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# News To Move You Forward

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

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## Petunias or Poinsettias? Which Flowers for Which Occasion?

Roses are red. Violets are blue. Which kind of petal is best for you? Like precious stones, flowers have symbolism. Different varieties have different meanings, as do their hues. There are flowers to represent friendship, romance, sympathy, well wishes, and more. Here's a quick guide to the best blooms for a variety of occasions.

**For anniversaries and Valentine's Day:** Red and pink roses are representative of love and passion, making them a timeless choice. For something less obvious, tulips also signify love. Stay away from yellow, as the color most commonly symbolizes friendship.

**For sympathy:** Lilies, daisies, and roses are suitable options for flowers you're sending or bringing to a grieving person's home. Funeral flowers are different; these are often large, specialized wreaths or baskets delivered to the funeral home by the florist. It's important to note that flowers aren't appropriate in the Jewish mourning tradition.

**For those who are sick:** Get-well flowers differ depending on whether the ill person is at home or in the hospital. If he or she is in the hospital, stay away from highly fragrant flowers, which might be irritating to patients. Tulips are your best bet. If the person is at home, a houseplant, which offers more permanence and whose greenery can signify life and well-being, is a nice idea.

**For friends:** Whether it's to say thank you or just because, the best flowers for friends are their favorite variety. Not sure what they like? Opt for orchids, lilies, daisies, or carnations (just not yellow carnations, which represent disappointment).

## Thinking of Buying a Home? Get My Free Guide



Buying a home is a complex process with many factors to consider.

Prepare for the decisions you'll need to make along the way by requesting my free report, "10 Easy Steps to Buying a Home."

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

## Why Is 'For Sale by Owner' Such a Bad Idea?

When it's time to sell your home, you may wonder which route to take: partner with a real estate agent or go it alone with FSBO. Which will deliver better results? Here are three reasons you should avoid the FSBO path.

**The paperwork is daunting:** Buyer offers. Real estate contracts. Lender forms. Inspection reports. Closing documents. Not every homeowner is prepared for the piles of paperwork involved in a real estate transaction. Details and deadlines can easily be missed. Bad deals can be made. A real estate agent is familiar with all the documentation involved, will walk the seller through the process, and will handle much of the paperwork required.

**The process is challenging:** Buyers want to see your home when it's convenient for *them*. Without an agent to show your home, it's up to you to make all arrangements for showings. This includes getting your home ready for the market. What work should be done? What's worth the investment of time and money? An agent could answer these questions for you. If you don't have one, you're on your own to prep your home, show it to buyers, negotiate offers, and get the deal to closing.

**The cost is more than you think:** A common reason for choosing FSBO is to try to save money. FSBO isn't as cheap as you might think. You'll have to cover all marketing costs, and you'll have to devote your personal time to these efforts. And it might take longer to sell due to the limited exposure you can get without an agent marketing the home. To top it off, FSBO homes typically sell for less than homes listed by real estate agents. The net result: zero savings.

## Moving? Avoid These Major Mistakes

You might say that moving involves a lot of ... moving parts. It can be difficult to coordinate all the aspects of pulling up stakes and putting down roots in a new place. Considering these challenges, it's no surprise mistakes are made. From minor inconveniences to major disasters, moving blunders make the entire process even harder. Here are some of the most common missteps to avoid during your next move.

**Making it a DIY project:** Many moves can be handled by the homeowner, but not all. Be honest with yourself (and your friends). Do you really have the strength, time, and skill to pack, load, unload, and unpack all of your belongings? Consider any fragile or valuable items. Keep in mind any oversized belongings. Movers come with a cost, but so does trying to handle a project beyond your capabilities. Personal injury and property damage often end up costing more than movers would have.

**Allotting the wrong amount of time:** How long will it take you to pack? Many people under- or overestimate this time period. If you don't give yourself enough

time, you will be rushed and stressed when moving day arrives and you're not ready. If you start too early, you may have to unpack and repack things that you need before moving day. A good rule of thumb is to count the number of bedrooms in your home, then add one. This is the number of days it should take you to pack. If you have a lot of items that will require careful wrapping and storage, add another day.

**Skipping the purge:** Moving is the ideal time to get rid of things you no longer need. As you pack, make three piles: trash, donate, and keep. This requires a little effort and organization, but the process will make your move more efficient and will save you time, money, and hassles in the long run.

**Forgetting to call a real estate agent:** When it's time to move, a real estate agent is one of your most valuable resources. This professional can sell your current home, find your new dream home, and walk you through the entire process. Agents have been through all this before and can provide resources and advice as you transition from one home to another.

## Ask the Agent: This Month's Question

### What is earnest money?

When sellers receive an offer on their home, they want to know the buyer is serious. To demonstrate the genuineness of their offer, buyers provide earnest money.

This check (or cash) typically equals one or two percent of the purchase price. It is given to the sellers with the offer. If the offer is accepted, this "deposit" helps reserve the home for the buyer.

These funds are deposited into an escrow account until closing, when they are applied to the purchase of the home. If the deal does not go through, the seller returns the earnest money to the buyer. However, if the buyer backs out of agreed-upon terms, the money may not be returned.

Buyers can work with their real estate agent to protect their earnest money by writing certain contingencies into the contract.

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

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