of the refrigerator. Then, using your 5 containers and the 5 question method, empty every cupboard, drawer and closet. Then clean everything, organize it and put it where it belongs.

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Holiday Traditions

With the holidays approaching ever so quickly, I thought you might enjoy trying a few of these suggestions or maybe this will give you some ideas to create traditions of your own.

Christmas, Hanukkah, Kwanzaa & other year-end celebrations

- Start a collection of holiday books and each night starting with December 1st, read one to your children
- Watch as many of your favorite holiday movies throughout the month as you can.
- Load up the family and take a night-drive to enjoy your area's holiday lights.
- After you've put the children to bed on Christmas Eve, enjoy your favorite holiday beverage and exchange gifts with each other.
- Read Luke 2 first thing in the morning before opening presents.
- Deliver a plate of holiday cookies to a neighbor in need of some holiday cheer.
- Make paper snowflakes to decorate your windows.
- Take a picture each year of your children or family in front of the tree and hang each year's previous photos for all to enjoy.
- Learn how different cultures celebrate Christmas and try a few ideas out.
- Have your children make a holiday calendar and let them count down the days.
- Volunteer as a family at a local shelter or nursing home.
- Purchase new pajamas for the kids and let them open on Christmas Eve.
- Hold a cookie exchange with neighbors or co-workers. You'll come home with lots of tasty treats and some new recipes.
- Adopt a family in need for the holidays.
- Make popcorn and cranberry garland to decorate your tree.
- Skip the gifts and spend the money on a family vacation instead.
- Take the family to see a live performing arts event such as a holiday play or concert.

New Year's Eve & New Year's Day Traditions

- Inspire your family to create a time capsule. Fill it with newspaper and magazine clippings, photos, mementos and notes of interesting things that happened during the year.
- Organize a neighborhood "Around the World" party. Assign each household a country which provides indigenous food, beverage and activities for one full hour. If you choose countries by time zone, you can celebrate the New Year all night long!
- Don't forget the grapes, cooked greens, black-eyed peas, pork, fish and cake for good luck on New Year's Day.
- Considering all the gifts children receive during the holidays, have them buy or make gifts for someone in need and then deliver them to a local orphanage or homeless shelter.
- Write down an commit to family goals such a spending more time together, planning a vacation, instituting game night, or saving for something the whole family can use.