



Linda Haycox

925-634-7577

www.homesbyhaycox.com

haycox@sbcglobal.net

Renting Vs. Owning: Building Equity in Your Future

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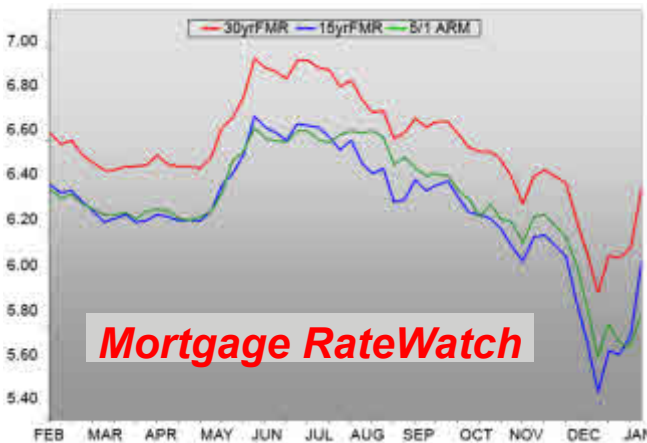
(ARA) - For many Americans, owning a home is the cornerstone of their financial wealth. In fact, building equity in a home, combined with tax advantages offered by both federal and state governments, has driven home ownership to record levels.

However, millions of renters continue to have misconceptions about the home-buying process, often delaying a home purchase by saying "it's too complicated." Buying a home is not as complicated as it may seem. With a thorough understanding of the process, owning a home can be a very real possibility for many renters.

One of the key steps in determining whether you should be a homeowner versus a renter is understanding what happens to the money you pay each month for rent or a mortgage. For example, let's consider a renter with a monthly payment of \$600. Over five years, that person will have spent \$36,000 on rent. In 10 years, that number rises to \$72,000. That would be \$72,000 without building any equity, or ownership, in return.

If the same monthly payment were applied to a mortgage, a portion of each month's payment would go toward paying down the principal (the price at which you purchased the home less a down payment), which would allow you to build ownership in the property. In addition, the interest that you pay each month, as well as any property taxes, may be deductible on your federal income taxes -- a tax advantage not available to many renters (consult a tax advisor or the Internal Revenue Service regarding the deductibility of interest).

On the flip side, probably the greatest advantage of renting is the flexibility it offers in terms of moving. Also, the ease of knowing you are not responsible for many repairs that might arise or for the upkeep of a yard is appealing to many people of all ages. Renting is a good step towards homeownership because it helps a person understand the discipline of meeting a monthly obligation, and it can possibly improve a person's credit score when payments are made on time. may affect the interest rate, and the type of mortgage



Decorate Your Home With Natural Light

(ARA) - One of today's most popular home design features is more natural light, flooding through windows and dramatically flowing through skylights. And as the green building and remodeling movement gains momentum, energy-efficient venting skylights, that offer no-cost passive ventilation are getting more attention from architects and designers.

According to Joe Patrick, senior product manager with VELUX America, skylights provide 30 percent more light than vertical windows of the same size. "From a decorating standpoint, skylights don't use wall space, creating an even greater sense of openness while lighting and ventilating homes," Patrick says.

Modern, ENERGY STAR qualified skylights share all the energy-efficient qualities of vertical windows, including double pane construction with argon gas-filled, low-e glass and wooden frames for superior insulation. Additionally, skylights can be opened and closed or lightened and darkened using a remote control. They can even include moisture sensors that close them automatically in case of rain.

With an increasing number of large homes being built on small lots, privacy is becoming more of an issue. A recent National Home Shopper's Survey conducted by the National Association of Homebuilders supports that observation, finding that 65 percent of homebuyers request skylights in their bathrooms, where privacy is of the utmost importance.

Kitchens are also prime spots for venting skylights. There they utilize their natural chimney effect to exhaust moist, heated air and cooking odors from the home.



Tool Tips: A Gardener's Essentials

(ARA) – For many long, cold months, the avid gardener sits inside the house, eagerly thumbing through seed, plant and gardening catalogs. At last, spring is in sight. But before turning the first spade-full of dirt, it's time to gather your gardening friends: those tools that save you time, defend your garden from pests and generally make your hobby a delight.



Gardening Web sites are full of advice for getting a jump-start on the spring garden of your dreams. It's easy to find gardening experts who advocate choosing tools that make the experience more relaxing, enjoyable and bountiful. Here are some tools and tips to help you do just that this spring:

Start Early

Even if there's frost on the ground outdoors, you can start your garden early by growing seedlings. Nurtured in a warm indoor environment, these delicate stems will make your work



quicker come spring. Plus, growing your own seedlings will save you cash at the garden shop and enhance your satisfaction with your gardening efforts.

[Defend Your Territory](#)

Once your seedlings are in the ground outdoors, you'll want to keep unwanted animal and insect visitors from munching on them. As deer populations continue to grow and thrive in urban areas, deer are among the worst offenders when it comes to garden damage. Harsh chemicals and fencing aren't always practical or even desirable. A better alternative is to drive deer away using ultrasonic technology, like Bird-X's DeerGard.

[Battle the Birds](#)

After deer, birds are top damagers of home gardens. Crows are notorious seed stealers, and can pick a garden clean of seed in an afternoon. As with deer, sound is one of the most effective, environmentally responsible ways to keep birds out of your garden. The BirdXPeller PRO disquiets birds by producing real distress calls and predator cries. You can set the unit for a specific species and to vary the intermittency and duration of the calls.

With some planning and gardener-friendly tools, you can ensure spring really is the "most wonderful time of year" for your garden.

[Giving Back: It's All in the Family](#)

(ARA) – With their hectic schedules, today's busy families often find it difficult to make community service a priority. However, giving back together can be a fulfilling family activity.

Susan Crites Price, vice president of the National Center for Family Philanthropy and author of *The Giving Family: Raising Our Children to Help Others*, maintains that with a little time and creativity, families can make a big difference in their communities.

"Finding time to volunteer together as a family can be a rewarding experience, and easier than many think," she says. "Every community has opportunities for its members to give back, and families that do philanthropic work together often find that it can make a long-lasting impact, not only in the community, but also on their family bonds."

Price offers the following useful and easy tips for doing just that, no matter what's on the schedule.

- Make time to volunteer
- Share your passion
- Volunteer during your family vacation
- Create a donating allowance

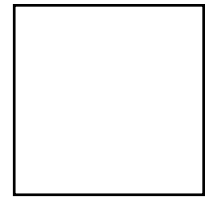




Keller Williams Realty

4041 Lone Tree Way
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(c) 925 - 634-7577
(f) 925 - 634 -7377



Linda Haycox
Realtor
925-634-7577



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huge kitchen, upgraded tile
counters and floors
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master retreat, private
Backyard large
kitchen, upgraded tile floors
formal liv/din rooms!
\$319,999



2010 Trailside Dr,
Brentwood
1096 sq ft, 3 beds, 2 baths
former model home with
decorator touches
and dine in kitchen!
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From Trash to Treasure

(ARA) - If you've ever inherited a "family heirloom" covered in 30 years of dust, you know that it can be hard to see the heritage and beauty of the piece beneath the dirt and grime. But it is possible to restore the heirloom beauty of old furniture with a few simple cleaning techniques and the right products.

1. Clean off the grime. Never use silicone, water or soap on old wood. Silicone impregnates the wood fibers and prevents them from retaining a new finish. Water can be absorbed into the wood and soap will dry it out. Opt for a more natural cleaner like Touch of Oranges Wood Cleaner.

2. Restore the finish. Try to avoid stripping or refinishing as this greatly diminishes the value of antiques. Choose a product like Howard Restor-a-Finish to blend out scratches and blemishes, and restore color and luster, without dissolving the existing finish.

3. Protect the wood from further damage. Finally, seal the finish with a properly applied protectant like Touch of Beeswax Wood Preserver..

