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Letter from the Heart ~ October 2009

FALL? ALREADY?

Is FALL here already? Was summer even here? Wow! I can't believe how fast the summer season went by. Of course, it was a chilly summer. So we didn't get as much swimming or boating time in, as we would have liked.

But, the cooler summer did make it very pleasant for showing houses and going for walks. Despite the cool summer, people still came up to look and buy real estate. With the sad economy, many people were able to take advantage of the buyers market. Waterfront homes that were selling for over 400K four years ago, were selling for around 300K this year. There were also a lot of foreclosed homes that hit the market at record low prices.

Summer 2009

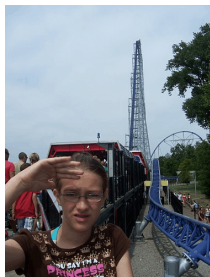
Summer was full of fun and adventure. We took our kids to Cedar Point for the very first time. They had never experienced a mega amusement park like that before. It was a far cry from the local country fair. Their eyes were like saucers when they got the first glimpse of the park.



Our daughter came with the Gladwin Jr High Band, for a day of fun. So, we decided to tag along and make it a two day visit instead. Our son also brought a friend from school.

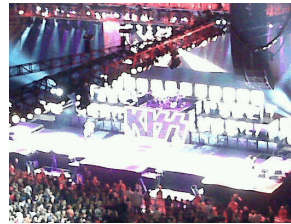


Our daughter was fearless! She went on any thrill ride she could... including the Top Thrill Dragster! On the other hand, our 10 year old son was much more cautious. The biggest ride we could get him on, was the Gemini.



It was a great time and we all hope to go back again next summer!

In late September, Jim and I had an opportunity to go see KISS in concert at Cobo Hall in Detroit! That was a great experience. Jim and I hadn't been to a concert in the Detroit area in well over 15 years. He was offered to purchase tickets, when some friends decided that they wouldn't be able to go.



Kiss played just like they did way back when! It was great. I posted highlights of the concert on our real estate blog. I came across a video that someone else had done the very same night we were there.

<http://GladwinRealEstateAgent.BlogSpot.com>

Life on the Lake

Life on the lake was great this year. The fishing was fantastic and the kids spent much of their time playing around the lake or swimming in it. We watched Loons, Ducks, Eagles and the occasional Osprey. We even got a chance to watch a clutch of baby Wood Ducks grow up, through the summer months. We started out with 8 little fuzz balls, but quickly they got whittled down to just 5 ducks. Later this summer, we got to watch them fly away. We haven't seen them since.



I also wrote an article about the advantages of owning a waterfront cottage on a no-wake lake. Most people prefer an all sports lake, but there are many advantages to experiencing quiet lake living. See the attached article.

Don't forget to visit my Gladwin Real Estate News Blog for the newest listings and news:

<http://GladwinRealEstateAgent.BlogSpot.com>

Why consider buying a Second Home on a No Wake Lake?

Ah! The dream of owning a home on a beautiful lake in the country. So many people dream of purchasing a second home, away from all of the hustle and bustle of city life. It's become a popular lifestyle for many families in Michigan and around the country.

Being a Realtor in Northern Mid Michigan, I have helped many families find their dream cottages on the lakes. Second homes sales still dominate over 50% of my total real estate sales.



Purchasing the right type of waterfront property home for your desired experiences, is a big decision. There are all sorts of different types of waterfront properties to choose from. There are sports lakes, river fronts, no-wake lakes, no gas motors lakes and no motor lakes.

Most people feel that all sports lakes are the way to go. You can speed boat, jet ski, water ski, go tubing and enjoy the fun sports that go along with having a place on an all sport lake.

But, what about those who want to experience quiet lake living? What are the advantages and disadvantages of owning a place on a no-wake lake?

My husband and I personally own a home on a no-gas-motors lake in Northern Mid Michigan. There is a big difference between quiet lake living and the all sports lakes.

First of all, most no wake lakes offer a quieter setting. There are no jet skis zipping by, no loud motor boats and no large water wakes to interrupt the shoreline. Because of this, many types of wildlife seem to prefer frequenting these types of lakes and call it their home. We see Loons, Bald Eagles, Ospreys, Wood Ducks, Trumpeter Swans, Hooded Mergansers, Blue Herons, Sandpipers, Kingfishers and a variety of other birds,



frogs and turtles.

In most cases, no-wake-lakes are private and do not offer access to the outside public. This prevents any kind of high traffic on the lake. The other advantages can be a thriving fish population for the avid fisherman and usually a much cleaner lake. This is especially the case for no-gas-motors and no-motor lakes.



Many (but not all) no-wake-lakes, are part of a home owners association. HOA's usually have set rules and often, dues. This is not a bad thing. Usually, these types of associations set rules and assign committees to insure lake quality and enforce the rules. This proactive commitment can also protect your investment values, by keeping out blithe and undesirable treatment of the lake and surrounding properties.

If you have been considering a purchase on a no-wake-lake, do your research and find out what these types of lakes have to offer you, in quiet lake living. It can be a very rewarding experience for you and your family.

<http://GladwinRealEstateAgent.com/nowakefishinglakes>



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