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ASK YOUR LAWYER John W. Bickle, Attorney at Law

This is the next article in our series on **SCAMS**. This article is based on information developed by the FBI on common fraud schemes. However, remember this is information and not legal advice. For legal advice, ask your lawyer.

There are a number of ways to avoid telemarketing fraud. Think about some of the following tips, including (1) don't buy from a company that won't tell you what they're all about; (2) ask for written material about any offer or charity; (3) check out unfamiliar companies with your local consumer protection agency; (4) verify the accuracy of the information you receive from an unfamiliar salesperson; (5) don't pay in advance for services, only pay after you get what you ordered; (6) be wary of any company which offers to send a messenger to pick up your money as a special service to you; (7) take as much time as you need to make your decision to buy or donate; (8) don't pay for a "free prize"; (9) before you get your next sales pitch, decide how much information you are willing to give up over the phone; (10) talk over any investment offers with a trusted friend or advisor; (11) be aware that your personal information is often brokered to telemarketers through third parties; (12) if you have been victimized before, be wary of anyone offering to help you recover your money for a fee paid upfront; (13) never respond to an offer you don't understand; and (14) if you have any information about a fraud, report it to state, local, or federal law enforcement agencies.

I'll be back in the next newsletter with some more things to think about. John W. Bickle resides in Sun City, is licensed to practice law in all courts in Texas and continues in practice today as a member of the Williamson County Bar. He can be reached by phone at (512) 868-8593 and by email at jbickle@msn.com.



This publication is not a solicitation but is an information service from this real estate office.

Celebrating 18 years in Sun City
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JANUARY 2016

Happy New Year

Privileged information
about your real estate



Again, continuing on with my reading in the American Cowboy, it was said: "During the heydays of the cattle drives, the morale of a whole crew on a long drive depended a lot on the grub they ate and the man who prepared it. A cowboy who was satisfied did a good day's work. Trail hands knew they could judge a man by the horse he rode; and, the outfit by the grub it served. The rule of the cowboy cook was never questioned. He had a temper as hot as his campfire."



"Cowboy cooks swore there was no such thing as strong coffee, only weak men. There was said to be a simple recipe for making good "java." Put two pounds of coffee in one gallon of water; boil two hours, then throw a horseshoe into the pot, if it sinks the coffee ain't done. It was said the trouble with most coffee makers is, they were too dern liberal with the water."

"Cowboys knew that only a fool argues with a woman, a mule, or a cook. Cowboy cooks had their own subtle revenge for complaints. The Hands might wake up to coffee that was watered down, gravel could wind up in the beans, sourdough biscuits had a habit of becoming scorched, or the cook could forget how to make pies."

And, speaking of cooks, as we are all celebrating the arrival of the New Year; many of us may sit down to a meal of black-eyed peas, collards, ham hocks, and corn bread. Eating black-eyed peas, on New Year's was born during the Civil War, as a result of General Sherman's "March to the Sea." This battle ended December 22, 1864.

That winter, the South was ravaged of all food sources and livestock. The survivors found the only thing left untouched were silos of black-eyed peas. As the peas were not considered a food by the Northern Army, but only fodder for the livestock.

Southerners were facing massive starvation if not for the good luck of having the black-eyed peas to eat. So, from New Year's Day 1866, the tradition has grown to eat black-eyed peas at the beginning of the new year, for good luck and prosperity.

Regardless of what you choose to eat as your New Year's meal, we at the Stacy Group wish you a year full of good health, peace and prosperity.

Happy 2016!
Lon



FIRST JANUARY IN YOUR NEW HOME?

Don't forget to file your Homestead exemption. If this is your primary homestead and you purchased it in 2015, then you may file for the Homestead exemption anytime after January 1, 2016. This can be done by visiting the Williamson County Appraisal District website or you may go to their office at:

1460 FM 1460
Georgetown, TX 78626
Phone: 512-930-3787
Website: <http://www.wcad.org/eservices/online-hs>



The online application however offers the benefits of:

- 1) Application is pre-filled with data from appraisal district records (you spend less time filling out).
 - 2) Don't have to fill out the form, print it and mail it in.
 - 3) Works in any browser, on any device.
- Detailed frequently asked questions are also available on the web site.

You may receive a mail out from someone saying they can file your Homestead Exemption, however, this can be done either in person or online and it's **free**. Here's to a Happy New Year. Enjoy our wonderful Sun City, Texas. Choose one of the many activities offered to keep fit and healthy.

Judy Curtis, REALTOR®, ABR, E-PRO, GRI
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**Seller New Year Resolutions
5 Resolutions Sellers Can't Afford to Overlook**

Now that we've ushered in a new year, sellers are taking advantage of the promise of new beginnings and ramping up their efforts in order to get their homes sold. Whether your home has been languishing on the market – or you're in the early stages of preparing for its market debut – the following resolutions should be on your list in order to ensure the process goes off without a hitch.

Declutter! This is one of the biggest pieces of advice real estate agents give to clients who are in the process of preparing their home for sale. Stow away or loose the clutter.

Stay Positive! Selling a home can be one of the most stressful experiences of your life, and for every home buyer that comes through the door without an offer, your hope diminishes a little more. But don't give up. Remember, all it takes is one person to like your home for there to be a sale.

Be Reasonable! If your agent is telling you that your house is priced too high or you don't want to make the repairs necessary to appease a possible buyer, think again. Not only do sellers often assume that their house is perfect, they also think buyers will ignore its flaws because of its perfection. When going through the process, be sure to keep a cool head and consider what people around you are saying.

Paint! Spruce up the rooms in your home with some fresh paint. Make sure to use neutral colors and don't forget about the bathrooms or hallways. This a relatively cheap way to get your house looking great and can help make a positive impression when someone comes to view the home.

Stage Your Home! Whether you hire a professional stager or take the advice of some fashionable friends, make sure each room in the home gives off a look that will make potential buyers want to see more. By adding some eye-catching furniture and decorative accents, each room within your home will look like it belongs in a magazine.

Jan Schmidt, REALTOR®
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Sun City Statistics as of December 9, 2015

Total Homes Sold in November: 17
Average Sold Sales Price: \$268,600
Average Sold Price/Sq Ft: \$151.87
Average Cumulative Days on Market: 73
Numbers of Homes waiting to Close: 34
Number of Active Listings: 101

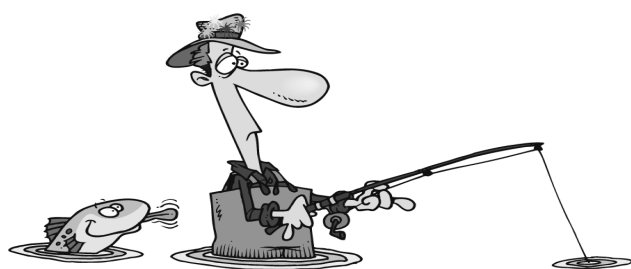
Going "Catching"

Over this last year, Jerry has had a bug in his ear about fishing. He has been out several times...twice with a guide. As you know he was especially excited about this with our 6 year old grandson expressing interest. On an adventure or two, with our grandson, there have been only 2 catches, both by the 6 year old.

Last weekend with plans to attend my niece's wedding in Galveston, the opportunity to fish was too much to pass up. So the Bride's father and uncle, Groom and Jerry set the date for Friday before the wedding and hired a guide. The guide said the fish were biting and it was a great time to fish.

It was a beautiful day, although cool out at the bay. The guide's words of fishing begin great, the guys had visions on fish leaping on to the hooks before it hit the water...needless to say excitement was high. Jerry was prepared with two large coolers waiting for the day's bounty. And off they went.

A few hours later, they arrive back at the dock. I asked...how did it go? Where are the fish? After a few grumblings...Jerry said, "it's my fault", I should have told the guide we wanted to go "Catching"...not fishing!



Just a little side note...we went to dinner at the Black Pearl. If you are ever in Galveston; we recommend this restaurant. It's small and they do get busy, so you may want to go early for dinner or be prepared to wait.

Charlotte Hohensee REALTOR®
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Food Drive



Have a little extra? The canned food drive will continue at The Stacy Group for Sun City in January. Please consider grabbing a couple extra cans of food when shopping. Donation bins are right inside our office. Together we can make a big difference.

Celebrate 2016

Happy New Year! One of my resolutions is to do a better job of balancing my time. My mother's dearest friend did a needlework about time.

GIVE ME TIME

Time for Patience, for understanding too
Time to remember, thoughtful deeds to do
Time to believe in all fellow men
Time to perceive the value of a friend
Author Unknown



With all of the Bowl Games and the Super Bowl coming up, I want to share a great dip that's made in a crock pot.



Cay Melanson, REALTOR®
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- Spinach Artichoke Dip**
- 2 14 oz. cans of artichoke hearts
 - 2 Cloves of garlic minced
 - 1 Small onion, chopped
 - 1 10 oz. frozen chopped spinach
 - 1/3 Cup Mayonnaise
 - 1 T. red wine vinegar
 - 8 oz. Cream Cheese
 - 3/4 Cup milk
 - 3/4 Cup parmesan cheese grated
 - 1 8oz. Sour cream
- Combine all in a crock pot.
Enjoy!

Almost Baby Eagle Time Again!!!!

"Eagle Time" is fast approaching again. This is my 5th year watching 2 different eagle families:

- #1. in Decorah, Iowa (no eggs yet) and
- #2. in Rome, Georgia at Berry College (eggs should be in the nest by early January)---with hatching approximately 35 days later!! If you are new to this amazing experience--- let me share some eagle facts:



1. The mom & dad eagles share the duties of parenthood, starting as soon as their eggs are laid & continuing until the eaglets (babies) "fledge" (learn to fly & leave the nest).
2. Adult eagles range from 35"---37" tall with a wingspan of 72"---90" & weigh 10---14 lbs.
3. The female lays 1---3 eggs 5---10 days after mating. Eggs are incubated for 35---37 days.
4. The nest is between 6'--8' in diameter & can weigh up to 1 ton.
5. Bald eagles typically mate for life & have a 20---30 year lifespan.
6. Bald eagles do not reach maturity until they are 4---5 years old. This is when they develop the white head & tail feathers.

The websites for both nests are below---Enjoy Watching!!!!!!!

<http://www.berry.edu/eaglecam/>

<http://biggeekdad.com/2011/03/decorah-eagles-webcam/>

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As most of you know, one of the unique things about our company, and the reason we have been #1 in this area, is that we concentrate here - in Sun City. This is not only true for sales, it also carries over to our lease department. One of the unique options sellers have with us, is the ability to "lease or sell", whichever comes first. We recently had three homes that did this. Two of which sold first, one rented first. There are some cost factors involved in leasing. The seller also has to be open to considering their property now an "investment home" and losing the Homestead Exemption (tax increase). If the seller is open to all of this, it is a great way to market your home to more prospects. Check out our website and the owner section for some cost you would need to consider at www.thestacygrouprentals.com and call us if you want to discuss further.

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