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ART & ALICIA's Electronic Newsletter

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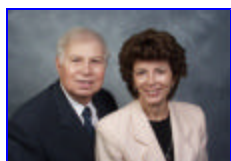
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[alicia fahey](#)

SPRING FORWARD
Spring is in the air and so is daylight savings! So, don't forget to set your clocks ahead on April 4th. Spring is prime selling season. Qualified buyers are out looking! If you're thinking of selling, now's a great time! Please call us for a free, no-obligation market analysis. Let us show you how to get the best price for your home.



We specialize in helping people find their dream home. If you know a relative, friend or neighbor who's buying.. call us. We'll make their dream a reality.

Insuring Your Investment

Buying a home is probably the largest purchase you will ever make, so be sure to protect your investment. Although not legally mandatory, homeowners insurance is often required by financial institutions so they can protect their investments.



Each homeowners insurance policy is different, but there are many standards for what is covered and what is not. It is ! important to read the fine print to determine if you need additional insurance for a special situation.

A typical homeowners insurance policy covers:

- * **Structure** – Should a fire, hurricane or lightning strike your home, the average policy covers the amount it would take to rebuild. Typically, flood and earthquake coverage is additional.
- * **Personal Belongings** – This includes furniture, clothing, and other items you would need to replace should a disaster occur. Personal belongings are often covered up to a certain percentage of the policy, but if you have expensive jewelry or equipment, you can purchase a rider to fully cover these items.
- * **Liability Protection** –! One of your trees falls on a neighbor's car, or a guest falls down your porch steps. This portion of your policy protects you from lawsuits by people not living on your premises who are injured or incur damages caused by your property. Level of coverage depends on the policy, but most offer \$300,000 worth of protection.

* **Additional Living Expenses**- If your home is uninhabitable due to a disaster, your policy should cover your living expenses while you stay elsewhere. For instance, hotel charges and toiletries are usually covered. In general, 20 percent of the overall policy is allotted for these

Welcome to the Neighborhood

For many moving families, saying goodbye to the communities where they live can be difficult. Acclimating yourself and your family into a new community can be challenging, but you will soon become accustomed to everything the town has to offer by making yourself at home in your new neighborhood. Before you make the move into your new home, do your research. Call the local Chamber of Commerce to find out more about resources for those families that are new to the community. Many towns and cities! now have Web sites containing information about the areas of interest for you and your family.



Once you make the move, there are many ways to meet others, especially if you have a hobby. If you like to work out, join a gym. You

will get to know people with the same passion for fitness and develop healthy habits at the same time. Taking part in cooking, painting or other classes can also help you meet people who share common interests.

Children can bring you together with people faster than you can say, "just moved!" If they are attending school, you will be spending plenty of time at PTA meetings and other school functions, which can help you, get to know other parents. If your children are smaller, you can join programs designed for infants up to pre-school age.

Be sure to be proactive and take advantage of everything your new neighborhood has to offer. You'll be part of the community before you know it.

A Journal of Memories



Remember the happy times in your home for many years by creating a scrapbook. Materials can be found at craft stores, making the project easy to complete. Take plenty of photos and add information about the event and its

expenses.

The type of homeowners insurance policy you need depends on your lifestyle and living arrangements. Know your policy limitations and make sure that you and your investment are protected.
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attendees. Start a lifetime of new memories that you can add to for years to come.

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