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Monochrome interiors called timeless and rich

No matter what your decorating style, setting color boundaries of black, white and gray will allow for vibrant flourishes.

Going monochrome doesn't mean abandoning color. Grays can range from sea-green and lilac hues to brown tones that resemble pebbles. For brighter colors, it's easy to combine pale or bleached floors with hits of natural greenery.

Writing in The Wall Street Journal, Interior stylist Hilary Robertson says that best of all, the decor is remarkably simple. No more figuring out how

the pattern on an upholstered chair will go with the color of the walls.

With a limited palette, you can mix pieces from different decades, add patterns and layer textures. Robertson says it all works.

In her farmhouse, Finnish interior stylist and product designer Annaleena Leina-Karlsson has matte white walls and gloss-white painted floors. The scheme offers an effective frame for the bold geometric accessories she designed.

Special reverse mortgage lets you move to new house

If you want a smaller house when you retire, one kind of reverse mortgage might be helpful.

A Home-Equity Conversion Mortgage for Purchase (HECM) could be the answer.

If you take a HECM for Purchase, you could sell your big house, and buy another home, without worrying about mortgage payments. This can be a great tool if you want to leave your existing home for a smaller house or move closer to family.

With a regular reverse mortgage, anyone 62 or over can stay in their home and tap equity for income. An HECM for Purchase is another type of reverse mortgage that helps you buy a different house for your main residence, if you wish.

Every retirement situation is different, but an HECM for Purchase could allow you to buy either a nicer home or smaller home, for example, and still not have any mortgage payments.

To take but one example: A cou-



ple sells a home for \$120,000. They want to buy a home for \$255,000. In qualifying for an HECM (based, in part on their ages), they put down \$95,000 on the closing on their new home. That leaves them about \$24,000 left from their home sale. Their credit history is not an issue. They never have a mortgage payment. They can live in the house until they die.

One thing to consider: Need-based government programs can be affected by this type of transaction. Seniors may want to get counseling from an organization like the National Council on Aging. Social Security and Medicare are not affected by this type of mortgage.

How much you can get

Lenders will determine the maximum payout you'll qualify for. It's based on the price of your new home (the lesser of appraised value or purchase price) up to \$625,000, and ages of you and your spouse. Generally, the older the homeowners and the lower the interest rate, the higher payout they can get.

How to save on interest

If you take the maximum payout in a lump sum, you incur a fixed interest rate ranging from 4.75 to 5.25 percent. Interest costs accrue over the life of the loan, as does the mortgage insurance cost (1.25 percent of the balance).

You could reserve part of the lump sum payout as a line of credit with a variable rate that was recently 2.5 to 3 percent.

Closing costs

You'll pay the lender's origination fee and lender closing costs, as well as an upfront mortgage insurance premium, all of which can be rolled into the loan.

Market Report

	Branson	Branson West	Hollister	Kimberling City	Shell Knob	Stone County	Taney County
Active Listings 2015 YTD	1,418	237	300	300	182	1475	2084
Active Listings 2014 YTD	1363	253	313	297	204	1512	2121
% Change	4.00%	-6.30%	-4.20%	1.00%	-10.80%	-2.40%	-1.70%
New Listings May 2015	116	30	28	36	6	136	1110
New Listings May 2014	105	27	20	29	22	127	1160
% Change	10.50%	11.10%	40.00%	24.10%	-72.70%	7.10%	-4.30%
Avg. List Price 2015 YTD	\$183,633	\$228,387	\$219,868	\$236,639	\$232,499	\$239,697	\$182,437
Avg. List Price 2014 YTD	\$186,060	\$224,103	\$225,181	\$232,279	\$229,569	\$232,992	\$181,005
% Change	-1.30%	1.91%	-2.36%	1.88%	1.28%	2.88%	0.79%
Avg. List Price May 2015	\$202,678	\$254,170	\$223,757	\$261,888	\$244,739	\$258,553	\$198,175
Avg. List Price May 2014	\$201,173	\$228,248	\$260,235	\$241,589	\$239,622	\$250,508	\$199,703
% Change	0.75%	11.36%	-14.02%	8.40%	2.14%	3.21%	-0.77%
Pending Listings 2015 YTD	366	58	90	71	33	333	586
Pending Listings 2014 YTD	340	43	79	81	52	347	534
% Change	8%	34.90%	13.90%	-12.30%	-36.50%	-4.00%	9.70%
Pending Listings May 2015	64	9	10	17	6	70	98
Pending Listings May 2014	49	4	15	15	8	54	84
% Change	30.60%	125.00%	-33.30%	13.30%	-25.00%	29.60%	16.70%
Sold Listings 2015 YTD	302	60	83	71	29	295	499
Sold Listings 2014 YTD	293	43	75	67	44	303	475
% Change	3.10%	39.50%	10.70%	6.00%	-34.10%	-2.60%	5.10%
Avg. Sold Price 2015 YTD	\$122,787	\$154,597	\$179,123	\$187,475	\$167,195	\$184,338	\$129,723
Avg. Sold Price 2014 YTD	\$120,066	\$167,298	\$139,827	\$176,625	\$160,175	\$171,321	\$116,668
% Change	2.27%	-7.59%	28.10%	6.14%	4.38%	7.60%	11.19%
Sold Listings May 2015	42	10	14	20	8	67	86
Sold Listings May 2014	63	8	12	17	12	60	97
% Change	-33.30%	25.00%	16.70%	17.60%	-33%	11.70%	-11.30%
Avg. Sold Price May 2015	\$126,066	\$161,330	\$221,707	\$197,090	\$193,281	\$187,346	\$143,074
Avg. Sold Price May 2014	\$127,858	\$156,550	\$123,117	\$169,311	\$200,400	\$177,396	\$114,947
% Change	-1.40%	3.05%	80.08%	16.41%	-3.55%	5.61%	24.47%

Area Happenings

H2O Poker Run... Shell Knob will be the place to be on Saturday, July 18! This Poker Run is open to the public with a \$1,000.00 cash prize being awarded. All proceeds to benefit Shell Knob Shrine Club. Advance tickets can be purchased at Table Rock Water Sports or T&J Marine (corner of Hwy 39 & Central Drive). Pre-registration is \$20.00 with cut-off Friday, July 17 @ 5:00 pm. Registration day of Poker Run is \$25.00. For Pre-Registration you must check in at King's River Marina the day of the Poker Run. For additional details please call: 417-858-6429

Second Annual Tomato Festival... This festival being hosted in downtown Reeds Spring, Saturday, August 1 between 9 am and 6 pm is in honor of the tomato canning industry that flourished in Reeds Spring from the 1890's until the 1960's. There will be special events, live music & entertainment, cake walks, games, Hot Rod & Classic Car Show, local authors, homemade and home-grown products as well as many area vendors. All proceeds are in support of the local Back Pack Program.

Moonlight Madness... Experience 12 hours of non-stop thrills aboard your favorite Silver Dollar City rides. Plus, special shows, exclusive events and sweet deals make Moonlight Madness a one-of-a-kind end of summer bash. The high powered country music show Great American Country Nights in Echo Hollow takes the stage as well as street dances on the City's Square. July 18 – August 2, 10:00 am – 10:00 pm at Silver Dollar City.

Fourth Annual Rock the Spectrum... This event is sponsored by Brent and Cristal Hedrick in honor of their goddaughter. All monies raised will go directly to help families affected by autism in Branson and the surrounding areas. Rock the Spectrum will have a talented and exciting lineup of entertainment including several local Tribute Bands (Eagles Tribute, Journey Tribute, Creedence Clearwater Revival, Bon Jovi Tribute as well as Kresleigh Hedrick and Mike Zero). This is all to let our local families who deal with autism on a daily basis know that there is a light at the end of the tunnel and spread awareness that autism is recoverable. Saturday, August 8 at Branson Landing will be a day to come out to Rock the Spectrum for an amazing time while doing something amazing for your community.



Funani kept the world waiting for six weeks before she showed off her baby, Devi. Everyone wanted to see if Devi was a boy or girl, but there was 3,000 pounds of No Way blocking the view.

Funani the mother hippo finally relented. To the delight of her fans, on Memorial Day this year, Funani and her daughter became worldwide stars of video. The curious, two-month-old baby hippo Devi went for her first swim with her attentive mom at the San Diego Zoo. When Devi insisted on dipping too deep in her 150,000-gallon pool, Funani gave her a firm boost up to shallower water. It was an internet sensation.

Meanwhile, at the zoo, humans confined to a state-of-the-art underwater cage watched the hippos dive.

That is the new zoo experience. According to design-zoos.com, zoos have moved well away from the 'jail zoos' of the 1800s into landscape immersion, where visitors enter the habitat. Recent zoo trends give animals overhead trails or walkways, begging the question as to who is watching who.

At the Philadelphia Zoo, the first U.S. zoo which opened in 1874, great apes, gorillas, and big cats all have pathways to stroll above the human sidewalks. Habitats at some zoos put many animals together in environments that attempt to mimic natural settings so that people and animals can experience the sights, sounds and smells of the habitat, such as a rainforest.

Meanwhile, at the San Diego Zoo, the big cats have paths, but they like to lounge by the visitor windows. And Devi still wants to watch the people behind the glass in her pool. But, then, the animals sort of have their own zoo now.

New tattoo cream could offer another way to erase mistakes

At 16, tattooing the name of your soul mate, Angela, on your forearm might seem like a testimony to enduring love. At 36, your wife, Linda, may feel differently.

And so tattoo removal is a huge business. The marked among us spend about \$75 million a year for painful laser ablation. Angela cost about \$50 to put on. She's going to cost \$300 a treatment to take off. And it will take more than one treatment.

But there is good news ahead.

Have you noticed that tattoos tend to fade over time?

Well so did Alec Falkenham, a PhD student at Dalhousie University. He noticed that the body's immune system consumes



bits of tattoo ink and sends those ink particles to the lymph nodes. Thus, the tattoo fades over time.

Falkenham developed a new removal solution, called Bisphosphonate Liposomal Tattoo Removal (BLTR), to use this process.

According to Gizmag.com, the cream is still under evaluation. In tests, cream was applied twice a day at seven-day intervals. The reduction of the amount of ink in the skin was dramatic.

More testing is needed and price is still a question. But whipping some up in a lab costs about \$5. Government approval processes could raise the price dramatically so the final cost is unknown.



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<<<< Who Do You Know... New Listings >>>>

An elegant approach to traditional style! Custom home designed with all the bells and whistles in a highly sought after subdivision of picturesque homes. Community pool and boat slips nearby too! YOU can have it ALL! Composite covered decks to enjoy the views. Kitchen has 6 burner gas range, granite counters, tile back splash, stainless appliances, appliance garage, custom staggered cabinetry, extra deep drawers, large pantry with pull-outs, recycle center, 18" ceramic tile flooring, and the list goes on... Plantation shutters, whole house generator, dual zoned HVAC, security system, John Deere room, irrigation system, and so much more. Three bedroom suites and an office that could be converted to fourth bedroom if needed. You'll notice the pride of design and ownership!

\$469,000



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