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Here at Marketplace Smiles we pride ourselves on providing quality, conservative, convenient dentistry. We are able to meet all of your dental needs from routine cleanings to advanced procedures such as placing implants. We are located in the heart of Sun City near the City Market making your appointments just a golf cart ride away. We have two experienced hygienists, Angie and Codi, who have both worked for periodontists in the past. They provide a gentle, thorough dental cleaning in a caring environment. Dr. Bell graduated from the Marquette University School of Dentistry in 1999. After graduating he went on to serve as a dentist in the US ARMY where he completed three years of residency training. He subsequently became Board Certified by the Academy of General Dentistry and is a Fellow in the Academy of General Dentistry.



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NOVEMBER 2015

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

Happy Thanksgiving Ya'll

Privileged information about your real estate



Hello Everybody,
I recently completed my required Texas Real Estate continuing education classes, needed for renewal of my Broker License. One of the classes was about the changing technology being implemented in the real estate industry. Some interesting statistics were presented.

- Average Stats Each Day in 2015:
- * 350,000 babies were born
 - * 1,500,000 Droid phones activated
 - * 50,000,000 apps downloaded
 - * 750,000,000 active Facebook users
 - * 50,000,000,000 text messages sent
 - * 200,000,000,000 emails sent



These incredible statistics show the growth of technology as a tool, but there is no substitute for face to face skills that include knowledge of the local real estate market.

Among the many examples described in the Broker Responsibility Class, are some improper uses of technology. One was called "The Hands-Off Virtual Broker." A homeowner listed his property with a Broker who works in another city. A local sales agent called to ask for information about the listing. The out-of-town broker did not have much in the way of information, as he told the sales agent he was only an internet listing broker; and did not see any problem with not knowing where the listing property was located or anything about the area. He stated he did it all the time.



While this sounds harmless, it is a violation of Texas Real Estate Commission ethics. A professional real estate agent, once alerted to this situation, most likely should report this "virtual" internet broker. According to TREC, a listing broker is acting negligently when they fail to provide minimum service to the client; and this includes knowledge of the area.

THE MOST IMPORTANT RULE:

KNOW YOUR MARKET!

We at the Stacy Group, know that as a homeowner, you all want the best representation when you buy, sell or rent. The Stacy Group team, not only uses the latest technology properly; but we know your neighborhood, we understand the wide variety of floor plans, and we have current knowledge of the market values and the unique character of Sun City Texas.

As you read this newsletter, please know that as Thanksgiving approaches, we at the Stacy Group, give thanks to all our friends and neighbors in Sun City, for making our community such a nice place to live.

Next month, we'll talk about how cowboys celebrated Christmas!

As for now,
Lon

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.

According to the FBI, senior citizens are frequent targets of counterfeit prescription drug scams. You can avoid becoming a victim of this type of scheme by (1) only dealing with reputable and well established pharmacies; (2) closely examining the packaging and lot numbers of your drugs and being alert to any changes from one prescription to the next; (3) consulting your physician if the drug looks suspicious; (4) alerting your pharmacist or physician immediately if you experience adverse side effects or if your condition does not improve; (5) using extreme caution when purchasing drugs on the internet by only buying from pharmacies which have the seal of approval called the Verified Internet Pharmacy Practice Seal (VIPPS) provided by the Association of Boards of Pharmacy in the United States; (6) not purchasing any prescription drugs from unlicensed online distributors or those that sell medications without a prescription; and (7) staying aware that many product promotions, cost reductions and "special deals" may be associated with counterfeit medications.

I'll be back in the next newsletter with 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.

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Did you know Sun City has a pet club?

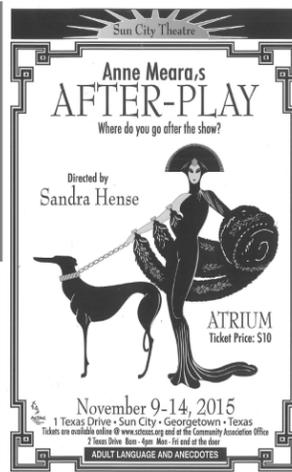
They offer training, pet events, charitable contributions to local shelters, and so much more for your four legged friend and yourself!

Find Out More info at:
suncitypetclub@yahoo.com

Hank Williams anyone?

Georgetown Palace is offering an evening of dinner and classic Hank Williams music with food by Gumbo's North.

www.georgetownpalace.com
Nov. 6-8 & 13-15



Getting Your Property Ready to Sell??

...or maybe just anticipating lots of company for the upcoming Holidays? Here are a few terrific "make ready" ideas.

1. Use a power drill for scrubbing---forget the elbow grease! Attach a round revolver brush to your power drill---you can clean in 5 minutes what used to take 30.....
2. Lemon & water in the microwave--pour boiling water over lemons in a glass bowl & cook in the microwave for 5 minutes--- the steam will loosen any particles so you can easily wipe it down & the lemons will make it smell great!!!
3. Use a pillow case to dust ceiling fan blades---Encase the blade with a pillow case & slide it off the blade---all the dust will fall into the bottom of the pillow case....
4. Use make-up remover cloths in the bathroom---at night, clean your face w/one side of the make-up remover cloth & then use the other side to tidy up the sink, counter & faucet....
5. Use old dryer sheets on baseboards---use them to wipe down the baseboards in your home---since they are anti-static they will dust free longer....
6. Use aluminum foil instead of dryer sheets in the dryer---if you're not a fan of dryer sheets because of the smell or residue they leave, you can use balls of aluminum foil to eliminate static cling instead. Just roll up about 2 feet of foil into a ball & throw it into the dryer---or 2 or 3!!!
7. Clean window blinds w/an old sock---mix equal parts warm water & vinegar in a bowl---dip the sock in mixture---ring out, slip the sock over your hand & start dusting your blinds! When the sock gets too dirty, just rinse in the water & do it all over again....



Whether you're getting ready to sell or anticipating a crowd for the Holiday's---have fun getting ready!!!

Roxanne Rylander, REALTOR®
Cell: (512) 784-7332 roxanne@thestacygroup.com

Vote for Proposition 1 on November 3rd!!



I had mentioned a couple of months ago that the vote for Proposition 1 would be coming up.

A recent article in the Texas Realtor magazine for October/November explains the Proposition very well and I am providing this information to enhance understanding and answer questions you may have about the Proposition, in order to make a more informed decision as you vote "for" or "against".

In essence, this proposition 1) Increases the state-mandated homestead exemption for public school taxes from \$15,000 to \$25,000. 2) Provides the full benefit of the higher exemption to seniors and disabled Texans. 3) Prevents local taxing authorities from "undoing" the property-tax relief delivered by the higher exemption. 4) Prohibits state and local governments from ever collecting a sales tax on real estate transactions.

Common questions:

- 1) Will Proposition 1 cut public-education funding? No. The increased exemption is absorbed by the State of Texas.
- 2) Will my property taxes go down if Proposition 1 passes? Every homeowner will pay lower taxes if Proposition 1 passes. Many homeowners will see the tax bills lower than the previous year. However, if a homeowner's appraisal goes up and local governments like cities, counties, and others raise tax rates, your overall tax bill could be higher than the previous year's. Even in those cases, your property taxes will not be as high as they would have been had Proposition 1 not passed.

3) When will tax relief kick in? Immediately. Your 2015 tax bill will include the higher homestead exemption.

4) How much will Proposition 1 save me? It is estimated that every Texas homeowner will save approximately \$125 per year.

I want to wish each of you a very Happy Thanksgiving as you enjoy all the activities offered here in our wonderful Sun City.

Judy Curtis, REALTOR®, ABR, E-PRO, GRI
Cell: (512) 422-6550 judy@thestacygroup.com

Turkey Talk

Yesterday I came upon a flock of turkeys in Neighborhood 23 making themselves quite at home. Well, there were 10; I figure that's a flock (actually a group of turkeys is called a "rafter" but that sounds like I'm building a home). Sun City provides them a safe place to roam so close to Thanksgiving.

Happy Thanksgiving to All! So much time and love goes into preparing the thankful feast for family and friends. I tried to think of a good recipe to share, but so many are traditional fare at these memorable dinners. So, when the festivities have come to a close and you have deboned the turkey, you will be ready to experience this crockpot treat!

Creamy Mexican Turkey

- | | |
|--------------------------------------|-------------------------------|
| 1 can (10 oz.) cream of chicken soup | 1 can cream of mushroom soup |
| 1 c. green or red salsa | 1 c. sour cream |
| 1 T. chili powder | 1 onion, finely chopped |
| 3 cloves garlic, minced | 1 T. olive oil |
| 12 corn tortillas, torn into pieces | 4 c. chopped cooked turkey |
| 1 ½ c. shredded Colby Jack cheese | 1/3 c. chopped fresh cilantro |
- Spray inside of crockpot liner with nonstick cooking spray. In a large bowl, mix soups, salsa, sour cream, and chili powder. Cook onion and garlic in oil in small saucepan until tender, about 4 minutes. Add to soup mixture along with chopped turkey. Layer tortillas and soup mixture in crockpot.

Cover crockpot and cook on LOW for 4-5 hours until bubbly. Sprinkle with cheese and let stand until cheese melts. Top with cilantro and serve. Serves 8

Courtesy of cdkitchen.com Enjoy!



Cay Melanson, REALTOR®
Cell: (512) 966-0295

www.thestacygroup.com

Do you ever drive by a listing and wonder how much it is selling for? All you have to do is look it up on our website. All the homes for sale in Sun City that are listed in the MLS can be found here.

Do your friends ask you about Sun City? Send them to our website. When you visit our website you can follow the market. You can find all the **floorplans** on our website (including the new models) and all the homes **for sale** in Sun City.

Do you have friends that want to try before they buy? When you click on **rentals**—you will be forwarded to the new rental website that has all the furnished and unfurnished homes available to lease. You can see photos of the homes as well as apply straight from the website. Tenants & Owners can also log in from here.



Our **Town Talk** area is for our residents. It is an area that shares local news. Feel free to share with others by sending in your blog to me.

We hope your Thanksgiving is filled with laughter and love.

Keri Stacy Gann, REALTOR®
Office: (512) 869-0223 keri@thestacygroup.com



Your To Do List Before Selling Your Home

When you own a home it seems that you are in a constant state of home improvement. Research has shown that your home will sell faster and for a higher price if you do just a few simple things to make it stand out.

1. **Clean and De-clutter.** If you don't do anything else you MUST do this.
2. **Curb Appeal and Entrance.** The front and back of the home should pop.
3. **If it's broken, fix it.** If a door lock is broken, shingles are missing from the roof, or a faucet is leaky all these will be noticed by a prospective buyer and may lead them to believe other home maintenance tasks have been neglected.
4. **Paint.** A new coat of paint will make your house look fresh, clean and updated. It's like a "little botox" for your walls and will cover all the small cracks.
5. **Floors.** Flooring gets the most wear over any other piece of your home. If your flooring is screaming for some TLC consider doing so before you put your house on the market. Carpet should be free from stains or damage. If you are in the market to put new floor in, hardwood is the gold standard for what buyers want most of the time and there are a variety of cost options for most budgets.
6. **The Roof.** If your roof doesn't need a complete overhaul make sure that there aren't any shingles that need to be replaced. While you are up there, it is also a great time to clean out those gutters and caulk them.
7. **De-odorize.** Remove anything that could potentially produce a less than desirable smell. The two biggest things are animal and smoke odors.
8. **The windows.** Make sure that they are cleaned inside and out. Look at the sills and if they are cracked or yellowing, paint them. Lastly make sure that the blinds and window coverings are clean, and in good condition.

Jan Schmidt, REALTOR®
Cell: (512)-864-5051 jan@thestacygroup.com



WHAT'S BUGGING YOU?

Termites are a major wood-destroying structural pest in the southern U.S. According to some estimates, over \$2 billion are spent annually in the U.S. controlling or preventing termite infestations. In central Texas, our main problem is with subterranean termites that normally live below ground and may move up into a structure where they cause damage. The majority of the colony consists of workers who forage for food. The foraging workers are the ones that we find infesting wood, and causing damage to homes and other structures.

I personally have been treating homes in Texas for 35 years against termites, along with a variety of other indigenous insects.

We all know that protecting our greatest asset, **our home**, is very important to us. We at **Kings** are best equipped at taking preventative measures and making recommendations that can help to prevent termite infestations. All inspections are performed by an Associate Certified Entomologist with years of experience in termite inspections and treatments.

~ Lynn King, Associate Certified Entomologist

KINGS PEST AND TERMITE
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Rumors...

I see many potential buyers and they come up with all kinds rumors. So I will help to dispel some of these with the facts as written by the community association. Many thanks to Gina and Sherre at the CAs office for clarifying my questions.



Since the Holidays are just around the corner...let's start with visiting minor children. This one always brings a chuckle when the question is posed. Most common is... "I heard children can only stay for 3 days" or "Children are only allowed to stay for a total of 2 weeks for the year". I smile and give them the following information...

COVENANTS, CONDITIONS, AND RESTRICTIONS FOR SUN CITY TEXAS

3.1 ...**No person under 19 years of age shall stay overnight in any Dwelling Unit more than 90 times in any calendar year.**

There is no limit to the consecutive number of days in a row nor is there a limit on the number of times in a year a child may stay during their visit; as long as they do not exceed 90 times per year. Also, this restriction is not inclusive to a group of minors....it is written as a "person under 19 years of age". So if you have more than one minor in your life they have their very own set of 90 days.

After clarifying this information to our Sun City guest, I pose my own question...do you want them for a whole 90 days?...Often the response is made with a wide-eye quick response...and if they are a couple, it is in unison... "NO!" I personally like to clump them together.

Sun City Statistics as of October 5, 2015
Total Number of Homes Closed in September 47
Average Sales Price \$274,422
Average Sold Price/Sq FT \$154.23
Average Cumulative Days on Market 41
Number of homes waiting to close 47
Number of Active Listings 95

Charlotte Hohensee REALTOR®
Cell: (512) 868-7248 charlotte@thestacygroup.com