

# BAY AREA REAL ESTATE GAZETTE

Brought to you by Lee Ginsburg- Lee Sells More



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“A Bad Attitude Is Like a Flat Tire. You Can’t Go Anywhere Till You Change It.”  
- Joyce Meyer

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## UNDERSTANDING HOME INSURANCE COSTS

**LEE GINSBURG** - As of 2024, the national average cost of home insurance stands at **\$2,181** annually for a policy with a **\$300,000** dwelling limit. However, costs can vary significantly based on individual homeowner circumstances and several influencing factors. This article explores what drives these costs and why homeowners are experiencing increased rates and cancellations in today’s market.



### FACTORS INFLUENCING HOME INSURANCE COSTS:

Homeowners will find that insurance costs are affected by various factors, such as:

- **Location:** Regional risks can greatly influence rates. For instance, Texas, Florida, and Oklahoma are among the most expensive states for insurance, while Delaware, Alaska, and Vermont tend to be more affordable.
- **Home Characteristics:** The age of your roof, plumbing, electrical systems, and square footage can also impact premiums.
- **Deductibles and Policy Limits:** Selecting higher deductibles or lower coverage limits can lower premium costs, while the opposite can lead to higher rates.
- **Lender Requirements:** If you have a mortgage, your lender may require specific coverage levels.

### WHY ARE WE SEEING INCREASES AND CANCELLATIONS?

Several factors contribute to the rising costs and cancellations of home insurance:

- **Delayed Effects of Inflation:** You and I are not the only ones affected by the recent inflation. Insurance companies face inflation with building materials and labor costs. The industry has lagged in adjusting their rates but are playing catch up now.
- **Credit Scores Matter:** Research indicates homeowners with poor credit scores can pay up to 77% more in insurance premiums compared to those with excellent credit.
- **California’s Unique Challenges:** Historically, California offered lower insurance costs until recent changes in regulations. While trying to protect residents, the state allowed only minimum increases without approval and larger more realistic increases could take months or years –leading many companies to exit the market and reduce competition, resulting in higher rates.
- **New Regulatory Changes:** California now permits insurance companies to use forward-looking calculations for pricing, addressing long-standing industry criticisms about reliance on past losses.
- **Re-Insurance Dynamics:** Insurance companies often purchase re-insurance to manage losses, and changes in the pricing and guidelines set by these large re-insurers significantly affect homeowner premiums. Major corporations like my corporate owner, Berkshire Hathaway (sorry, I don’t get the Friends & Family discount) lead this






**INSURANCE COSTS**  
Continued on Page 5

## PROTECT YOUR HOME: CRITICAL INSURANCE TIP

The Southern California fires have highlighted an important issue regarding properties held in trust. Some homeowners have experienced denied or disputed insurance claims because their insurance policy does not include the trust as an insured party, even though the property title is held in trust.

This is an excellent opportunity to review your own insurance policy. **If your property is held in trust, it has become necessary to add the trust as an additional insured party on the policy to avoid complications during a claim.** I recommend contacting your insurance provider or legal advisor to ensure your coverage aligns with how your property is titled.

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# AVOID THESE FIVE COSTLY SELLING MISTAKES

**LEE GINSBURG** - As spring arrives in the Bay Area, many homeowners consider putting their property on the market. The season naturally brings a boost in homebuyer activity, making it seem like a quick sale is inevitable. However, many sellers make critical mistakes that can delay the process or result in financial losses. If you're planning to sell your home this spring, it's important to avoid these common missteps. Here's a breakdown of five costly mistakes and practical solutions to ensure you're set up for success in today's market.



Taking care of repairs upfront ensures you won't face last-minute surprises during the inspection process. Homes that are in good condition are more likely to attract full price offers or higher. If major issues are identified, addressing them before listing prevents potential buyers from requesting price reductions or backing out entirely.

## 1. FAILING TO PROPERLY PREPARE THE HOME

One of the biggest mistakes sellers make is failing to prepare their home properly before listing. In the competitive Bay Area market, buyers expect homes to be move-in ready. A property that's cluttered, poorly maintained, or outdated can deter potential buyers, leading to lower offers or a longer time on the market.

**Solution:** Preparation starts with a deep clean and decluttering. Remove personal items, such as family photos or excess furniture, to help buyers visualize themselves in the space. Repainting rooms in neutral colors creates a more inviting atmosphere, while staging highlights the home's best features. Professional staging can lead to faster offers and higher prices.

Buyers, especially here with high home values, expect high standards. Addressing minor issues like chipped paint or worn flooring is crucial. These small fixes can significantly enhance your home's appeal and make it stand out in a crowded market.

## 2. PRICING TOO HIGH

It's natural to want to get the highest price for your home, especially in a hot market. However, pricing too high can backfire. Overpriced homes can scare off potential buyers and sit on the market longer than they should,

eventually requiring price reductions, which can make the home even less appealing.

**Solution:** Work with a knowledgeable local real estate agent who understands the dynamics of the Bay Area. I can help you conduct a comparative market analysis (CMA) to assess the prices of similar homes in your neighborhood and recommend a competitive listing price. An accurate price attracts more buyers and can spark bidding wars, driving the price higher than initially expected.

Avoid letting emotions influence your pricing decisions. Pricing your home based on market data and recent sales trends ensures a quicker, more profitable sale.

## 3. WEAK MARKETING AND LACK OF ONLINE PRESENCE

In today's digital age, weak marketing can severely limit your home's exposure. The majority of buyers start their search online, especially here in the land of the tech-savvy. Listings with poor-quality photos, limited descriptions, can make your property appear less attractive than others on the market.

**Solution:** High-quality photography and are essential. I invest in professional photos to showcase your home in its best light. Buyers often make decisions based on online images, so a polished listing makes a huge difference in

attracting interest.

I ensure your home is listed on all major real estate platforms, including Zillow, Redfin, and the MLS. Social media platforms like Instagram and Facebook can also be powerful tools for promoting your listing. Targeting local buyers through paid ads increases your home's visibility. Additionally, highlight unique features like proximity to top-rated schools, parks, or public transportation, which help buyers imagine the lifestyle they'd enjoy in your home.

## 4. OVERLOOKING NECESSARY REPAIRS

While cosmetic updates like fresh paint or landscaping are important, many sellers overlook necessary repairs that could turn off buyers or lower the sale price. In the Bay Area, where home inspections are standard, issues like leaky roofs, outdated plumbing, or electrical problems can cause major headaches during negotiations. These items can prevent the buyer from getting insurance and blowing the deal.

**Solution:** Be proactive about addressing repairs before listing your home. Hire a reputable Home Inspector to inspect the property and identify any major issues. Even small repairs, like fixing a broken door or replacing damaged tiles, can help buyers see your home in a more favorable light.

## 5. POOR NEGOTIATION STRATEGIES

In this competitive market your ability to negotiate effectively can make or break the deal. Sellers often focus only on the highest sale price but neglect other important terms, such as contingencies, closing dates, and repair requests. Poor negotiation strategies can lead to delays or lost deals.

**Solution:** As your trusted real estate agent, I can guide you through the negotiation process to achieve the best possible outcome. We'll consider not only the sale price but also factors like contingencies and buyer flexibility.

If you receive multiple offers, I'll help you choose the best one—not just the highest price. It's also important to ensure the buyer is financially solid. Working with buyers who are pre-approved for a mortgage reduces the risk of the deal falling through due to financing issues. When handled properly, negotiations can lead to a smooth closing process and a final sale price that meets or exceeds your expectations.

By avoiding these five costly mistakes, you'll be well on your way to a successful sale this spring. Proper preparation, accurate pricing, strong marketing, timely repairs, and skilled negotiation will help you attract the right buyers and close the deal at a favorable price. The spring market offers ample opportunity, but preparation and strategy are key to making the most of it. If you need expert guidance navigating the Bay Area's competitive real estate market, don't hesitate to reach out to me. I'm here to help you every step of the way.



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# SPRING HOME HEALTH CARE CHECK UP

**LEE GINSBURG** - We take ourselves, family, and friends to the doctor on a regular visit, especially as we get older. Likewise, our home is one of our most prized possessions and, analogously, we should do the same. You can perform your home's check up or hire someone. If you need a referral, please let me know. Here are a few items we should do annually or at least every few years.

## DRAIN THE WATER HEATER

Shut off the water and then the power to your water heater. Give the water time to cool off, then attach a hose to the drain valve, turn on a hot water faucet and open the drain valve to empty into a sink or floor drain.

## REPLACE HVAC FILTER

Turn the unit off and remove the used filter. Make sure the Air Flow Arrows are pointing toward the HVAC Unit and install the new filter, close it up and turn it on.

## CHECK AND REPLACE BATTERY FOR CARBON MONOXIDE AND SMOKE DETECTORS

Remove the old battery and install a new



on. New smoke detectors, however, come with a non-replaceable 10-year battery.

## CLEAN THE DOWN SPOUTS AND GUTTERS

Using a leaf blower and attachment, you simply position the nozzle just above

the gutter and blow away the debris. Another option is a power washer with a telescoping wand.

## CLEAN THE DRYER VENTS

Unplug an electric dryer or turn off the supply line valve on a gas dryer. Disconnect the dryer duct connection, then vacuum and brush on the higher side of the duct and reconnect.

## CLEAN/REPLACE FILTER ON THE RANGE HOOD AIR VENT

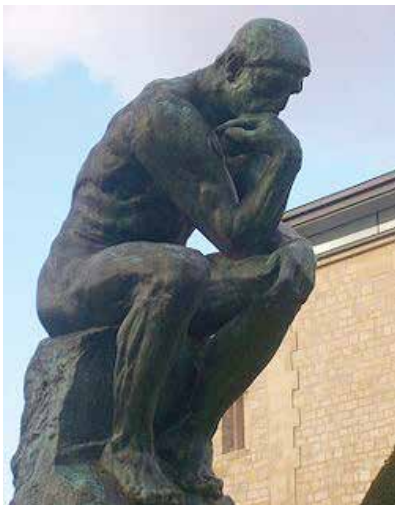
Place the metal hood exhaust filter in a large heat-resistant pot with baking soda and turn up the heat for a slow boil. This takes about 5-10 minutes.

## MAKE SURE WATER IS DRAINING AWAY FROM YOUR HOME

Landscape should slope away from the home. If necessary, add extensions to your downspouts, repair gutter leaks and fill any cracks.

## UNDER THE HOME

Check your crawlspace for water leaks and evidence of rodents.



# LEE'S THOUGHTS

Below are my brief thoughts on often asked questions. I suggest speaking with an expert in the field to discuss your personal situation. Please do not hesitate to reach out to me to discuss further or to obtain contact info for experts.

## SHOULD YOU SELL NOW OR WAIT?

Deciding whether to sell now or wait depends on what you're planning to do with the proceeds. If you're planning to reinvest in real estate, my advice is to sell and buy now. Yes, you might get a bit more if you wait, but the home you're looking to buy will likely increase in price as well. Waiting offers no real advantage in such a case.

One thing to consider when delaying a sale to achieve a higher price is the potential income tax implications. A higher sale price could lead to increased taxes, which might reduce the net benefit of holding out for a better price. If your goal is just to cash out, maybe delaying would be beneficial, but it's not guaranteed.

If you're considering selling and then investing the proceeds elsewhere—such as putting the money in the bank or investing in the stock market generating a return—that can certainly work to your advantage. I call this the opportunity cost. By selling, you might lower your ongoing expenses (property tax, maintenance, utilities), and that could give you peace of mind, especially if you no longer have a mortgage.

For investment properties, you have the option to exchange into another property or even into a larger investment with less management involvement. But my key question is always: What are you going to do with the proceeds? Let's discuss your goals and the pros and cons of selling.

## AREA LIMITS & REMODELING:

Everywhere we go, we're seeing remodeling and additions. With so many people locked into low interest rates, many are choosing to stay in their homes and update or expand. In the past, there was always concern about over-improving a home relative to its area. But that fear is disappearing as we see homes that were once considered "over-improved" now selling for a premium, sometimes setting new records for the area. There's no significant risk of over-improving anymore—if you're staying put and enjoying your updates, go for it. You'll likely see a good return on your investment.

## HOW IS THE MARKET?

People ask me daily, "How's the market?" My response is usually, "Who are you? A Buyer? Investor? or Seller?" The answer can vary widely depending on whether you're looking at single-family homes, condos, multi-unit properties, or commercial real estate.

• **Condo Market:** The condo market in the Bay Area is struggling. I recently helped someone buy a condo for \$200,000 less than what the seller paid in 2014. A few factors are driving this: Many potential

condo buyers moved out during the pandemic and are returning slowly, while new insurance costs and new balcony laws have driven up costs, dues, and special assessments—scaring off many buyers.

• **Commercial Market:** The commercial market has also been hit hard. Many people still haven't returned to office spaces, and the rise of online shopping has made a significant impact on downtown areas and shopping centers. While I believe commercial spaces will eventually bounce back in a new form, it's hard to say how long that will take.

• **Multi-Family Properties:** These properties are facing challenges as well. Vacancies are rising, rents are either stagnant or declining, and interest rates have climbed, making it harder for investors to make moves.

• **Single-Family Homes:** This is where the market gets interesting. Despite higher interest rates, single-family home prices are actually increasing. Why? Because there's simply a lack of homes on the market. The artificially low interest rates during COVID-19 kept people locked into their homes with 3-4% mortgages, so many homeowners are reluctant to sell. Normally, a good portion of these homeowners would sell to move into a larger home, but with the increased cost of larger homes and significantly higher interest rates, many are holding off. As a result, the starter home market is suffering from a lack of inventory.

Additionally, many people are remodeling or expanding their homes to maintain their low-interest-rate mortgage payments. Even those looking to scale down are facing financial pressures due to capital gains taxes and the increased cost of smaller homes.



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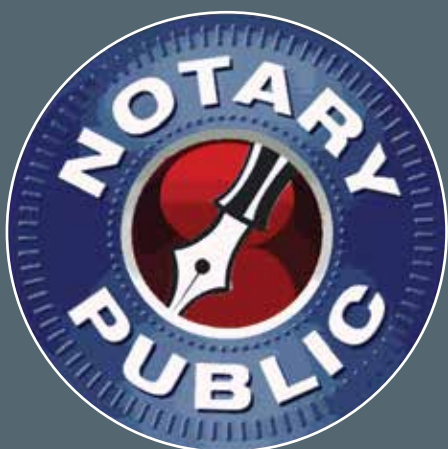
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## Thinking of Relocating?

**Are you or Do you know anyone who is?**

Whether you're staying in California or moving across the country, I can help! If you need a knowledgeable Realtor to guide you through the area and the market, look no further. I have access to a vast network of Berkshire Hathaway and Intero agents nationwide. You can trust that I will refer you to someone who is both honest and experienced. Give me a call and let me know your destination. I'll provide you with their contact information!

# SPRING CLEANING MADE EASY

## WHERE TO SELL OR DONATE GOODS IN THE BAY AREA

**LEE GINSBURG** - Spring has arrived in the Bay Area, making it an ideal time to declutter your home. Instead of discarding unwanted items, consider selling them for extra cash or donating to local organizations. The area offers numerous consignment shops, thrift stores, and donation centers ready to accept your clothing, furniture, and household goods. Here's a guide to help you declutter with purpose.



### CONSIGNMENT SHOPS: TURN CLUTTER INTO CASH

For high-quality clothing, furniture, or décor, consignment shops provide an opportunity to earn money while ensuring your items find new homes.

- **Held Over (San Francisco)** Specializes in a wide range of designer clothing and vintage accessories. Great for selling unique, high-end fashion items.

- **Plato's Closet (San Mateo & Pacifica)** A well-known shop in the Bay Area, buys and sells gently used name brand clothes, shoes and accessories with a focus on current trends.

- **Sutterfield Consignment Gallery (Burlingame)** A luxury consignment service that focuses on designer clothing, accessories, and home goods. This store has both physical and online presence.

- **Home Consignment Center (San Carlos)** A consignment store specializing upscale home furnishings, stunning art pieces, exquisite home décor, fine jewelry and watches and authenticated handbags.

home while supporting local charities by reselling your items at affordable prices.

- **Goodwill Store & Donation Center (San Mateo, Burlingame, South San Francisco)** Accepts clothing, furniture, and electronics. Donations are tax-deductible and support job training programs.

- **Society of St. Vincent de Paul (San Mateo and South San Francisco)** Accepts Adult gently used clothing and accessories, kitchen ware and holiday décor. They help our neighbors in need.

- **The Salvation Army Family Store (South San Francisco)** Accepts clothing, furniture, and household items. Sales fund rehabilitation programs.

marketplaces offer convenience and often yield better prices.

- **Facebook Marketplace** Ideal for selling furniture, electronics, and household items locally. Easy to list and communicate with buyers nearby.

- **OfferUp** A user-friendly app for quick local sales of various items, including clothes and appliances.

- **Poshmark** Specializes in clothing and accessories, especially brand-name or designer pieces. The app handles shipping, making transactions hassle-free.

without undervaluing.

- **Bundle Items:** Group similar items together, like kitchenware or baby clothes, to attract buyers.

- **Get a Donation Receipt:** Most donation centers offer tax-deductible receipts, keep them for tax season.

- **Check Guidelines:** Confirm what each store or center accepts to avoid bringing in items they can't take.

### DECLUTTER WITH PURPOSE

Decluttering not only frees up space but can also benefit your wallet or support your community. Whether you're selling for extra cash or donating to a cause, the Bay Area offers plenty of options to give your items a second life. So, gather those boxes, sort through your belongings, and refresh your home while making a difference!

### THRIFT STORES: DECLUTTER AND GIVE BACK

Thrift stores help you clear your

### ONLINE MARKETPLACES: SELL FROM HOME

If you prefer selling directly, online

### TIPS FOR SELLING AND DONATING

- **Clean and Organize:** Ensure items are clean and in good condition. Check clothes for stains and electronics for functionality.

- **Research Value:** Look up similar items online to price competitively

## CALIFORNIA SUBURBS RANK AMONG THE SAFEST IN THE USA, AND THEY ARE ALL IN THE BAY AREA!

Personal finance company SmartAsset ranked 360 suburbs of major U.S. cities, noting, "Safety is a key factor when choosing a neighborhood to buy a home." Four California suburbs made the top 20, and they were all in the Bay Area: Palo Alto, Mountain View, Pacifica, and Livermore. The study measured a community's safety level by comparing rates of reported violent crime, property crime, motor vehicle deaths, drug overdose deaths, and excessive drinking.

### HERE'S A LOOK AT THE FINDINGS AMONG THE BAY AREA CITIES RECOGNIZED:

#### 11. Palo Alto

Violent crime per capita: 0.00531  
Property crime per capita: 0.03772

#### 15. Pacifica

Violent crime per capita: 0.00234  
Property crime per capita: 0.01419

#### 14. Mountain View

Violent crime per capita: 0.00810  
Property Crime per capita: 0.03771

#### 19. Livermore, Ca

Violent crime per capita: 0.00232  
Property crime per capita: 0.01937

The absolute safest suburb was Lehi, Utah, near Salt Lake City.

With four suburbs in the top 20, the Bay Area dominates the list of America's safest suburbs. **Bay Area rocks!**

- |                  |                    |                          |                              |                          |
|------------------|--------------------|--------------------------|------------------------------|--------------------------|
| 1. Lehi, UT      | 5. Great Falls, VA | 9. Oak Brook, IL         | 13. Naperville, IL           | 17. Fort Lee, NJ         |
| 2. Bethesda, MD  | 6. Dacula, GA      | 10. Edgewater, NJ        | <b>14. Mountain View, CA</b> | 18. Carmel, IN           |
| 3. Layton, UT    | 7. Buford, GA      | <b>11. Palo Alto, CA</b> | <b>15. Pacifica, CA</b>      | <b>19. Livermore, CA</b> |
| 4. Rockville, MD | 8. Elmhurst, IL    | 12. Noblesville, IN      | 16. Fishers, IN              | 20. Massapequa, NY       |



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**INTERO**

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# HOW CAN I SELL MY HOME QUICKLY AND STILL GET A GREAT PRICE?



**Q** *Dear Lee,*  
 My husband and I just accepted job offers in another state, and we need to move within the next two months. While we're excited for this new chapter, we're also worried about selling our home quickly without taking a hit on price. We've put a lot of love into our house, and we want to get the most money possible. How can we attract serious buyers and still get a great deal? -Jennifer L.

**A** **Dear - Jennifer,**  
 Selling your home quickly without underpricing it requires the right strategy. By focusing on presentation, pricing, and marketing, you can attract motivated buyers while maintaining the value of your home. Here's how:

**Price It Right from the Start:** Many sellers think they should price high and lower it if necessary, but this can backfire. Overpriced homes often sit on the market, making buyers wary. Instead, work with an experienced agent to determine a competitive price based on recent sales and market conditions. A well-priced home attracts more interest and can even lead to multiple offers.

**Enhance Curb Appeal:** First impressions matter. Buyers decide within seconds if a home feels inviting. Keep your lawn maintained, add fresh mulch, and paint the front door if needed. Power washing the exterior and ensuring windows are clean can also create a polished look. Small improvements make your home stand out!

**Stage for Success:** A well-staged home helps buyers visualize living there. Declutter, depersonalize, and arrange furniture to maximize space. Remove

bulky furniture to create an open feel, add fresh flowers, and use soft lighting to make the home inviting. Simple DIY staging tips, like neutral decor and natural light, can make a big difference.

**Make Strategic Updates:** Minor upgrades can significantly impact value. Fresh paint in neutral colors, updated light fixtures, and modern cabinet hardware create an updated look without a major investment. Addressing repairs upfront prevents buyer hesitations and makes your home feel "move-in ready".

**Maximize Your Marketing Strategy:** Professional photography and a compelling listing description will make your home stand out online. Ensure your agent markets your home across multiple platforms, including MLS, social media, and real estate websites. High-quality virtual tours attract serious buyers, especially those relocating from out of town. Open houses and targeted ads can further expand your reach.

**Be Flexible with Showings:** The more accessible your home is for showings, the faster it can sell. Buyers often have tight schedules, so accommodating last-minute viewings can increase your chances of receiving offers quickly.

Consider temporary housing while you sell to make this easier.

**Incentives for Buyers:** Offering incentives like covering a portion of closing costs, including a home warranty, or providing flexible move-in dates can appeal to buyers and make your home more attractive. Buyers looking for value will appreciate these perks and may be more inclined to make a strong offer.

**Work with a Skilled Agent:** An experienced agent understands local market trends, pricing strategies, and negotiation tactics. They can help ensure your home is priced appropriately and marketed to the right buyers, speeding up the sale without compromising value. A knowledgeable agent also helps manage negotiations and ensures a smooth closing process.

By implementing these strategies, you can sell your home quickly and still secure a strong price. Preparation, strategic marketing, and working with an experienced agent make all the difference in achieving a successful sale. If you're ready to get started or have any questions, give me a call today—I'd love to help you sell your home quickly and for the best price possible!

## LEE GINSBURG

*Lee Ginsburg is a Licensed Realtor. You can reach him at: 650-888-5662.*

*"It is Better To Own Real state and Wait, Than Wait To Own Real Estate."*



## INSURANCE COSTS CONTINUED FROM FRONT PAGE

industry, impacting rates across the board.

• **Loyalty Doesn't Guarantee Stability:** Previously, many believed long-term loyalty and claim-free records would shield them from steep rate increases or cancellations; however, recent trends show that this assumption may no longer hold true.

### ALTERNATIVES FOR HOMEOWNERS:

If you can't find a fire insurance carrier, consider the **State's Fair Plan** as a potential solution. This provides liability insurance through standard companies and fire insurance coverage with the State, although less coverage for more money it is all we have for now.

Understanding the factors influencing home insurance costs is essential for homeowners navigating today's evolving market. By recognizing these variables, you can make informed decisions about your coverage and explore alternatives if necessary. Stay proactive about your insurance needs to better protect your home and finances.

## WHAT IS YOUR HOME WORTH?



SCAN THIS QR CODE TO FIND OUT! OR VISIT:

<https://intero.findbuyers.com/Lee@LeeSellsMore.com>



## MONEY SAVING TIPS: 10 APPS THAT WILL HELP YOU SAVE MONEY ON FOOD

**COURTNEY FRAZER** - Food costs represent a significant portion of household budgets, and rising grocery prices make strategic shopping essential. While cutting back isn't the only solution, smartphone apps can provide substantial grocery savings through cash-back rewards, digital coupons, discounts and loyalty programs.

Here's a comprehensive guide to 10 effective food savings apps for both grocery shopping and dining out.

### 1. IBOTTA

Ibotta is one of the most popular cash back apps available. It's known for offering cash-back rewards on everyday purchases at major retailers. The app allows users to select offers before shopping and earn rewards by scanning receipts afterward.

Its browser extension enables cash back on online grocery purchases, and partnerships with retailers provide exclusive deals on essential household items.

#### Highlights

- User-friendly interface
- Multiple redemption options, including PayPal and gift cards
- Wide acceptance at major retailers
- Bonus rewards for reaching specific goals, such as trying new products or completing a certain number of offers in a month

### 2. FETCH REWARDS

Fetch Rewards allows users to earn points on any receipt from grocery stores, pharmacies and even gas stations, making it a versatile option for shoppers.

Unlike other cash-back apps, Fetch Rewards doesn't require users to select offers before shopping. Instead, they can scan any eligible receipt and automatically earn points, which can be redeemed for gift cards to major retailers.

#### Highlights

- No pre-selection of offers required
- Compatible with numerous retailers
- Bonus points through referrals

### 3. FLIPP

Flipp helps users save by compiling weekly ads and sales from major retailers in one easy-to-use app. The app enables users to search for specific items, compare prices across stores and create shopping lists based on current promotions, making it valuable for strategic grocery planning.

#### Highlights

- Great for sale matching, providing easy access to local deals and promotions
- Integrates with loyalty programs, allowing users to clip digital coupons directly from ads
- Reduces the need for multiple apps by combining local deals and digital coupons in one place

### 4. CHECKOUT 51

Checkout 51 offers weekly cash-back deals across various stores, similar to Ibotta but with a slightly different selection of offers. Users can upload their receipts to the app after purchasing selected products to earn cash back. The app refreshes its offers every Thursday, so users have new savings opportunities each week.

#### Highlights

- Simple, user-friendly interface
- Works across multiple stores
- Seasonal promotions often boost cash-back percentages on select items

### 5. COUPONS.COM

Coupons.com streamlines digital coupon usage by connecting with store loyalty cards for automatic savings at checkout. The platform offers both digital and printable coupons across various brands and retailers. Coupons.com is a solid option if you enjoy the simplicity of using coupons without the hassle of clipping.

#### Highlights

- Automatic discount application through loyalty programs

- Wide variety of frequently updated coupons
- Convenient and user-friendly, with no need for physical coupons at participating stores

### 6. SAFEWAY APP

The Safeway app provides exclusive discounts, digital coupons and personalized savings offers for shoppers who frequent Safeway and its affiliated stores. The platform integrates with the store's loyalty program and includes fuel rewards for additional savings.

#### Highlights

- Customized offers based on purchase patterns
- Integrated fuel rewards for added savings
- Allows users to scan receipts to earn additional rewards on select items, boosting the overall value

### 7. TARGET CIRCLE

Target Circle combines the retailer's loyalty program with exclusive discounts and rewards. Members can save money on a variety of grocery items and other household essentials, and the app frequently features special offers for members.

#### Highlights

- Seamless online and in-store integration
- Easy to use for both in-store and online shopping
- Allows users to participate in community support by voting on charities

### 8. RETAILMENOT

RetailMeNot offers a diverse selection of coupons and cash-back opportunities for groceries, restaurants and local services. The platform supports both in-store and online purchases.

#### Highlights

- Extensive range of discounts across multiple categories
- In-store and online coupons, plus a cash-back portal for extra savings

- User-friendly with easy access to deals for a variety of needs and preferences

### 9. DOSH

Dosh is a cash-back app that connects directly to your debit or credit card, providing automatic cash-back on purchases made at participating stores. The app covers grocery stores and restaurants, eliminating the need for receipt scanning or coupon clipping.

#### Highlights

- Automatic savings tracking
- Allows stacking of rewards with other loyalty programs for maximum savings
- Regular bonus promotions

### 10. TOO GOOD TO GO

Too Good To Go is a unique app that helps users save on food by purchasing surplus from local restaurants and bakeries at a discount. Users can pick up these surplus meals at a reduced price, making it both budget-friendly and environmentally friendly.

#### Highlights

- Offers a savings model that focuses on reducing food waste while providing affordable meal options
- Environmentally friendly, contributing to sustainability efforts by repurposing food that would otherwise go to waste
- Variety of meal options from local businesses

### THE BOTTOM LINE

Food savings apps provide multiple ways to reduce grocery and dining expenses without compromising quality or variety. You can more effectively manage your food budget by combining these tools with strategic shopping habits. Consider your shopping preferences and habits when selecting apps, and remember that using multiple platforms may maximize potential savings.

# HOW TO UNLOCK YOUR 401(K) AND IRA FUNDS TO INVEST IN REAL ESTATE

**BILL NEVILLE, CISP** - As a property owner, you already understand the market—what makes a good investment, which areas are up-and-coming, and how to spot hidden opportunities.

But have you ever considered using your retirement funds to build your portfolio? Probably not.

That's because most retirement account providers limit your investment options to stocks, bonds, and mutual funds. In fact, the IRS allows you to invest your IRA funds in real estate, gold, crypto or nearly any asset class you can imagine.

**All you need is a self-directed IRA (SDIRA).** With an SDIRA, you can invest your tax-advantaged 401(k) or IRA funds in real estate, allowing your rental income and capital gains to grow tax-deferred or even tax-free.

## You can:

- Diversify your retirement portfolio beyond stocks and bonds.
- Leverage your expertise to potentially access higher-return investments.
- Create additional income streams for long-term financial security.

In this article, we'll break down the potential pros and cons of investing in real estate with an IRA. Plus, we'll offer an overview of the IRS rules and step-by-step guide to help you get started.

## PROS OF INVESTING IN REAL ESTATE WITH AN IRA

### TAX ADVANTAGES

One of the biggest draws of using an SDIRA for real estate is the tax benefits:

- **Traditional SDIRA:** Contributions are made with pre-tax funds, immediately reducing your tax liability. Earnings grow tax-deferred, meaning you don't pay taxes on rental income or appreciation until you withdraw funds in retirement.
- **Roth SDIRA:** Contributions are made with post-tax funds, offering no immediate tax benefits. However, rental income and capital gains can be treated entirely tax-free if you follow IRS rules, allowing you to keep more of your profits.

This tax efficiency can accelerate the growth of your retirement savings compared to personally owned real estate, where rental income is often taxed at income tax rates.

### LEVERAGE MARKET EXPERTISE

In the stock market, finding undervalued opportunities can be incredibly difficult. Thousands of analysts are constantly scrutinizing every move.

Real estate, however, may offer more inefficiencies and

hidden opportunities. With an SDIRA, you can tap into these advantages by working with real estate professionals to identify high-potential properties, analyze trends on a neighborhood or even street level, and negotiate favorable deals.

### PORTFOLIO DIVERSIFICATION

Most retirement funds are invested in stocks, bonds, and mutual funds, leaving investors exposed to market volatility. Real estate, on the other hand, provides a tangible asset that can serve as a hedge against inflation and stock market downturns. By diversifying your portfolio with real estate inside an SDIRA, you can create a more balanced investment strategy that withstands economic shifts.

### PASSIVE INCOME POTENTIAL

Real estate inside an IRA can generate steady, tax-advantaged rental income to grow your retirement funds. Unlike stocks, which can be unpredictable, rental properties may offer recurring revenue streams that can compound over time. And once you reach retirement age, you can start taking distributions from your IRA, turning your real estate holdings into a reliable income source.

### POTENTIAL CONS OF INVESTING IN REAL ESTATE WITH AN IRA

**Liquidity Limitations:** Real estate is an illiquid asset, meaning you can't quickly convert it to cash like stocks or bonds. If you need immediate funds from your IRA, selling a property could take time. Proper planning is essential to ensure you have liquid assets available for unexpected expenses or to meet required minimum distributions (RMDs).

**Strict Compliance Rules:** The IRS has strict regulations governing SDIRA investments. Violating these rules can result in penalties, taxes, or even the disqualification of your IRA. It's crucial to stay compliant and consult with professionals if needed.

**Financing Restrictions:** If you plan to finance a property purchase, your IRA cannot take out a traditional mortgage. Instead, it must use a non-recourse loan, meaning the lender can only seize the property in case of default, not your other IRA assets. Non-recourse loans often require higher down payments and come with stricter terms than conventional loans.

**Profits Stay in the IRA:** While rental income can build long-term wealth, all earnings must stay inside the IRA until you reach retirement age (59½ or later for penalty-free withdrawals). This means you can't personally use rental income or profits from sales; you can only reinvest them within the IRA.

### 3 KEY RULES YOU NEED TO KNOW

Investing in real estate through a SDIRA comes with strict IRS rules that investors must follow. Failure to comply with these regulations can result in penalties, disqualification of your IRA, and significant tax liabilities.

Here are three key rules and limitations to keep in mind before purchasing real estate with an SDIRA:

#### 1. PROHIBITED TRANSACTIONS

The investment properties held in an IRA are exactly that: investments. They're not meant to personally benefit the IRA holder or certain related parties.

Disqualified persons (including you, your spouse, parents, children, and certain other relatives) cannot:

- Live in the property (even temporarily).
- Rent the property to themselves or any disqualified person.
- Use the property as a vacation home or second residence.
- Perform hands-on repairs or maintenance to avoid paying outside vendors.

These restrictions exist because IRA funds are meant for retirement, not for personal gain before retirement age. Breaking these rules can trigger taxes, penalties, and even IRA disqualification.

#### 2. ALL EXPENSES MUST BE PAID BY THE IRA

Any costs associated with the property must be paid directly from your IRA. This includes mortgage payments, property taxes, insurance, repairs, and maintenance.

So, no paying for expenses out of pocket, even if you plan to reimburse yourself later. To avoid complications, make sure your IRA has enough cash reserves to cover ongoing expenses. And consider working with a third-party property manager to handle repairs and maintenance legally.

#### 3. UNRELATED BUSINESS INCOME TAX (UBIT) MAY APPLY

If your IRA purchases real estate with financing (a non-recourse loan), it may be subject to unrelated business income tax (UBIT) on the portion of income generated by the leveraged funds.

For instance, let's say your IRA purchases a rental property for \$400,000. You use \$200,000 from your IRA and take out a \$200,000 non-recourse loan. Since 50% of the purchase was financed, 50% of your rental income may be subject to UBIT.

#### 5 STEPS TO GET STARTED

Investing in real estate with an SDIRA isn't a decision that should be taken lightly. The process requires careful planning, compliance, and strategic execution. That said,



if you're comfortable investing in real estate and looking to expand your IRA investment options, it could be right for you.

Here's a step-by-step guide to getting started:

#### STEP 1: OPEN A SELF-DIRECTED IRA

Remember, most banks and brokerages don't allow you to invest in real estate with your IRA funds. You'll need to find a self-directed IRA provider like The Entrust Group.

At Entrust, all you need to open an account is 10 minutes of your time and a copy of a government-issued ID.

#### STEP 2: FUND YOUR SDIRA

Once your account is open, you'll need to fund it before making any investments. You can transfer funds from an existing IRA, roll over funds from an old retirement account like a previous employer's 401(k), or make a cash contribution. That is, as long as you haven't hit the annual contribution limits.

#### STEP 3: FIND AN INVESTMENT PROPERTY

Now comes the exciting part—choosing a property that aligns with your investment goals. Given your real estate expertise, you may be able to find an investment property that offers higher returns than a target-date retirement fund available with most IRA or 401(k)s.

Just remember to follow the IRS rules—no personal use, no renting to disqualified persons, and no self-dealing (among others).

#### STEP 4: PURCHASE THE PROPERTY IN THE NAME OF THE IRA

Unlike a personal real estate purchase, your IRA—not you—must be listed as the owner. This might look something like this, "The Entrust Group FBO [Your Name] IRA #XXXXX."

All you need to do is provide your custodian with the proper documentation, direct them to make the purchase, and they'll execute the transaction, signing closing documents on behalf of your IRA.

#### STEP 5: MANAGE THE INVESTMENT PROPERLY

Remember, the IRS rules prohibit self-dealing, meaning you can't personally manage or maintain the property.

Consider hiring a third-party property manager to handle rent collection, repairs, and expenses. Ensure that all property-related expenses (taxes, maintenance, repairs)

are paid directly from your IRA.

Want even more control? An IRA LLC or checkbook LLC allows you to pay expenses directly without waiting for your custodian to write a check each time.

#### NOW, IT'S TIME TO REAP THE BENEFITS

With your property secured and managed, you can now enjoy the long-term financial rewards. As long as you follow the IRS rules, rental income grows tax-deferred (traditional SDIRA) or tax-free (Roth SDIRA).

Upon reaching retirement age (59½), you can take distributions or continue growing your real estate portfolio.

#### BUILD YOUR PROPERTY PORTFOLIO WHILE REDUCING YOUR TAX BILL

For those who understand the real estate market, using an SDIRA to invest in property can be a game-changing strategy. The tax advantages, diversification benefits, and potential for high returns make it a compelling option for building long-term wealth.

However, compliance is key—following IRS rules and working with an experienced SDIRA custodian can help you avoid costly mistakes and maximize your returns.

#### WANT TO LEARN MORE?

Download our free guide, 5 Steps to Investing in Real Estate with a Self-Directed IRA, for a step-by-step breakdown of the process. Find it at [www.theentrustgroup.com/real-estate-ira-report](http://www.theentrustgroup.com/real-estate-ira-report)

If you'd like to get answers to your questions and find out if an SDIRA is the right fit for your investment goals, give us a call at 1-800-392-9653 or email us at [teg@theentrustgroup.com](mailto:teg@theentrustgroup.com).



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# EASY WAYS TO ADD MORE COLOR TO YOUR HOME

**SARAH LYON** - We spoke with designers and asked them for their go-to tips on how to best add a little vibrancy to the home. There's a suggestion for everyone, whether you're looking to try your hand at a DIY (anyone want to paint the ceiling?) or are simply eager to do a bit of rearranging without spending a dime.

Read on for seven easy ways to add color and cheer to your home this year.

## 1. LAY DOWN A NEW RUG

Jazz up plain wooden floors with a fun rug that brings the vibrance. Note that you don't have to go all in and order an 8-by-10-foot rug to make a difference in your home. Even a smaller scale piece will work wonders. "Runner rugs in the kitchen, entryway, and hallway are a favorite for me right now," explains Leah Alexander, the founder of Beauty is Abundant in Atlanta, Georgia. "They make each of those spaces feel more like a room for living and less like a perfunctory pass-through."

## 2. CHANGE UP YOUR WALL DECOR

Adding new artwork to the walls is an easy way to brighten up your home — and better yet, you can certainly do this without having to purchase anything new. Mary Kathryn Wells, the founder of Mary Kathryn Wells Interior Design in Nashville, Tennessee, recommends displaying photos or notes on the wall using colorful Washi tape. "Replace your display of holiday cards with a series of a handful of notes that are meaningful to you," she suggests, noting that kids' art is also a no-brainer.

Even just rearranging the art you currently have hanging in your house is also an excellent approach, says



Stephanie Molster. "Simply moving around your existing pieces to a new room or wall that feels lacking after the holidays can not only add color and interest to the space, but it can give the art new life," says the founder of Stephanie Molster Interiors in Charleston, South Carolina.

## 3. BRING IN FRESH FLOWERS AND PLANTS

Of course your gardening may not exactly be flourishing this time of year, but that's where a simple grocery store run comes in — Laura Hodges turns to Trader Joe's to stock up on colorful bouquets to brighten her home in the winter. "I love keeping plants all year of course but after the holidays is a great time to try a new variety," says the founder of Laura Hodges Studio in Catonsville, Maryland.

Lindley Arthur suggests

placing a potted fern on the coffee table to get started. "Plants add life to your home, especially in the darker, colder months when we don't spend much time outdoors," says the founder of Lindley Arthur Interiors in Dallas, Texas.

## 4. PAINT THE WALLS — OR THE CEILING!

Paint is a tried and true way to add a pop of color to any room of the home, and if you're not up for revamping all four walls within a space, why not add some flair to the ceiling? "You can add elegance to a room with subtle color or drama with a more vibrant hue," says Aston Moody, the founder of Aston Moody Interiors in Columbia, South Carolina.

## 5. TACKLE YOUR BUILT-INS

Give your bookshelf a makeover and place your

most vibrant books front and center. "I love that these can be artful elements and can also be used to showcase your interests," Kate Spiro says of colorful titles. Then, weave in some eye-catching sculptural pieces or decor. "These can be easily moved around, and will allow you to experiment with different colors and materials," explains the Miami-based founder of Kate Spiro Interiors.

Adds Maggie Dillon, the founder of Maggie Dillon Interiors in Raleigh, North Carolina. "Colorful accessories provide a low-risk change that you can always switch up down the road," she says.

## 6. REPLACE NEUTRAL LAMP SHADES WITH COLORFUL ONES

Say goodbye to plain lampshades and replace them with louder designs, says Blair Burton, the founder

of Blair Burton Interiors in Austin, Texas. "It provides an immediate wow factor to a space, and is so easy and inexpensive to change," the designer explains.

## 7. RETHINK YOUR DAY TO DAY TEXTILES

If your home is filled with blah-looking linens, it's time to make a change! "Whether a cashmere throw blanket for your favorite reading nook, or a block print tablecloth at your breakfast table, textiles can instantly elevate any space while adding color and texture," comments Andrea Marino, the founder of Dallas, Texas-based Andrea Marino Design. These little upgrades will make your everyday routines feel a bit more lively.

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## LEE'S FIVE-STAR YELP REVIEWS



"As a first time home buyer, when we started our home buying journey I knew I wanted a Realtor who would be patient and open to our questions. With Lee, we got that and so much more. Lee thoroughly prepared us for what the process of buying a home entails and educated us on what questions to ask when viewing prospective properties. He communicated openly and responded to all of our questions very quickly. He made himself available whenever we needed to view properties or sign paperwork. Because of Lee's very friendly and social personality, he's built an extensive network of other Realtors and contractors he works with and can recommend. This really helped us when we put in our first offer and Lee knew the selling Realtor personally! Throughout the process, we built a mutual trust that ensured our first offer was accepted. Lee is a very kind person and an extremely knowledgeable Realtor. Even after we closed on our house, Lee has been available to answer any questions we have and help us with any problems we've run into. You won't find a better person to work with."

— Paige M.



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# HOME DECOR ITEMS YOU'RE BETTER OFF BUYING USED, DESIGNERS SAY



**CARISSA CHESANEK** - Your home decor says a lot about who you are, but it doesn't always have to be brand new to do it. Many home designers say used items can work just as well, if not even better, to add personality to your space. We spoke with two design experts to hear their recommendations on the best home items to buy used, and what to look out for when shopping secondhand.

## WHY SHOP SECONDHAND?

Decorating your space can be fun, but also expensive. And it can often be challenging to find the right decor to show off your personality and fit your budget. Big-name retailers may sometimes offer fair-

priced items, but they're not the most special finds.

"I am a big fan of thrifting home decor whenever possible," says Marisa Bettencourt, founder and principal designer at North + Fair Interior Design. "It's not only cost-effective but also an environmentally conscious way to beautify your home with truly unique and one-of-a-kind pieces."

Jessica Vegliacich of J Layne Designs agrees, saying, "Not only are you keeping items out of the landfills and giving them another life, antiques and vintage are always wonderful to mix into any interior furnishing decor."

Here are a few of the best items to consider buying used, according to Bettencourt and Vegliacich.

## FLOWER VASES

"Thrifty flower vases are a great way to add color and texture to a space," says Bettencourt. "Buying them used also means you can spray paint them and customize them in several different ways to create a piece that looks expensive and stylish."

## POTTED PLANTS

"For plant lovers, 'used' plants are an affordable way to freshen up your space," says Bettencourt. "Scope out your local secondhand sites like Facebook Marketplace and you'll discover tons of beautiful potted plants for sale, both real and fake."

Bettencourt also states those who are gifted with a green thumb might even enjoy the fun challenge of finding

low-cost plants for sale and help give them a little extra love to thrive. "If you're not as gifted with greenery, however, swapping out your dead plant won't be as devastating to your decor budget if you buy them secondhand."

If you have the time, you could also consider taking clippings from your friends' and family's plants and propagating them to grow entirely new plants for yourself. It's easier than you think, and you'll get a ton of new plants basically for free.

## PICTURE FRAMES AND ARTWORK

If you're in the market to buy new art for your home, but aren't looking to spend the retail price, buying used can be a great solution. "For my

own projects and home," says Vegliacich, "I like to source picture frames and even original art from secondhand stores or thrift shops."

## TABLETOP DECOR

"I've found exquisite pottery and other tabletop decor like busts and figurines that personalize vignettes and add character to bookshelves and credenzas," says Vegliacich. "You can also use unique vessels that you purchased as accent pieces for flowers and potting houseplants."

You can also make your own low-cost DIY centerpieces to put in any bowls, vases, or tabletop baskets you find while thrifting.

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**AYN-MONIQUE KLAHRE** - Not all kitchens are created equal. Some are so small that they are barely usable. We tapped Kate Fisher of The Neatist in Durham, North Carolina, and Tonia Tomlin of Sorted Out in Dallas, Texas, for easy kitchen storage ideas that can make things feel less cluttered and cramped — without having to tear down any walls.

## PUT A SHELF ABOVE THE STOVE

1 Many ovens and stoves have a little ledge at the back, but they're often sloped and under-utilized. A simple magnetic over-the-stove shelf can turn these unused inches into a storage area for frequently used spices and oils.

## MAKE YOUR CABINET SHELVES WORK DOUBLE

2 Both organizing experts are big fans of adjusting shelves to accommodate dishware, and in any cabinet, a shelf riser will help you use the full height of the cabinet.

## TAKE ADVANTAGE OF CABINET DOORS

3 Items like measuring spoons or pot holders can easily hang from adhesive hooks, either along the outside of the cabinet or inside a cabinet door. Fisher says this can be very helpful, because it means you can free up space from a drawer, or another cluttered spot, and utilize unused space.

## CORRAL MISCELLANEOUS ITEMS IN BINS

4 For hard-to-contain items like napkins, spice packets or cookie cutters, consider investing in clear stacking bins. They're perfect for those smaller, oddly-shaped items because you can still see them.

This method is also helpful for using up out-of-sight storage space. "Anytime you're putting something in a cabinet that's higher than eye level, it's a good idea to put it in a container, preferably with a label — otherwise it will get lost," says Fisher.

## USE THE CEILING, WALLS AND DOOR

5 If your layout (or landlord) permits it, a pot hanging rack above an island or in a window nook can save loads of cabinet space. But even a smaller hanging solution, like a hanging fruit basket, can pull bulky but lightweight items, like napkins or drink koozies, out of a drawer. Or, consider an over-the-door rack (if you have a door to your kitchen) to hold spices, canned goods or smaller kitchen tools.

## CLEAR THE COUNTERTOPS

6 Give your counters a good assessment and determine what really needs to stick around, and what can find a home elsewhere. Anything that you can mount to the underside of your cabinets — like a paper towel holder or dish towel rack — clears space for small appliances or just room for food preparation.



## EASY WAYS TO EXTEND YOUR KITCHEN STORAGE

## INSTALL EASY-ACCESS SYSTEMS

7 Consider installing a drawer-style cabinet organizer to help reach items in the way back and make it easier to locate your stuff. Tomlin particularly likes organizer drawers with compartments to help corral pot lids. "Lids are the biggest thing that people complain about," she says. If you have blind corner cabinets in your kitchen, consider investing in a pull-out drawer organization system to make it easier to access bulky pots and pans.

## THINK OUTSIDE THE KITCHEN

8 You may think bar carts in the dining or living room are just a design trend — but they're also a helpful idea for extending your storage, as they get your glassware, bar tools and bottles of liquor out of the kitchen. Similarly, an etagere, buffet or bookshelf in the dining area can be a statement piece, while housing lesser-used items like serving trays, small appliances or bakeware.

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# FAMILY TRAVEL 5: MIX CIVIL RIGHTS LESSONS IN WITH YOUR NEXT VACATION

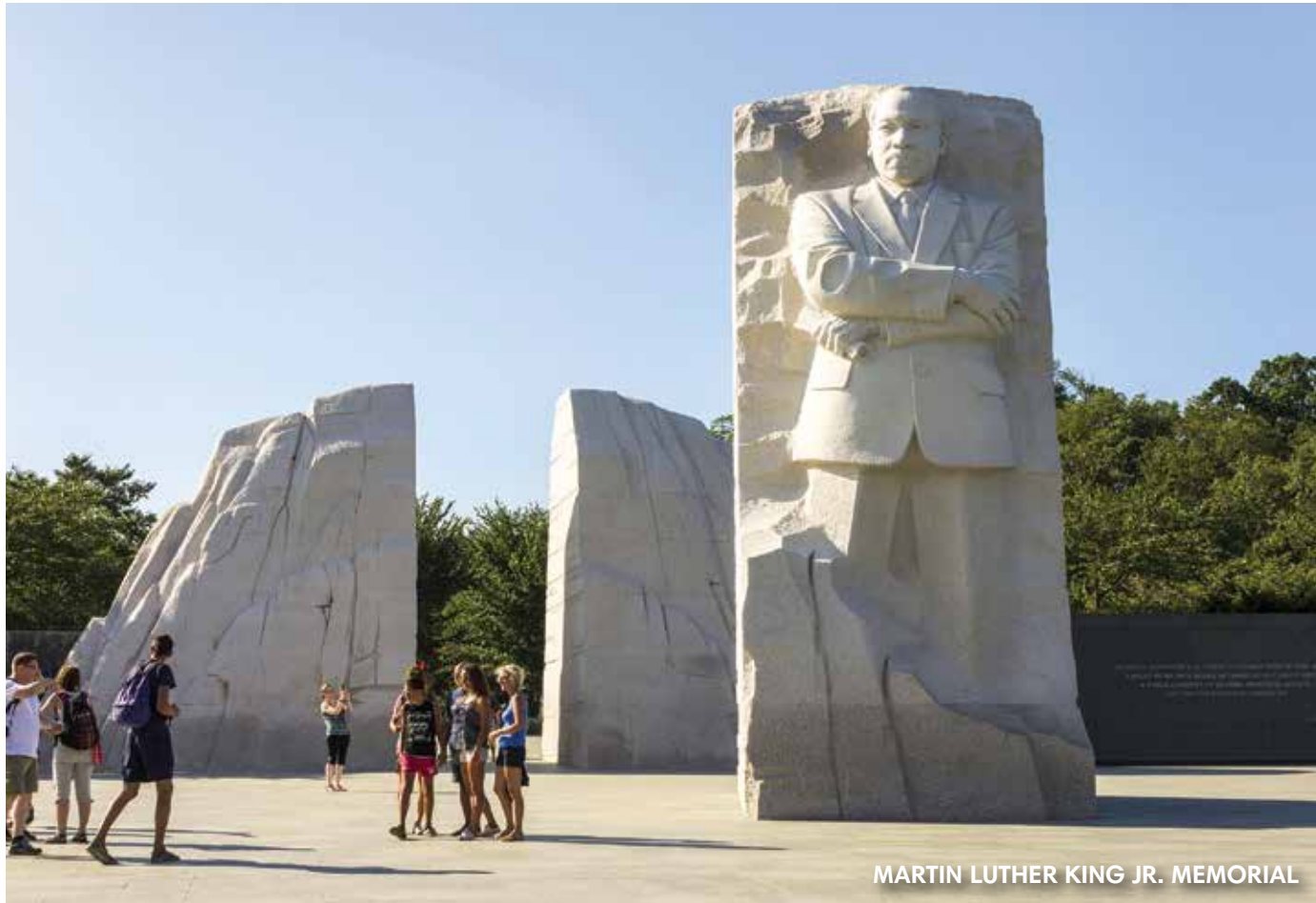
**LYNN O'ROURKE HAYES**  
– Delve into America's Civil Rights story with a visit to these important landmarks and destinations. Here are five to consider:

## THE LEGACY SITES, MONTGOMERY, ALABAMA

Sitting atop a rise overlooking Montgomery, the six-acre National Memorial for Peace and Justice was conceived with the hope of creating a meaningful site where people could gather, learn and reflect on America's history of racial inequality. Using sculpture, art and design to contextualize racial terror, the outdoor memorial, as well as the nearby Legacy Museum, were the inspiration of Bryan Stevenson, founder and executive director of the Equal Justice Initiative. These spaces are designed to provide comprehensive content about the legacy of slavery through contemporary issues. A shuttle service runs between the museum, the memorial and the 17-acre Freedom Monument Sculpture Park. For more: <https://legacysites.eji.org/>.

## BLACK HERITAGE TRAIL, NEW HAMPSHIRE

The Granite State's Black Heritage Trail is designed to celebrate a people's history of resilience, versatility and courage through multiple programs. Visitors can join in the annual Juneteenth celebration commemorating the end of slavery in the United States or check out The Elinor Williams Hooker Tea Talks, a series of participatory lectures related to New Hampshire's Black history and African



MARTIN LUTHER KING JR. MEMORIAL

American culture. Guided tours in six cities across the state delve into themes that, in part, illustrate the self-determination and resourcefulness of the earliest Africans to live in New Hampshire. An annual reading of Frederick Douglass' historic protest speech also takes place in communities across the state. For more: [www.visitnh.gov](http://www.visitnh.gov).

## MARTIN LUTHER KING JR. MEMORIAL, WASHINGTON, D.C.

Families can seek ongoing inspiration from the words and work of clergyman and civil rights leader Martin Luther King Jr. through a visit to this monument in West Potomac Park. Open 24 hours a day, the memorial,

located adjacent to the National Mall near the FDR Memorial and framing views of the Tidal Basin, features quotes extracted from the leader's eloquent speeches emphasizing four of King's primary messages: justice, democracy, hope and love. Site tours and Junior Ranger badge activities are available and can help extend the experience for children. For more: [nps.gov/mlkm/planyourvisit](http://nps.gov/mlkm/planyourvisit).

## THE AFRICAN AMERICAN HERITAGE TRAIL, COLUMBIA, MISSOURI

The two-mile urban trail in the heart of Columbia, Missouri, honors local Black individuals and institutions from the city's first 200 years. Significant stops along the way include the John

William "Blind" Boone home. The two-story Victorian residence was preserved to honor Boone's contributions to music and his community. During his lifetime he overcame blindness, poverty and discrimination to become an renowned composer and concert pianist. Historians credit Boone with providing a direct link between traditional African American music, classical music and the sound that came to be known as ragtime. For more: [www.visitmo.com](http://www.visitmo.com).

## NATCHEZ, MISSISSIPPI

The story of slavery and African American culture in Natchez is one of the most complex threads of the city's multifaceted history. The city has 13 National Historic

Landmarks and over 1,000 structures on the National Register of Historic Places. Visitors can delve into the past at the Museum of African American History and Culture on Main Street. Consider a double-decker bus tour (hop on and hop off at various locations) that launches at the Natchez Visitors Center and rolls through the Southern town, passing by many of the most significant landmarks. Narration is provided from the point of view of two slaves who lived during the difficult era when slave trading at local slave markets was a part of daily life. For more: [www.visitnatchez.org](http://www.visitnatchez.org).

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## STOCKS OR REAL ESTATE

**LEE GINSBURG** - I recently interviewed several financial managers and stockbrokers, and it became clear that many of them don't fully understand real estate as an investment. One even suggested that I purchase mortgage insurance for an investment property, and another classified my nearly paid-off investment properties as "risky". They constantly preach diversification, and I agree with that—diversifying into large caps, small caps, foreign stocks, and growth investments. But I also believe in diversifying with real estate.

For many investors, a well-diversified portfolio that includes both stocks and real estate offers a balance between growth potential and income stability. Now, let's dive into some key questions:

### WHAT MAKES MORE MILLIONAIRES STOCKS OR REAL ESTATE?

It's been reported that 90% of all millionaires earn their wealth through real estate. More wealth has been generated through real estate than in all industrial investments combined. Historically, real estate has created more millionaires than stocks, largely due to the leverage opportunity. With real estate, you can use mortgages to **purchase properties with just a fraction of the total value**, allowing for significant returns on a smaller initial investment.



### DOES REAL ESTATE OUTPERFORM THE STOCK MARKET?

Real estate offers several advantages, including cash flow opportunities through rent, tax benefits, and long-term appreciation. Stocks typically require more upfront capital to achieve similar gains, and they are subject to higher volatility. Stocks can even go to zero—just ask the Enron stockholders. While **real estate** may fluctuate in value, it **will never go to zero** and historically has always rebounded and increased in value.

### IS REAL ESTATE A GOOD INVESTMENT:

Currently, the low affordability in

housing markets is driving rental demand. More people are renting instead of buying, which boosts both demand for rental properties and potential returns. Financial advisers often emphasize that stocks have shown higher performance than real estate, but real estate offers significant benefits. Leverage, you can control the full investment with a small down payment, tax exempt gains, and write offs of interest and property tax for personal residences. IRS allows investment properties to exchange into another property without paying any income tax plus you get to depreciate the asset as a tax write off—you can keep

more of your profits. Stocks don't provide that option. Real estate is also a tangible asset that tends to be more stable and less volatile, often serving as a hedge against inflation. In contrast, stocks offer greater potential for growth, but they also come with higher risk and volatility.

One caveat is that stocks tend to be more liquid—allowing for easier buying and selling—while real estate investments can be more illiquid and typically require a longer-term commitment. A well-diversified portfolio that includes both asset classes can offer a balance between growth potential and income stability.

### LONG-TERM COMPARISON: STOCKS VS. REAL ESTATE

The S&P 500's annualized return, including dividends, over long periods hovers around 14.66%. When I ran the numbers on a property I purchased in 2002 with a 25% down payment, it **returned 26% annually** after factoring income, expenses, management fees, depreciation, and taxes. Yes, it required time and effort to manage, but researching stocks also takes time. This example highlights the importance of long-term total returns. A diversified portfolio that includes both real estate and stocks can offer the best of both worlds: growth potential through stocks and income stability through real estate. Feel free to reach out if you'd like to discuss this in more detail!



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