

J&A on the **LEVEL**

Volume 2 Issue 3



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Announcements

- *St. Croix Valley Fall Tour of Homes*
12 – 5 Saturdays and Sundays
September 6-7
September 13-14
September 20-21
September 27-28

Notes from Jesse

My how time flies! In our last newsletter I wrote about warmer weather just around the corner. We didn't have much of a spring to speak of - it was wet and cold. Now we went from low 90's to upper 60's over night. That's part of the quality of life here in the great state of Wisconsin. Hunting season(s) are starting soon and before we know it, we will be dealing with that "S" word, I hate to say it.

Believe it or not, it has been a crazy summer for us. We have been mainly focused on storm damage (from the Memorial weekend storm) and remodels/additions. We still have a few properties left to take care of before the weather turns ugly.

We are in the process of building another 4-unit apartment building that should be ready for tenants about the first of the year. If you know of anyone looking for a place please give them our contact information. These are 2 bedroom 1 bath units with a one car attached garage. They are identical to the building we built last year. I hope to have a virtual tour and a rental page added to our website around the first of the year as well.

In this issue, you will find a brief summary of the housing stimulus package that was recently passed by congress. Again, if you know anyone who is looking to buy or build a new home please make them aware of this program. With interest rates still low and it being a buyers market there is no better time to buy.

I would also like to mention the up coming elections. This will be an historic one. No matter which ticket you vote for, history will be made! I encourage everyone to get out and vote; do some research on the candidates and don't just listen to the media. There is some great information out there on both candidates; do your homework and vote with your heart!

Until next time,

Jesse Smith
Owner

Lots & More

- ☞ Timber Ridge
235th Street, Dresser, WI 54009
 - Lot 11: \$28,900
1.01 Acre

- ☞ Silver Ridge
Garfield Street, Dresser, WI 54009
 - Lot 27: \$29,900
93 x 157 x 50 x 173

- ☞ Farmington Hills
241st Street, Osceola, WI 54020
 - Lot 1: \$44,900
2.01 Acres
 - Lot 4: \$49,900
2.16 Acres



- ☞ 2007 Model Home
\$236,000
286 241st Street, Osceola, WI 54020
 - 1233 finished sq. ft.
 - Lot 3 Farmington Hills – 2.03 acres
 - 3 bedrooms, 2 bathrooms, 3 car garage and a walkout basement
 - Hardwood floors in kitchen, dining room living room. Carpet in the hallway and bedrooms. Tile in the bathrooms.
 - Cherry cabinets and solid oak craftsman style doors and trim
- ☞ Use Anchor Bank to purchase this spec house and pay no closing costs!

Call for a brochure!

Rental Information

J&A is proud to announce that we will have rental property available around January 1st.

We are in the process of building another 4-plex in the Village of Osceola.
Each unit has 2 bedrooms and 1 bath.

At this time, all units are rented.

If you would like more information, please feel free to give us a call @ 715-755-4856 or send an email to info@jandacustomhomes.com

2008 Referral Program

*Receive His & Her Gift Certificates
For referring someone to J&A Custom Homes
When they build their new home*

Here is what you do: call us with their name and address and we'll send out our information packet; when they sign a construction agreement to build with J & A Custom Homes, we will send you your gift. The other option is to have them contact us, but you still need to let us know you referred them to claim your gift. Pretty simple!

Tidbits

50 Best Tips for Cleaning, Organizing, Saving, and More!

From Women's Day

TIDY IT UP

1. **Let it Pour** Add a half-cup of white vinegar to your washer's rinse cycle to reduce skin irritation from soap residue, soften clothes, thwart static electricity and eliminate the need for dryer sheets or fabric softeners.
2. **Shine on** Clean stainless steel appliances with a citrus-based furniture polish. The slightly oily finish leaves a nice shine and helps repel water spots and fingerprints.
3. **Go Au Naturel** Prevent soap scum in the tub caused by the talc in many bar soaps by using liquid, glycerin or all-natural soap.
4. **Filter it** Clean glasses, TV and computer screens with coffee filters. They pick up dirt and dust without leaving lint or other residue.
5. **Soak it off** To loosen caked-on food from a dirty pan, place a fresh dryer sheet in the bottom of the pan, fill with lukewarm tap water and let sit overnight. The gunk will come off easily in the morning.
6. **See the Light** Use a dry-erase board eraser to quickly wipe away condensation on the inside of car windows.
7. **Get Rolling** Use a lint roller to pick up dust and dirt off the top of a sofa or the arms of a chair.
8. **Green Clean** Make your own eco-friendly wood polish: Mix 1 cup olive oil and ¼ cup vinegar in a plastic spray bottle. Shake well and spray onto a flannel cloth. The vinegar cuts the dirt and cleans the wood and the oil lubricates it and helps prevent drying.

ATTACK STAINS

9. **Switch Suds** Many clothing stains can be treated by rubbing in shampoo and letting it set overnight. Liquid dish soap works equally well on grass, grease, and oil stains.
10. **Practice Patience** Removing stains in a rush rarely works. Depending on the spot, the stain remover may have to be applied several times to get the most benefit. Blot stains gently for best results.
11. **Whiten and Brighten** Yellow-tinged laundry tends to be caused by chlorine bleach. Add the recommended amount of Borax, instead of bleach, along with your laundry detergent.
12. **Foam Away** Shaving cream removes latex house paint from clothing. Let it set for several hours, launder, air-dry, then repeat if necessary.

PRACTICE PREVENTION

13. **Soak While you Sleep** Pour a cleanser in the toilet before going to bed and let it work overnight. In the morning, just brush and flush.
14. **Leave a Clear Impression** Wipe windows and glass doors with rubbing alcohol. Then, with a clean, soft cloth, apply a pea-sized amount of polymer-based car wax. Kid's fingerprints and pets' nose prints will be less likely to stick; if they do, they'll wipe right off.
15. **Decrease Dust** Change heating air filters monthly if they need it, especially during peak home heating and cooling seasons, to reduce dust buildup.

SEEK SUPPORT

16. **Enlist the Bucket Brigade** Give each of your kids a different-color small plastic tub. Just before bed, send them around the house to collect anything that's theirs and put it in the tub. Storing the tubs in their rooms at least eliminates clutter from the rest of the house. Once a week, or more, have the kids put the items they've collected back where they belong.
17. **Trade Minutes** Get older kids to help out around the house by letting them earn their prepaid cell phone, Internet, and video game time – one minute of electronics for every minute they spend on their chores.
18. **Buddy Up** A virtual buddy system offers support and motivation. Like 43things.com, where you can name 43 things you aspire to – say, cleaning your closets, organizing your basement or saving money – and then, network with other people who have the same goal(s) as you.

SET UP SYSTEMS

19. **Make a Master Plan** Packing for vacations, coordinating camping trips, loading kid's backpacks for school . . . they all go faster if you make a checklist. Keep the list where it counts (inside the suitcase for example) and save a copy on your computer.
20. **Throw a Purge Party** Have a used-clothing swap. Invite friends and family members over and ask them to BYOB – bring your own bag – filled with clothes and accessories they no longer wear.

21. **Make the Effort** Undress for bed next to your closet so you automatically hang up your clothes instead of tossing them on a chair.
22. **Take it Outside** Since the garage is often the primary entry into the house, set aside a space there for boots, keys, umbrellas and dumping junk mail, rather than cluttering up a spot inside your house.
23. **Pick up the Phone** Instead of trekking across town only to discover a store doesn't have the item you need, call and ask them to hold it up front for you. Also, take advantage of your library's website to place holds on books, DVDs and music. They'll send you an email when your items are available.
24. **Bring it into View** Add battery-powered touch lights. Lighted shelves make it easier to spot what's in your cabinets and closets, especially in the corners.
25. **Work the Web** Forget the old family calendar on the fridge. Use an internet-based scheduling system like the free Google Calendar to keep track of practices, games, appointments, and other events. You can access it from any computer, as well as from cell phones.

STORE IT SMART

26. **Think Flat** Create more storage space by trading bulky kitchen items like colanders, and measuring cups for silicone versions that flatten for storage.
27. **Create Storage** Heavy-duty plastic bags that blankets and linens come in are too good not to reuse. Use stationary and greeting card boxes in drawers to hold scarves and other small items. Use the tops of cardboard jewelry boxes to create a patchwork of shallow containers to hold rings, earrings, pins and bracelets instead of tossing them all together in a single jewelry box drawer.
28. **Nix the Junk** Junk drawers just encourage clutter. Also, instead of treating your garage like a junk or storage room, give it the same attention you would your kitchen or family room. Clean it regularly and get rid of what you don't need.
29. **Hang it Up** Never lean shovels, brooms or other tools against the garage or broom-closet wall. If you start leaning things against the wall haphazardly, you'll take up a lot of floor space and impede the use of any space above.
30. **Display it Virtually** For a guilt-free way to toss artwork and other childhood creations, take a photo of the masterpiece and put it in a digital frame or put it in an online album like Flickr or Photobucket.

PINCH PENNIES

31. **Stop Running** Stockings, especially support hose, can be pricey. Extend their life by freezing them in a ziptop plastic bag filled with water. Thaw at room temperature. Refreeze once a month by putting them back in the freezer (no water necessary) overnight. Freezing strengthens fibers to help prevent runs.
32. **Nuke your Sponge** Zap bacteria and get more use out of your sponges by putting them in the microwave on high for one minute.
33. **Conduct a Contest** Have a competition on who can save more money at the grocery store. Tape the winning receipts to the fridge along with the name of the person who did the shopping.
34. **Shop your Cupboards** Don't buy a replacement until you finish that last box of pasta or that trial-size hair conditioner.
35. **Do it the way your Grandparents did** Saving up for things you want – new bedroom furniture, holiday presents – is old-fashioned, but it's also smart. If you save your money in an interest-earning account (like ING Direct), you can make money while you wait. If you purchase the items on your credit card, then you pay interest, and it costs you more money than if you had waited.
36. **Ask for Less** Tell your employer (or your bank) to give you less money each pay period by tucking away a certain amount into savings via payroll or automatic deduction.
37. **Try Part-time Poverty** One week every month, cut out all discretionary spending, from lunches to movie rentals. But don't get giddy over the extra cash in your wallet. Put the money you would have otherwise spent into savings. Do this often enough and you may surprise yourself with how little you genuinely need and how much you can save.
38. **Think of ATMs as Carnival Games** Cash in hand make you feel like a winner, but in the end, you may discover you have little to show for your money. Instead, limit your withdrawals. Earmark one day a week to take out a fixed amount of money, then live off that cash – no credit, no debit, nothing – except writing checks to pay bills.
39. **Swap Places** For a low-cost vacation in the film *The Holiday*, actresses Kate Winslet and Cameron Diaz swapped homes for two weeks. *Voilà!* No hefty hotel expenses! HomeExchange.com and Digsville.com are two websites to consider if you're thinking about swapping.

STRATEGIZE SAVINGS

40. **Sort out your Finances** You may be surprised at what you find, like unused gift cards, coupons that haven't expired, matured savings bonds, even rolls of coins or an extra \$20 bill.
41. **Be your Bank's Worst Customer** To a bank, the best customer is one who bounces checks because that generates lots of fee income. Use cash whenever possible and get into the habit of balancing your checkbook.

42. **Practice Portion Control** Use half a dryer sheet instead of a full one. Flip your disposable mop pad over and use both sides. Think before you buy.
43. **Don't get Carded** The best way to use a debit card is with your check register next to you, so you write down the amount. If that's not your style, forgo debit expenditures.
44. **Ask your Friends** You query them about their favorites before buying everything from cars to moisturizers – so why not credit cards? Shop for credit cards as carefully as you'd shop for anything else. Use a rate-comparison website like CardRatings.com.
45. **Curb the Credit** If you buy a refrigerator at 25 percent off using a store credit card that charges 25 percent interest, and you take a year to pay it off, you haven't gotten a bargain. Only use a credit card if you can pay the bill in full while the numbers are still in your favor – usually within just a couple of months.
46. **Ask, "Can I get it for less?"** Challenge yourself to ask that question at least once a day, whether about laundry detergent, lipstick or a lounge chair. Or spend 10 minutes calling service providers, from cell phone companies to cable TV, to see if you can get a better deal.

BEST TIP OF ALL: DO YOUR HOMEWORK

47. **Check Product Reviews** Try ConsumerReports.org or any site with reviews (from Amazon.com to Epinions.com) to gain insight into whatever you're about to buy – from the air conditioner that's too noisy to the MP3 headphones that may slip out of your ears when you exercise.
48. **Investigate Long-term Expenses** Always do a Total Cost to Own computation before buying a car (via sites like Edmunds.com or AutoChannel.com). You may learn that the car with great gas mileage might cost more to repair in the long run.
49. **Sort First, Store Second** Purchasing storage bins and boxes without a specific purpose in mind is not only a waste of money, it actually adds to the clutter. Disorganized people tend to have more organizing products (and less in them!) than their shipshape counterparts.
50. **Act like the Smart Cookie you really are** Most people are scared of their finances because numbers are involved. But it's easier than you think to learn the basics of IRAs, investments, and financial planning. It's all part of taking care of your family. Look to sites like Bankrate.com for a step-by-step introduction to finances and you'll soon reap the rewards of better budgeting techniques, lower interest rates and smart places to put your savings.

News



First-Time Home Buyers Tax Credit Enacted as Part of Housing Stimulus Package...

The president recently signed the housing stimulus package into law. This milestone legislation will help provide an enormous boost to the housing industry in the form of a tax credit for first-time home buyers, as well as much-needed measures that will improve mortgage liquidity, foster refinancing of troubled loans and expand the supply of affordable rental housing.

The temporary first-time home buyer tax credit will help stimulate home buying, reduce excess supply in housing markets and shore up home prices, so it is critical to get the word out to your members and consumers right away.

TOP REASONS WHY YOU SHOULDN'T WAIT TO BUY A NEW HOME

- **\$7,500 FEDERAL TAX CREDIT.**
For a limited time only, qualified first-time buyers can receive a tax credit. www.federalhousingtaxcredit.com
- **LOW INTEREST RATES.**
Rates remain at near-record lows; you can lock in a payment that fits your budget.
- **UNBEATABLE INVESTMENT.**
Even in down markets, over the long term home prices still appreciate more than the stock market.
- **AVAILABLE LOANS.**
Lenders are still eager to make loans to borrowers with good credit.
- **GREAT SELECTION.**
With so many homes on the market, you can get the features you want!
- **ENERGY EFFICIENCY.**
New homes have advanced technology and environmentally-friendly features that can help you save money.

The key elements of the new law are:

1. A temporary first-time home buyer tax credit. The tax credit will stimulate home buying, reduce excess supply in housing markets and shore up home prices.
2. FHA modernization and expansion. A revitalized FHA will have greater flexibility to respond to the needs of borrowers, enable more working families to become home owners and play an important role in the mortgage markets. To address the foreclosure crisis, the FHA is given additional authority to insure up to \$300 billion of mortgages to refinance loans headed for foreclosure.
3. GSE (government-sponsored enterprise) reform. The law reforms the regulation of Fannie Mae and Freddie Mac and permanently increases the conforming loan limit to help buyers in high-cost markets. To reassure financial and global markets, the government will temporarily expand its line of credit to Fannie and Freddie and permit the U.S. Treasury to purchase an equity stake in the companies through the end of 2009.
4. Mortgage Revenue Bond Program. The measure gives states the ability to issue an additional \$11 billion in mortgage revenue bonds, which will help strapped borrowers seeking to refinance their home loans.
5. Low Income Housing Tax Credit. Enhancing this program will expand the supply of much-needed affordable rental housing.

Who is eligible to claim the \$7,500 tax credit?

First time home buyers purchasing any kind of home – new or resale – are eligible for the tax credit. To qualify for the tax credit, a home purchase must occur on or after April 9th, 2008 and before July 1, 2009. For the purposes of the tax credit, the purchase date is the date when closing occurs.

What is the definition of a first-time home buyer?

The law defines “first-time home buyer” as a buyer who has not owned a principal residence during the three-year period prior to the purchase. For married taxpayers, the law tests the homeownership history of both the home buyer and his/her spouse. For example, if you have not owned a home in the past three years, but your spouse has owned a principal residence, neither you nor your spouse qualifies for the first-time home buyer tax credit. Ownership of a vacation home or rental property not used as principal residence does not qualify a buyer as a first-time home buyer.

How do I claim the tax credit? Do I need to complete a form or application?

Participating in the tax credit program is easy. You claim the tax credit on your federal income tax return. No other applications or forms are required. No pre-approval is necessary; however, prospective home buyers will want to be sure they qualify for the credit under the income limits and first-time home buyer tests.

What types of homes will qualify for the tax credit?

Any home purchased by an eligible first-time home buyer will qualify for the credit, provided that the home will be used as a principal residence and the buyer has not owned a home in the previous three years. This includes single-family detached homes, attached homes like townhouses and condominiums, manufactured homes (also known as mobile homes) and houseboats.

Can I claim the tax credit if I finance the purchase of my home under a mortgage revenue bond (MRB) program?

No. The tax credit cannot be combined with the MRB home buyer program.

What is the difference between a tax credit and a tax deduction?

A tax credit is a dollar-for-dollar reduction in what the taxpayer owes. That means that a taxpayer who owes \$7,500 in income taxes and who receives a \$7,500 tax credit would owe nothing to the IRS.

Current Building Promotions

3 Great Reasons to Build with J&A

\$3500 in Appliances, Free Upgrades, or Cash Back

Earn up to a \$2000 Tax Credit with your Certified Energy Star Home

J&A will pay the certification fee

\$250 Gift Certificate to Anderson Furniture

DESIGNS BY ERIN

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BUTTON UP FOR FALL

This Old House

September 2008

Prepare your house now, before winter comes knocking

We all know the drill: You wake up on a Saturday with every intention of doing some pre-winter maintenance but ditch your best-laid plans as soon as you feel the late-summer sun on your shoulders. Take a tip from the experts and avoid putting off till next Saturday (or next year) what you can do in a snap today – whether it's replacing old weather-stripping or adjusting the pitch of the gutters. You can always put your feet up later, when it's time to rake the leaves. – *Sal Vaglica*

1. WEATHERPROOF WINDOWS AND DOORS

Seal gaps larger than 1/8 inch around windows and doors to cut your winter heating bill by up to 15 percent. On windows, press adhesive-backed closed-cell foam onto the bottom of the sash. Secure a loose sash by applying a strip of plastic V-channel weather-stripping in the groove the sash slides in, securing it with finish nails. Use foam strips the sides and tops of doors, and install a door sweep on the bottom.

2. CHECK YOUR GUTTERS

When gutters aren't pitched at the right angle, they overflow and can threaten your once dry basement. Properly pitched gutters slope between 1/16 inch and 1/8 inch per foot, directing water to the leader and out the downspout. Check the pitch by holding a level even with the gutter; on longer runs, pour in water from the hose and check the flow's direction. Get instructions on keeping your gutters in good working order at thisoldhouse.com/shortcuts.

3. FIND AND FIX CRACKED CONCRETE

Cracks in your driveway, walkway, or steps are a big-time trip hazard, and they'll only get worse if water seeps in and freezes. Luckily, if you can caulk, you can fix concrete – just make sure it's clean and dry to start. For cracks less than half-inch wide, squeeze a bead of acrylic latex concrete repair compound deep into the crack, smoothing excess with a putty knife. For larger cracks, trowel on a vinyl concrete patching compound, and let it cure one day before walking on it, three days before driving over it.

4. CLEAN COOLING DEVICES

If you have ceiling fans, change their rotation to clockwise to push warm air down (usually accomplished by flicking a switch on the base) and while you're at it, wipe down the blades with a microfiber cloth that traps dust. At month's end or when the temps drop, remove window AC units. Vacuum coils and filters, and store them in a cool, dry place, preferably covered to keep out dust and bugs.

5. CHECK FOR HOLES IN THE ATTIC

During the brightest part of the day or a steady rain, look for streams of light or water entering the attic through the roof or sheathing, which can lead to more serious damage (and critter invasion) if left unfixed. (Another sign of holes is black staining on insulation.) From inside, fill sheathing gaps with closed-cell polyurethane foam. Fix small roof leaks by caulking with tripolymer elastomeric sealant, which is compatible with asphalt shingles and resists UV rays. But don't caulk large leaks, which tend to develop around chimneys or vent stacks. For now, place a bucket underneath to catch drips and stuff an old towel into the crevices to absorb moisture. Then do a more serious repair before the first winter storm hits.

6. CHECK YOUR INSULATION

How do you know if your attic is properly protected? It's simple: If you can see the tops of the joists, you've got a problem. If the existing insulation is roughly even with the tops of the joists, add a new layer of unfaced batt insulation perpendicular to the old one, pushing the pieces together so they fit snugly side by side. On the other hand, if the existing layers are more than an inch above (or below) the joists, blown-in cellulose or fiberglass does a better job of filling the crevices. To find out how much you need, depending on where you live, type your zip code into the Zip-Code Insulation Program at the Oak Ridge National Laboratory website (ornl.gov).