

Gail & Ingrid's

## TIPS FOR DECEMBER



### It's the joyous time of the year

and no matter what your background, everyone can appreciate festive lights around the home. There's nothing quite like a house aglow with twinkling bulbs during the holidays. This season, consider upgrading to the latest LED versions which burn smarter, safer, greener and prettier than ever. LEDs come in different shapes, sizes and novelty designs. They don't burn hot, use as little as one tenth the energy of incandescent bulbs and can last as much as 40 times longer.

### The latest on the debate over buying versus renting

buying is 38% cheaper than renting with a traditional 20% down and a 30-year mortgage. And, it is better yet if you're talking about a 15 year mortgage.

Home ownership remains cheaper than renting nation-wide and in all of the 100 largest metro areas. One year ago buying was only 35% better. Why is the gap widening? In the past year, the 30-year fixed rate mortgage has fallen from 4.8% to 4.3%. And, rents have risen faster than home prices. Together, these trends have made buying even more affordable than renting. Supply and demand once again has made renting a very popular choice until you find the right home.



### HAPPY HOLIDAYS!



Experience isn't expensive... it's PRICELESS!

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### The Postal Service is ready this year

more than ever to deliver your holiday gifts and cards. You can order free boxes and schedule a package pickup at [HolidayReady.com](http://HolidayReady.com). And, as long as you drop off your packages and cards by Dec. 20, it will be delivered before Christmas. If you are a last minute mailer, they will still deliver before the holiday if you mail it Priority Mail Express as late as Dec. 23. And Postal Service carriers will be out delivering every day including Sunday and Christmas Day!



*At the close of 2014 we gratefully wish you a healthy and happy holiday season and Thank You for your referrals!*

*Warm regards,  
Gail and Ingrid*



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