

HOMEOWNER TIP OF THE MONTH

CLEAN SWEEP Keep your carpets in tip-top shape in every season, for your family and potential buyers:

- Shoes Track in most of the dirt & dust. This can create foul odors. Position door-mats at entrances, take off shoes and make vacuuming part of your weekly routine.
- Invest in a quality vacuum that has a green label called High-Efficiency Particular Air, which keeps all dirt in the bag. Add 1/4 cup of baking soda to the bag when it is half-full.
- When liquids or other messes hit the carpet, act quickly with a solution of clear hand soap or white vinegar and water. Gently blot the spill from the edge to center with a towel. Rubbing cements a stain and causes matting. Blot until the carpet is completely dry.
- Professional cleaning will extend the life of carpets. The Environmental Protection Agency recommends a professional cleaning at least twice a year and even more frequently if you have pets or small children.

WAYNE & JACKIE'S MONTHLY REAL ESTATE UPDATE

Franklin County, PA
December 2014 Statistics


Average Sold Price:
 \$166,701 vs \$162,378 the year before

Average Days on Market:
 121 vs 124 the year before

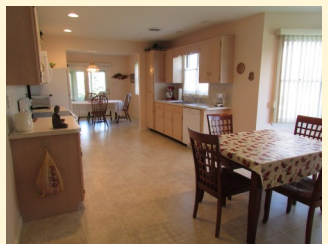

Average List Price for Sold:
 \$173,484 vs \$169,175 the year before



257 Sunbrook Drive, Chambersburg PA 17201



GORGEOUS DUPLEX IN MAPLE RUN!! Very nice home in "move in" condition! Wood flooring in living room and family room. Featuring a lovely sun porch, and gas fireplace in living room. **LOW LOW UTILITIES!!** Total Borough bill averages \$130 /month! This house shows very well. Quick occupancy!!! Check out additional photos: www.TheBRGhomes.com \$224,900

FEATURED PROPERTY OF THE MONTH

FHA FINANCING UPDATE: Wow this is great news for buyers and sellers as well. A reduction of the monthly FHA Mortgage Insurance Premium was announced last week to .85% from 1.35%. To put it in terms of actual dollar savings, assume a \$200,000 first mortgage. This yields an annual premium of \$2700, or \$225 per month to the payment. At .85%, the annual premium drops to \$1700, or \$141.66 per month, which results in a \$83.34 savings in payment. Given that FHA can potentially allow for a greater debt to income ratio for the buyer, this is great news. Call Wayne & Jackie what this means for you!



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FANTASTIC LOCAL EVENTS JANUARY 29 -FEBRUARY 1ST

- IceFest 2015 custom designed ice sculptures on display (throughout downtown Chambersburg)
- LED lighting of the fountain, slide and ALL GIANT sculptures (sponsored by the Franklin County Visitors' Bureau)
- Pick up Scavenger Hunt Forms at The Council for the Arts, The Heritage Center or Here's Looking at You
- If you're interested in local history and want to know more, stop by the Heritage Center, 100 Lincoln Way East. It is the starting point for exploring history in Franklin County and it is a site on the PA Civil War War Trails. There is also a gift shop with unique Chambersburg items. Open 8am-5pm Thur-Fri and 10am-3pm on Saturday.

All events should be free unless otherwise indicated by a dollar sign (\$).



Below are some Highlights of Daily Events—for a Complete List of All Activities See... www.ICFestPA.com

Thursday, January 29th

5:00pm

* Official IceFest opening & ribbon-cutting ceremony on the square with presenting sponsor, M&T Bank. FREE cake!

5:00-7:00pm

* Pop-Up Art Gallery at 1 N. Main Street (formerly Tito's restaurant)

* "Prints & Drawings by Penn's Woods Printmakers" on display at 1 N. Main Street. Refreshments. The Boys & Girls Club of Chambersburg will be showcasing member artwork at 1 N. Main Street.

5:00-8:00pm

* Live GIANT sculpture carving (throughout downtown)

* Festival food vendors (the square) \$

* Popcorn giveaway (sponsored by M&T Bank, 55 South Main St.)

Friday, January 30th

4:00-8:00pm

* Pop-Up Art Gallery at 1 N. Main Street (formerly Tito's)

* "Prints & Drawings by Penn's Woods Printmakers" on display at 1 N. Main Street. Live music from 6-8pm.

5:00-8:00pm

* Live giant sculpture carving (throughout downtown)

* Festival food vendors (on the square) \$

* Complimentary hot chocolate booth (sponsored by F&M Trust, on the square)

* Popcorn Giveaway (by M&T Bank, 55 South Main St.)

* S'mores!! Rhodes Grove Camp & Conference Center will be making s'mores near Kerrstown Square on South Main.

* Snowfall Ball Fox Trot Dance Workshop with Frank Hancock (Central Presbyterian Church Fellowship Hall, the square) \$

7:00-10:00pm

* Snowfall Ball 30 (Central Presbyterian Church Fellowship Hall, the square). \$

Saturday, January 31st

8:00am-11:00am

* PANCAKE BREAKFAST: Scrambled eggs, bacon, all you can eat pancakes and beverages. Adults- \$5.00, children under 10- 2.00, Trinity Epis Church in parish hall to the rear of the church. 58 S. Second St. Tickets available at Ludwig Jewelry \$

10:00am-8:00pm

* World Class Cake Decorators compete in "Icing on the Cake" (sponsored by Aerotek) held at the Capitol Theatre Wood Center. Amateurs & Professionals are invited to enter a carved or stacked cake w the theme "Favorite TV Sitcom or Reality TV Show". \$ Doors will close at 6pm for final judging then re-open for FREE CAKE!!!

11:00am-2:00pm

* Chili cook-off (sponsored by Dr. Orange), located on North Main St. under the big heated tent \$, also vote with donation

Sunday, February 1st

12:00pm-2pm

* Kids' Fun Zone, sponsored by Art Sign and Manpower, located in the Chambers Fort Park. FREE kids' games & activities and registration for 1-mile Fun Run.

1:00pm

* 1st Annual Football Fun Run-Chambers Fort Park \$

* "Frozen" Movie Event for all ages-a fundraiser for the Capitol Theatre. Activities from 1:00-2:00 include: facepainting, magic tricks, hand-made snowflake craft, character actors, "Let it Go" sing-a-long, "Frozen" themed beverages and snacks, adults lounge, costume contest and geeky braid-making booth and contest. Movie begins at 2:00 (free with event admission). For tickets, call 717-263-0202 ext. 201 or purchase online at www.thecapitoltheatre.org \$



Wayne & Jackie Berkstresser

Wayne Direct

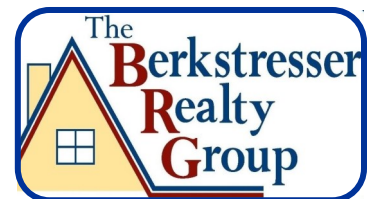
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Call on Wayne & Jackie...We Can Get You Moving!

