

# **Newsletter July 2019**

**Quote of the month “When you talk, you are only repeating what you already know. But if you listen, you may learn something new” By: Dalai Lama**

## **\$ Grant updates: \$Free money\$**

**Every month we talk to clients who get our newsletter but have not heard about our grants. They fail to read our newsletter. We have free money to own a home, do home improvements and buy or start a business.**

**Please call us for details!**

**Larry & Alessandra**



# How to improve your finances from Dave Ramsey's book "The total money make over— a proven plan for financial fitness."

## A few great financial perspective's from this book:

1. There's a difference between looking good & being good. Looking good is driving a nice car that will impress your friends. Being good is putting a plan in place to have more money than you're spending. To achieve personal financial freedom, you may need to sacrifice public perception.



2. To curb your spending, use cash whenever possible.

"It hurts when you spend cash, therefore you spend less" Ramsey writes. While we may have no sociological

Connection to the piece of plastic that is a credit card, we are taught from childhood to understand the value of a dollar. (I often tell the story that when I first started out in real estate, I had just a \$1 bill in my pocket. This way, if I had to take a client out for coffee, I knew I could at least cover the cost of that cup.)

3. Remember debt is not a tool for financial freedom. Ramsey says, “Your largest wealth-building asset is your income. When you tie up your income, you lose. When you invest your income, you become wealthy and can do anything you want”. If you’re an independent contractor reading these words, you’ll note this is where all the personal improvement we talk about in “thoughts on leadership” posts comes into play. When your income is dependent on your customer service, discipline and skills, your raise gets effective when you do.

4. Budget, budget, budget! Leadership author and speaker John Maxwell once said “A budget is people telling their money where to go instead of wondering where it went” For a simple way to budget, Ramsey suggest using cash. If you know, for instance, you spend \$600 per month on groceries, at the beginning of the month, take that amount out of your bank account and place it in an envelope marked “GROCERIES” when you go to the store, you must use this allotted cash to pay for your food. The results will be twofold: 1. You’ll spend less because of that psychological cash dynamic we spoke about earlier and 2. You’ll have a simple way to allocate your food funds for the month. Once the money is gone, you’re done spending on groceries until the next month rolls around.

**5. Homes are the best investment. Time and time again throughout the book, Ramsey mentions the importance of investing in a home. Its both a goal you should strive for and a way to invest your money that's forward-thinking and long-term Warren Buffett once told CNBC's Becky quick on the Squawk Box, "if I had a way of buying a couple hundred thousand single-family homes, I would load up on them"**



## **Top 5 Landscaping Tips to increase property value**

**Landscaping is one of the most important ways to increase your property's value quickly. In fact, a gorgeous landscape design can increase the value of your home by at least 5 to 11 percent—and maybe more. The best part about landscaping is that even though it's one of the most valuable home improvements you can make, it's also one of the easiest. If you're wondering how to turn your landscape into one of your home's most valuable assets, here are some tips to get you started.**

## **1. Match Landscape to Your Home's Style**

**The best way to get an excellent return on investment with landscaping is to make sure it fits with your home's style. For instance, if you own a Victorian home, a Japanese garden will be sorely out of place and may even lower your home's value rather than add to it. In this instance, you're much better off with a country or cottage-style landscape that blends in with the old-fashioned formality of your home.**

**The same holds true for more modern home styles, such as the prairie or industrial style. If your home falls into one of these categories, you'll want to stay away from square, formal gardens or a profusion of airy blooms. Instead, create a more modern landscape by relying on plenty of greenery and natural-looking beds that fit the contours of your property.**

## **2. Design With a Strategy in Mind**

**You'll need to have a good strategy. That means you shouldn't clutter the entire yard with various high-maintenance plantings, but you also shouldn't have plain grass with no landscaping. A study by the Virginia Tech Department of Horticulture found that a good foundation planting along with a couple of well-designed points of interest can increase your home's value by up to 42 percent.**

**By that same token, you should encourage diversity among your plantings without taking it too far. The ideal landscape has a good mixture of shrubs and perennials, but it doesn't have one of every kind of plant that you can find at the garden center. Instead, it has a uniform look with just enough diversity to make it interesting, but not so little that it becomes boring.**





### 3. Achieve Seasonal Balance

A profusion of spring blooms won't interest potential buyers who look at your home during other parts of the year. Think about ways to make your landscape attractive all year — blooming bulbs for spring, annual beds around the house during the summer, shrubs with brightly colored leaves in the fall, and evergreens for the winter. Even though most buyers will be looking at your home during one season, they'll notice the balance you've created and they'll think about how beautiful the home will be as the seasons change.

### 4. Plant Trees

A few simple trees can make an enormous difference to the sale price of your home. In one study, simply living on a tree-lined street added between 10 to 15 percent to the sale price compared to neighborhoods with fewer trees. So why are trees worth so much? Trees remove carbon dioxide and pollution from the air, so people view them as an eco-friendly option. The shade helps keep neighborhoods and homes cooler and more pleasant, which in turn cuts air conditioning costs. Trees are also a stress reliever — people enjoy relaxing in their shade or gazing at the leafy view.



## 5. Edge Your Lawn

Few things look nicer than a healthy, vibrant, carefully maintained lawn — except for a lawn that is all of those things and neatly edged. The confined look of an edged lawn gives it an easy-to-maintain look. In other words, no weed whipping or weeding required.

Edging along driveways, sidewalks and garden beds also shows prospective buyers how meticulous you have been concerning the property's upkeep. They'll know that if you're willing to keep the edges of your yard looking nice, the rest of the property is likely in pristine condition, too.

Of all improvements to boost home value, landscape is one that will get you the largest return on your investment. TWEET Just make sure that you design your landscape with a plan, and don't let that design become so complex that the mere thought of all the maintenance chases away your buyers.

Rick Ryan is the president and owner of All Valley Landscaping. Rick is a certified expert in the construction industry, with more than 21 years of experience in landscape renovations, yard renovations and exterior home, tree trimming and removal services and sprinkler repair and installations.



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