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**October 2016**

**A Note from Ann:**

I hope everyone is enjoying a bit of this fabulous Fall Weather! I am not an interest rate guru, however most of those that are, are predicting a December interest rate hike by the Federal Reserve. Many people do not understand what impact this will have on them. I'd like to point out some basic math about this subject.

If you assume a \$200,000 mortgage loan for a standard, conventional 30 year loan:

At 3.5% Interest your Principal and Interest Payment will be \$898\*

At 4.5% Interest the same payment would be \$1013\*. That's a \$115 difference in your Monthly payment!

Let's look at it a different way:

To keep that same monthly payment, you would have to buy a house that cost approximately \$25,000 less.

Most predict a 1.16% increase in December and 1.8% in 2017 ([link to article](#)). While these will still be great interest rates, you can see how just one point makes a huge difference in your purchasing power. So, this is a great time to buy! It's also a great time to sell - considering you will most likely be a buyer after the fact. The market in our area has slowed a bit from the frenzied buying we saw over the summer - but it's still a very healthy market and home values are still going up.

Since I won't chat with you again until November - Happy Halloween! Be safe out there!

\*Payments do not include Taxes or Insurance.

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**Special Announcement**

**Bastrop County Added To FEMA Disaster Declaration List**

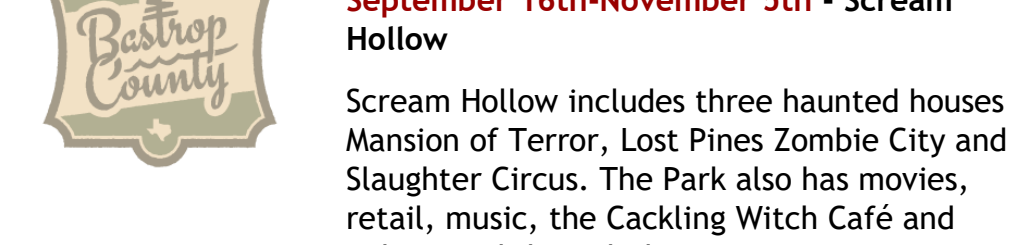
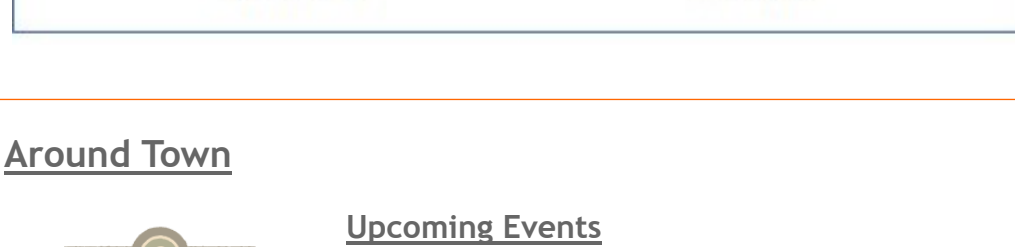
Bastrop County has been declared for Individual Assistance in the Presidential Declaration, DR-4272-TX, for the May 2016 Severe Weather.

Survivors from the May severe weather in Bastrop County can start registering for FEMA Assistance by calling 1-800-621-3362 or online at [www.DisasterAssistance.gov](http://www.DisasterAssistance.gov).

NOTE: You MUST register with FEMA to qualify for individual assistance.

**Bastrop Area Monthly Statistics**

Below are the current statistics for the Bastrop Area. The average home sale price for September 2016 was \$215,706, which is up +13.6% from the previous year. The average home sale price for 2016, so far, is \$200,035, which is up +10.0 % from 2015. Although September was a slower month in closed sales, housing prices are still up which makes it a great time to sell!



**Around Town**



**Upcoming Events**

**September 16th-November 5th - Scream Hollow**

Scream Hollow includes three haunted houses -- Mansion of Terror, Lost Pines Zombie City and Slaughter Circus. The Park also has movies, retail, music, the Cackling Witch Café and Bakery and the Rabid Bat Vampire Bar. For more information, [click here](#).

**October 8th - Smithville Texas Photo Festival**

The Smithville Film Commission invites all levels of photography enthusiasts, models and set builders. Event includes photo contests, model contest, and Instagram walk and contest! To register and for more information, [click here](#).

**October 22nd - Elgin Hogeye Festival**

Their famous Sowpremes are featured with many other live bands and a variety of arts and crafts, kids activities, cow patty bingo, road hog car show, BBQ pork cook-off, the "pearls before swine" art show plus great food and live music. Free admission! For more information, [click here](#).

**October 31st - Trick or Treat Trail**

The Trail will begin at the Bastrop Public Library, 1100 Church Street and will feature activities all the way down to Fisherman's Park. Attendees will have the opportunity to trick or treat with numerous Bastrop Businesses along the trail. For more information, [click here](#).

**Do Halloween Dangers Lurk at Your Entryway?**

By: Oliver Marks

**Is your front entryway ready for Halloween visitors? Keep everything fun and accident-free with these seven safety tips.**

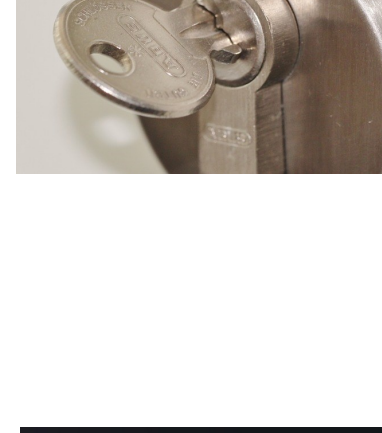
Everyone loves a good scare on Halloween -- as long as it's just a trick.

To help you avoid any real-life scares -- such as falls, fires, and traffic accidents -- around your property this All Hallows Eve, play it safe while you're setting up your Halloween lights and decorations. Here are seven simple precautions recommended by John Pettibone, curator of Hammond Castle, a Gloucester, Mass., mansion that draws thousands to its renowned 20-room haunted house every Halloween season.

**1. Light the Scene**

Providing plenty of illumination ensures that your visitors can see where they're walking, helping to avoid missteps and falls. Pettibone suggests using the highest wattage bulbs your outdoor lighting fixtures can safely take (check the label on the socket), and adding landscape lights every few feet along your front walk.

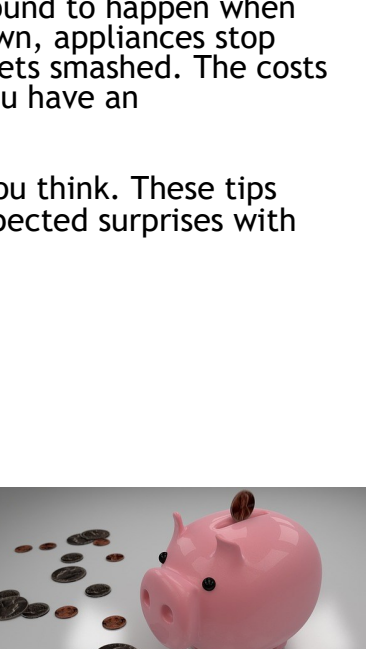
"We use the solar-powered kind because there's no wiring needed," he says. "Just push them into the ground, let them soak up the sun during the day, and they'll light up the walk after dark."



**2. Secure the Footing**

Clear your walk, steps, and stoop of any obstructions that could trip youngsters focused more on tricks and treats than watching where they're going. That means moving potted trees and jack o'lanterns out of the way, and hammering down any nail heads protruding out of your steps.

If you have a concrete stoop, which can get slippery when wet, apply friction tape (\$16 for a 60-foot roll of 1-inch-wide tape) to ensure stable footing, says Pettibone. He also stocks up on chemical ice melt (\$20 for a 50-lb. bag) just in case of an early freeze.



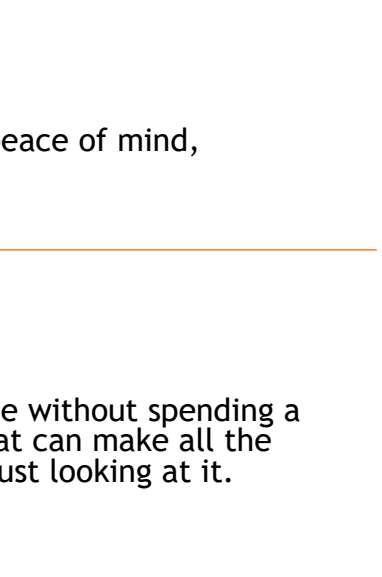
**3. Tighten the Railings**

If your porch railings are wobbly or broken, family members and friends may know not to lean too heavily on them, but Halloween visitors won't. So hire a contractor or handyman to fix the problem. It'll make your home safer for guests all year round. Because more strangers come to your front door this night than the rest of the year combined, now is the time to take care of it.



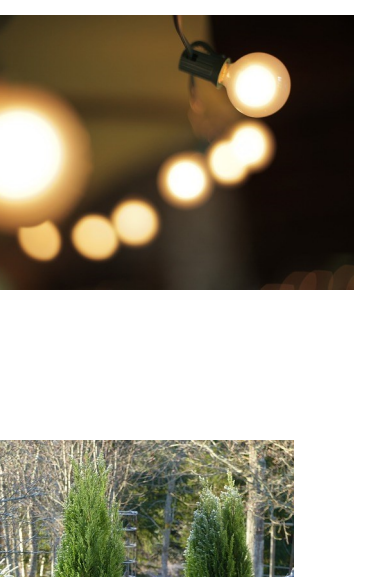
**4. Eliminate Fire Hazards**

Don't put real candles into your carved pumpkins or paper lanterns. "That's a fire waiting to happen," says Pettibone. Instead, pick up a bulk pack of LED-bulb faux candles, which emit a yellowish, flickering, battery-powered light that looks amazingly similar to the real thing -- without the danger.



**5. Secure Your Property**

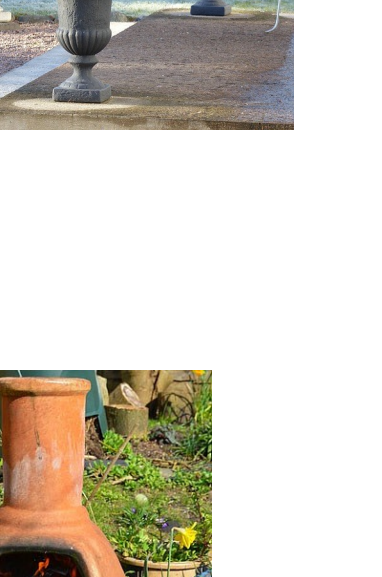
To prevent burglaries and Halloween pranks -- especially on mischief night the previous evening -- make sure to keep all windows and doors (other than your main door) locked shut.



You might have an electrician add motion-sensor lights around your property, so anyone who walks down your driveway or around into the backyard will be discouraged from intruding any farther.

**6. Set the Scene**

In addition to spooky items like cotton cobwebs and half-buried skeletons, consider a few safety-related scene-setters. Pettibone suggests propping open the screen or storm door so it doesn't get in the way when there's a big group of kids congregated on your stoop. "We use yellow caution tape to tie open the door," he says. "You can order it online and it works well with the Halloween theme." A 1,000-ft. roll of 3-inch-wide caution tape is about \$8.



You'll also want a working doorbell, so if yours is broken, either hire an electrician or handyman to fix it -- or install a wireless doorbell in its place.

**7. Enhance Street Safety**

Four times as many child pedestrians get killed on Halloween night than a normal night. So limit the danger as much as you can by clearing parked cars off the curb to allow better visibility and placing a reflective "watch for children sign" at the edge of the road. For high-traffic roads in Halloween-intensive neighborhoods, consider posting an adult in the street with a hand-held traffic control light to help maintain safety.



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**When It Rains, It Really Pours**

No matter where you live, emergencies are bound to happen when you least expect them: the furnace breaks down, appliances stop working, the roof starts leaking or a window gets smashed. The costs for repairs can be tough to stomach, unless you have an emergency fund.

Setting up an emergency fund is easier than you think. These tips from Bankrate.com will help you handle unexpected surprises with ease.

- ⇒ First, estimate how much money you might need for the fund. Experts suggest saving enough to cover four to seven months of expenses. Remember, this fund should not replace your entire income, and it should not be used to fund luxuries, like vacations, fancy new clothes or a new car (unless your existing one breaks down).
- ⇒ Keep funds accessible, but not so readily available that you are tempted to borrow from it. Set up an account separate from your regular checking account. Consider using credit unions, which allow consumers to open accounts with smaller sums of cash, and online banks, so you can't withdraw money from a storefront location.
- ⇒ Set up automatic deposit or transfers, so you know for sure that money will be saved each month and the fund will grow steadily, with little effort on your part.
- ⇒ Be sure to use the funds only for emergencies, such as replacing broken appliances, replacing the furnace or paying your regular monthly expenses after a job layoff or during a lengthy illness.
- ⇒ Begin slowly. Start with a deposit of \$50 from each paycheck, then increase it gradually with each job change or pay increase. Set aside a portion of commission checks and tax refunds, too.



With these simple steps, you'll have greater peace of mind, knowing you are prepared for any emergency.



**Extra Yardage**

Want to make better use of your outdoor space without spending a lot of money? Try these three simple tricks that can make all the difference between using your backyard and just looking at it.

Romantic lighting can really add drama and whimsy to an otherwise dull outdoor space. Try stringing lights over a patio for a look that recalls street cafes and romantic restaurant patios. If you don't have natural hanging spots for your lights to hook onto, install a simple, wood pole with a loop or hook screw on top. You can install the poles directly into the ground, or attach them onto your pre-existing railings or a heavy base.



Potted trees and bushes can divide designated areas, provide shade in the summer heat and create privacy. Consider 'skyrocket' juniper trees, bamboo or arborvitae to start. You may want to ask your local plant center for ones that grow well in your area of the country and how they survive winter, if that is a consideration.



Add a chimenea. If you live in a climate where it gets cooler at night and you want to extend the life of your patio a bit past its summer primetime, a simple, small chimenea. These are essentially firepits with a round, open belly and a thick pipe on top. The fires start quickly, and don't get too hot or too big, and are more easily controlled than a traditional open fire pit.



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