



From the Broker's Desk

Nancy C. Rowe

You hear so much today about the importance of your credit score but I don't think some consumers realize how their lives are impacted by some of the financial decisions that they make. I own rental properties and pull a credit report on every applicant because that credit report tells the financial history of the applicant and allows me to make a decision on their credit worthiness. The most defaulted billing occurs with medical bills. I am not referring to large surgical bills but just office visits of less than \$100 that are not being paid. I see reports covering years of credit activity where the consumer has defaulted on every cell phone company available, moved and not paid final utility bills, opened an account and never paid the first payment. These are the consumers who will create collection nightmares for a landlord and they will find it hard to secure financing for vehicles, furniture or personal loans. We can all experience financial problems due to divorce, unemployment or illness but a concentrated effort should be made to correct deficiencies created during that period. Contact the companies you owe delinquent payments to and try to negotiate a reduced settlement amount to clear that account. There are credit counseling services and debt consolation companies available should you need assistance. To maintain or increase your credit score, make all payments on time and don't miss a payment, bankruptcy impacts your credit score for seven to ten years after filing, remember that having several credit accounts and having these credit accounts for a long time is a positive factor and try to maintain a balance of less than 70% of your credit card limit. When applying for a mortgage to purchase real estate, your credit score will impact whether you are approved for the mortgage, what down payment will be required and what the interest rate will be. Loan officers are a good resource for determining what needs to be addressed on your credit report to improve your borrowing ability. Limit the number of credit reports being generated as it will lower your credit score because it appears that you are preparing to go into a debt situation. You are allowed one credit report a year to verify that the information on your report is accurate without your credit score being impacted. If you find a discrepancy, contact the reporting company in writing, as soon as possible, to challenge the entry. Many consumers think that it will help their credit score to close credit card accounts but it actually lowers your credit score. As an example, let's say that you have 10 credit cards with the borrowing limit of \$50,000 and owe \$10,000 which means only 20% of available funds have been used. Now you close 5 of your credit cards and your borrowing limit is reduced to \$25,000 and you still owe \$10,000 which means you now have used 40% of available funds and this reduction in borrowing ability reduces your credit score. Your credit history follows you for life so work hard to maintain a high credit score and enjoy the benefits that good credit can provide. When you need assistance with a real estate transaction, remember to contact one of the experienced Agents of WILLOW Realty.

4 Easy Ways To Improve Your Lawn © gardeners.com

Most people think that to have a nice lawn, you need to apply lots of fertilizer, pesticides, herbicides and water. But in most parts of the country, it's actually not that difficult to grow a healthy carpet of grass. The problem is that most turf is growing on a thin layer of poor soil that contains little organic matter or beneficial soil life. To establish a healthy, low-maintenance lawn, you need to work from the soil up.



1. Aerate-Foot traffic and lawn machinery can compact the soil under your lawn, creating a difficult environment for grass roots and soil microbes. Air passages in the soil are necessary in order for water, air and nutrients to move down into the root zone. To loosen hard, compacted soil, you can use a hand-held or machine-powered aerator to remove small cores of soil. You can also strap on a pair of aerator sandals and walk around your yard. Spikes on the bottom of the sandals create tiny passageways for air and water. Avoid future compaction by minimizing

foot and machinery traffic, or by creating permanent walkways.

2. Reduce thatch-Thatch is a layer of dead grass and grass roots that has accumulated on top of the soil surface. If this layer gets to be more than about a half inch thick, it begins to block the flow of air, water and nutrients. Grass roots start to grow along the soil surface rather than down into the soil. These roots become intertwined and form a dense mat. A lawn with a severe thatch problem has little drought tolerance and becomes susceptible to a host of pest and disease problems. Dead patches of lawn can signal thatch problems. You may also notice a spongy feeling when you walk across the lawn. It is not necessary — or even desirable — to remove all of the thatch. A thin layer serves to insulate and protect the root zone. If you have a severe thatch problem, correct the problem incrementally to avoid damaging the lawn. Minor thatch accumulations can usually be removed by raking vigorously with a steel-tine rake. For severe problems, consider renting a mechanical dethatching machine. Early fall is the best time for dethatching. Once the thatch has been reduced, you can prevent future buildups by reducing the amount of fertilizer you apply, and avoiding frequent, shallow irrigation.

Potato Candy © Food.com

- 1/4 c softened butter
- 4 oz cream cheese, softened
- 1 tsp vanilla extract
- 1(16 oz) pkg confectioners' sugar
- 7 oz (2 1/2 c) sweetened flaked coconut
- 1 tbs ground cinnamon



NOTE: Be sure to use regular cream cheese, not whipped or reduced fat type.

In a large bowl, cream together the butter and cream cheese. Add vanilla and confectioners' sugar. Beat until mixture forms a ball. Stir in coconut with a spoon. Roll the mixture between your hands to form small potato-shaped candies or roll into small balls. Place cinnamon in a shallow dish and roll the balls in it. Place the balls on a cookie sheet and chill for about 1 hour or until firm. If you prefer "dirtier potatoes" roll the candy a second time after they have chilled.

Alternatively dip in melted chocolate for Easter eggs.

3. Fertilize-Turf, like other garden plants, depends on healthy soil to thrive. By applying Pelletized Compost and a slow-release organic fertilizer, you will encourage grass roots to penetrate deeper into the soil, and will also stimulate biological activity. Healthy, biologically-active soil has the texture and trace nutrients plants need to resist stress, disease and insect damage. If you live in the northern half of the U.S., early fall is the best time to fertilize. This gives cool-climate grasses time to "beef up" before winter. In the southern half of the U.S., warm-climate grasses predominate. These grasses should be fertilized lightly, several times between early spring and late summer.

4. Mow high-The roots of a grass plant tend to grow about as deep as the blades are high. To maintain a healthy root system that can resist heat and drought, do not mow your lawn shorter than about 2". For even more drought resistance and to help shade out weed seeds, try setting your mower even higher, so your lawn is no less than 3" long.

Every new beginning comes from some other beginning's end. ~ Seneca

