



The Art of Staging Your Home for Sale • By Donna DuMoulin CCSP™ - Impact

Staging and Design

What do you first notice when you walk into a place you have never been? Is it the colour of the walls or the arrangement of the furniture? Does it feel right, or does it give you a bad feeling? Decisions are made in the blink of an eye, so it is imperative that your first impressions are lasting and extremely positive ones.

Staging plays a very important role in targeting potential purchasers. It's all about the aesthetics of making your home attractive in relating to the buyers senses. i.e. sight, touch, sound and feel. Staging is about developing a dream world and making a "connection." An unbelievable "Wow, Honey, finally this is the home I dreamed about." **Buyers act on emotion!**

If you can stage your home with these goals in mind, the home is already sold as soon as the buyer enters through the front door. It's all about their feeling of excitement in seeing themselves living there. This is an opportunity for your Stager to subliminally create an atmosphere of emotional longing and belonging in the buyers expectations of whom they are. Not easily accomplished. But if you are able to differentiate your property from the competition you're bound to expedite your sale and realize the largest return on investment.

If you desire to sell your home for top dollar, and within your time frame, you need to consider the following things:

Get control of your personal emotions about your house. Focus on the property as your single largest investment and obtaining the best possible return.

With today's busy lifestyles, purchasers are looking for "move-in ready" homes, and are willing to pay more for them. The condition of your home has a huge influence on how much equity you secure or forfeit.

91% of home buyers begin their search on the internet. A staged home makes for more appealing and effective photos.

Remember.....Home staging costs less than your first price reduction.

Donna DuMoulin owns Impact Staging and Design 705-931-2381 www.impactstaginganddesign.ca•

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Estate Planning

~ By Gwyneth James

For some reason I have been running across a number of articles lately on that unmentionable five-letter word: "death". The Globe and Mail ran an extremely good column by Tim Certnick on Nov 24 entitled "Ten financial steps to take before you die". I am certain he would be flattered if I relayed the key points of his article to you – the message is by no means new and desperately needs to be heeded. Don't avoid the inevitable!

The number one most important document we all should have is a will. You need one and you need to ensure your executor knows where it is. You also need to make sure your executor know that they are!

Number two is a list of all the necessary information your grieving family and friends will need so they are not searching aimlessly through your possessions. This list should include your bank accounts, investments, debts, assets owned, insurance

policies, and sources of income including any government benefits. You should also provide the contact names and numbers for your lawyer, accountant, insurance advisor, and workplace HR department. Ideally, you will also give your family some idea of your wishes as to the funeral home or church and whether you want to be cremated or buried.

If you have RRSPs or RRIFs, they can generally be transferred tax-free to a registered plan in your spouse's name (including common-law spouse) or your dependent child's name. Life insurance proceeds are also received by the beneficiary or your estate tax-free. You can designate a beneficiary when you purchase these instruments or in your will.

Many of us think of estate planning as something only seniors must do. The truth is it's essential for every adult with a spouse, child or business, regardless of age, to have solid plans in place.

—Gwyneth James MBA CGA is the owner of TCP Accounting & Tax Services which has been providing accounting services for over 20 years to individuals and small businesses throughout Peterborough County. (705) 876-6011. •

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