

**Making Happiness Happen,
One Moment At A Time
December 29, 2013**

Turn to CNN at any particular time on your television or computer and you will notice that, of the top 30 stories, 20 will be stories involving violence. This negative energy must be avoided at all costs, or at least filtered, if you are to enjoy the new year.

In classes which I have been conducting on the subject of consciousness and reality, I gave the students an exercise. See how many hours you can get through in any given day without a negative thought. Alas, some people cannot be awake for 5 minutes without a negative thought ruining the entire day.

Thoughts are energy, thoughts are a creative force, so feed your mind negativity and you will create negativity.

The bottom line is that 2014 will be a wonderful year. At least, I know that to be true for me. Yours will be whatever you decide also, so why not begin today (2 days to practice before the new year!) by making happiness happen, one moment at a time.

Now you may be wondering what this has to do with the real estate market, or the state of the economy - - and here is the answer:-

Answer: Economic prosperity is yours in 2014, with a further expansion in job opportunities here in Alaska, and corresponding activity and appreciation in the real estate market. Expect the value of your home to increase between 3% and 5% this coming year.

If you have an 'idea' to expand your horizons, say, to upgrade from your present home, or to add an investment property, I strongly suggest that you err on the side of "Bold".

Interest rates will continue to rise from their remarkable lows of 3% or so earlier this year to the 4% or so late in 2013, but will not reach 6% any time soon, and 6% would still be cheap money.

I would urge those planning to sell in 2014, for the best results, not to wait until the snow melts. Inventory will expand rapidly in May 2014 but the brave, who go on market no later than 1st March, will reap the reward of a better price.

With regard to investment properties for rental, you must seek savvy advice from appropriately educated Realtors. Anything from duplexes through to 12-plexes are often overpriced. Only commercially knowledgeable real estate licensees understand Cap-Rates and Cash-on-Cash Return. My publication on how to evaluate investment properties is free, on request, to windsor@alaska.net.

However, returning to our theme, the best advice I can provide is that you start the new year with the right attitude. You may not grasp this entirely, but 2014 is yours for the taking. Embrace

positive, creative thoughts about yourself, your family and your real estate, and make happiness happen, one moment at a time.

Dear Dave: What do you think of Zillow as a real estate resource?

Answer: There are several online real estate services available now, including Zillow, Trulia and even Google itself, just to mention a few.

The thing you need to remember about these nationwide conglomerates is that they are trying to monopolize the market for profit. With huge resources, they are seeking to re-program consumers on how real estate should be done and, indeed, having some success.

However, there are some chinks in the armor here. Zillow, and others, work with historical data which is not current or, at least, not as immediate as can be obtained locally by your Realtor in Alaska. This data lag produces inaccurate information.

Second, the data is regionalized and cannot be localized to the subdivision in which you live with its own dynamics known only by your local real estate licensee.

Third, no online substitute of the Artificial Intelligence type being created by these powerful corporations can ever replace the skill and judgment of a local Alaska real estate licensee with feet on the ground right here.

Dear Dave: Can you tell me how much I should estimate for Homeowner's Insurance on a home in Fairbanks costing \$300,000?

Answer: No. It could be anywhere from \$800 to \$1,500 per annum. Insurance rates are no longer set on a simple percentage scale.

The factors that are taken into account are zipcode, fire zone, history of prior losses, your credit score, the replacement value, the character of the property and age of the home.

The only way to get a Homeowner's Insurance estimate is to contact your Insurance Agent for a Quote and be prepared to answer a whole bunch of questions.