



Buying A Home Soon? Learn how to save thousands of dollars when finding, buying or financing your home. See our enclosed insert for details...

April 2010
The Freeman/Davis Home Team
Raleigh/Durham, NC

Inside This Issue...

Use These Strategies To Shop Smarter For Groceries...Page 1

Don't Read This Article Sitting Down...Page 3

Got Job Burn-Out? Take These Steps...Page 3

Be Safe, Not Sorry On Your Next Trip...Page 4

Beat This Trivia Question and You Could Win Dinner at Ruth's Chris Steakhouse...Page 5

What Are The Remodeling Trends For 2010?...Page 5



Rick Freeman and Amy Davis'...

Service For Life!®

"Insider Tips For Healthy, Wealthy & Happy Living..."

Use These Strategies To Shop Smarter For Groceries

You can read plenty of articles on the internet about how to save money on groceries, but do you really have a grocery shopping strategy? Here are some supermarket tips and secrets that will make you a savvy shopper.

- **Approach grocery shopping like a job.** You need to have a plan (take a list) and a budget to make the best use of your time and money.
- **Stick to a time schedule.** Shop for what you need and get out. It is said that if you're in the store more than 30 minutes, you'll spend an extra 50 cents to \$1 per minute as you walk the aisles.
- **Shop alone.** *Real Simple Magazine* says parents will spend 10-40 percent more if they take their kids along. It might be worth it to hire a babysitter!
- **Only buy "food" at a grocery store.** Generally, you're better off buying toiletries, cleaning supplies and pet food at a big-box discount store.
- **Know the floor plan.** Shop the perimeter first for fresh fruits and vegetables, protein and milk. You'll find some good buys in the center aisles, but you'll also be tempted by items like frozen convenience foods.
- **Don't assume everything on sale is a bargain.** Stores often display "sale" items at the end of the aisles. Manufacturers pay to have their products put there so they aren't necessarily a good deal.
- **Check "price per unit."** Sometimes it's cheaper per unit to buy two smaller items than it is to buy one supersize package.
- **Look high and low.** Stores often place higher-priced items at eye level (brands pay for the space). Check prices on the top and bottom shelves.
- **Pay attention at checkout.** Shoppers lose up to \$3 billion a year on scanner mistakes (current sale prices not reflected).

Learn How To Maximize The Value Of Your Home!

Did you know there's a free consumer report showing which repairs and fix-ups will net you the most value for your home? It's called the "*Homeseller's Guide To Money-Making Fix-Ups*," and it's great even if you're not planning on selling soon. You can get a free copy by calling us at...919-649-6638.

Do You Assume Everything On Sale Is A Bargain?

Dear Friends,

Yes, Rick and Amy have made a change! Between the two of us, we spent 21 years with Coldwell Banker so you know that this move was made after very careful consideration. Well, after thinking and talking about it, the decision was actually pretty easy to make. Allen Tate opened offices in the Triangle just a few years ago and has been quickly gaining market share in Raleigh, Durham and Chapel Hill. The company has been around since 1957 and is the #1 real estate company in the Carolinas; if you're familiar with Charlotte or Greensboro, you've seen their signs for years and probably know someone who has worked with one of our agents. The company is legendary for its customer service and carefully selects to employ only the area's best and seasoned agents. We're proud to be a part of Allen Tate's growth in the Triangle.

The other reason our decision was easy had to do with the particular agents we would be working most closely with. The Freeman/Davis Home Team is a part of the "Wolborsky Group," legendary in Raleigh area real estate. Phyllis Wolborsky has closed over one billion dollars in sales in her 40 years of service to the Triangle and is second-highest ranking associate within the 14-state Southeast region. We knew Phyllis and her three sons from their days with Coldwell Banker and now working as part of her team at Allen Tate is a privilege. It will be a wonderful partnership and we look forward to the additional tools, abilities and credibility that the partnership will bring our clients, buyers and sellers.

So that's what's going on in our business world; the transition has left little personal time for either of us over the last month but we knew we would need to be 100% settled by the time the spring buying and selling season began. We're ready when the market is...most importantly, we're ready when you or your friends are!

We have lots of information to share with you in this month's newsletter. It's easy to assume anything marked "sale" is a bargain, but it's not always the case. You can learn more about this supermarket tip and other smart grocery shopping strategies in today's **Service For Life!**[®] Free consumer newsletter. You'll also learn why too much sitting is bad for your health, what steps to take if you've got job burn-out, and some travel security tips to help make your next trip stress-free – plus funny jokes, trivia, and lots more. But first...

We'd like to say a few special words about my clients and friends, Phillip Biles, Andrew Eaton and Alicia Chabala who just left us great recommendations on Rick's Linked In page. Thank you so much for the kind words. We'd also like to thank Nate Jones for recently passing our name along to one of his co-workers. We really appreciate the referrals; after all, THAT is how our business works best. Friends who know us and our integrity telling others about the confidence they can place in our services. We do appreciate it.

Finally, know that you may call us for any reason; we look forward to hearing from you. And please let us know if a friend, family member or neighbor needs a caring, competent real estate professional to help in buying or selling. We truly appreciate your friendship and referrals. Enjoy your issue!

Warmest regards,

Rick and Amy

Rick Freeman and Amy Davis
The Freeman/Davis Team at Allen Tate Realtors

P.S. Do you have ICE on your cell phone? You should. To find out why, see page 5



Get Free money-saving home tips at our website: www.HomeSearchRALEIGH.com

Word of the Month...

Studies have shown your income and wealth are directly related to the size and depth of your vocabulary. Here is this month's word, so you can impress your friends (and maybe even fatten your wallet!)

Prescience (PRESH-ee-unss) noun

Meaning: foreknowledge of events; foresight

Sample Sentence: My friend bought a GPS because he had the prescience to know he got lost easily.

Heart Health

To keep your heart healthy, AARP.org says use the FIT approach:

- **F**=Fill your plate with food that won't pack on pounds; find fun ways to exercise.
- **I**=Individualize your eating and workout routine.
- **T**=Team up with others.

Plane Facts

Aviation is still the safest form of transportation. The International Air Transport Association says the 2009 global accident rate for Western-built jet aircraft was one accident for every 1.4 million flights. If you were to take a flight daily, you could go 3,859 years without an accident!

Got Clutter?

Author Peter Walsh says do the trash bag tango! Have your family go around the house with two trash bags in hand. Place items to throw away in one and items to donate in the other. Do this often and you'll clean up in no time!

Quotes To Live By...

Promises are like the full moon: if they are not kept at once they diminish day by day.

--German proverb

The first problem for all of us, men and women, is not to learn, but to unlearn.

--Gloria Steinem

Beware of little expenses; a small leak will sink a great ship.

--Ralph Waldo Emerson

Don't Read This Sitting Down

Do you sit at a desk all day and become a couch potato on the weekends? Recent studies have shown that those who sit most of the day have an increased risk of obesity, diabetes, heart problems and other diseases. That's because the enzymes that burn fat shut down, slowing your metabolism and possibly lowering your beneficial cholesterol.

Even if you do exercise regularly, you need to move your muscles frequently (called non-exercise activity) throughout the day. Follow these tips:

Try to get 30 minutes of moderate exercise a day. When you're not exercising, don't remain sedentary for long. Get up and move, whether that means walking to someone's office (instead of sending an e-mail) or going to the copy machine. Even standing burns calories since you tense your leg muscles and shift your weight from one leg to the other.

Turn off the TV. You'll burn more calories doing almost *anything* else, such as playing games with the kids, cleaning the house or walking the dog.

When you do watch TV, change your seating. Watch it in a rocking chair (yes, it burns energy!), sitting on a therapy ball or riding an exercise bike. Move around during commercials, which can take up 20 minutes each hour.

Would You Like To Know How Much Your Neighbor's Home Listed Or Sold For?

Maybe you're just curious. Or perhaps you're thinking of selling soon and want to know how much your home is worth. Either way, I can help...with no "sales pitches" or runarounds. Just give us a call at **919-649-6638** and we'll give you all the facts.

We also now feature "sold listings prices" on **HomeSearchRALEIGH.com**.

Got Burn-Out? Take These Steps

Are you bummed by job burn-out? If quitting your job isn't an option, take these five steps to improve your situation.

- ◆ **Identify stress factors and learn how to manage them.** Be proactive rather than passive about workplace issues. Know the difference between the "shoulds" and the "musts." If you have too much work and too little time, talk to your supervisor.
- ◆ **Reconnect with your core work.** Maybe you've strayed from what you were originally hired to do. Focus on the work you enjoy doing.
- ◆ **Take care of yourself.** Take time off to recharge your batteries.
- ◆ **Build new relationships.** Make friends with people who might have fresh ideas and perspectives. Do something different – open a Twitter account.
- ◆ **Plan your next move.** Outline what you'd have to do to change careers and start taking action.

Brain Teaser...

How many zeros are there in a googol?
(See page 5 for the answer.)

Even Sharks Are Texting

Seventy-four white sharks in Australia can now send text messages thanks to GPS units attached to their bodies. It's all for safety -- when they get near a beach, a receiver detects their presence and sends text messages to wildlife officials and lifeguards. Hope they don't say BBL (Be Back Later)!

You'd Better Sit Down First

What's the annual cost to go to any four-year U.S. college or university? Check out the college cost finder at <http://cgi.money.cnn.com/tools/collegecost/collegecost.jsp>.

Blame Your Genes

Are you a bad driver? It may be in your genes! UC Irvine scientists found that people with a particular gene did 20 percent worse on driving tests than people without it. Guess what? Thirty percent of Americans have it!

Don't Debit At The Pump

When it comes time to fill it up, don't use your PIN. That's the latest place scammers are installing those hidden card-reading devices that steal your personal information. If you do use your debit card, select the "credit" screen instead of "debit" or do the transaction inside the station.

Have A Laugh...

Did you hear about the guy who converted his regular TV to high-definition? He dusted the screen!

Popcorn Trivia

- The average American eats about 58 quarts annually. (Are you doing your part?)
- Popcorn was the first food to be microwaved deliberately.
- The average markup of an ounce of popcorn at the movie theater is about 1,275 percent.
- A medium popcorn and soda at the nation's largest theater chain is nutritionally equal to 3 quarter pounders with 12 pats of butter.

How To Be Safe, Not Sorry On Your Next Trip

Everyone loves to travel, but there are some precautions you should take just to be on the safe side. Use these travel security tips to help make your next international trip stress-free:

- ◆ **Be prepared in case your passport is lost or stolen.** If your passport is lost, you must immediately notify the embassy or the State Department and report details of the incident. Take copies of the passport, birth certificate and marriage certificate for each person on your trip. You'd need these documents to authenticate yourself to authorities.
- ◆ **Leave your itinerary and the numbers or copies of your passport with a friend or relative.** You also can register your travel for free with the State Department so you may be contacted in case of a family emergency or because of a crisis in the area in which you are traveling. Go to http://travel.state.gov/travel/tips/tips_1232.html for more details.
- ◆ **Don't take your eyes off your laptop.** Hundreds of thousands are stolen each year and 97 percent are never recovered. To protect yourself, remove any sensitive information from the laptop before you go and encrypt the data that's on it. Take a security cable to attach it to a piece of furniture if you leave it in your hotel room. Better yet, you can actually buy tracking software that allows you to record a message ("Get your hands off me, I've been stolen!") that will play when the thief turns it on.
- ◆ **Purge your wallet or purse of extra credit cards, receipts and any reference to your social security number.** Leave your checkbook and debit cards at home.
- ◆ **Keep a grip on your valuables (especially in crowds).** To thwart pickpockets, use security travel purses, bags, belts and money clips. If you're a man, keep your wallet under your clothes or in your *tightest* pocket. If you're using a fanny pack, secure the zipper by using a safety pin or a paperclip fastened to a rubber band around the belt strap.

Thank YOU for the Kind Words!

"We never knew the process could be so enjoyable. What sticks out in our minds is that we never felt any pressure and were encouraged to find the right house for us. Rick and Amy were delights, always returning our calls promptly and professionally. Their knowledge and competence made the whole experience flow effortlessly. We would recommend The Freeman/Davis Home Team, our real estate agents, to anyone!"

~ Todd and Kim Reichert

Thanks For Thinking of Us!

Did you know we can help you or any of your friends or family save time and money when buying or selling a home? Thanks for keeping us in mind with your referrals...and spreading the word about my services.

Brain Teaser Answer:

A googol is 1 followed by 100 zeros! The term was invented in 1938 by the 9-yr-old nephew of a mathematician.

Baking Soda Is Your Friend

You can do almost anything with it. Try these ideas:

- ◆ Deodorize your car. Sprinkle some on the seats and floor, let it sit 15 minutes and then vacuum.
- ◆ Take it on a camping trip. Use it as a dish washer, hand cleanser, toothpaste and fire extinguisher.
- ◆ Clean your microwave. Mix 2 T in a cup of water, put it in a quart container and zap it for 2-3 minutes on high. Wipe down moist interior.

That's Funny

A man walked up to a beautiful woman at the coffee shop and said, "Where have you been all my life?" "Well," she replied, "For the first half of it, I wasn't even born."

Cell Phone Tip

Add ICE (In Case Of Emergency) and the appropriate phone number to your cell phone address book. That will help emergency personnel find the number to call if you can't make the call yourself.

THANK YOU for reading our Service For Life.[®] personal newsletter. We wanted to produce a newsletter that has great content and is fun and valuable to you. Your constructive feedback is always welcome.

AND... whether you're thinking of buying, selling or financing real estate, or just want to stop by and say "Hi," we'd love to hear from you...

Rick Freeman/Amy Davis
The Wolborsky Group
Allen Tate REALTORS
Raleigh, NC

www.HomeSearchRALEIGH.com

"Who Else Wants To Win A \$50.00 Ruth's Chris Gift Card?"

Guess who won last month's Trivia Question? We're pleased to announce the lucky winner of last month's quiz. And the winner is...drum roll please: The Forgues Family, Diane and Alain, who live in Cary in the home Rick helped them purchase back in 2002 were the first to correctly answer our quiz question.

How Many Pointers Were On The First Clock With Hands 14th Century?

The answer is *ONE Pointer!* Sometimes I think it would be nice if there was only one pointer today; maybe we would not all be in such a big rush to be on time. Thanks, Diane and Congratulations! So, let's move on to *this month's* trivia question.

What country's inhabitants have the longest average life expectancy (according to the U.S. government)?

- a) Canada b) Macau c) Switzerland d) Singapore

Call our Voicemail/Contest Line At 919-549-4457
And You Could Be One Of Our Next Winners!

Real Estate Corner...

Q. What Are The Remodeling Trends For 2010?

A. Obviously, your return on investment depends on where you live. But according to *Remodeling Magazine's* "2009-2010 Cost vs. Value report," which compiles results from members of the National Association of REALTORS[®] in 80 cities, the trend is toward small-scale projects and replacements.

There's no doubt that curb appeal helps sell homes. You can improve your home's exterior without spending a great deal of money by adding a deck, replacing a lawn or enhancing the entranceway.

Because of all the government incentives available, it also makes sense to make any improvements that add to your home's energy efficiency. For example, you can get a federal tax credit for 30 percent of the cost (up to \$1,500) for installing certain products such as energy-efficient windows, insulation, roofing, and heating and cooling equipment. Go to www.energystar.gov for details.

Prospective home buyers continue to look for improvements to kitchens and bathrooms. Instead of a high-end remodel, more people are choosing moderately priced upgrades that will improve their chances of a sale.

If you have any questions, or need capable and trustworthy representation, please call us at 919-649-6638.

Get Free money-saving home tips at our website: www.HomeSearchRALEIGH.com

MARKET SNAPSHOT for Wake County

"Value Added Information" from the Freeman/Davis Home Team

Description	February 2009	February 2010	% Change
Wake County			
Number of detached sales	493	401	-18.66 %
Number of townhouse sales	163	125	-23.31 %
Number of condo sales	38	38	0.00 %
Number of new construction sales	304	174	-42.76 %
Number of re-sales	390	390	0.00 %
Average detached sales price	\$295,504	\$262,751	-11.08 %
Average townhouse sales price	\$184,113	\$182,352	-0.96 %
Average condo sales price	\$229,882	\$178,816	-22.21 %
Average new construction sales price	\$305,280	\$276,842	-9.32 %
Average re-sales price	\$234,935	\$222,517	-5.29 %
High Sale price detached	\$1,375,000	\$1,030,000	-25.09 %
High Sale price townhouse	\$824,000	\$713,000	-13.47 %
High Sale price condo	\$995,000	\$662,000	-33.47 %
High Sale price new construction	\$1,325,000	\$1,030,000	-22.26 %
High Sale price re-sale	\$1,375,000	\$875,000	-36.36 %
Average Sales Price for the entire area	\$265,749	\$239,277	-9.96 %
Number of Listings for the entire area	8335	8126	-2.51 %
Average List price for New Construction for the entire area	\$443,436	\$398,520	-10.13 %
Average List price for Re-sale for the entire area	\$319,996	\$306,776	-4.13 %
Average List price for the entire area	\$359,121	\$327,097	-8.92 %

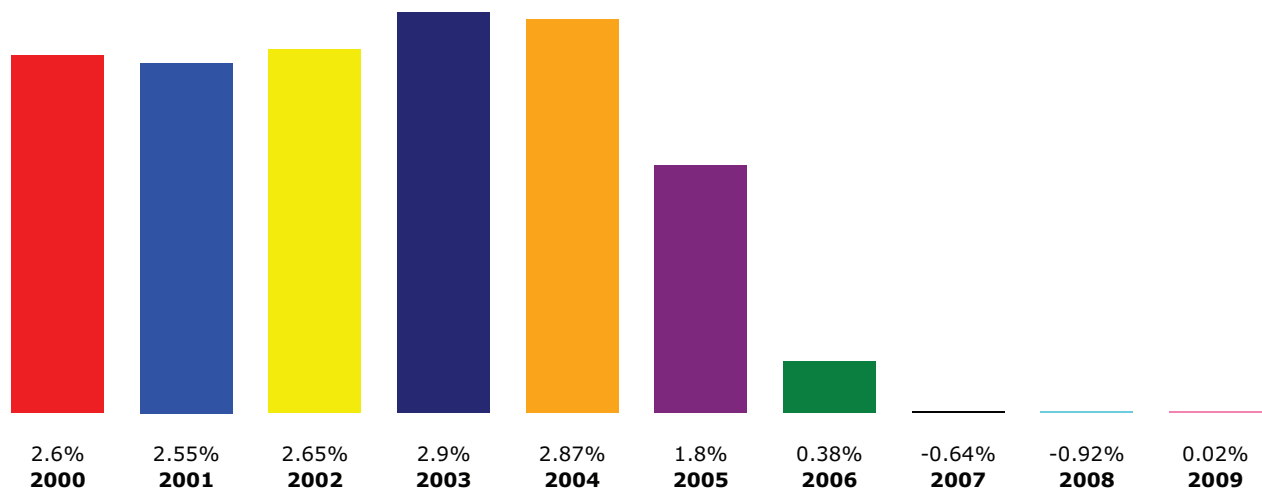
We've had some folks ask about the \$8000/\$6500 Homebuyer Tax Credit and whether it would be extended. While we like every incentive possible for our clients, February of this year showed a big decrease from 2009, an indication that the tax credit did little to help the market earlier this year. By next month, we'll have the full data from March, which should look a little better than these numbers, but the consensus is that the tax credit's biggest benefit was in late 2009, before the first deadline of November 31.

Comparing February 2010 with February of last year in the table above, you can see that detached home sales dropped 18%, townhome sales went down 23% and new construction was down 42%. Sales prices for resale homes went down 5% while new construction sales prices dropped 9%. New construction sales took the biggest hit, down 42% from last year.

Next month, we will hopefully have a much brighter page of statistics. Moody's Economy.com just ranked the Top 10 Healthiest Housing Markets for 2010 and Raleigh-Cary was ranked number 2 (just behind Austin, TX) and Durham-Chapel Hill was number 9. Charlotte-Gastonia-Concord came in at number 3. They're more reason why North Carolina is a GREAT place to be, even in the down times.

Wake County Average Appreciation

Past 10 Years Appreciation



Rick Freeman and Amy Davis – The Freeman/Davis Home Team.
Call us at 919-649-6638 or visit www.HomeSearchRALEIGH.com.

More Great Homes For Sale From The Freeman/Davis Home Team

The Carolina's Choice For Real Estate For 50 Years

907 Pebblestone Drive Durham NC 27703

\$165,000

MLS # 1716684

FEATURES

Bedrooms	4
Bathrooms	3
Full Baths	3
Half Baths	0

Room Dimensions

Style: 2 Story, Traditional, Transitional
Type: Single Family
Subdivision: Sunningdale
Approx. Sq. Footage: 1810
Parking: 2 Garage
Year Built: 2007
Elementary School: Wakefield School
Middle School: Wakefield School
High School: Wakefield School
Lot Dimensions: 100x120
Acreage: 0.23
Master BR on Main: No
Flooring: Hardwood, Carpet, Vinyl
Stove Type: City Gas
Water Type: City Water
Cooling: Central
Heating: Natural Gas, Forced Air
Interior Features: Hardwood Floors, Granite, Island, Walk-In Closets, Staircase, Ceiling Fans, Security System, Fenced, Full Kitchen
Exterior Features: Vinyl Siding
Construction: Brick/Block
Appliances: Dishwasher, Microwave, Electric Range, Refrigerator
Main Level Room: Entry, Living Room, Dining Room, Kitchen
Upper Level Room: Master Bedroom, 2 Bedrooms
Other Rooms: 2nd Floor

The Carolina's Choice For Real Estate For 50 Years

113 Cullen Place Garner NC 27529

\$214,900

MLS # 1713778

FEATURES

Bedrooms	4
Bathrooms	3
Full Baths	3
Half Baths	0

Room Dimensions

Style: 1 Story, Traditional, Transitional, Ranch
Type: Single Family
Subdivision: Sunningdale
Approx. Sq. Footage: 1800
Parking: 2 Garage
Year Built: 1999
Elementary School: Wakefield School
Middle School: Wakefield School
High School: Wakefield School
Lot Dimensions: 100x120
Acreage: 0.23
Master BR on Main: No
Flooring: Carpet, Hardwood, Vinyl
Stove Type: City Gas
Water Type: City Water
Cooling: Central
Heating: Natural Gas, Forced Air
Interior Features: Hardwood Floors, Granite, Island, Walk-In Closets, Staircase, Ceiling Fans, Security System, Fenced, Full Kitchen
Exterior Features: Vinyl Siding
Construction: Brick/Block
Appliances: Dishwasher, Microwave, Electric Range, Refrigerator
Main Level Room: Entry, Living Room, Dining Room, Kitchen
Upper Level Room: Master Bedroom, 2 Bedrooms
Other Rooms: 2nd Floor

The Carolina's Choice For Real Estate For 50 Years

6729 Middleboro Drive Raleigh NC 27612

\$225,000

MLS # 1716188

FEATURES

Bedrooms	4
Bathrooms	4
Full Baths	4
Half Baths	1

Room Dimensions

Style: 2 Story, Traditional, Transitional
Type: Single Family
Subdivision: Sunningdale
Approx. Sq. Footage: 2440
Parking: 2 Garage
Year Built: 2000
Elementary School: Wakefield School
High School: Wakefield School
Lot Dimensions: 100x120
Acreage: 0.23
Master BR on Main: No
Flooring: Hardwood, Carpet, Vinyl
Stove Type: City Gas
Water Type: City Water
Cooling: Central
Heating: Natural Gas, Forced Air
Interior Features: Hardwood Floors, Granite, Island, Walk-In Closets, Staircase, Ceiling Fans, Security System, Fenced, Full Kitchen
Exterior Features: Vinyl Siding
Construction: Brick/Block
Appliances: Dishwasher, Microwave, Electric Range, Refrigerator
Main Level Room: Entry, Living Room, Dining Room, Kitchen
Upper Level Room: Master Bedroom, 2 Bedrooms
Other Rooms: 2nd Floor

The Carolina's Choice For Real Estate For 50 Years

7900 Old Deer Trail Raleigh NC 27615

\$389,900

MLS # 1704332

FEATURES

Bedrooms	4
Bathrooms	4
Full Baths	4
Half Baths	0

Room Dimensions

Style: 2 Story, Traditional, Transitional, Ranch
Type: Single Family
Subdivision: Sunningdale
Approx. Sq. Footage: 3211
Parking: 2 Garage, Attached, Detached
Year Built: 1999
Elementary School: Wakefield School
Middle School: Wakefield School
High School: Wakefield School
Lot Dimensions: 100x120
Acreage: 0.23
Master BR on Main: No
Flooring: Hardwood, Carpet, Vinyl
Stove Type: City Gas
Water Type: City Water
Cooling: Central
Heating: Natural Gas, Forced Air
Interior Features: Hardwood Floors, Granite, Island, Walk-In Closets, Staircase, Ceiling Fans, Security System, Fenced, Full Kitchen
Exterior Features: Vinyl Siding
Construction: Brick/Block
Appliances: Dishwasher, Microwave, Electric Range, Refrigerator
Main Level Room: Entry, Living Room, Dining Room, Kitchen
Upper Level Room: Master Bedroom, 2 Bedrooms
Other Rooms: 2nd Floor

All of our listings and every home in the Triangle MLS is featured on our website
www.HomeSearchRALEIGH.com
 with new search features, more information on each home and recent sold listings and prices!

Rick Freeman and Amy Davis
Your Neighborhood Realtors
Allen Tate Realtors
9212 Falls of Neuse Road, Suite 111
Raleigh, NC 27615

PRSRT STD
US Postage PAID
Raleigh, NC

Get your Free
“Service For Life”
in the snail mail each month!

Call us as 919-549-4457 and
leave your name and address
on our message center!



This Month!

We have some great stuff for you in this issue! It's easy to assume anything marked "sale" is a bargain, but it's not always the case. You can learn more about this supermarket tip and other smart grocery shopping strategies in today's **Service For Life!**[®] Free consumer newsletter.

You'll also learn why too much sitting is bad for your health, what steps to take if you've got job burn-out, and some travel security tips to help make your next international trip stress-free.

Plus...this month's chance to win a \$50.00 gift card to Ruth's Chris Steakhouse. Enjoy!