



Real Estate News You Can Use

Brought to you by Brett Roderman

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Don't Skip These Important Estate Planning Tasks

You may not be subject to estate tax, which is applied to estates with values that exceed the exclusion limit set by law, but that does not mean you should avoid estate planning.

Here are five tasks for everyone to consider that fall under estate planning.

Check your beneficiaries. If you have filled out beneficiary designation forms for your financial accounts (such as your life insurance or 401(k) plan), they override any other estate planning documents, so review them and ensure they are up to date.

Create two wills. That is correct: two wills. You need a living will to indicate how you would like to be cared for if you become unable to express your wishes, and you need a last will and testament to explain how you'd like your assets distributed after your death.

Draft two powers of attorney. You also need two powers of attorney to indicate who will handle your affairs if you are incapacitated. One will specify who will handle healthcare decisions, and another will specify who will handle financial matters. You can designate one person to handle both.

Designate guardians if necessary. If you have children, you will want to name a guardian to look after them (day to day and financially) if you are unable to care for them.

Name an executor. When you die, your executor will make sure your assets are distributed in accordance with your will. You can specify a family member or a professional, such as a bank trust officer.

Just be sure to tell your executor that you have named him or her.

Lessons from a 1,000-Year-Old Cherry Tree

The springtime waltz of cherry blossom flowers through the air is a time-honored tradition in Japan. A national festival is dedicated to their beauty, attracting visitors from far and wide. But as the blushing blooms only last an average of two weeks, a sense of bittersweet reflection is attached to the historically symbolic cherry trees. The emotion is well noted in Japanese art and poetry and goes by the name of *mono no aware*, or an "acceptance of the transient nature of life and beauty." This awareness of the impermanence of things leads to a greater appreciation of the fleeting moments that make up the present. However, the symbolic trees also carry another lesson.

Takizakura is an ancient cherry tree famed for its resilience. Over the course of its 1,000-year life span in Miharu, Fukushima, it has survived much adversity, including the 2011 earthquake, tsunami, and subsequent nuclear reactor meltdown. It's caretaker, Sidaumi Hirata, believes the tree to be an emblem of enduring strength, inspiring others to stand tall amidst the chaos of life. "This tree has lived so long, and the longer you live, the more bad events you see," Hirata told an interviewer. "So she will see more bad things, but she'll also see good. Life is layers, layers of bad and good."

Its blossoms may fade every year, but the strong roots of the Takizakura and trees like it remain firm. In this duality lies an uplifting message. Yes, it reminds us of the ever-changing nature of life but, most importantly, that difficult times will always pass. If we lay strong foundations and stand firm, we can weather any storm.

Are You a First Time Buyer? Get My Free Guide



Buying your first home is a big step, and one that is likely to impact your financial future for years to come.

Make it easier by requesting my free guide, "How First-Timers Can Make a Wise Buy."

Reach out to 404-229-7600 and I'll send it right out to you.



Every Little Bit Helps: Stimulating the Economy

In times of great hardship, it's easy to forget that all the darkness in the world cannot put out the light of a single candle. There are still effective and everyday actions that you can take to support friends, family members, and local businesses as we collectively navigate the choppy waters of recession and recovery. Take note of these positive tips from financial experts and entrepreneurs to stimulate the economy; every little bit helps!

Buy small. According to the US Small Business Administration, there are 30.2 million small businesses in the US, making up a staggering 99.9% of all businesses in the country. Avoid big companies and take the extra time to check in with local vendors. They are very likely to have online or pickup options.

Order takeout. Don't feel guilty about tucking into your favorite weekly treat. Your patronage of local eateries helps keep the restaurant industry thriving!

Pay your taxes. While not the most pleasant of undertakings, here's a reminder that the simple act of paying your taxes is a significant part of a healthy economy.

Take the risk. Although it may seem counterintuitive to start up a business when times feel unstable, it is the fastest way to contribute to local communities. Certified financial advisor Jill Van Nostrand encourages those who are poised to open a new venture to continue, thereby creating employment opportunities, creating cash flow, and supporting the real estate market.

Foster education. If you are able to do so, donate to educational organizations and charities. Financial strategist Michelle Loretta believes one of the best ways you can help individuals increase their earning power and ability to spend is by investing in their education. You can directly contribute to educational scholarship funds and grants.

What Is a Loss History Report?

When you prepare to buy a home, it would be advantageous to know what, if any, insurance claims for losses have been filed against that home. Fortunately, the insurance industry has a system for documenting the history of losses associated with residential property. Claims become part of "loss history reports" that typically go to the Comprehensive Loss Underwriting Exchange (C.L.U.E.), a national database that assists home insurers in underwriting insurance policies.

C.L.U.E. reports document the types and amounts of losses and the status of any claims covering the past five years. These reports are available to homeowners once a year for free. As a home buyer, you can request that the seller provide a copy of their C.L.U.E. report. Any claims that may be red flags can then be addressed prior to committing to the purchase.

We are here to cover every angle that will help ensure your home-buying success. The loss history report is one of the most important tools to make that happen.

Thank you for your referrals!

I succeed when people like you refer me to your friends, neighbors and loved ones. It's the best kind of feedback I can receive.

So thanks for continuing to pass this newsletter on to people you care about.

Simple Summer Coleslaw

With a rainbow of vegetables and a dressing you'll want to write home about, this easy-to-make, light, and colorful salad is a perfect side for those summertime BBQs. And it only takes 15 minutes to make!

Serves 6-8

2 cups shredded red cabbage
2 cups shredded green cabbage
1/2 cup sugar snap peas, cut on the diagonal
1-pint cherry tomatoes, cut in half
1/2 cucumber, seeded, cut into bite-sized pieces
1/2 red bell pepper, cut into bite-sized pieces
1/2 orange bell pepper, cut into bite-sized pieces
1/2 yellow bell pepper, cut into bite-sized pieces
2 tablespoons sour cream
1/4 cup red wine vinegar
1 tablespoon toasted sesame oil
1/2 teaspoon kosher salt
1/4 teaspoon fresh black pepper

To make the dressing, in a small mixing bowl, whisk the sour cream, vinegar, sesame oil, salt, and pepper until well combined.

Toss the cabbages, peas, tomatoes, cucumber, and bell peppers in a large mixing bowl.

Dress the salad right before serving.



Prepare Your House for the Fall with This Maintenance Checklist

What better way to start the fall season than to have a home maintenance checklist to guide you through the preparations needed to avoid any casualties during the winter season or any unwelcome surprises in the spring? We are providing you with this checklist to show you that getting ready for fall goes far beyond just changing the wreath on your front door.

1. Take a tour of your home and check all of the window and door weather stripping. Any cracked or missing stripping will compromise your heating efficiency and can be remedied with new weather stripping rather inexpensively.
2. Replace your furnace filters as often as every 3-6 months. Air filters are rated and priced per air filtration effectiveness and estimated longevity.
3. Now is a good time to check your gutters and downspouts if you didn't do so after last winter. Autumn leaves will soon be your gutter's nemesis, so consider having some sort of leaf guards to save gutter-cleaning time and possible water damage from clogged drainage.
4. Check for concrete cracks that can get worse when water freezes and expands, causing the cracks to widen and the concrete to deteriorate. Patching compounds are an easy remedy and will help maintain the concrete's integrity.
5. To avoid freezing pipes, drain your outdoor faucets. Stash your hoses out of the weather.
6. When springtime comes knocking, you will enjoy your yard more if your lawn turns green quickly after the cold weather. Be sure and fertilize your lawn prior to winter, and feed your evergreens at the same time.
7. Protect the investment in your outdoor furniture by storing everything or protecting it from the elements with furniture covers, readily available for a reasonable cost.

Please call us with any concerns that we may be able to give you additional guidance on.

Worth Reading



24 Small Ways Real Parents Practice Self-Care

By Kate Aluetta
Huffington Post

There's no two ways about it: parenting is a full-time job. Featuring tips and tricks on self-care after a long day working and looking after the little ones, this article pools the collective wisdom of other parents and their go-to de-stressing activities. You could pick up crocheting, have a dance-off with the kids, binge watch your favorite show, or draw a well-deserved bath. **More:**

<https://tinyurl.com/worth0820b>



How to Be Funny: 7 Easy Steps to Improve Your Humor

By Vanessa Van Edwards
Science of People

They say that laughter is the best medicine, so why not become a humor doctor and use this article to hone your skills and share the laughs around? Not only does a well-executed joke add color to conversations, but it also boosts self-confidence. Practical strategies and examples include character switching, using real-life stories, and delaying/replaying the funny using callbacks. **More:**

<https://tinyurl.com/worth0820c>



Quick Quiz

For an answer, email me at br@brettroderman.com or call 404-229-7600.

*Who really invented champagne?
(Hint: it's probably not who you think!)*

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Inside Your Newsletter:

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Lessons from a 1,000-Year-Old Cherry Tree

Every Little Bit Helps: Stimulating the Economy

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Sudoku instructions: Complete the 9 × 9 grid so that each row, each column and each of the nine 3 × 3 boxes contains the digits 1 through 9. Contact me for the solution!

Wondering What's Happening in Your Neighborhood?

How has the price of your home changed in today's market? How much are other homes in your neighborhood selling for? These are all critical questions that shouldn't be overlooked when thinking about buying or selling your home.

Whether you're curious about prices in your area, whether it's an excellent time to sell, or just need an expert to answer your questions, I can give you the tools and offer guidance through the entire buying or selling process.

Let me know how I can help by simply giving my office a call at 404-229-7600 to set up a time to connect.

Contact me today:

404-229-7600
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