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News To Move You Forward

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

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Is the Era of Television Ending?

It wasn't that long ago when friends and family would crowd around a TV to watch their favorite shows in real time. But those days are seemingly over.

According to digital media agency Zenith, the television's dominating streak as consumers' favorite source of media is nearing its end, thanks to the rise of mobile and desktop internet use. Zenith predicts that, by 2020, "daily internet consumption will surpass daily television consumption for the first time."

This might not come as a surprise to anyone. The slow decline of the television has been evident for years. More and more people are streaming content on their phones and computers, which has been aided by faster internet speeds, smarter smartphones, and the production of more digestible content created specifically for smartphones.

The rise of mobile has been swift. In 2011, Zenith found that 5 percent of media consumption was on mobile. Now, mobile use has skyrocketed, with 24 percent of all global media consumption happening on these devices. Zenith forecasts that this will go up to 28 percent by 2020.

Recent trends also show that the total amount of time people spend on the internet and watching TV is increasing, too. Just nine years ago, people spent around four hours around their TV and on the internet. By 2020, people are expected to spend six hours a day consuming content, but more minutes will be devoted to the internet than TV.

So, is the era of television finally ending after decades of dominance? All signs point to "yes."

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.

Big-Ticket Items: When's the Best Time to Buy?

From furniture to refrigerators, big-ticket items are often a major consideration during the home-buying process.

For sellers, investing in some upgrades could make their home more attractive than the competition. Buyers settling into a home may be on the hunt for good deals to fill their new space.

On either side of the transaction, it's helpful to know when and what to buy to get the most bang for your buck. Here's the scoop.

Kitchens sell homes: Sellers, keep this in mind if you're wondering where to invest your dollars to boost your home's appeal. If your kitchen features outdated appliances, spend the budget here rather than in the laundry room or guest bedroom. Consult with your real estate agent to determine the best upgrades for your price range and budget.

Seasons offer savings: If you have some flexibility with the timing of your purchase, look for big-ticket items when they are most likely to be on sale. Appliance manufacturers typically introduce new models in the fall, so consumers can often find good deals on previous models at this time. The exception to this trend is refrigerators, which are usually marked down in the spring. To furnish a new home, try to hold off until January or July. These months generally see the most furniture sales.

Discounts are available: As you shop, watch for potential discounts. If a store is selling floor models, you may be able to get a great deal. Many stores also offer competitor price matching. Lastly, look for savings even after you buy. Some retailers offer price adjustments if your item is reduced soon after your purchase.

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Moving? Make Yourself at Home Anywhere

Moving to a new home, a new city, or a new country can be exciting, but it can also be challenging.

In the midst of unfamiliar surroundings, newcomers may find it difficult to get plugged in to the area. Fortunately, there are a few tried and true steps you can take to help yourself feel at home after a move. Try these tips.

Tap your hobbies. Look for local communities built around something you enjoy. Are you a runner? Seek out a running club. Do you love making crafts? There's probably a local crafting group. From stamp collecting to scuba diving, your favorite hobby can help you connect with like-minded individuals and form connections in your new locale.

Use an app. If you know about a move in advance, you can use social media and other apps to find out about the people and places near your new home.

Look for restaurants you might want to try, parks you'd like to visit, and unique shops you might enjoy. Get recommendations from locals. Armed with online research, you may feel like you

already know your new home far before moving day arrives.

Find current connections. Are you a member of any organizations? Use alumni associations, professional affiliations, or service groups to help you connect. As with hobby groups, other members of these societies are potential sources of information, referrals, and friendship.

Say yes. One of the fastest ways to get plugged in to your new neighborhood is to make a habit of saying yes. If you get invited to do something, don't turn down the invitation. If you've never tried salsa dancing before, don't say no because it's outside your comfort zone. Be willing to try new things. Look for unique opportunities and seize them. You might be surprised at how many new enjoyable activities, people, and places you discover!

Ask your agent. As experts in their local markets, real estate agents are another great source of information. For the inside scoop on transportation, events, and other helpful tips, make use of this valuable resource.

Ask the Agent: This Month's Question

What is the first step I should take if I want to buy a home?

Purchasing a home involves multiple steps. Buyers will be viewing homes, choosing a home, making arrangements for moving, and possibly selling a current residence. With so much to do, where should buyers start?

Before any of this process begins, buyers should get preapproved by a lender. This involves consulting with a mortgage professional to determine how much the buyer can afford to purchase. It is essential to start here.

Why? First, it gives buyers realistic parameters for their search. No one wants to view and fall in love with a home they can't buy due to financing issues. With a practical price range in mind, buyers can partner with a real estate agent to consider appropriate homes. Secondly, a preapproval will strengthen any offers the buyer makes. If sellers can confirm the offer is from a qualified buyer, they are more likely to take it seriously and be willing to negotiate.

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