

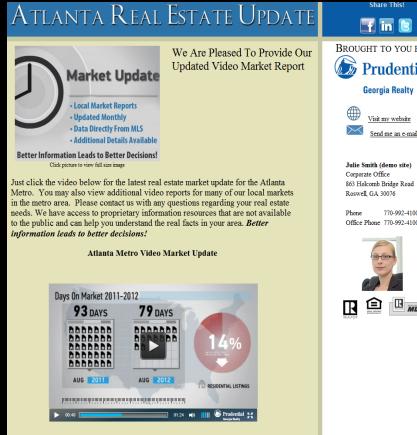
FOR YOUR SALES MEETINGS It is the 4th Quarter - Time to Finish Strong!

- Keep Sharing Your October Video Market Reports
- Get Ready For The Real Estate Advisor On Friday
- eCampaigns Coming For Halloween & Time Change

CLICK HERE FOR SLIDES & ADDITIONAL INFORMATION

Take Action And Finish Strong!

Continue To Send Your October Video Market Reports!





Julie Smith (demo site)

863 Holcomb Bridge Road

770-992-4100 Office Phone 770-992-4100



Many Agents Are Opening **New Doors To Sellers** and Buyers!

Get Your Databases Ready For:

- PGR Real Estate Advisor 10/26
- Metro Atlanta Case-Shiller Index 10/30
- AMN Message For Halloween 10/31
- AMN Message For Time Change 11/2
- November Video Market Reports 11/13 & 14
- Holiday Version of New Movers Smart Magazine – Late November

PGR Real Estate Advisor

• eNewsletter + Print Version

• eNewsletter Launches Friday, 10/26

Prudential Georgia Realty Real Estate Advisor November 2012

We are providing this monthly stall estate advisor report to keep you informed about the latest trends and issues in the stall estate market. If you know someone else who might be interested in receiving this report or who may benefit from our expertise, please let us know. Better information helps our clients make better stall estate decisions!

Should I Stay Or Should I Go?



Should I stay or should I go? That popular song written by The Clash in 1981 now poses a common question for homeowners. There are thousands of homeowners around Metro Atlanta considering their options. Should I stay in my current home and wait until values improve or should I go shead and sell now and move? The answer to that question depends upon a number of variables for your specific situation. But there may be some big suprises instore forsome who wait. The following is a brief discussion of some factors to consider.

First, you want to do the math on the value or your current property and the outstanding mortgage. If you are significantly upside down on your equity, you may have to bringmoney to the closing table. If that is not fassible, you may need to wait until the market values improve. Another option is to sent your current property, go ahead and purchase the desired property and then sell your sented property when values return. There may also be an option for ashortsale if you have a financial hardship.

If you do have sufficient equity, then your options change. The most common thinking for people in this category is to wait until values setum to higher levels and then sell. But one must consider the other side of the math equation. What will it cost you to buy your next home in the future? If home prices setum back to peak levels, the cost of the next home will also rise. But that is only part of the math. Now, let's consider mortgage rates plus ongoing costs for maintenance and energy.

Energy costs continue to rise and most analysts expect them to be higher in the future. On average, a newer home costs 30% less for energy than homes built in previous decades. Maintenance and repair costs are also lower. Tired of paying to mowing the gass and rake the leaves? Are your HVAC systems in need of replacement? What about

AnnounceMyNews Message

• Happy Halloween

 Message Coming **To Your Inbox On Tuesday 10-30**

Pumpkin Ideas For Halloween



Wishing You A Safe And Happy Halloween!

Click picture to view full size image

Prudential Georgia Realty would like to wish you and your family a safe and Happy Halloween. Since Halloween is only a few days away, we wanted to share a couple of pumpkin ideas that you might use to get ready.

Pumpkin pie is one of the most popular culinary delights of the fall season. Here is a recipe from AllRecipies.com that received the "5-star rating" as The Perfect Pumpkin Pie.

For those that are a little more adventurous with your pumpkins, you may want to carve up some scary or funny pumpkins to decorate your home. We thought you might enjoy the video below from Tom Nardone on Extreme Pumpkin Carving. Now you can have the coolest house on the street!

Have A Safe And Happy Halloween!



© 2012. BRER Affiliates Inc. An independently owned and operated broker member of BRER Affiliates, Inc. Prudential, the Prudential logo and the Rock symbol are registered service marks of Prudential Financial, Inc. and its related entities, registered in many jurisdictions worldwide. Used under license with no other affiliation with Prudential. Equal Housing Opportunity a Equal Opportunity Employer. Information deemed to be accurate but not warranted.

> Prudential Georgia Realty serves the metro Atlanta real estate market. Powered by: AnnounceMyMove.com

Share This! **F** in

BROUGHT TO YOU BY:



Corporate Offices Prudential Georgia Realty

Roswell GA 30076

Ē

Phone 770-992-4100

863 Holcomb Bridge Road

AnnounceMyNews Message

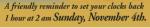
• Time Change

Message Coming To Your Inbox On Friday 11-2

Time Change On Sunday Nov 4th



Turn Your Clock Back One Hour On Sunday 11/4



Click picture to view full size image

Yes, it is that time of year again. Daylight Saving Time ends so we turn our clocks back one hour at 2am Sunday morning, November 4th. This change puts us back on Standard Time. The good news is that everyone can get an extra hour of sleep!

History of Day Saving Time:People often ask - what is Daylight Saving Time and why do we have it? Daylight Saving Time (or summer time as it is called in many countries) is a way of getting more light out of the day by advancing clocks by one hour during the summer. During Daylight Saving Time, the sun appears to rise one hour later in the morning, when people are usually asleep anyway, and sets one hour later in the evening, seeming to stretch the day longer.

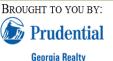
The reason many countries implement DST is to make better use of the daylight in the evenings. Some believe that it could be linked to reducing the amount of road accidents and injuries. The extra hour of daylight in the evening is said to give children more social time with friends and family and can even boost the tourism industry because it increases the amount of outdoor activities. DST is also considered a means to save energy due to less artificial light needed during the evening hours. Clocks are set one hour ahead during the spring, and one hour back to standard time in the autumn.

Benjamin Franklin first suggested Daylight Saving Time in 1784, but modern DST was not formally proposed until 1895 when an entomologist from New Zealand, George Vernon Hudson, presented a proposal for a two-hour daylight saving shift to the Wellington Philosophical Society. The conception of DST was mainly credited to an English builder, Willett in 1905, when he presented the idea to advance the clock during the summer months. His proposal was published two years later and introduced to the House of Commons in February 1908. The first Daylight Saving Bill was examined by a select committee but was never made into a law. It wasn't until World War I, in 1916, that DST was adopted and implemented by several countries in Europe. The United States, Canada and some other countries extended DST in 2007. The new start date is the second Sunday in March (previously the first Sunday in April) through to the first Sunday in November (previously the last Sunday in October).

If you would like to set your clock to the correct time, please click this link.

Now That You Have An Extra Hour, What Will You Do With It?

Share This!



Visit our website
Send us an e-mail

Corporate Offices Prudential Georgia Realty 863 Holcomb Bridge Road Roswell, GA 30076

Phone 770-992-4100



New PGR Training Opportunities

Social Media Workshops (Sponsored by HSA)

National Trainer - Burke Smith

Oct. 23 - Peachtree City Office Oct. 24 - Perimeter North Office Oct. 25 - Suwanee/ Duluth Office Oct. 26 - Northwest Office

Register On PGRU.com Today!

4th Quarter Listing Contest

• Win Breakfast With Dan

- Cash Prizes
- Prizes For Office Staff!



Build your LISTING INVENTORY now to finish strong in 2012 and get a fast start in 2013!



Rules of the Game:

1. The time period for the context is October 1 through November 30, 2012. All listings must be received no later than the close of business Distribution of the state of the states of the states.

Friday, November 30th.

2 All new residential listings (90 days or greater) processed during the context period will count Also, all extensions or realists of existing residential listings (fur expire during the period of the którg context) will also count Renal listings, commercial, or wanthat listings will not count

3. At the end of the contest period, agents who have obtained qualified listings will place a cond in the hat for each listing taken over the listing contest period, and then a single cand will be drawn to determine thebranch office winner.

Broker to coordinate half day shottingstree with office staff





TeamBuilder Contest

- \$50 For Each Broker Interview
- Plus TeamBuilder Rewards For Registrations From The Previous Contest!

