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# What's it WORTH on eBay?

Submitted by EZSellUSA



Paul Connor

10 X Value?

EZSellUSA specializes in selling one item or entire estates for clients on eBay. If you have an item and you would like to know what it is worth, send digital pictures with a brief description to paulconnor@gmail.com or make an appointment to visit us at 201 North Commerce Street, Galena, IL 61036 our phone is (815) 402-3300.

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What makes a \$250.00 antique Bohemian green cut to clear crystal decanter worth 10 times it's actual value and it sells on eBay for \$2,532.00? The answer to that question is competition. When you have two bidders that compete for the same item on eBay and they both do not like to lose, you can find new levels of value. This little decanter is only 8 inches tall and was donated to a local charity, that brought it to EZ Sell USA to sell for them. A blessing for everyone!



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# Updates to Transform Your New House into Your Dream Home

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*StatePoint*

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Congratulations, you've purchased a home! Now what? You've saved a million ideas on Pinterest and you're ready to start making improvements. But how do you prioritize to make the most of your money? Consider these simple upgrades to transform your new house into your dream home.

## 1. Update Lighting Cost: \$10 (box of light bulbs) - \$300 (new fixture)

**Benefits:** Brightens the room, enhances ambience, increases energy efficiency.

Let there be light! There are several ways to make a room feel brighter. Start with something quick, like swapping out bulbs to brighter or more efficient choices. For a mid-level task and a dose of style, add new lampshades. Or go big by replacing outdated fixtures with on-trend options.

## 2. Find a Better Faucet Cost: \$150 - \$500



**Benefits:** Boosts home appeal, improves kitchen functionality.

One in five millennials say they want to update their kitchen, according to Moen research, and a simple faucet upgrade can be impactful. Replacing a basic kitchen faucet with a one-handle pulldown, like Moen's Sleek faucet, creates a clean, modern look while adding functionality that makes cleanup a breeze, thanks to the easy-to-maneuver spray wand. Equipped with Power Clean technology, it provides more spray power while containing splash, which means faster cleanup for tough-to-rinse foods.

## 3. Install a Kitchen Backsplash Cost: \$125 - \$250

**Benefits:** Creates a focal point, protects walls from cooking splatter and water damage.

If your new kitchen has the blahs, a fresh backsplash may be the solution. In addition to protective and easy-to-clean qualities, a backsplash provides many customization possibilities, from material and color, to cost. Options could be glass mosaics, salvaged brick, or even peel-and-stick tile for easy installation (hello afternoon project!)

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# You L♥ve It OR You List It.



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# 5 Summer Projects that will Improve Your Home

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You already know that remodeling is a great way to improve your home's appearance and raise your property value. But which improvements are worth tackling today? Here are five projects that you can complete before the leaves start falling.

## 1. Add a Deck

Creating an enticing outdoor living space is one of the hottest trends in home improvement. Outdoor living spaces are especially important for homeowners who prefer to spend most of their summers relaxing or entertaining outside. Choosing the right deck will make all the difference. But adding a deck does more than improve your yard's livability. A well-designed deck improves your home's value and sets your house apart. Also, tackling the project now ensures you'll be able to enjoy your new deck this summer and for summers to come.

## 2. Upgrade Your Air Conditioning

Are you tired of paying exorbitant utility bills? If so, an air conditioning (A/C) upgrade is a home improvement worth making. Install a high-efficiency A/C unit to lower your bills and improve the comfort and appeal of your home. Get at least three quotes from HVAC pros to ensure you get the best price on your A/C upgrade.

## 3. Replace Your Siding

When considering replacement siding, look to your environment for clues as to which choice is right for you. In the southwest, stucco offers a regional look and provides extraordinary durability. In the northeast, wood will give your home a more classic look. Consider your neighborhood as well when choosing siding. Certain materials might make your home stand out among the other houses in your area. A siding pro will help you figure out the right siding solution for your needs and your budget.

## 4. Replace Your Roofing

Make sure you talk to at least three roofing pros before making a hiring decision. HomeAdvisor is here to help you find the perfect roofing pro for your job. It's also important to choose the right roofing material. Asphalt is the most affordable option, but it's quick to wear out and requires regular maintenance. Tile and slate are durable but more expensive than asphalt. Metal is a dependable material that falls in the middle.

Metal's quick installation, moderate price, and 40-year life expectancy make it a popular choice among homeowners who require a balance of value and durability. Talk to a roofing pro to find the best solution for your home and budget.

## 5. Improve Your Landscaping

No list of remodeling projects is complete without mentioning landscaping. Well-designed landscaping can have a big impact on your home's curb appeal and value. But, in many cases, improving your landscaping involves more than adding plants and cutting the grass. HomeAdvisor recommends talking to a landscape designer or landscaping pro to figure out the best solution for your yard and your budget.

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# How to Know How High to Go

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Shopping for a home? Before you begin your search, it's important to figure out what you can comfortably afford.

"The interesting thing about homebuying is that it isn't a one-size-fits-all process," says Mike Dawson, Vice President of Single-Family at Freddie Mac. "After all, it's your budget and these are your housing needs. Doing your homework to figure out what those needs are is the critical first step."


Before you start shopping, learn how much you can borrow. Free online resources, such as Freddie Mac's "How Much You Can Afford" calculator, found at [calculators.freddiemac.com](http://calculators.freddiemac.com), can help you get a handle on this figure during the preliminary stages of your search. This estimate is based on income, fixed monthly payments such as auto loans and student loans, and the terms of the loan you plan to take out.

You may also consider speaking to a lender at this stage. If you qualify for a loan, he or she will provide you with a pre-approval letter stating how much home you can afford and the maximum amount you are qualified to borrow. Having this letter can help show the seller that you are a committed and qualified buyer. Keep in mind that the

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amount your lender is willing to lend is not always how much you should borrow. You should borrow only what you feel you can comfortably repay through monthly mortgage payments. Wait to take this step until you are actually on the hunt, as pre-approvals are usually good for only a limited time.

When determining your budget, consider the length of your loan and the type of loan you want. Do you want to pay back the money that you borrow over 15 years or 30 years? The longer your loan term, the smaller your monthly payments, but you'll pay more interest over time.

The type of mortgage loan is important, too. With a fixed-rate loan, the interest rate stays the same through the life of your loan, as will your monthly payments. While this can offer some peace of mind, it's important to know that such loans tend to have higher interest rates because the lender isn't protected against a rise in its costs over the course of your loan. On an adjustable-rate mortgage (ARM) however, the interest rate may re-set every one, three or five years based on the movement of a specific index and the terms of the loan. Homebuyers may have low interest rates when they first take out their mortgage loans, but the rates may increase over the loan term. If your rate changes at a reset, then your monthly payment will change too.

One of the most important aspects of homebuying is getting a handle on how much home you can afford. Do your research before you begin house-hunting, so you can be well-informed throughout the process.



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# The Benefits of Hiring Professional Contractors

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The DIY movement has inspired many homeowners to tackle home repair and remodeling projects on their own. DIY projects can be rewarding, and many homeowners who have embraced the DIY movement have discovered talents they never before knew they had.

But no matter how simple popular home renovation television shows make remodeling projects appear, homeowners should know that such undertakings are far more difficult than they appear on television. Homeowners who overestimate their abilities and the time they have to complete projects can cost themselves substantial amounts of money. In fact, there are a variety of reasons homeowners might want to work with professional contractors when tackling home improvement projects.

**Experience** A trial and error approach can work with various projects and problems. But applying such an approach to home improvement projects is risky and potentially dangerous, not to mention costly. Experienced professional contractors with strong track records (seek recommendations from friends or neighbors) won't have to go through trial and error and are therefore more likely than DIYers to complete a project on time and on budget.

**Inspiration** One often-overlooked benefit of working with professional contractors is the likelihood that they can draw up ideas for projects that homeowners might otherwise never have thought up on their own. Homeowners without specific ideas in mind can ask contractors to come up with various scenarios before committing to a particular one. Veteran contractors can draw on years of experience to create designs that DIYers might be incapable of coming up with and/or incapable of seeing through to completion.

**Cost** Conventional wisdom suggests it's less expensive to do something yourself than to

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hire someone else to do it for you, but that's not necessarily true of home improvement projects. Labor costs typically account for a substantial amount of professionally contracted projects, but homeowners can cut those costs by volunteering to do some of the simpler tasks themselves. In addition, contractors often purchase materials at a much lower cost than individual homeowners because contractors buy in bulk. So while labor costs might be lower on DIY projects, the cost of materials can offset those savings.

**Resale value** Many homeowners renovate their homes with eyes on improving the resale value of those homes. But if homeowners want to showcase a newly remodeled kitchen when selling their homes, they should be prepared for prospective buyers to ask who worked on the project. Fearing potential problems down the road, some buyers might be put off by homes that were remodeled by DIYers and not professional contractors.

Renovating a home on your own can be a rewarding project for homeowners. But it's important that homeowners recognize the many benefits of working with professional contractors before making any final decisions with regard to who will tackle their next project.

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RESTORE YOUR HOME LIKE A PRO

# Room-by-Room Refresh

Family Features

Spring is a sensible time to refresh and restore your home after heavy indoor use during winter. It's also an opportunity to conduct overdue home maintenance and achieve a sense of accomplishment.

Tackle the project room by room with these tips from the experts at Office Depot to make the work feel more manageable and ensure you complete a thoroughly satisfying job.

## Entryway

The main entrance, whether it's the front door or a mudroom entrance off the garage, tends to become a dumping ground where items are shed with each trip through the door. You may have to wade through some clutter to make headway, but after a thorough cleaning of the furniture, floors and walls in this space, your next challenge is making sense of all the mess.

One solution is assigning designated storage spaces for each family member. A series of plastic storage boxes or cubby-style organizers can help contain possessions like shoes, backpacks, handbags and more. Rely on stylish hooks or a coat tree for extra

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storage. Put your finishing touch on the freshly cleaned entryway with some pops of color and personality, such as cheerful wall art and a welcoming rug.

### Home Office

If there's any room that comes close to the clutter of the entryway, it's the home office. A major difference is that generally, office messes come in the form of paperwork, and paper can actually be organized quite easily.

Sorting is the best first step, so you know exactly what you're up against. Create piles for all the different types of paper you're likely to encounter, from bills and to-do lists to the kids' school work. Separate other items by category, such as medical records and financial documents or art supplies and books, into piles of their own. An option such as the 3M Weighted Desktop Dispenser and Organizer can help keep supplies like pens, tape, paper clips and sticky notes neat and tidy.

There are dozens of options when it comes to home filing systems. Consider keeping current documents in a location you can access at your fingertips, such as a hanging file drawer or a desktop filer. Labeled tabs and color-coded folders can help make frequently used documents more easily accessible.

For archival materials, such as tax returns and insurance policies that you're likely to consult infrequently, a secure but separate storage solution makes more sense. Drawer labels and colored hanging file pockets paired with a categorical or alphabetical organization system can make it easy to dispose of unwanted clutter without tossing important papers.

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## Room-By-Room Refresh *continued from page 13*

Once you've dealt with all the paperwork, don't overlook important details like dusting the computer desk and screen to make your freshly cleaned office extra inviting. Adding a stylish, functional centerpiece like the See Jane Work Kate Writing Desk can also help you stay organized now and in the future.

### Kitchen

Because it's likely the most used room in the house, the kitchen sees a fair bit of cleaning year-round. However, in any busy household it's easy to let deeper cleaning slide. While you're tackling the rest of the house, take time to give the kitchen its due. Mop the floors, disinfect all surfaces and remove clutter that has accumulated, including old and out-of-date food from the refrigerator and pantry.

Because consumables are such an integral part of this space, it's a good idea to use green cleaning products that won't leave harmful residues on your cooking surfaces or distribute contaminants into the air.

### Bedrooms

When warm spring weather arrives, throwing open the windows to circulate fresh air can be one of the most welcoming ways to wake up the bedroom after long winter months. Freshly washed linens and a flipped or rotated mattress can also give the room a freshness you can see and feel.

Beyond the typical chores like vacuuming and dusting, don't forget dusty baseboards and make sure to wipe down any glass or mirrored surfaces for extra shine. Another

				
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way to make a big difference is organizing items that exceed the storage capacity of your furniture. In the bedroom itself, a trunk at the foot of the bed or a wardrobe organizer that complements your other furnishings is a smart bet.

In the closet, you can repurpose common office supplies and organizers to make the most of limited space. For example, adhesive hooks are perfect for handbags, necklaces and scarves. Lightweight shelving or cubbies make it easy to confine shoes, and for an assortment of accessories and knick-knacks, try stacking plastic bins. Another idea to maximize drawer space in your dresser: move undergarments and socks into a portable storage cart with trays or drawers that fit neatly in the closet.

**Multi-Purpose Rooms**

Sometimes space dictates that each room in the house cannot be dedicated to just one purpose, but combining multiple spaces – such as a home office and craft room, den or storage area – can often lead to clutter accumulating. Start by organizing things into piles based on which part of the space is best suited for each item. An option like a Realspace Mezza Mobile File cabinet can help you file away documents and by aligning multiple cabinets together, serves as a versatile workspace, craft area or television stand.

Also, take time to check for broken items or ones you haven't used in a while and determine what can be repaired, donated or discarded. Once everything has been properly sorted, store any items that didn't previously have a home. Hanging items that are used often for crafting is one way to make creative use of your space and free up space for additional furniture or storage, such as shelving or attractive totes.

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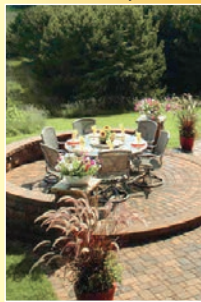
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# Did You Know?

According to the U.S. Department of Energy, well-designed landscapes can save homeowners enough energy to make the projects pay for themselves in less than eight years. The DOE notes that homeowners' landscaping strategies should be dictated by the climates in which they live. For example, homeowners who live in hot, arid regions should employ landscapes to shade their homes' walls, windows and roof, while those who live in cool regions should make sure their landscapes are not blocking the winter sun from reaching their homes' south-facing windows. The DOE also advises that shading is the most cost-effective way to reduce solar heat gain in a home, noting that well-planned landscapes can reduce previously unshaded homes' air conditioning costs by as much as 50 percent. The DOE also notes that, in tree-shaded neighborhoods, summer daytime air temperature can be up to six degrees cooler than the air temperature in treeless areas. Homeowners considering adding trees to their landscapes should know that deciduous trees shed their leaves annually, which means they will block solar heat in the summer but allow sunlight into the home in winter. That's ideal for homeowners who live in regions where temperatures climb in summertime but drop considerably in winter. Homeowners who want year-round shade might consider evergreen trees and shrubs.

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# How To Create An Effective Workflow In The Kitchen

[www.metrocreativeconnection.com](http://www.metrocreativeconnection.com)

Bathroom and kitchen makeovers are some of the most coveted and profitable improvements that can be made to a home. Installing new cabinetry, countertops and appliances can transform the look of a kitchen, but homeowners also must consider the functionality of design when renovating.

The National Kitchen and Bath Association suggests applying the kitchen 'work triangle,' which is a concept used to create efficient kitchen layouts. The triangle comprises imaginary straight lines drawn from the cooking appliance, sink and refrigerator. These are where much of the work in the kitchen takes place. The general idea is that when the work triangle is positioned accordingly — with the three components in close proximity to one another — the kitchen is easier and more efficient to use. Homeowners will be able to move freely among these elements when they are placed at appropriate distances, reducing wasted steps.

The NKBA suggests following these guidelines to create efficient kitchens.

-  No major traffic patterns should cross through the triangle.
-  The sum of the work triangle's three sides should not exceed 26 feet. Each portion of the triangle should be between four and nine feet.
-  Avoid cutting through an island or a peninsula.
-  If the kitchen has only one sink, it should be placed between or across from the cooking surface, preparation area or refrigerator.

The work triangle is a suggestion, not a law of design. As kitchens evolve and more people use them simultaneously, designers may take certain liberties — even having multiple triangles at play. Homeowners should also design their kitchens so they function best for their own individual lifestyles.



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# How to Save Enough for a Down Payment on a House


[www.familyfeatures.net](http://www.familyfeatures.net)

A home is the most costly thing many people will ever buy. The process of buying a home can be both exciting and nerve-wracking. One way to make the process of buying a home go more smoothly is to save enough money to put down a substantial down payment.

Saving for a down payment on a home is similar to saving for other items, only on a far grander scale. Many financial planners and real estate professionals recommend prospective home buyers put down no less than 20 percent of the total cost of the home they're buying. Down payments short of 20 percent will require private mortgage insurance, or PMI. The cost of PMI depends on a host of variables, but is generally between 0.3 and 1.5 percent of the original loan amount. While plenty of homeowners pay PMI, buyers who can afford to put down 20 percent can save themselves a considerable amount of money by doing so.

Down payments on a home tend to be substantial, but the following are a few strategies prospective home buyers can employ to grow their savings with an eye toward making a down payment on their next home.

 **Decide when you want to buy.** The first step to buying a home begins when buyers save their first dollar for a down payment. Deciding when to buy can help buyers develop a saving strategy. If buyers decide they want to buy in five years away, they will have more time to build their savings. If buyers want to buy within a year, they will need to save more each month, and those whose existing savings fall far short of the 20 percent threshold may have to accept paying PMI.

 **Prequalify for a mortgage.** Before buyers even look for their new homes, they should first sit down with a mortgage lender to determine how much a mortgage they

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will qualify for. Prequalifying for a mortgage can make the home buying process a lot easier, and it also can give first-time buyers an idea of how much they can spend. Once lenders prequalify prospective buyers, the buyers can then do the simple math to determine how much they will need to put down. For example, preapproval for a \$300,000 loan means buyers will have to put down \$60,000 to meet the 20 percent down payment threshold. In that example, buyers can put down less than \$60,000, but they will then have to pay PMI. It's important for buyers to understand that a down payment is not the only costs they will have to come up with when buying a home. Closing costs and other fees will also need to be paid by the buyers.

**🏠 Examine monthly expenses.** Once buyers learn how much mortgage they will qualify for, they will then see how close they are to buying a home. But prospective buyers of all means can save more each month by examining their monthly expenses and looking for ways to save. Buyers can begin by looking over their recent spending habits and then seeing where they can spend less. Cutting back on luxuries and other unnecessary spending can help buyers get closer to buying their next home.

**🏠 Avoid risky investments.** Sometimes it's great to take risks when investing, but risk should be avoided when saving for a down payment on a home. Traditional vehicles like certificates of deposit, or CDs, and savings accounts can ensure the money buyers are saving for their homes is protected and not subject to market fluctuations.

Saving enough to make a down payment on a home can be accomplished if buyers stay disciplined with regard to saving and make sound financial decisions.

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# 3 Tips to Prepare to Sell Your Home

[www.metrocreativeconnection.com](http://www.metrocreativeconnection.com)

According to Realtor.com, spring is the busiest and best season to sell a home. While a good home can find a buyer any time of year, homeowners might find the buyers' pool is strongest in spring and into summer. The reasons for that are many, ranging from parents wanting to move when their children are not in school to buyers wanting to move when the weather is most accommodating.

Because spring is such a popular time to sell a home, homeowners who want to put their homes on the market should use winter as an opportunity to prepare their homes for the prying eyes of prospective buyers. The following tips can help homeowners during the pre-selling preparation process.

## 1. Address the exterior of the home.

Winter can be harsh on a home's exterior, so as winter winds down, homeowners who want to sell their homes should make an effort to address anything that might negatively affect their homes' curb appeal. A study of homes in Greenville, S.C., from researchers at Clemson University found that the value of homes with landscapes that were upgraded from 'good' to 'excellent' increased by 6 to 7 percent. If it's in the budget, hire professional landscapers to fix any problematic landscaping or address any issues that arose during the winter. Homeowners with green thumbs can tackle such projects on their own, but hiring professionals is akin to staging inside the home.

## 2. Conquer interior clutter.

Clutter has a way of accumulating over the winter, when people tend to spend more time indoors than they do throughout the rest of the year. Homeowners who want to put their homes on the market in spring won't have the luxury of waiting until spring to do



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their 'spring' cleaning, so start clearing any clutter out in winter, even resolving to make an effort to prevent its accumulation throughout winter. Just like buyers are impressed by curb appeal, they are turned off by clutter. The Appraisal Institute suggests homeowners clear clutter out of their homes before appraisers visit, and the same approach can be applied to open houses. Buyers, like appraisers, see cluttered homes as less valuable. In addition, a home full of clutter might give buyers the impression, true or not, that the home was not well maintained.

### 3. Eliminate odors.



A home's inhabitants grow accustomed to odors that might be circulating throughout the house. Pet odor, for instance, might not be as strong to a home's residents as it is to guests and prospective buyers. Because windows tend to stay closed throughout the winter, interior odors can be even stronger come late-winter than they are during the rest of the year. A thorough cleaning of the house, including vacuuming and removal of any pet hair that accumulated over the winter, can help to remove odor. In the weeks leading up to the open house, bathe pets more frequently, using a shampoo that promotes healthy skin so pet dander is not as prevalent. Open windows when the weather allows so more fresh air comes into the home.

Spring is a popular and potentially lucrative time to sell a home, and homeowners who spend winter preparing their homes for the market may reap even greater rewards.

An advertisement for First National Bank. The top half shows a man and a woman sitting on a white sofa, smiling. The woman is holding a blue hair dryer. The background is a bright, sunny outdoor scene. The text "RENOVATING OR BUYING? SEE US FIRST!" is overlaid in large, bold, black letters. Below this, there is a brown banner with white text listing services: "Loans | Checking | Savings | Online Banking | Mobile Banking | Credit Cards". To the right, there is contact information: "Call us to talk about your home loan needs", "Darlington 608-776-4071", and "Gratiot 608-922-6422". At the bottom left is the First National Bank logo, a stylized "FNB" in a gold and black oval. To the right of the logo is the text "Your Hometown Independent Bank", "First National Bank", and "Darlington &amp; Gratiot". Below that is the "Member FDIC" logo and the "Equal Housing Lender" logo. On the right side, there is an image of a laptop, a tablet, and a smartphone, all displaying a blue line graph. A vertical number "adno-527176-01" is written on the far right edge.

## Updates to Transform New House *continued from page 4*

### 4. Replace Your Showerhead Cost: \$75 - \$150



**Benefits:** Offers personalization, adds style, enhances daily routine.

New to DIY? Replacing a showerhead is an easy way to get your feet wet — pun intended! Whether trying to save water with a low-flow fixture or updating something out of style, swapping showerheads can be done in minutes. For ultimate customization, try a multi-function showerhead like Moen's Attract combination handshower and rainshower with Magnetix, which provides three showering options for

your perfectly personalized shower every time. Plus, the magnetic dock on the handshower makes re-docking a snap.

### 5. Add a Coat of Paint Cost: \$25 - \$60

**Benefits:** Provides an instant makeover.

Whether your space is screaming for a makeover (mustard walls, anyone?), or you're itching to try new trends, a coat of paint makes a big impact. Try creating an accent wall with a pop of color or fun pattern — it's a smaller project that's easy for first-time DIYers.

### 6. Maximize Space with Shelves Cost: \$10 - \$45



**Benefits:** Maximizes space, revamps walls.

One in three millennials lacks the confidence to hang a shelf, according to Moen research, but they shouldn't! With practice and the right tools, installing shelving is an inexpensive project to help better utilize space. Creative ways to add storage include installing floating shelves for books or adding floor-to-ceiling shelving in a closet.

### 7. Coordinate Accessories Cost: \$20 - \$40

**Benefits:** Creates a consistent look, easy to install.

Create a cohesive look throughout your home with coordinating accessories. Choose hardware matching in color and style with the existing fixtures, sink and flooring to achieve a sophisticated feel from top to bottom. Easy-to-install accessories, like towel bars and rings with Moen's innovative Press & Mark technology, ensure fast and accurate installation. Accessories with the technology have a washable ink stamp to show exactly where to drill (perfect for novice DIYers).

Homebuyers (especially first timers) can often be overwhelmed with improvements, but tackling one project at a time will leave you saying "there's no place like home."

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