

(425) 748-5065 • www.Eastside-RealEstateNews.com

News affecting your most prized possession!

How to Sell High: How to Set Your **Asking Price** When Selling **Your Home**

Eastside - When you decide to sell your home, setting your asking price is one of the most important decisions you will ever make. Depending on how a buyer is made aware of your home, price is often the first thing he or she sees, and many homes are discarded by prospective buyers as not being in the appropriate price range before they're even given a chance of showing.

Your asking price is often your home's "first impression", and if you want to realize the most money you can for your home, it's imperative that you make a good first impression.

This is not as easy as it sounds, and pricing strategy should not be taken lightly. Pricing too high can be as costly to a homeseller as pricing too low. Taking a look at what homes in your neighborhood have sold for is only a small part of the process, and on it's own is not nearly enough to help you make the best decision. A recently study, which compiles 10 years of industry research, has resulted in a new special report entitled "Homesellers: How to Get the Price You Want (and Need)". This report will help you understand pricing strategy from three different angles. When taken together, this information will help you price your home to not only sell, but sell for the price you want.

To hear a brief recorded message about how to order your FREE copy of this report call toll-free 1-800-231-3659 and enter 8016. You can call any time, 24 hours a day, 7 days a week.

Get your free special report NOW to learn how to price your home to your maximum financial advantage. 🗖



Home buyers are sprinting, but sellers are stalling which could cost thousands

inventory shortages and multiple offers in many Seattle neighborhoods and beyond.

MLS figures for May show doubledigit drops in inventory compared to a year month of May in at least 15 years. ago and double-digit gains in both sales and prices. Commenting on the numbers, Northwest MLS director Dick Beeson said "The crush between the lack of inventory and desperate buyers may soon generate the next TV reality show! The stressed market is exhausting everyone in its path, with no relief in sight."

Last month's volume of 11,425 pending sales across the 23 counties in the latest report nearly matched the number of new listings added to the database (11,862). At month end, the total number of active listings stood at 19,515, a drop of more than 18 percent from a year ago when members reported 23,917 active listings. Only two counties (Douglas and Ferry) reported year-over-year gains in inventory.

George Moorhead, another director with Northwest MLS, said multiple offers are commonplace for well-priced homes in desirable areas. "We are definitely feeling the squeeze on inventory levels with sellers holding off until they can find a home," commented Moorhead, the designated broker and owner at Bentley Properties.

MLS figures for May show supply has dwindled to about 1.2 months in King County and 1.6 months in Snohomish County. Several neighborhoods near Seattle's job centers have less than a month of supply.

For the MLS service area overall, there is about 2.4 months of supply - well below the 4-to-6 month figure used by many industry About half the counties reported less than four months of supply.

Beeson, the principal managing broker at RE/MAX Professionals in Tacoma, noted supply in Pierce County has slipped to record Northwest MLS board. lows, at just over 2 months. For sellers, there or may not be there," he explained.

Home buyers are in "full sprint" mode a year ago, rising from 10,373 mutually while sellers are stalling, according to brokers accepted offers to 11,425. Last month's from Northwest Multiple Listing Service. As pendings rose slightly from April's total a result, MLS members are juggling severe of 11,384. For the Central Puget Sound region encompassing King, Kitsap, Pierce and Snohomish counties, the MLS recorded 8,620 pending sales – the highest total for the

J. Lennox Scott, chairman and CEO of John L. Scott, Inc. called 2015 "the best start ever for sales activity."

KIRKLAND, Washington (June 4, 2015) percent in May compared to the same month homes and condominiums, was \$317,000. That compares to the year-ago median sales price of \$285,000 for the 7,187 completed transactions.

> In King County, the median sales price for single family homes and condos (combined) was \$434,000, an increase of 9 percent from twelve months ago when brokers reported a median sales price of \$398,000. Prices on single family homes (excluding condos) that sold in King County jumped to \$480,942, about the same as April (\$480,000), but up Citing nearly 8.8 percent from the year ago figure of \$442,250.

"Locally, home prices are continuing to rise at a steady pace, and they continue to outpace both inflation and wage gains," observed Mike Gain, CEO/president at

Berkshire Hathaway HomeServices Northwest. Pent-up demand is pushing inventory lower, he notes. Gain believes the supply challenges could be alleviated if more sellers put their home on the market. "Sellers may never see a better time to be a seller," commented Gain, a former chairman of the Northwest MLS board.

OB Jacobi, president of Windermere Real Estate, echoed comments about the supply. "We're still in desperate need of inventory. The irony is that there are plenty of people who want to sell, but won't put their home on the market until they can buy something new. But they can't buy something new until there are more homes on the market. It's the proverbial chicken and egg situation for which I see no end in the near future."

Demand exists across the price spectrum, fueled by renters, high wage earners and investors.

Gain noted renters are re-entering the housing market as they find they are better off buying than continuing to pay rent. "They are finding their monthly payment to be less than their rent payment for a similar home. They also like the fact their payment will remain the same. And they're finding there are numerous low down payment assistance and no down payment mortgages available at incredibly low interest rates."

Luxury home buyers are also active 11 percent. The median price for last month's priced at \$1 million or more have sold during *Continued on Page 3*

he noted cumulative pending home sales in the four-county Puget Sound area for the first five months of the year are outpacing the previous record year of 2005. "This time," he emphasized, "the housing market is built on a strong foundation of qualified buyers."

'This is a supply-demand-distance type of market," said Frank Wilson, branch managing broker at John L. Scott in Poulsbo. "They have run out of inventory in the Seattle market so now it's just a matter of how far a watchers as an indicator of a balanced market. buyer needs to drive to find a home that is available and affordable. Kitsap is seeing that demand increase with a bit of a lag as the market rolls from east to west into Kitsap and beyond," said Wilson, another director on the

With demand exceeding supply, prices may be little solace. When they decide to sell continue to climb. MLS statistics show an participants in the current market. A check of they'll need a replacement home "which may area-wide year-over-year gain of more than MLS statistics shows 887 single family homes Pending sales jumped more than 10 8,229 closed sales, including single family

figures,

MLS

Local Agent Buys Eastside Homes for Cash

Eastside - Every month, thousands of homeowners are faced with the stressful dilemma of whether to buy first or sell first. You see, if you buy before selling, you could run the risk of owning two homes. Or, just as bad, if you sell first, you could end up homeless. It's what insiders in the industry call the Real Estate Catch 22, and it's an extremely anxious position to find yourself in. The financial and emotional tightrope is one you usually have to walk alone because most agents have no way of helping you with this predicament. But one local realtor is using a unique Guaranteed Sale Program which solves this dilemma. This program guarantees the sale of your present home before you take possession of your new one. If your home doesn't sell in 120 days, they will buy it from you themselves for the previously agreed price ensuring that you never get caught in the Real Estate

Catch 22. Before you hire any professional, you should research the market to find out who can do the best job for you. When interviewing agents, find out what kind of guarantee they are willing to give you with respect to the selling of your home. Unfortunately, you'll find that most agents simply cannot make such a guarantee.

To help you learn more about this program and how it can make your move less stressful, a FREE special report has been prepared entitled "How to Avoid Getting Stuck with Two Homes". To hear a brief recorded message about how to order your FREE copy of this report call toll-free 1-800-231-3659 and enter 8022. You can call any time, 24 hours a day, 7 days a week.

Get your free special report NOW to find out how to guarantee the cash sale of your home.



shopping | books | sports | food | culture | entertainment

Adult Coloring Books: the Craze Continues

by Carolyn Kellogg

here's no denying it: Coloring books for adults are not going away. Perhaps you already know about the coloring book craze; you might be one of the 1.4 million people who bought Johanna Basford's "Secret Garden." Published in 2013, it continues to float among Amazon's bestselling books-

currently it's at No. 10, two spots ahead of Kim Kardashian's "Selfish" — and is the online retailer's mostwished-for book. Basford's follow-up, "Enchanted Forest," is almost as popular.

The books feature intricate patterns and designs that are far too sophisticated for a child's hand. But for adults, they're a way to engage creatively with a relatively low

barrier of entry: Coloring is easier than most crafts like, say, learning to knit. (I say this from experience: I was obsessed with DoodleArt and Roger Burrows' geometric coloring books as a kid. I also tried to knit.) Basford handdraws and inks all her designs. "My creativity is cultivated by a curious imagination and a delight in the fantastic," she explained on her

website. "Much of my work has roots in the flora and fauna that surrounded me growing up on my parent's fish farm in rural Scotland."

Now the artist has signed a contract with Penguin Random House to publish two new books in the U.S. and worldwide. Publishers Weekly reports that the next book, "The Lost Ocean: An Underwater Adventure & Coloring Book," will hit shelves in October. The book will be, Basford promises, "an enchanting



hidden in the depths of the sea" filled with "exotic fish, curious octopi, and delicately penned seahorses." "To say we're honored to bring Johanna to the Penguin Books list is an understatement," said Meg Leder, executive editor at Penguin books. "Her singular vision has brought new life to the coloring book

underwater world

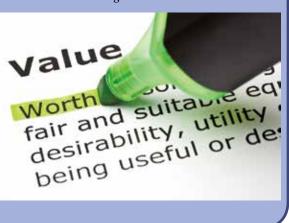
world, and we're delighted to collaborate with her, providing both fans and new 'colorinners' with even more gorgeous and intricate books."

© 2015 Los Angeles Times. Distributed by Tribune Content Agency, LLC

Your **Eastside** home may be worth more than you think.

To Find Out, Visit: www.2015HomeValue.info

*This is a free public service with no obligation to sell.



trends LUCKY BRAND, **ROLLING STONES PARTNER ON RETRO TOUR T-SHIRTS CIRCA: 1975**

by Adam Tschorn

It looks like the **Rolling Stones'** tumblin' dice are coming up ... Lucky. As in Lucky Brand. The Los Angeles-

based label has forged a licensing



After 33 years, We Bid Farewell to *David Letterman*

by Robert Lloyd

ll things change, and everything ends, and we now find ourselves in a world where David Letterman is no longer on television. Nine days shy of his 67th birthday, with a long preamble about trying to identify an eagle, he announced his retirement from CBS' "Late Show With David Letterman." After 33 years, he was the longest-serving host in late-night TV, a record that will not be challenged any time soon, if ever.

he set off along this road. In "Late a terrier, or a shark. "A lot of guests, Night," he had created something new, rooted in Carson but forged in the more intimate and experimental reaches of post-primetime. Surreal, sardonic, mock formal, markedly goofball, it thrived on contradiction and selfcritical self-awareness. He carried that over to "Late Show," where he made its audience into a community and its crew into characters.

behind the desks, changing the shape in my life." This year he told Rolling of late-night itself. Letterman himself has meant different things at different times; he has been himself, always, but he has not been static. Letterman has been unflappable, except when getting flapped might pay a comic dividend. It's true that after more than 6,000 nights on the air Letterman can run the show on autopilot. He has not always been able to hide his occasional disengagement. Yet by the same token, with the right person, he is the most present, intelligent, interested and Letterman was in his early 30s when interesting of interviewers. He can be

Stone that for 30 or 40 years he was "anxious, and hypochondriacal, and an alcoholic, and many, many other things that made me different from other people." And yet, his obviously complicated inner life has made him seem all the more human.

Letterman has been a talk show host through five presidential administrations. The Berlin Wall came down on his watch; at least a couple of Middle East wars were launched. He has had a heart attack; he has had a child. He says "God bless you" a lot, however he means it. He likes to talk to guests about their children, possibly because it gives him a chance to talk about his son. He worries about the world, one would guess, on his behalf. Some of us have grown up on him; some have grown gray with him. He leaves a hole shaped like a lifetime.

deal with music merchandising juggernaut Bravado and Universal Music Enterprises for a

collection of Rolling Stones T-shirts that hits brick-and-mortar Lucky stores nationwide and e-commerce.

The Lucky Brand X Rolling Stones collection consists of 24 men's and women's T-shirts (\$39.50 to \$49.50). It's only when you focus on the silhouette of an impossibly young-looking Keith Richards on one T-shirt, the boyish visage of Mick Jagger on another—or notice that the tour dates listed are for the summer of 1975 - does it become apparent that the designs are a retro-fantastic reissues of designs from the band's "Tour of the Americas '75" tour merchandise of four decades ago.

That's to emphasize another reissue: that of the Stones' 1971 album "Sticky Fingers," which will be sold alongside the collection at Lucky stores and via LuckyBrand.com when it's released in June, with 100% of sales benefiting VH1's Save the **Music Foundation.**

The Lucky Brand X Rolling Stones collection (\$39.50-\$49.50), available at Lucky Brand boutiques and online at LuckyBrand.com.

world leaders in particular," he told Tony Blair, "are here once and don't come back.'

A highly private person, he has at times been required to violate his own privacy; a shy guy, he comes alive in a public hour. In 2013, he told Charlie Rose that guilt and a fear of failure were "the two great motivators in my life - and I hate it when people started New generations have moved in talking about 'the two great motivators

© 2015 Los Angeles Times Distributed by Tribune Content Agency



this month: home buying

Why Rent When You Could be Paying Less to Own?

With mortgage rates at historic lows, and prices still far below the highs of earlier years, why would someone want to rent vs. buying a home? In some cases renters have misinformation about buying, so it's simply easier to continue renting as they have done for years. This could be a big mistake if money matters to you as it does to most of us! With rents going up due to the shortage of available rental homes, this trend toward renting should decrease. It's a major reason that now, more than ever, you really can't afford not to buy. Real estate is still one of the soundest long-term investments you can make. Taken on balance over a like number of years, it has even outperformed the stock market.

I'm sure many of you would like to buy (and put that rent toward equity!) but may be afraid of all the things you've heard about declining home values, short sales, foreclosures, intransigent lenders, and other horror stories. If you are still confused about whether or not it is the right thing for you, here are some facts that might help you take that first step towards becoming a homeowner.

• Finance. Can you qualify for a mortgage? If so, for how much and what will the monthly payments be? Will the payments increase like I've heard about? Your Realtor® can explain borrowing concepts and help you get specific • answers to all these important questions, thus de-mystifying the whole process. Prequalifying for a loan can be much easier and quicker than you may think. You can pre-qualify over the phone, usually in less than an hour. Often renters think they can't qualify when they easily can. By calculating the price range of homes you'd like to buy, the mortgage payment can be similar to your monthly rent or, considering today's historically low interest rates, even lower!

Pride of Ownership. When you rent, you do not have control of how much the rent will be when you need to renew your lease or find a different place. You can't fully personalize the home and make it your own since most landlords want to keep it neutral and plain to appeal to everyone.

Return on Investment. Money spent on rent is gone forever as a simple expense – you will never see a return on your dollars. You are simply giving your money away to temporarily stay in someone else's home. Landlords love this arrangement because you are basically paying their mortgage while they reap the tax benefits and appreciation. Is it time you become your own landlord? **Rising rental cost.** According to the National Association of Realtors[®], over the last ten years, the cost of rental housing in the U.S. has increased an average of three percent per year. It is even higher than that in our local market. That means that an apartment or home renting for \$750 per month will cost more than \$978 a month in ten years. If you rent the same home for ten years, the total amount you would pay for rent will equal \$103,000! Imagine that amount paying down your own home's mortgage!

Despite fluctuations in home market values, had you bought your home instead of renting, you would have paid down the mortgage, gained substantial tax benefits, and still had something tangible to show for it in the end. Don't miss out, take advantage of our local market's low pricing, low rates and get going on your personal American dream. It is a much easier process than you might think and it does not have to be complicated. Call me and I can answer all your questions and have your pre-qualified in an hour. You will be on your way to owning your home in no time.

Landlords love this arrangement because you Call George Moorhead at 425-748-5065 are basically paying their mortgage while they for the real information and the quick path reap the tax benefits and appreciation. Is it to homeownership or email me at georgem@ time you become your own landlord?

It's Baaaack!! No Money Down Home Buying

Eastside/Seattle -Has saving for that down payment slowed down your homebuying plans? Well, starting November 1st (it is avail now) you do not have to wait any longer. HomeStreet Bank is approved to provide the new 2015 Down Payment Grant Program. It provides 3-5% of the loan amount as a gift toward the down payment on a home to qualifying low-and-moderate income homebuyer families. The interest rate proposed will be a very low rate. Each home-buyer will receive a grant for the down payment and closing costs equal to 3-5% of the initial balance of the mortgage. Grants are gifts and do not need to be repaid. This is the first program of its kind with yet it is expected to run through the next year.

Here is how it works. The buyers must qualify for the 3-5% grant for down payment, and the transaction must meet the following criteria:

- · No first-time homebuyer requirement
- Maximum combined income for buyers is \$88,900 for 2 or fewer buyers, and

\$103,700 for 3 or more buyers

- Maximum Home Pur chase Price is \$430,000
- Eligible Loan Area is King, Pierce, and Snohomish Counties
- Minimum Credit Score is 640
- Buyers must qualify for mortgage loan payment amount

This new grant program can be used with VA, FHA or USDA-RD, 30 year fixed rate loans. The buyer would have to meet with a participating mortgage lender who is authorized to originate the grant program loans and obtain pre-approval. Then the reservation

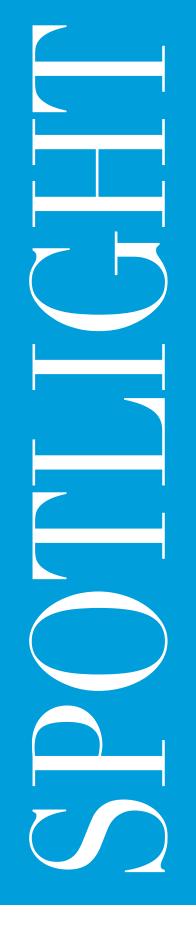
for bond money can be made and the buyer could meet with their real estate broker and pick out a home. The closing must take place within 45 days of the reservation to receive this down

payment grant.

There are other programs that can be combined with this program that will lower the borrower's payments. As an example, according to Dan Golden, Branch Manager of HomeStreet Bank, they will be starting a new program in January that offers a loan requiring 3% down with no mortgage insurance. This loan can be combined with the grant program. However, more stringent credit conditions apply.

Dan Golden of HomeStreet Bank is the branch manager of HomeStreet Bank of Kirkland and can be reached at 206-920-5950 or by email: dan@teamgolden.com

Dan Golden, Branch Manager HomeStreet Bank <u>www.TeamGolden.com</u> Dan@TeamGolden.com 206-920-5950 Facebook.com/TeamGolden NMLS 583030





HomeStreet Bank®



& ASSOCIATES

Bentley Properties 14205 SE 36th St, Ste. 100, Bellevue WA 98006 (425) 748-5065 www.GeorgeMoorhead.com

Not intended to solicit buyers or sellers currently listed with a real estate broker.



6427 Busch Blvd. Columbus, OH 43229 877.872.3080 • www.DiscoverPubs.com

Sudoku, Scrabble, Pet World, Wolfgang Puck's Kitchen, etc. distributed by Tribune Media Services.

© Copyright 2015 by Discover Custom Publications, Inc. All rights reserved.

Home buyers Sprinting Continued from page 1

the first five months of the year. That compares to 696 for the same timeframe a year ago for a jump of more than 27 percent.

The segment of distressed properties is also rebounding. Moorhead cited figures showing 57 percent of REO (bank-owned) listings sold at or above 100 percent of list price.

Given the fast pace of housing activity, Northwest MLS brokers urged buyers and sellers alike to make sensible decisions and to take advantage of assistance from professionals.

Sellers should avoid the temptation to be greedy suggests Moorhead. "Our message to sellers is to be cautious with pricing or it will cost you thousands by over pricing."

Frank Wilson advises sellers to refrain from

agreeing to "select showings." "To maximize on this market sellers should be sure their listing is exposed to all brokers in the Northwest Multiple Listing Service," he explained.

Wilson also offered advice to buyers to avoid disappointment. "We are still seeing buyers who think getting a loan is like it was in the old days: fog a mirror and get a loan. That's no longer the case," he said, adding these misinformed buyers are offended when they are asked for documents and verifications all the way through closing. "Buyers need to be ready to buy on day No. 1," he emphasized. "This means getting approved with their lender, being clear about what they want in a new home, becoming educated about the market, and being ready to write a strong offer when they find the right home."

Mike Gain expects historically low interest rates, a growing economy, improving consumer confidence and consumer finances will continue to fuel activity and push up the numbers. "Anyone who can buy a home today at today's prices with today's low interest rates should do it. In my opinion, prices and monthly payments will never be lower than they are today."

Northwest Multiple Listing Service, owned by its member real estate firms, is the largest fullservice MLS in the Northwest. Its membership includes more than 23,000 real estate brokers. The organization, based in Kirkland, Wash., currently serves 23 counties in Washington state.

buyers | sellers | financing | real estate market news

Finding the **Appropriate Lender** for Properties in 55-Plus Commun

by Ilyce Glink and Samuel J. Tamkin

Q: Reading a few back articles on your website, I saw investment properties are notoriously difficult to one about 55-plus communities and what happens if finance. you rent to those under the age of 55. That reminded me of our fun (not!) experience with purchasing such a unit last year.

We're not the inhabitants, but my husband's elderly parents are. Because they had no assets, the purchase was entirely in our name. The first note of caution I'd like to sound is to look carefully at the association's requirements for even "permitting" a person to buy a unit. This approval process will affect your ability to resell the property as well.

One place we looked at required that my husband and I be physically there for an interview, on a weekday. We live 1,000 miles away and both work, so this was going to cost both of us at least two days off of work. We took this as a red flag about the nature of the association and decided not to purchase the place. The place we did buy had a stack of paperwork to fill out and they asked for references, but no in-person interview was required.

Financing can also be hazardous. Some mortgage lenders have strict requirements, because these units are harder to sell. In our case, it was considered an "investment" property because we were not going to be the occupants. I called around and settled on a loan sure that the community you are buying in complies with one of the big name banks.

I was upfront with the bank about the purpose of the loan and who was going to live there. A week before closing, with the last bit of weird paperwork finally provided, we submitted the application. It went to the underwriters and within two short hours we got a big fat "No!" The reason provided is that of putting an offer in for a unit in any development the lenders "don't lend on investment properties in 55-plus communities."

A: Thank you for telling your story; you have helped countless people today.

There are a number of issues wrapped into your purchase. The first is the purchase of an investment close. And, again, thanks for sharing these insights. property. The second is your choice of lender. Third is what happens when you buy a home for elderly family members in a community intended for people age 55 Distributed by Tribune Content Agency, LLC.

and older.

Let's start with investment properties. In general,

As a rental property that you own but don't live in full time, most lenders would treat the property as an investment property. If you qualified for the purchase and were going to own it with your parents, you might have qualified to buy it as a second residence. Unfortunately, it looks like the big box lender you went to didn't have sufficient experience. Lesson learned: Work with a lender that does this kind of loan all the time. It's one step toward making this whole process work more smoothly.

The second issue has to do with your choice of lender. We've found out that it that it may not matter if you go to a big box lender, mortgage broker or local bank to get financing. What matters is finding a good person to help you out. You found out the hard way that the lender you chose didn't finance investment purchases in 55-plus communities. That loan officer should have known better.

It would have been best to go to a lender that specializes in investment properties, has a commercial lending department or that has financed investment properties in 55-plus communities.

The third issue you were grappling with is making with Fannie Mae and Freddie Mac guidelines. By this we mean to say that if a 55-plus community has certain rules or restrictions relating to the resale of the property, those resale restrictions may fail the test for conventional financing.

It would be prudent to find out well in advance whether that development is an approved development with these agencies. In many cases, lenders have lists of developments that are on an approved list and have lists of developments that have conditional approval.

We're glad you were able to find another lender and

©2015 Ilyce R. Glink and Samuel J. Tamkin.

Clever Security Tricks That Will Fool Any Burglar

by Lisa Kaplan Gordon

A little ingenuity can make your house more secure when you're home alone or away on vacation.

You don't have to install a pricey security system to feel safer in your home. Here are some low- and no-cost ways to keep burglars at bay.

Bring the Car Inside: If you're sleeping solo these days, take your car's remote control to bed with you. If you hear suspicious noises, push the remote's "panic" button and let the alarm scare away intruders.

Fake it: Pretend you're home and deter burglars with FakeTV (\$34), a small gizmo that glows and flashes like the flicker of a television set. FakeTV uses the same energy as a nightlight, and has a built-in light sensor and timer, which turns it on at dusk and off when you wish.

Slippery when wet: In the U.K., they slather "anti-climb" paint, which never dries, on downspouts, gutters, and anything they don't want an intruder to shimmy up. It doesn't seem to be available in the U.S. yet. But it's a wild idea.

Footsteps in the snow: Virgin snow is a sure sign that no one's home. If you're away after a snowstorm, ask a neighbor's kid to tromp around your yard, creating footprints that will fool a burglar into thinking you're around but just haven't gotten around to shoveling your snow yet.

Parked car: Also, ask a neighbor to occasionally park their car in front of your house, making it look like you're entertaining visitors. And ask them to remove any fliers that may be wedged into your door or mailbox. Burglars sometimes case a home by planting a flier and checking to see if someone retrieves it.

© 2015, Ilyce Glink and Samuel J. Tamkin. Distributed by Tribune Content Agency, LLC.

Empty Nesters: How to get the most money out of your home when y ou sell



who needs a home for the future? Is it time you to move on as well. to downsize or to move into another home more suitable for your glorious retirement years?

Like thousands of residents in our area, opportunities for you to create this new you may be discovering that after years of non-stop child traffic in and out of your doors, toys on the floor, music floating you've built up in your current home. throughout, suddenly you can hear a pin drop over the quiet hum of the refrigerator. Your rooms are filled with pictures and memories of this wonderful time of your life, but there are many empty rooms gathering dust now that your children have to Sell the Place You Call Home" has been moved on. The freer years ahead are exciting prepared which identifies these issues, and

4

Eastside - Are you an "Empty Nester" ones to look forward to, and it's time for shows you how to steer clear of

If you find yourself in this situation, you're in vast and good company. And what that means is that there are many wonderful chapter in your life...if you know what is takes to get the most out of the equity To help you understand the issues involved in making such a move, and how to avoid the 9 most common and costly mistakes most Empty Nesters make, a new report called "Empty Nester: How

the mistakes that could cost you literally thousands of dollars. To hear a brief recorded message about how to order your FREE copy of this report call toll-free 1-800-231-3659 and enter 8013. You can call any time, 24 hours a day, 7 days a week.

Get your free special report NOW to find out how you can fly your empty nest with the most cash in your pocket.

this month: legal documents

Take the Time to Read

by Ilyce Glink and Samuel J. Tamkin,

I read your recent article admonishing homeowners in development а because they hadn't read the in your letter where we agree rules regarding the hedges they were required to plant and maintain. That article has bad advice! Governing documents that home buyers and are long, written in legalese and often inconsistent. No one should be admonished fine print. Buying a home, for not reading them. It getting a mortgage, taking seems reasonable that if the on an auto loan - these are new openers observed that all complicated financial 90 percent of fences had no journeys, and if you don't hedges they would not be take the time to read the expected to install hedges. The board should be admonished for selective enforcement, something I believe is not legal.

The governing documents for the single-family house development I live in were cut and pasted from some unknown source. As a result, there were misnumbered that had no relevance (e.g., something about condos). This was from a nationally-

ens

lawyer

legality

confusing

known developer!

Homeowner association (HOA) boards already have cards and spades. Your advice should help homeowners.

A: There are some places and others where we will have to disagree.

First, we absolutely disagree consumers can walk through life never having to read the documents that you're legally going to be obligated to fulfill, then that's on you.

Yes, the typeface is tiny, the prose written in legalese and the rules may not make much sense. But those are the rules of the condo or the terms by which you've agreed to be bound for the mortgage. Just because it doesn't seem and then take the time to read them.

In particular, you can look over the document and, at

service service service service

concept

service



Contracts are meant to be read and negotiated in advance. You'd better read all of the fine print and then ask the loan officer to explain anything that doesn't seem to make sense.

enforceable doesn't relieve and regulations relating to should be looked at. homebuyers of being smart the development. Those rules enough to ask for the docs are generally straight-forward and you'd have no excuse not to at least read that. We understand that the legalese of the document may not be understandable but those aspects relating to aesthetics,

disclosure

authoritu

The letter you refer to was from a homeowner who had moved into a community make sense. that didn't seem to enforce

they bought, they would have at least been aware that a change was in the works. They might have still bought the property, but at least they would have known.

As for your development, it would seem that even national developers are trying to cut corners and save money by "cutting and pasting" rules and regulations from other sources. The fact that they're inconsistent and misnumbered probably means they may have issues and may not be valid. The validity would be up to a court to decide. But you'll spend good money finding that out in court. Better to know in advance what you're walking in to, right?

We can't condone someone just signing legal paperwork and then either asking for forgiveness later or starting a lawsuit. Contracts are meant to be read and negotiated in advance. If you're getting a mortgage or a home equity paragraphs and inclusions reasonable to you or legally the very least, find the rules and the rules and regulations loan, you'd better read all of the fine print and then ask the loan officer to explain anything that doesn't seem to

> We do agree that HOA a hedge policy 90 percent of boards have a lot of power the board was taking a stand. some cases. That's hard to That meant the homeowners ascertain before you buy into had to get on board. If they a community, but it certainly had read the rules, asked a helps to knock on doors few questions and understood before you make an offer. Ask more about the process before the homeowners how their homes have stood the test of

time and how much they like deceive



community. That interaction will tell you all you need to know about the developer, the quality of the product and the people who call this community "home."

Finally, if you don't like the people running the HOA, you should work with neighbors to vote them out.

© 2015, Ilyce Glink and Samuel J. Tamkin. Tribune Content Agency, LLC



diy | design | improvements | outdoor spaces



by Kathryn Weber

an caves are a popular way to decorate and create a man-friendly atmosphere, but a lot of their appeal also transfers to family rooms. Like a man cave, your family room is a source of relaxation, interaction and enjoyment for your family. It's also your central gathering space. So why not borrow a few ideas from man cave decorating to incorporate into your family room for a room that's more fun and interactive?

MAN CAVE MUST-HAVES

often hinges on a big TV that grabs plenty of TV-addicted, it's just not true. Families sometimes

everyone really enjoys. Plus, nature shows and seating. feature films look really great when they're upsized.

Man caves also feature activity, like a game table, shuffleboard or pool table. One of the hardest things to manage in these busy times is family activities, so having something fun to do in your family room means that much more opportunity to spend quality time together.

The absolute must-have is big, comfy seating. Man caves don't like fussy upholstery and dainty slipper chairs, and families relax so much more when seating accommodates togetherness. A Without question, man cave decorating seating area with a large sectional sofa that has either reclining seats or a chaise attached makes attention. Although we'd often like to say we're not the perfect setup. These areas seat the whole family together while watching movies or playing are only together when they're watching TV, so video games. It's always a good idea, too, to have

we might as well give in and have a big one that a single chair or two to give everyone options for

FINAL TOUCHES

Using the man cave mantra of making it fun, add some whimsical decor to your family room. Find activities the family enjoys. For example, a bowling pin and ball makes the right accessory for a bookshelf. A neon barbecue sign is an amusing way to add some color and make a nod to the family's love of cooking out.

Many man caves also have bars and a small kitchen space for making snacks and drinks. If there's room, add a small microwave oven for popcorn or a beverage refrigerator for cold drinks to keep snacks at the ready.

© 2015 Kathryn Weber. Tribune Content Agency, LLC

Hottest New Fence Designs

Fences contribute to curb appeal and help preserve the value of your property. Each fence, however, can be as unique as its owner. Which fence style are you?



feet on the ground? You might like pairing a simple round-top, cottage-style entry gate with an unusual picket design. Here, each 2-inch-by-2-inch cedar picket is a different length and installed in no particular pattern, creating a fence line that dances. A quality exterior stain will protect this fence for years.





PRIVACY WITH PANACHE

Wood, metal, and vinyl are all fine fencing options, but why settle for the ordinary? A fence made of frosted glass panels says you aren't afraid to be different. You'll want to be sure you're not above the law, though. Check your local building codes and your HOA for restrictions on fence height and materials.



NON-CONFORMING TRADITIONALIST



TREE HUGGER

Show off your green quotient with a living fence made of trees or shrubs. Fast-growing hedge-like plants include Leyland cypress, American holly, English laurel, and Wichita blue juniper. Your local state extension service can recommend plants that are particularly well-suited to your region.

TRADITIONAL WITH A TWIST

With curvy tops of latticework, these 6-foot-wide modular fence panels wave "hello" every time you see them. Made of weather-resistant, pressure-treated wood, Got your head in the clouds but your unfinished panels will last for years and

will slowly turn a mellow gray color. Cost: \$50 to \$150 per panel.



YOUNG AT HEART

If your fence design seems a bit dull, maybe you need to go back to the drawing board and sketch in a little fun. A chalkboard and a platform deck makes this fence a portal to imaginative playtime. Rain won't hurt the board, but keep chalk in a waterproof container. Expect to pay \$400 for a 42-by-60inch chalkboard made for exterior use.

© 2015 National Association of Realtors®

Add some comfy, bohemian chic to any room with a floor pouf! A pop of hot pink and orange add some fun to the Neon Diamond Pouf. It's handwoven from 100% wool and offers extra seating with a small footprint. \$99 - \$199 at www.westelm.com

this month: seasonal tips

Whenever you design displays in your home, always try to work in a piece or two that is near and dear to your heart.

reate a Sensational

by Mary Carol Garrity

the seasons change, I can't wait _to refresh the look of the displays on my coffee table. Through the years, my coffee table bliss has changed. Years ago, when Kelly was really young, I put so much stuff on the coffee table in our study that Kelly and Dan complained they couldn't see the TV over it. Every night, they took everything off the coffee table. In the morning, I'd see my carefully constructed tableau on the floor, and I would load it all back up. We went on like this for years!

Today, my style is

relief, lower profile. Ready to create a lovely summer display on your coffee table? Here's how to use my six go-to design tools to create BOOKS beautiful displays:

TRAYS

designs on a tray. Trays are magical in their ability to ground a display, pulling together disparate elements into one cohesive look. Trays come in so many shapes, sizes and styles, you'll easily find one that looks sensational on your coffee table. Chevron is still big, and I like how a geometric design and bold black-and-

simpler, cleaner and to Dan's white palette contrast with more traditional elements, like a stone bust and silver urn.

I started using books in my designs out of necessity-Dan has so many, I had to I always start coffee table find a place to put them! But even if he wasn't addicted to books, I would buy them just to use on my coffee table. They make marvelous risers, topped with a beautiful bowl or mix of pottery.

BOXES

Ι began collecting decorative boxes years ago, when I was given a tin box my grandmother Nell play

herself as she bumped along the Kansas frontier. I like to poke different sized, shaped and styled boxes into displays all over my house, but I think they are especially wonderful in coffee table displays.

TREASURES

Whenever you design displays in your home, always try to work in a piece the garden, and, poof, you're or two that is near and dear to your heart. It could be a favorite figurine, a gift from a friend or a family heirloom. Dan and I inherited a few

with as a child, amusing always played a key role in my tabletop tableaus. I feel in a covered wagon, when like Mimi is still with us my family came to help settle every time I seem them, and that makes my day.

FLOWER VASES

I think I'm adding a new addiction to my life: flower vases. I can't help myself! They look fabulous in all kinds of display, from the mantel to the coffee table. Insert a few blooms from done.

POTTERY

If you want accents that give you a big bang for your beautiful silver pieces from buck, pottery is a musthis mother, and they have have. Every time I go to

market, I'm delighted anew by the newest pottery pieces. Pottery comes in so many sizes and shapes, colors and textures, and it's shockingly affordable. That means you can pick up a piece or two each season to bring in the newest colors and patterns,

> Adapted from Mary Carol Garrity's blog at www.nellhills.com. © 2015 Tribune Content Agency, LLC

keeping your interior spaces

fresh and fun.

Avoid 6 Common & Costly Mistakes When Moving

to a Larger Dream Home and Save Thousands

released which identifies the 6 most common have prepared a FREE special report entitled and costly mistakes that homebuyers make when moving to a larger home.

Unlike the experience of buying a first home, when you're looking to move-up, and informed choices before you put your home already own a home, there are certain factors that can complicate the situation. It's very important for you to understand these issues before you list your home for sale.

consider, but you also have to sell your present home at exactly the right time in order to avoid either the financial burden of owning two homes or, just as bad, the dilemma of having no place to live during the gap between clos-

Eastside - A new report has just been ings. In answer to this issue, Industry Insiders "6 Mistakes to Avoid When Trading Up to a Larger Home."

> These six strategies will help you make on the market in anticipation of moving to a larger home.

To hear a brief recorded message about how to order your FREE copy of this report call toll-Not only is there the issue of financing to free 1-800-231-3659 and enter 8007. You can call any time, 24 hours a day, 7 days a week. Get your free special report NOW to find out what you need to know to make your moveup to a larger home worry-free and without complication.





travel | garden | fashion | recipes | trends

TRAVEL TREND: UV Water Purifiers

in a lightweight water purification device

The SteriPEN Adventurer Opti is a fast and portable UV water purifying wand that uses ultraviolet technology (the same used in water treatment plants) to kill bacteria, viruses and protozoa, and provide safe drinking water anywhere. The long-lasting UV lamp provides purifies up to 8,000 liters!

It was built for the toughest mountains and rivers in the world, and Backpacker Magazine gave it their Editor's Choice Award for changing the face of portable water purification. When camping, backpacking & hiking, if you won't have access to the power grid for several days a time, this is the water purification system for you. This handy purifier pen uses a patent-pending technology: an optical eye senses water to ensure safe use and effective treatments. And, the optical water sensor doubles as an integrated LED flashlight, which may come in handy if camping. Works in containers

his summer, if your travel plans with a minimum 1.75 inch diameter opening. include spending time outdoors in (Like Nalgene wide-mouth bottles one liter unfamiliar terrain, consider investing bottles.) \$89.95 at www.steripen.com .







THIS MONTH: SUMMER FRIED **RICE WITH SHRIMP AND** VEGETARI ES

WOLFGANGPUCK

DIRECTIONS

Serves 2-4

First, bring a saucepan of water to a boil. Meanwhile, fill a mixing bowl with ice cubes and water and put it near the sink.

Add the broccoli and 1 teaspoon of the salt to the boiling water. When the broccoli turns bright green, 30 to 45 seconds at most, immediately drain the broccoli and transfer it straight to the bowl of ice water. Leave to cool for a few minutes, and then drain well and spread the florets to dry on paper towels. Heat a nonstick wok over high heat. Add the oil. When the oil is hot enough to swirl easily and is beginning to give off the slightest wisps of smoke, quickly season the shrimp with salt and pepper and add them to the wok along with the garlic and ginger. Using a stir-frying spatula or a longhandled spoon, stir-fry the shrimp until they turn pink and opaque, about 2 minutes. Immediately use a slotted spoon to transfer the shrimp and seasonings to a bowl; set aside. Add the broccoli, snow peas and bell pepper to the wok and stir-fry until the vegetables are tender-crisp, 2 to 3 minutes. With clean hands, break up the cold rice into the wok and continue stir-frying until the rice grains have separated and the entire mixture is sizzling-hot, about 5 minutes longer. Pour the beaten egg around the rim of the wok so it cooks right away. Stir the scrambled egg into the rice, add the cooked shrimp and drizzle in the soy sauce. Use the wok spatula to toss all the ingredients together and heat the shrimp through, about 1 minute longer. Remove the wok from the heat. Taste the mixture and, if necessary, add a little more salt and pepper to taste. Serve immediately.



ummer is here, and we're all looking for laid back hairstyles. You know, the ones that won't keep us inside fussing with flat irons and product for hours. With the help of these five accessories, you'll be out the door in no time ... and looking fabulous.

PRETTY PONY

Pulling your hair back in a ponytail is a summer staple, but that doesn't mean you can't still look polished and puttogether. Dress up the simple style with this cuff and wear your pony with pride. L. Erickson Elodie cuff ponytail holder, \$18, nordstrom.com.

NATURAL AND NOBLE

The organic design of this headband gives off a "Game of Thrones" vibe, and we're not mad about it. True Romantic headband, \$38, freepeople.com.

COLORFUL COIF

If you're escaping to the beach this summer (or just wishing you were), grab this cheery head wrap for a chic way to keep your mane tamed. Getaway wrap headband, \$19.50, loft.com.

BEADED BAND

This delicate fabric headband with pearl accents is a showstopper and perfect for a special night out. Pearled Vinea headband, \$28, anthropologie.com.

ON-POINT PINS

Rein in flyaways with these arrow-shaped bobby pins for a summer look that is definitely on target. Straight Shooter bobby pins, \$16, freepeople.com.

> © 2015, ShopAtHome.com Distributed by Tribune Content Agency, LLC.



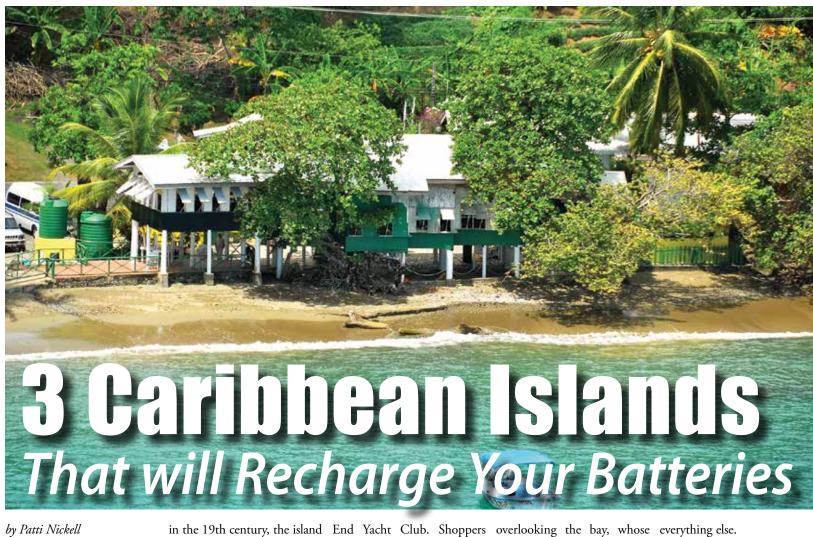
INGREDIENTS

- 1/2 cup (125 mL) small broccoli florets
- Kosher salt
- 2 tablespoons peanut oil or canola oil
- 1/2 pound (250 g) medium-sized shrimp, shelled, deveined and cut lengthwise in halves
- Freshly ground black pepper
- 2 garlic cloves, minced
- 2 teaspoons minced fresh ginger
- 1/2 cup (125 mL) small snow peas, trimmed
- 1/2 cup (125 mL) sliced red bell pepper strips
- 2 cups (500 mL) cold cooked rice
- 1 large egg, lightly beaten
- 2 tablespoons soy sauce

© 2015, Wolfgang Puck Worldwide, Inc. Distributed by Tribune Content Agency, LLC.

8

this month: the caribbean



by Patti Nickell

ow many times have vou said, "I'd really like to get away from it all?" If you're looking for Fort King George. destinations where phones, blessed sense of unplugging, here are three Caribbean islands that might just be what you're looking for.

TOBAGO

Legend has it that Robinson Crusoe, abandoned on a finding footprints not his own and unspoiled coral reefs. on a pristine beach. Some reaches of the Caribbean.

parched throat could stand it no longer-my own personal VIRGIN GORDA and very much welcomed Friday). of Trinidad and part of the about this laid-back paradise same nation, but the two couldn't be more different. Trinidad bustles; Tobago takes its time. Trinidad shouts; Tobago whispers. Trinidad cosmopolitan; Tobago, an unspoiled Eden. It's so desirable that from the time it

seat to spun sugar beaches, play explorer yourself at a Baths. While snorkeling here, Bay, on the Caribbean side seen anywhere else. (there's also an Atlantic side) boasts one of Tobago's most find a ton of Michelin-starred solitary cone of its volcano popular beaches. From here, take a glass-bottomed boat for a swim in the Nylon Pool, a secluded lagoon, or to snorkel tropical isle, discovered that at Buccoo Reef, one of the he wasn't alone only after Caribbean's most beautiful

At Speyside, a fishing village claim that Crusoe's island was on the Atlantic coast known Tobago, at the southernmost for its fantastic diving, you can take a boat to Little Tobago, On my visit, I bested even now a bird sanctuary, or a hike Defoe's fictional character, through the lush rainforest who did eventually find Friday. to Argyle Falls, a dramatic I spent several hours one waterfall under which you afternoon on the half moon can take a refreshing dip. And crescent of sand adjacent to when you feel the soft ocean the Blue Haven Hotel, and breeze ruffle the curtains over never encountered another your lunch table at Jemma's drink just when I thought my CNN or check your email.

changed hands 31 times. For looking for bargains in duty- glorious setting is surpassed a peek into this tumultuous free goods won't find much only by an even more glorious tour means accompanying a history and a panoramic view to excite them, but snorkelers sunset. It reminded me of flashlight-wielding naturalist Indians. Alexander Hamilton, up the Windward Coast, visit looking for underwater a child learning to color by into the rain forest where he splendors will find plenty, using every crayon in his box points out bats, frogs, bugs For the most part, however, particularly among the unusual —giant scribbles of magenta, and all manner of nocturnal Internet and TVs take a back forget about history. Instead, rock formations known as The orchid, saffron and cobalt. tropical tradewinds and a number of remote, idyllic I found coral formations of an NEVIS sites across the island. Store olive green color that I'd never

On Virgin Gorda you won't neighboring St. Kitts-the Charlestown, looks like a



restaurants, but you will find stabbing the sky, and I couldn't Saba Rock, literally a slab of help thinking Bali Ha'i really was one of the richest colonies visitors. The most celebrated soul (unless you count the Tree House (yes, it's actually in granite a half-mile offshore, does exist, although it seemed of Great Britain, sustained by is Pinney's, a four-mile stretch hotel barman who appeared a sea-grape tree), you'll forget accessible by boat, whose to have switched locations a thriving sugar industry. For that is walkable from the Four out of nowhere with a cold all about rushing back to catch only structure, other than an from the South Pacific to the a taste of this early lifestyle, Seasons to Charlestown. 8-bedroom luxury hotel, is a eastern Caribbean.

bar/restaurant that rocks on As I set out on the two-mile plantation great houses, set like don't Resort's private dock on Nevis, today both reinvented as inns. beach, crooning Happy Talk One of the smallest of the

On Nevis, a nightlife flora and fauna.

Goats still roam free on the island and there are I saw it the moment I no stop signs or direction arrived at the boat dock on markers. Nevis' tiny capital, miniature gingerbread village with a distinctly shaped, perpetually cloud-capped mountain peak rising above it.

It does have a world class luxury resort—the 5-Diamond Four Seasons, situated on Pinney's Beach, often referred to as the most beautiful beach in the Caribbean, but some of the island's most popular accommodations are in small inns converted from the plantations.

In contrast to today's relaxed pace, Nevis has a colorful and magnificent beaches-each often bloody history. During possessing its own character the 18th and 19th centuries it and charm-that draw visit these beautifully restored Two of the loveliest are I arrived at the Four Seasons Montpelier and the Hermitage, gaze at the lush landscape and the sparkling sea far below. Nevis wears its history

one of our nation's founding fathers, was born here, and in Charlestown you can visit his birthplace, now the Museum of Nevis History.

Before his dalliance with Lady Hamilton scandalized England, Admiral Horatio Nelson lived in wedded bliss with a Nevisian beauty, Fanny Nisbett. The Nelson Museum displays a well-documented collection of memorabilia on the admiral who was first dispatched to the island to enforce the British Navigation Acts, designed to prevent England's current colony-Nevis-from trading with its former colony, America. Also worth a visit is Fig Tree Anglican Church, displaying great houses of former sugar Nelson and Fanny's marriage certificate.

Ultimately, it is Nevis'

But Pinney's isn't the island's only glorious beach. Oualie is an excellent spot for snorkeling; Newcastle Bay has a superb beach surrounded by a typical Nevisian fishing village, and the beach at Nisbett Plantation has a coral reef just offshore. So, stash that cellphone, unplug your laptop and let your Facebook friends wonder where you are. It's easy to do on these islands.

romantic (literal translation: who owns nearby Necker me; come to me." By the time Tobago is a sister island fat virgin), but everything else Island, is a regular). in the British Virgin Islands come any better than Biras I fully expected to see Bloody Stand on the veranda with a definitely is. Accessible by Creek Resort. My days here Mary herself standing on the cool lemonade in hand, and boat from the main island of took on a glorious routine-Tortola, Virgin Gorda—like morning coffee on my veranda to debarking passengers. most of the BVIs—has escaped with the crashing waves of the the unchecked tourism of its Atlantic as background music; Leeward Islands, Nevis is a proudly. In the early 17th American counterparts. was discovered by Columbus not for mega-cruise ships, but for a picnic; an afternoon Islands-one hour by plane, Spanish, who had wrested it in the 15th century until it for yachtsmen and sailors who massage; cocktails and dinner but light years away from from the original inhabitants, was taken over by the British anchor regularly at the Bitter in the open-air restaurant these tourist destinations in Sibonay, Arawak and Carib

weekends (Virgin Atlantic boat trip to its shores, I swore precious gems against the green Its name may not be all that founder Sir Richard Branson, I heard it beckoning, "come to backdrop of the mountains.

Accommodations a swim in the oceanfront pool; one-hour flight from Puerto century, the British took Virgin Gorda is a mecca a hike to the private beach Rico or the U.S. Virgin control of the island from the

© 2015 Lexington Herald-Leader. Distributed by Tribune Content Agency, LLC.

Beat out other Buyers to all the Hottest Listings Next generation searching is here now and FREE! Real-time listings emailed to you so you never miss out on the best deals again! www.EastsideMLSOnline.info

Bank Owned **Pending Foreclosures** Short Sales HUD Foreclosures Fannie Mae / Freddie Mac Foreclosures Non-Distressed hottest homes Investments: Multi-Family, Commercial, Land



tech | science | gaming | youth | social media

Teen Reporters Chat with Miss America 2015

by Kiera Kalinsky, Alex Aiello, Nicholas Fiorio and Alexandra Ferreri

ver wondered what it's like to be crowned Miss America? We recently caught up with 2015 Miss America winner Kira Kazantsev at the Union Square Hotel - here is what we learned from this beautiful and talented pageant queen.

Q: What was your first job?

A: I think when I was 12 or 13, I was a golf cart girl at a local golf course and washed golf carts. And then I did a little bit at the Cheesecake Factory. I was a hostess there when I was 17 or 18. I worked in restaurants my whole life and actually when I won Miss America I was working at a restaurant at the time right down the street. So my life has really changed.

Q: Did you ever think you would ever be Miss America?

A: Growing up 1 thought you had to be super tall. I don't know if you noticed

I'm only 5-feet-5-inches". I'm not tall, I'm kind of short. So when I was little I just didn't think it was something that I could do and two years ago I thought, you know what I'm just going to try, I'm going to see what happens and here I am hanging out with you guys.

Q: Do you have any pets?

A: I do. I have a dog named Max who's a chocolate Lab. He's getting a little old. He lives with my parents in California. Unfortunately I can't travel with him. I'm only allowed two suitcases so he would take up an entire part of my luggage.

Q: What's your favorite thing about being in a pageant?

A: There's this stereotype of all the girls being really mean to each other, but in my case that's really not true. My favorite part are the friends that I made and every single day the girls, they text me, they call me, they make sure I'm doing okay. They're constantly checking in on me. My favorite part of the pageant is making

friends with people that understand

what you're going through.

Q: How long does it take to get ready?

A: It's a big process. Leading up to Miss America, that was two years worth of stuff because you have to develop your platform, you have to be healthy, for lifestyle and fitness, you have get a dress and talent and all these different things. Between winning Miss New York and winning Miss America, I had about 3 months. But I had already done so much other preparation even before I won Miss New York. It's just an ongoing thing that you're constantly working toward.

Q: Is being Miss America fun?

A: Yes, it's really fun! I get to travel. I'm actually in a different city every 48 hours and I do about 20,000 miles a month on the road. It's a lot of traveling and I get to meet different people like you guys and do some really cool stuff. Things only Miss America gets to do. So it's really fun. It's a lot of hard work.

> Q: Who inspired you? A: I w o r k e d for Sen. (Kirsten)



Kira Kazantsev Age: 22 Hometown: Manhattan, NY.

Gillibrand, the U.S. Senator from New York, one of them. I was an intern for her, she inspired me to really be a strong advocate for women and be a strong female role model. So she inspired that side of it, but on the other side, my mom. My mom is an amazing, talented woman that I always wanted to be like.

Q: What did you think when they called your name as Miss America?

A: I don't know if you guys have seen that on YouTube, but it's quite the experience. When he said three-peat that meant I was the third Miss New York in a row to win Miss America. So I knew three-peat meant I had won. My mind was just, 'Oh, my God, this is insane.' Just that moment of walking down the runway and all your hard work paying off is a really special thing.

> © 2015 Newsday. Distributed by Tribune Content Agency, LLC.

trends VINTAGE **RECORD PLAYERS**

It's no secret that vinyl is making a comeback, and there are now

DID YOU KNOW? Your iphone 6 Plus Might be the Best Game Boy Ever

an increasing number of retro-inspired turntables on the market that are as practical as they are cool - like Electrohome's new Archer model.

Housed in an all-wood suitcase that's as strong as it is tasteful, the Archer brings a charming retro chic to any surrounding. From a dorm room to backyard family barbeque, its vintage design is inspired by the first wave of 1950s and 60s portable turntables and comes with

or USB flash drive

using the system's

AUX and USB

input! \$99, www.

electrohome.com.



by Anthony Domanico

Remember the good old days of gaming with the original Nintendo Game Boy? I poured countless hours into the handheld gaming platform playing games like "The Legend of Zelda," "Donkey Kong" and "Metal Gear Solid" as a kid, and now I and everyone else might be able to relive those glory days with the Smart Boy from video game accessory maker Hyperkin.

The Smart Boy is a smartphone case of sorts that connects to the iPhone 6 Plus and makes it possible to play Game Boy games on it. To play the games, however,

you'll need to actually own the cartridges, so you'll either need to have some Game Boy games on hand or head over to eBay or your local thrift store to buy your games of choice.

Initially revealed by Hyperkin as a sort-of April Fools' Day prank posted to its Facebook page on March 31, Hyperkin has since revealed that the Smart Boy teaser post was actually a way to gauge interest in such a product to see if it was worth

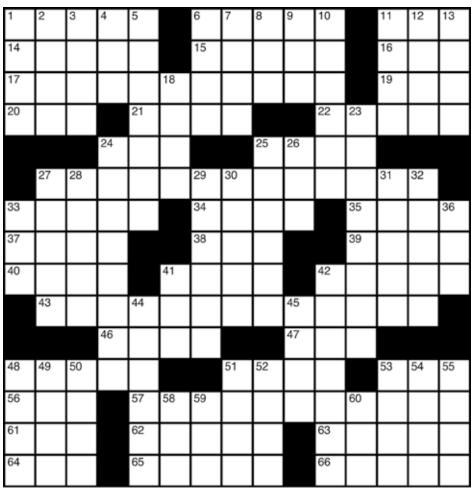


making. Apparently there was significant interest in such a product, as now the company plans to put the iPhone 6 Plus model into production, with variants for other smartphones to come shortly thereafter.

The only question left to ask is, are you ready, Player One?

© 2015 CNET Networks, Inc., a CBS Company. Distributed by Tribune Content Agency, LLC

DSSW



L A X Ξ S LΓ SB Ξ в K|0|4|F ТЭНТЭ 1 8 0 A GIVEITASHO σED Τ CHE BOSC a a o s v A P E SMAI T I T U O B A T B D A O T H N F V CVWEL 3 T 8 A S D A N B|∀|M|Г M A I A MHOLE <u>а и о а і а v а н т а н w</u> JOLS C|A|T Z N I J H I D E 1 | I | N ITSHOPELESS I a Τ EXCON OSJAA L Ξ Ь Я A ARAD ſ L H A | K | N Τ

8	Þ	3	S	ŀ	L	6	9	S	present address (111 foothy setup) even (1 acressed)
6	S	L	Þ	9	g	L	8	3	PART SCORE 118-128 1001 1001 1001 1001 1001
9	S	L	8	3	6	${}^{\dagger}\!$	Ļ	2	LI M E' [' N E' IVCK2- 13
Ł	6	Þ	g	L	8	3	S	9	V. U. L. G. A. R
S	8	9	L	Þ	3	S	6	L	64 - 5X2V0 PX PX PX PX PX
L	3	g	9	6	2	8	Þ	Ł	54 AT DIELCION WCK3+ 03
\mathbf{r}	L	8	ε	S	9	٢	g	6	CO O' WI I' C' V' I' WCK+ 93
S	9	6	L	8	L	2	ε	Þ	NOUTLO SHARE SELECT
3	ŀ	2	6	S	Þ	9	L	8	sourch-

SCRABBLE G2R1 A1M3 [**S**₁ SCRABBLE A₁ O₁ 11 L1 C₃ | C3| |M3 RACK 1 Triple Word Score O1 E Z10 D₂ R RACK 2 3rd Letter O1 A₁ IW Double RACK 3 L A₁ U1 G₂ R₁ V_4 RACK 4 Eı E1 N1 V4 L1 W4 T₁ RACK 5 PAR SCORE 115-125 FIVE RACK TOTAL **BEST SCORE 167** TIME LIMIT: 25 MIN DIRECTIONS: Make a 2- to 7-letter word from the letters in each row. Add

points of each word, using scoring directions at right. Finally, 7-letter words get 50-point bonus. "Blanks" used as any letter have no point value. All the words are in the Official SCRABBLE® Players Dictionary, 5th Edition. SOLUTION TOMORROW For more information on tournaments and clubs, email NASPA - North American SCRABBLE Players Association info@scrabbleplayers.org. Visit our website - www.scrabbleplayers.org. For puzzle inquiries contact scrgrams@gmail.com. 02. 02-

				U		
	A	CROSS	48	Equally strange	25	Uno
	1	Gem weight unit	51	Northwestern pear	26	Tin
	6	Three-line Japanese poem	53	Revolutionary Guevara	27	Pier
13	11		56	Logician's proof ending	28	Do-
	14	"You <u> busted!</u> "	57	"Why not?"	29	Indi
		Past prisoner, for short	61	Spoon-bending Geller	30	Gra
		Prefix for a lifesaving "Pen"	62	Musical Merman	31	Jude
		"Why bother?"	63	Eucalyptus-eating marsupial	32	"Sn
	19	Bit of Morse code	64	Civil War prez	33	Figł
	20	Trivial gripe	65	Students' hurdles	36	Salt
	21	• •	66	Kick out	41	Part
	22	"57 Varieties" brand	D	<u>OWN</u>	42	Bak
	24	Purr former	1	Abel's older brother		in fl
36	25	Plane for a small airstrip,	2	Class for potential painters		Giz
		briefly	3	Remainder	45	Brev
	27	"Why me?"	4	Residue in a smoker's tray	48	Gre
	33	Entire	5	"You missed the deadline"	49	Ball
	34	Neeson of "Schindler's List"	6	Pay attention to	50	Dro
	35	Carps at	7	Wheel-supporting shaft	51	Red
	37	Blubber	8	Cold bagful for a party	52	Lub
	38	90-degree pipe piece	9	Bout enders, briefly	53	Blol
	39	Clinton's vice president	10	Without footwear	-	Ice i
55	40	Johnson of "Laugh-In"	11	"Star Wars" warrior	55	List
	41	Island dance	12	Neat as	58	Suff
		Beast with one hump or two	13	Big name in hotels and	59	Old
		"Why worry?"		crackers	60	Fen
	46	Pet food brand with a	18	Hiker's route		

23 Stretch out

24 Phone screening service

ProActive Health variety

47 Chimpanzee, e.g.

© 2015 Distributed by Tribune

created by Croceworde I to

Content Agency, LLC.



			created by crosswords Ltd.					
			4	5			1	
4		2						5
9			6					4
						5	3	
7	9						8	2
	2	3						
2 3					8			6
3						1		9
	6		7	1	2			

just for fun

derwater experiment site

- ny Dickens boy
- er
 - o-it-yourselfer's book genre
- digenous Alaskans
- and Roman home
- dd of country music
- nowy" heron
- ghter's org.
- lt, on the Seine
- rtner of haw
- ked treat often wrapped fluted paper
- zmo
- ewer's kiln
- eenish-blue
- lkan native
- ooling toon dog
- d root vegetable
- bricates
- oke
- fishing access
- t-shortening abbr.
- ffix with Wyoming
- d videotape type
- nway team, for short





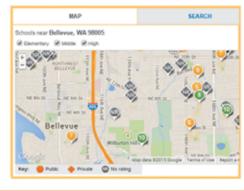
NCUA Yoursavings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government. National Credit Union Administration, a US Government Agency

Checking & Savings Accounts | Online Services Investment Advisor | Credit Cards | Auto Loans Home Loans | Local Service Since 1952

Redmond | Seattle | Everett | Renton | Kent | Tacoma

Look at how the schools on the Eastside stack up locally and nationally! This simple tool allows you to look at how a school is performing and see the test scores for math, English, sciences and more.

www.EastsideSchoolReport.com



• FREE

• NO COST • NO SIGNUPS

SER

Your Home SOLD at a Price Acceptable to you, Guaranteed, or I will buy it!*

Call George at 206-391-7766 to discuss a sale (no obligation to list). Get details on the inner workings of this exclusive offer at:

*Some conditions Apply

UPSCALE

HOMES

Luxury homes, affordable

financing, premium locations. Receive a Free list w/pics.

www.EastsideLuxuryHomes.info

or Free recorded message

1-800-231-3659

ID#8049



www.YourHomeSoldGuarantee.info





George R. Moorhead Branch Manager

RENTERS

Stop Paying Your Landlord's Mortgage. Free Report reveals How Easy it is to Buy Your Own Home.

www.Stop-Paying-Rent.info

Free recorded message

1-800-231-3659 ID#8001



12404 98TH AVE NE, KIRKLAND MOVE UP TO THIS HOME AND WE WILL SELL YOURS FOR FREE

8013 NE 115TH WY, KIRKLAND

MOVE UP TO THIS HOME AND WE

WILL SELL YOURS FOR FREE

Sun filled and spacious, this home is in prestigious

Hermosa Vista with partial lake views and in

award winning Lake Washington Schools. Easy

commute to Microsoft, Google, Amazon, and all

the great cities around. You will love the updated

amenities including a theater! Call George today for

more details at 206-391-7766.

Great home with a large backyard, includes: garden area, RV parking, backs to a greenbelt. This home has beautiful mature flora and trees that, combined with a large yard, give it a park like serene feel. Call George today for more details at 206-391-7766.



16621 SE 10TH ST, BELLEVUE MOVE UP TO THIS HOME AND WE WILL SELL YOURS FOR FREE

Incredible Lake Hills home meticulously maintained! A true time capsule that is immaculate and ready for some new color. This one will go fast so don't delay! Call George today for more details at 206-391-7766.



13203 125TH AVE NE, KIRKLAND

MOVE UP TO THIS HOME AND WE WILL

SELL YOURS FOR FREE

Amazing location and incredible access to free-

ways and bus routes, huge yard with westerly

exposure for tons of natural light. New carpet

throughout, updated bathroom and MIL, fenced

dog run and fenced yard, large party deck and

RV parking. Call George today for more details at

206-391-7766.

Super-Low Downpayment Loans Before You Start Shopping for a Home. Free Report reveals fool proof plan to get best financing rates. www.ShopMortgagesOnline.info

Free recorded message 1-800-231-3659 ID#1020 Free Credit Report Included



12515 45TH AVE SE, NORTH BOTHELL MOVE UP TO THIS HOME AND WE WILL SELL YOURS FOR FREE

Amazing remodeled Autumn Meadows home with huge yard fully landscaped with sprinklers. Tons of room and natural light in all rooms with Cherry wood floors, new carpet, and all new mill work! Call George today for more details at 206-391-7766.

HOMES **UNDER** \$500,000

Bellevue, Kirkland, and Bothell, bargains. Free list w/pics of homes for sale.

www.EastsideHomeBuyer.info



KING • PIERCE • SNOHOMISH COUNTIES

www. EastsideBankForeclosures .com



2330 E GRAND AVE, EVERETT MOVE UP TO THIS HOME AND WE WILL SELL YOURS FOR FREE

HUGE home with full apartment that rents for \$1,100! This home sits on 4 city lots, the garage can fit 4 cars plus a 200sf shop area, seasonal views, and flat out an incredible home that is a must see! Perfect for anyone who entertains, wants a caretaker or rental income. Call George today for more details at 206-391-7766.



14100 194TH AVE NE, WOODINVILLE PURCHASE THIS LOT AND WE WILL SELL YOUR HOME FOR FREE

Fabulous builder ready lot in the Crossings in an area of luxury homes. Amazing setting with a salmon spawning creek well below, so no worry about any flooding. there are a ton of options including some ideas from options considered in the past. Call George today for more details at 206-391-7766.

Golden Mortga



Bellevue Condo



Dan Golden, Branch Manager HomeStreet Bank www.TeamGolden.com Dan@TeamGolden.com 206-920-5950 Facebook.com/TeamGolden NMLS 583030

Ask about our "No Cost" Home Loan Options!!



Purchase

Whether you are purchasing your first home or you've purchased several through the years, it's helpful to stay current on the latest and most recent updates to the home buying process



Refinance

Throughout homeownership, it is always valuable to keep an eye on your options. Refinancing your current mortgage can provide outstanding and long-term benefits as well as help you meet your changing financial needs.

HomeStreet Bank^{*}



Foreclosures

There are still some great deals in Bellevue which include one in a high-rise, two townhomes, and a

couple of condos near Microsoft. These will go really fast, so take a look today!

www.EastsideCondoForeclosures.info

Starting at \$139,950 to \$500,000 This is a free service and access to all the foreclosure homes and condos in the Seattle-Eastside areas