

'TEMPORARY HOME'
OF THE
BUFFHAM BULLETIN!

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Real Estate Newsletter

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Ready, Set, Remodel!

Spring has arrived and homeowners are gearing up once again for home improvement projects. A slow economy and increased energy costs means looking for *cost-effective* ways to improve our living spaces.

Expanding the living environment through room additions, kitchen and bath remodeling and exterior style *facelifts* (including re-roofing) top the wish lists this year. The average age of the typical home is reaching 30 years and most Americans plan to stay in their homes longer into retirement.

Adding a layer of insulation to the attic is one of the easiest and most cost-effective ways to help cut cooling costs, save energy and make a home more comfortable. As a general rule, if you have less than 11-12 inches of insulation, you probably need more.

With our stormy fall of 2006, now is the time to check roof damage. Catching problems like blistering and curling before they become too severe can prevent more serious problems. If your roof does require replacement, check out the new synthetic products that provide the look of a real shakes without the expense.

Replacing a home's current windows with new vinyl, low e glass windows will help save money because they block the sun's rays and keep the air conditioner from working as much. Start with the west facing windows now to save on cooling costs and then replace north and east facing windows in the fall to save on heating costs.

Replace light fixtures to add style and change the *feel* of any room. Replacing 25% of incandescent bulbs in a house with compact fluorescents can reduce electricity costs by 50%.

Home improvement is always a good investment. Choose your projects wisely to obtain as much "bang for the buck" as possible!

Roses of Life

I've dreamed many dreams
that never came true.
I've seen them vanish at dawn.
But I've realized enough of my
dreams, thank God, to
make me want to dream on.

I've prayed many prayers when
no answers came,
though I waited patient and long.
But answers came to enough
of my prayers to
make me keep praying on.

I've trusted many a friend that
failed and left me to weep alone.
But I've found enough of my
friends true and blue to
make me keep trusting on.

I've sown many seeds
that fell by the way
for the birds to feed upon.
But I have held enough golden
sheaves in my hands to
make me keep sowing on.

I've drained the cup of
disappointment and pain and gone
many days without song.
But I've sipped enough nectar
from the roses of life to
make me want to live on.

Anonymous



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Overworked, Overspent, and Rethinking the American Dream

Americans take pride in being a hardworking bunch but many are feeling a bit overworked — and overspent, as well. At a time when Americans are divided politically, they seem to agree on one thing: we aren't focused on what really matters. Many Americans now believe that the American dream is getting harder to achieve. More feel that the American dream is harder to achieve today compared to their parent's generation, and an even greater number feel that the dream is harder to achieve now than it was just 10 years ago. The following are agreed to be the largest obstacles to achieving the dream: the high cost of healthcare, housing, and excessive materialism and rising debt.

Americans are increasingly concerned about the consequences of excessive commercialism and materialism on their lives, the values of their children, and the environment. Excessive materialism tends to lead to people living beyond their means, overly commercialized children and increased stress in their daily lives. Most Americans agree that protecting the environment will require most of us to make major changes in the way we live.

Americans are taking steps to achieve more balance and are both ready and willing to take actions to reduce consumption and materialism, including using possessions longer instead of buying new things and spending less money to be able to save more. Most people agree that we should be more focused on recycling, conserving energy and water, and buying goods that are not over-packaged in order to protect the environment.

Many Americans are also seeking balance and control in their home and careers. At a time when many families are hard-pressed financially and struggling to make ends meet, a significant number are reducing their hours at the office, despite the economic obstacles.

What does it all mean? Give Americans the chance, and many are eager to focus on more of what really matters and less on the trappings of a highly commercialized society. Americans appear more ready than ever to make the connection between how they live, what they buy, how they feel, and how they affect the environment.