



NMLS# 422932

News To Move You Forward

Brought to you by Jill Scheppler, Bob McManus, Nicole Ellis & Angie Domine

715-387-1122 • ffbmortgage@forwardbank.com

You Just Might Have Been Wearing Blue This March 17

“*The wearing of the blue?*” St. Patrick’s Day on March 17 usually celebrates all things **green**. But St. Patrick – in whose name we celebrate St. Paddy’s Day – was British. So even though he was credited with introducing Christianity to Ireland in the fifth century, he might well have worn British blue instead of Irish green.

March 17 hasn’t always been a celebration. In fact, it began as a solemn day recognizing Ireland’s patron saint, whom some believe died on that day. And there doesn’t appear to have been anything green about it. Says an article on mentalfloss.com: “The color green only became associated with the big day after it was linked to the Irish independence movement in the late 18th century.”

Even stranger, St. Patrick was born Maewyn Succat, taking the name Patricius when he became a priest. Imagine if it had been St. Maewyn who chased the snakes into the sea, ridding Ireland of the pests? And what about those snakes? According to fossil experts, there never were snakes in Ireland. And, says *Popular Science* magazine, there still aren’t.

The shamrock worn on St. Patrick’s Day actually is associated with the Saint himself, who allegedly used it as a teaching tool to symbolize the Trinity. But interestingly, it was the Druids who believed the shamrock brought luck by warding off evil spirits.

These days, though, March 17 is a great party that celebrates Irish culture with grand parades, Irish dancing, and green everything. In fact, Paddy himself would probably be celebrating the day if he could.

Are You a First-Time Buyer? Get My Free Guide



Buying your first home is a big step and one that is likely to impact your financial future for years to come.

Make it easier by requesting my free guide, “How First-Timers Can Make a Wise Buy.”

Just call me at 715-387-1122 and I’ll send it right out to you.

The Best-Laid Plans: Things to Consider in Your Kitchen Remodel

If a kitchen remodel is on your agenda for spring, be sure you have a comprehensive plan in place. Here are some issues to address in your plan. (Your New Kitchen: 7 Tricky Questions You Didn’t Know You’d Ask, published recently on Houzz.com, identifies other factors to consider.)

Research your local building code: In the Houzz article, designer Yanic Simard notes that some building codes have rules around venting and the type of hood fan you install. And, if you’re renovating an apartment-style condominium, you may not be able to relocate the plumbing. Check with your association.

Outlets: Early on, decide where your electrical outlets should go. If you’re adding an island, consider outlets at the outset.

Flooring: This decision should also be made early, as everything else will depend on it.

Appliances: Your kitchen needs to work for you; where you put your appliances will affect everything from cabinets to countertops.

Sink: Before you consider finishes or backsplashes, decide what sink style you want. These range from undermount, with no edges, to drop-in, which offers the easiest install. Apron or farmhouse sinks have a deep basin for washing big pots.

Cabinets: Making a mistake here can be expensive. Decide the function and location of each cabinet before thinking about hardware. If it’s a DIY, online 3-D software can help you envision cabinet placement so two cabinet doors don’t open into each other.

Once the tough decisions are made, you can relax and consider the “jewelry,” such as cabinet hardware and backsplash. Enjoy. You’ve earned it!

'Curb Appeal' Remodels a Growing Trend

As the winter thaw begins, and spring buying and selling fever heats up, there are certain renovations you can make on your home to ensure you get an optimal return on investment (ROI).

Whether you've been waiting for that perfect time to list, or are looking to flip fast, being strategic with your home renovations can make the difference between losing money and having extra cash in your pocket. As a Houzz article points out, when it comes to home renovations, the "size of your space, the scope of work involved, your DIY abilities, the quality of materials you choose and even your geographic location all play a part."

Invest in curb appeal. However, your renovations don't have to be earth-shattering. According to *Remodeling* magazine's 2017 Cost vs. Value Report, the trend of making "curb appeal" renovations to your home scored a higher ROI than larger renovations.

Boost energy efficiency. Surprisingly, installing loose-fill fiberglass insulation

in the attic came in as number one on the report. Although it doesn't seem as exciting as other home remodels, it makes your home more energy efficient, and it can be accomplished yourself, inexpensively. Plus, it returns an estimated 107.1% on your investment.

Interestingly, something as subtle as replacing your garage door could yield you as much as an 85% ROI. Landscaping is another tried, tested and true improvement that can return as much as 105% on your investment. Installing new windows, adding high-efficiency appliances and repainting the exterior and interior of your home can make a huge impact for little cost.

Key to success. Craig Webb, the editor of *Remodeling*, offers this advice: "If you see yourself keeping the house for at least five years, you shouldn't worry about value at all ... Housing trends and fads can change dramatically ... If you plan to stay put, renovate however will make you happy, period."

Ask the Agent: This Month's Question

Should I Sell My Home Myself?

Probably not, and here's why.

It's more work than you think. Will you be able to rush home if a buyer wants to see your house in 30 minutes? Do you have time to keep track of your showings, follow up for feedback, and vet any potential offers? You'll also need the know-how to negotiate any offers that come in. This negotiation is extremely difficult when you factor in the emotional and financial investment that comes with being the owner of the home. Similar struggles come into play when prepping your home for the market. It's hard to see what changes should be made when the space is your own.

An agent has all the necessary resources at his or her disposal to handle these situations for you. Agents' professional perspective and experience create a smoother and more profitable process. Consider leaving it in their capable hands, so you don't wring yours.

This newsletter and any information contained herein are intended for general informational purposes only and should not be construed as legal, financial or medical advice. The publisher takes great efforts to ensure the accuracy of information contained in this newsletter. However, we will not be responsible at any time for any errors or omissions or any damages, howsoever caused, that result from its use. Seek competent professional advice and/or legal counsel with respect to any matter discussed or published in this newsletter. This newsletter is not intended to solicit properties currently for sale.

News To Move You Forward is brought to you free by:

Jill Scheppler, Bob McManus, Nicole Ellis & Angie Domine

Forward Bank, NMLS # 422932

1001 N. Central Ave

Marshfield WI 54449

715-387-1122

ffbmortgage@forwardbank.com

www.forward.bank/mortgage-loans/

NMLS # 1263205, NMLS # 1057622, NMLS # 950523 & NMLS #720544



NMLS# 422932