



GROUP ESTES *realty*

Shopping for the holidays? Here are some tips for you...

Dear Friend,

November 2011

Some people might say that the holiday season is right around the corner because Black Friday – the day after Thanksgiving – fast approaches. However, we all know the holiday decorations are already up in the coffee shops and stores – retailers want us to shop and they’re setting the tone earlier than ever. While some people brave the crowds before dawn to capitalize on big savings from major retailers, others sleep in and surf the internet for similar deals. Keep an eye out for free shipping offers... and that’s even before Cyber Monday (who knew these days all had names?!).

Whatever your strategy, this month’s information helps you prepare for the holiday shopping season. (And if you can ignore the whole shopping thing and stay home sipping eggnog, good for you!) The first page of the flyer offers tips and tricks to help you score deals on gifts for everyone on your list. Page two provides valuable information on how to avoid scams and protect your credit and debit card information both in the store and online. Please do share this useful information with your family or friends.

And since we are all about sharing information, we continue to post more for you in our Articles of Interest website section. Everything from Seattle being #1 for technology jobs (now isn’t that fabulous news?!) to King County’s best in 17 years “affordability index,” to backyard cottages in Seattle, making solar power pay, economic and credit score updates, foreclosure review for potential bank wrongdoing, help on the two different federal tax-credit homebuying programs, a \$6400 toilet (seriously, it’s a *very* smart Kohler) and a guide to the Home Affordable Response Program. Remember that you can search for topics from within the Articles of Interest section.

Of course, we also have a market update for you. And all of the numbers, whether King, Snohomish or Pierce County, are showing the effects of the ongoing distressed property pricing. While inventory is coming down, and properties are selling about as fast as last year, pricing is far from stabilized. From an average sale price view, the Eastside and Seattle Metro are currently running just below 2005 average pricing levels. Snohomish is running below 2004 average pricing, as is Pierce County.

So what does that mean for sellers? Properties priced and prepared well do sell. Perhaps not for what you need or want... because the market unfortunately doesn’t factor that in. Yes, you will be impacted by the distressed property pricing, however you will actually be more affected by other resale sellers who are willing to go to aggressive pricing to get a faster sale.

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Prospective buyers and appraisers will use those non-distressed sales to determine what value to attach to your property. The data is out there for all, and most buyers do use it.

And what about those buyers? Many of my clients will tell you the pickings are slim at the moment... at least for the well cared for, decent size, where they want it to be properties. And that's why pricing *will* stabilize. Because when all is said and done, people want to live where they want to live and they want to like what they decide to buy! And when buyers have looked for months and seen lots of things they don't want, they are going to be less likely to throw out a lowball price for a property they really do want when they find it. And so the law of supply and demand reasserts itself. It's just a question of time.

Before wrapping up, we have this month's five highlighted vendors for you:

Spotlight Vendors for November:

Marilyn Richards - 206-714-2746 - marilyn@marilynrichards.com
Personal Coaching

Charles Coghlan - Hana Design Ikebana - 206-789-4226 -
charles@hanadesignikebana.com
Flowers / Florist

Kevin Wagner - KCN Custom Cabinets & Installation - 360-793-1917 -
vwagner@msn.com
Cabinet Maker

Roy Hisler - Davey Tree Expert Company - 425-462-8829
Arborist

Ingrid Pape-Sheldon - Ingrid Pape-Sheldon Photography - 206-985-9978 -
studio@pape-sheldon.com
Photographer

And I want to be sure to wish you a lovely Thanksgiving holiday weekend! Do come to join us at the Molbak's event on December 3rd if you can. Molbak's does know how to give 'festive' new meaning. Although I'll admit we'll be heading out just as Santa Claus is getting started on the photography sessions!

Sincerely,



Always looking for more ways to be of service ... if you know of someone who would appreciate the level of service I provide, please call or email me with their name and business number, and I'll be happy to follow up and take great care of them.

Score Top Deals

This Holiday Season



Black Friday is a great time to get a deal on the latest gadgets for yourself or the tech-savvy person in your life. To get the best deals on technology, look for closeout, clearance and refurbished goods on the websites of top manufacturers such as HP, Sony and Apple.

Sale

Here are some tips to help you take advantage of the significant discounts the season has to offer.

- ✓ **Make a list.** Create a shopping list of items you hope to purchase on Black Friday, whether for you or the people on your holiday list, and stick to it.
- ✓ **Do your homework.** Use a pricing search engine, such as **Milo.com**, to find store deals in your area and to ensure that the product you want is in stock.
- ✓ **Compare sales.** Go to **pricegrabber.com** to compare sale prices at different retailers and find the best deal.
- ✓ **Get sale information early.** To get the inside scoop on Black Friday sales, join the email lists of your favorite retailers. Many companies send emails leading up to the sale to advertise deals and provide exclusive discount codes and maps featuring sale items.
- ✓ **Avoid the crowds and go online instead.** Many major retailers, including Macy's, Kohl's and Wal-Mart, offer the same bargains online as they do in their stores. Check the retailers' websites to find out when the deals will be available.



While **restaurant.com** offers significant savings of up to **60%** to restaurants in your area, the site also offers traditional and electronic gift cards to give to the foodie on your holiday list.

✓ **Score big on Cyber Monday**, the biggest online shopping day of the year, with exclusive online discounts the Monday after Black Friday. Nearly **77%** of online retailers send promotional emails to subscribers in the days leading up to Cyber Monday.* If you're not on the email list of your favorite retailer, now is the time to join.



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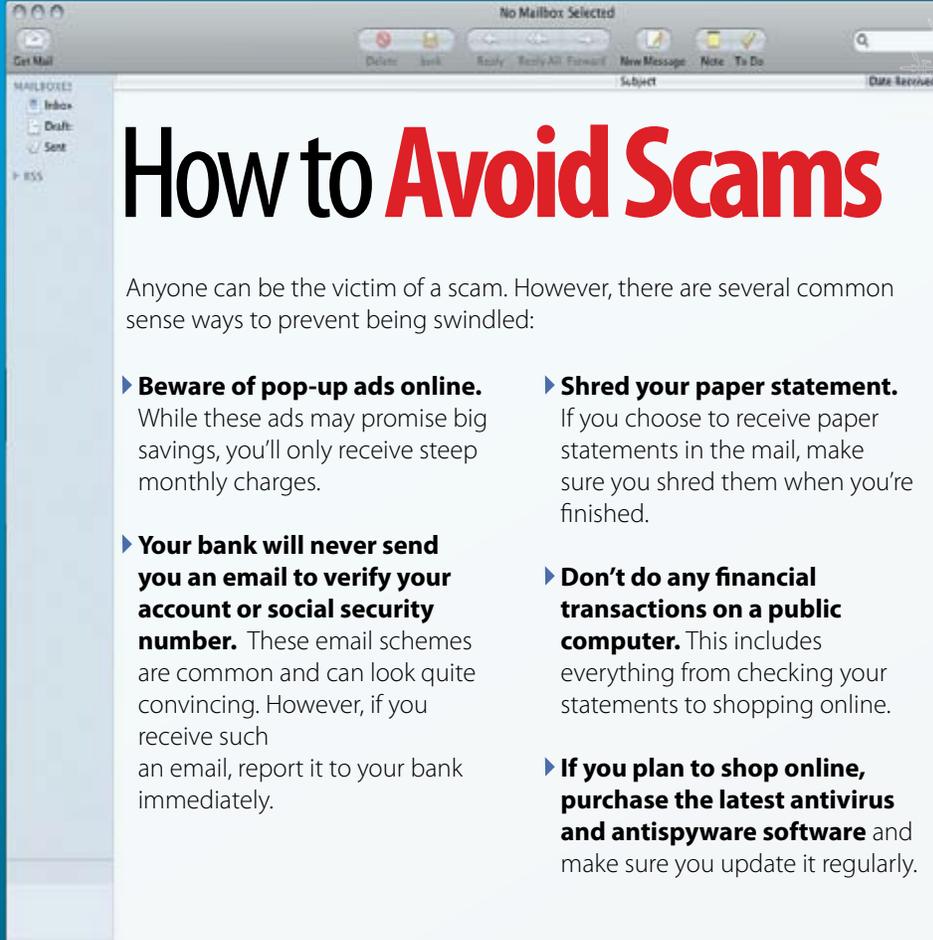
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Beware of these debit card scams

Many of the latest scams involve stealing information from debit cards. Common ways to steal or copy information from your debit card include:

- **Card theft:** The thief uses a special device that makes it appear as if your bank card is stuck in the machine. After you leave, they steal your card.
- **Double swipe:** The thief, a staff member of the store or restaurant, swipes your card through a hidden device that duplicates the magnetic information.
- **Copycat technology:** The thief inserts a tiny device into the card reader of a cash machine or gas station to record your card and PIN data.
- **Faux Machines:** Thieves set up a phony ATM machine that records your card and PIN information and makes a duplicate card.



How to Avoid Scams

Anyone can be the victim of a scam. However, there are several common sense ways to prevent being swindled:

- ▶ **Beware of pop-up ads online.** While these ads may promise big savings, you'll only receive steep monthly charges.
- ▶ **Your bank will never send you an email to verify your account or social security number.** These email schemes are common and can look quite convincing. However, if you receive such an email, report it to your bank immediately.
- ▶ **Shred your paper statement.** If you choose to receive paper statements in the mail, make sure you shred them when you're finished.
- ▶ **Don't do any financial transactions on a public computer.** This includes everything from checking your statements to shopping online.
- ▶ **If you plan to shop online, purchase the latest antivirus and antispyware software** and make sure you update it regularly.

Unlike credit cards, where you're only responsible for \$50 if it's lost or stolen, you may be held responsible for the unauthorized charges if you do not notify your bank within two business days. Sign up for online banking and review your account balances daily for unauthorized charges.



3 Tips to Protect Your Debit Card:



- **Guard your PIN.** Don't write it down or give it to anyone else. At the store or ATM, shield the PIN pad with your hand as an extra precaution to ensure that no one can steal it.
- **Make sure you're using a secure Web server.** Look for "https://!" in your browser's address bar when you check out. If it's not there, the site isn't secure.
- **Sign up for alerts from your bank** to notify you via email or through text message of any suspicious activity or large transactions from your account.