

Making an Offer in a Competitive Market

Imagine finding a home you love, making an offer, and then finding out there are other competing offers on the table. Ouch.

If you're looking for a property in a competitive market, it is likely that there will be multiple offers. Even just one can create the risk that you'll lose the home. So how do you make sure your offer is enticing enough to win over the seller? Here are some ideas:

- Don't make a low-ball offer. If you do, it might be dismissed and you probably won't get another chance to bid — especially if the other competing offers are near the listing price.
- Have a pre-arranged mortgage and include that with your offer. This reassures the seller there won't be any money issues. (Most lenders will provide you with a pre-arranged mortgage certificate for this purpose.)
- Go in with a price high enough that the seller will be interested, but not so high as to be leaving money on the table. This is tricky and requires a savvy knowledge of the current market.
- Have a REALTOR® present the offer on your behalf. A REALTOR® will know how to do so professionally, and in a manner that gives you the best chance of getting the home.



In a competitive situation, working with a REALTOR® who is an expert on the local market — and a skilled negotiator — is crucial.

Looking for a REALTOR® like that? Call today.

How to Cut Your Electricity Bill in Half

You don't have to freeze in the winter or start reading by candlelight to reduce your electricity bill. There are many simple ways to use less power with little, if any, impact on your lifestyle.

A good place to start is with your electronics.

According to the David Suzuki Foundation, "Any gizmo that has a clock, digital timer, remote control or standby mode is sucking energy

when it's not being used (it's called 'phantom electricity' — and it's scary how much of it there is)." So keep them unplugged as much as possible. Also, unplug charger cords for phone and computers when not in use. Even when not connected to the device, they still suck power.

Another easy change to make involves your lights. Switching to compact fluorescent (CFL) or LED light bulbs can save you a lot of

energy. They're 75% more efficient. Finally, the old-fashioned method of insulating doors and windows can work wonders for lowering your electricity bill. In fact, some particularly drafty homes can lose up to 40% of their heat. Check for drafts regularly and repair or replace insulation as needed.

None of these ideas will impact your day-to-day living. Yet, they could potentially save you a bundle.

Think, Act... Live!

"The two most important days in your life are the day you were born and the day you found out why." [Mark Twain](#)

"Either you run the day, or the day runs you," [Jim Rohn](#)

"The best time to plant a tree is 20 years ago. The second best time is now." [Chinese proverb](#)