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Happenings in Fields of Bradford

January 2010

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Neighborhood Real Estate:

Homes currently active on the market in your Neighborhood with the MLS are:

Address	Bedrooms	Model	Bath	Price
792 Springbrook	4	Elliot	3	\$272,900
741 Autumn Dr.	4	Fieldstone	2.1	PC - \$305,000
705 Stonebridge	3	Autumnview	2.1	\$274,900

Homes that are currently under contract in your Neighborhood with the MLS are:

Address	Bedrooms	Model	Baths	Price
No homes are under contract in your subdivision this past month				

No homes are under contract in your subdivision this past month

Homes that have sold in the last month in your Neighborhood with the MLS are:

Address	Bedrooms	Model	Baths	Price
No homes have closed in your subdivision this past month				

No homes have closed in your subdivision this past month

♥ My Listing

PC = Price Change, BOM = Back on Market, NEW = New Listing on Market, BO = Banked Owned, SS - Short Sale
F = Foreclosure, TEMP = Temporarily off the Market

Source Multiple Listing Service Of Northern Illinois - January 10th, 2010

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Make a Felt Sewing Book



When clothes need mending, reach for this book -- its felt pages are designed to keep sewing supplies organized. Devote one page to extra buttons that come with garments, one to pins, and another to needles (pre-threaded with your most-used colors).

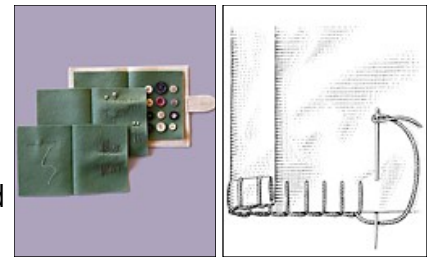
To make the cover, cut a piece of heavy felt into a 5-by-7 1/2-inch rectangle. Sew a button halfway up one short end, 1/4 inch in from edge. Make the tab closure by cutting a 1 1/2-by-2-inch strip of heavy felt, rounding it at one end. Sew the straight end of the tab to the end of the cover opposite the button, halfway up the cover and 1/8 inch in from the edge; make a slit in the rounded end of

tab to serve as a buttonhole.

For the pages, cut three 4 3/4-by-7 1/4-inch pieces of lightweight felt. Fold each page in half, and iron along the crease. Open the cover, and center the opened pages on top.

Close book, and use a blanket stitch to bind cover with pages, 1/2 inch in from folded edge.

To make the blanket-stitch binding, you'll need an upholstery needle and embroidery floss. Hold the book in your lap with the fold at your waist, and start in the left-hand corner: Draw floss out through the fold from inside the book. Insert needle down into fabric, 1/2 inch up from fold, 3/8 inch in from edge; bring it out at the edge, as shown, keeping the floss loop under the needle. (See illustration below.) Continue stitching, working from left to right, until book is bound.



Source: <http://www.marthastewart.com>

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Areas of Practice

Real Estate, Personal Injury,
Worker's Compensation,
Wills/Trust,

Achieve your New Year's resolution and get out of debt

New Year's resolutions for 2010: Lose weight, stop smoking, start exercising, get out of debt. ...

Year in and year out, getting out of debt consistently ranks among New Year's top 10 resolutions. If your household is like many American households struggling with the recession, or worse, unemployment, getting out of debt will be close to the top of your list again for 2010. Unfortunately, like other tough habits to break, it can be difficult to get out of debt after developing spending habits that have heavily relied on borrowing from credit cards and home equity loans.

While some households can slowly work their way out of debt, others that have been affected by a recent job loss may have no choice. If you're among the more than 70 percent of American workers who are living paycheck to paycheck or must immediately cut expenses due to sudden unemployment, here are seven tips from FindLaw.com, one of the world's leading online sources for legal information, on how you can get your new year off to a great start by reducing and eliminating your debt.

- * Write down your goal. Give power and energy to your goal to get out of debt by writing it down on a piece of paper and taping it to your refrigerator. Be clear. Write down how much you're in debt, your goal date for being debt-free and your determination to cut expenses and stop needless spending. In addition, write down what you dream of achieving - buying your own home, or paying for a child's college education - to give you and your family added purpose as to why it's so important to get out of debt now.
- * Get help now. Some households need expert help to get out of debt and create new spending and saving behaviors. Seek the assistance of a debt management or credit counselor, available through many social service agencies. Try visiting the United Way at www.liveunited.org. If you are at risk of going into foreclosure, call (888) 995-HOPE (888) 995-HOPE for a toll-free foreclosure prevention hotline sponsored by NeighborWorks America and the Homeownership Preservation Foundation. Beware of any debt management companies that demand payment up front for their services, which is a telltale sign of a scam.
- * Call your creditors. Don't wait for your creditors to call you. Call them to negotiate a new payment plan that you can realistically handle, including lower interest rates on your credit cards. It's not uncommon for many Americans who are deeply in debt to be strapped with interest rates as high as 30 percent. Don't be afraid to ask a creditor to settle a debt for a lower amount than what you currently owe.
- * Cut back to the essentials. Cut your expenses to the essentials - food, clothing, shelter and transportation. Stop eating out. Cut out the afternoon candy bar and soda pop and start drinking more water. Stop buying lottery tickets. Start taking the bus or the train to work or, better yet, start biking or walking to and from work. Drop cable and your cell phone.
- * Don't skip these expenses. Depending upon the laws in your state, there may be some expenses that you must incur, such as auto and medical insurance, student loan payments, child support payments, license fees and, of course, paying local taxes as well as state and federal income taxes, according to FindLaw.com. Skip any of these expenses and you may wind up with much bigger legal headaches.
- * Go automatic. Have your employer automatically deposit your paycheck into your bank account. But don't stop there. Arrange for the most essential bill payments - mortgage, electricity, heat and water - to be automatically withdrawn from your checking account. If you have a mortgage, escrow property taxes to ensure that they're automatically paid.
- * Make more money. At some point, you might realize that you can't cut any more expenses to make enough headway on your goal of getting out of debt. You might need to make more money by either taking on another job or selling some of your household items. If you take on a second job, look for an opportunity to work for a retailer that offers benefits to part-time workers such as discounts on merchandise and health care benefits. For more information about getting out of debt and avoiding bankruptcy, visit www.findlaw.com.

Source: <http://helloelizabethtownftknox.com>

Don't let your house take a beating this winter

No matter what part of the country you live in, the winter months can be downright abusive on your home. From frozen Minnesotans dropping heaps of water-logged clothing on the floor after digging out of five feet of snow, to tanned Floridians grinding gritty sand into their carpeting, every home takes a beating in the winter.

As harsh as we can be on our most expensive investment, a variety of easy and inexpensive precautions can greatly diminish the amount of winter wear and tear imposed on our homes.

A foot in the door

It all starts at the doorway. For northerners, winter means traipsing in and out of the house with mud, salt and snow on your shoes. And, being bundled up carrying groceries many times means you nudge the door open with those muddy boots, leaving scratched paint and stains on perhaps the most visible part of your home. A simple solution to this is investing in a durable kickplate. Kickplates are available in a variety of sizes, finishes and quality. Choose something that complements the door's hardware (doorknob and knocker) and will be an appropriate size. Standard 6 1/2-foot doors should use the corresponding 34 inch wide by 6 inch tall kickplate. Larger doors allow for taller and wider plates.

Baseboards that say 'bring it on'

Baseboards are often overlooked until they are so dirty and worn that they stand out like a sore thumb. By design, baseboards are meant to preserve the lower portion of walls and withstand normal bumps and scuffs. However, choosing an appropriate paint for these baseboards can make all the difference when it comes to durability.

Paints designed especially for heavy traffic and easy cleaning are best for baseboards. Look for interior latex paints infused with stain resistant materials. One paint manufacturer, Pratt & Lambert, actually offers a line of paint called Porcelain, which contains tiny porcelain particles that bond together in such a way that stains cannot penetrate the surface of the paint. And, because of the paint's strength, if dirt or spills do splash the surface, you can scrub the paint without damaging the finish.

Clean carpets

Tile, laminate and wood flooring are incredibly easy to clean because they are not extremely porous. Carpet, on the other hand, is designed to be lush, meaning there are

ample nooks, crannies and spaces for dirt and grime to hide. Investing in a stain-resistant carpet cleaner that repels such substances from entering your carpet will maintain your carpet's vitality and cleanliness. Keeping do-it-yourself spot carpet cleaners on hand when minor spills occur is essential when entertaining. Just a few sprays and a little elbow grease will diminish stains and not put a damper on the party.

Slip and slide

Even through your house may have tile, laminate or wood floors, tracking outdoor substances such as muddy water or slush on them can add wear and tear, especially during the holiday season. And constantly cleaning up after guests' muddy footprints can be exhausting.

Simple carpet runners can help prevent these unsightly and potentially dangerous issues. Many retail stores sell solid-colored and seasonally styled carpet runners that have a non-skid backing and are machine washable. Placing a few of these in heavily trafficked areas will reduce damage to all types of flooring and will provide safe pathways for walking.

Kitchen consideration

You might not think of it at first, but kitchens take quite a beating during the winter months. As the central point of congregation for holiday parties, dinners and simple evenings at home, kitchens see quite a bit of traffic during the winter.

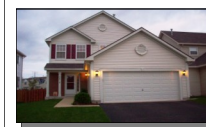
Because of the increased use, kitchen cabinets endure a lot more bumps during the winter, but cabinet finishes can be spared with a few easy solutions. First, if your cabinets are not painted, apply a varnish that will act as a barrier against scuffing. If they are painted, reapply the color in a paint that is meant to withstand heavy traffic. A quality Purdy brush is critical to a flawless finish.

Any local hardware store should stock corner protectors. The edges of your kitchen cabinetry or islands often take the brunt of the damage because you have to maneuver around them. Wood or plastic corner protectors will help diminish this damage and can, if you like, be removed at the end of the winter.

These simple tips will protect some of your home's most frequently damaged areas, and help ensure a lasting durability.

Source: <http://helloelizabethtownftknox.com>

Do you have a Buyer for these Homes?



NEW LISTING...3810 Adesso, Joliet - Priced at only \$199,900 - 2 Bedroom, plus a loft, 2.1 Bath Townhome is Not a short sale, but this lovely home is priced to move! Home features a large Great room with combo dining space. Nicely decorated with warm colors and accents. Enjoy this beautiful 2 Bedroom w/ Loft unit for your choice of use, den or office. Large raised patio and fenced yard make for great outdoor entertaining. Full basement. Freshly painted Kitchen, Breakfast Nook and Bedrooms. 2.5 Car Gar. Quick Close Possible



Somerfield - 1470 Somerfield Dr.- Unique McKinley Model - Priced at \$309,900 - 2400 Sq Ft.

Well Maintained Home offers 4 Bedrooms, 2.1 Baths, Hardwood Flooring, Large Deck and Beautiful Landscaping, Front Porch, Plenty of 42" White Cabinets, 1st Floor Den and Laundry, Under Ground Sprinkler System, Berber Carpet in the Family Room, 2.5 Car Garage, All Appliances Staying including Microwave and Washer/Dryer.



Somerfield 1401 Glenside Dr. - Price Reduced - \$339,900 Ravinia Model - Home offers Hardwood Flooring in Foyer, Living & Dining Room & Bath. Ceramic Tile in Baths, New Carpet in Family Room & 1 BR, Gourmet Kitchen w/ Double oven, 42" Cab. & Cook top in Center Island. Kitchen also has Box window great for plants, Recessed Lighting, Brick Front, Fenced Yard, Paver Patio, Large MB w/ Vaulted Ceiling & HUGE Closet. Jacuzzi Tub in MBB. Ceiling fans all rooms & more!



Somerfield - 1412 Waterside - Monticello Model: priced at only \$409,000 - This home has it all plus Elegance and Charm. Largest Model in Subdivision with 3400 Sq. Ft. has Open Floor Plan, Dark Oak Hardwood Flooring in Foyer, Kitchen, Breakfast Nook & Bath. Gourmet Kitchen with 42" Oak Cabinets, Planning Desk and Large Walk in Pantry. 1st Floor Den, & Laundry with Door to Back Yard. Pond view and Large Deck, Finished Basement with Bath and so much more!!



Somerfield - 748 Dalton Lane - Monticello Model with Morning Room priced at only \$380,000 - This over 3600 Sq Ft. Homes offers many extras like Morning Room off of kitchen, 1st Floor Den, 4 BR plus a Loft, Open Flr Plan, 42" Oak Cabinets, Center Island & Walk in Pantry, Fenced Yard w/ Concrete Patio, 3 Car Garage, 1800 Sq Ft of Finished Basement w/ Bar & Full Bath as well as Home Theater Room w/ 2 tired theater seating & 120" Screen. Vaulted Ceilings in FR, LR, MB & MBB. Fireplace w/ Gas Logs, Dog Run & more.



Bloomfield West - 417 Butterfly—\$279,900 Must See!!! New ceramic tile in Kitchen & all baths. Fresh paint throughout. New dryer. Dual sinks in upstairs baths. Fireplace in Large Family Room. FINISHED BASEMENT w/Bar and roughed-in plumbing for 4th bath. Huge pantry in kitchen. Jacuzzi tub in Master Bath & Separate Shower. 4 bedrooms. Huge master suite w/ 2 walk in closets. Dining room. Ceiling fans in Kitchen & all bedrooms. Concrete Patio, 2 car garage.

FOR MORE PHOTOS OF EACH OF THESE HOMES GO TO www.soldalotofhomes.com