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Sam's Special Points:

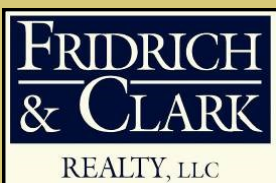
"There is something incredibly nostalgic and significant about the annual cascade of autumn leaves."

~Joe L Wheeler

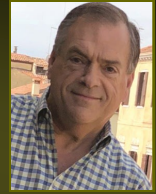
Fall Maintenance To Do list:

- Stock up on winter supplies.
- Check the condition of snow shovels and ice scrapers.
- Pick up a bag of pet-friendly ice melt.
- Restock emergency kits for vehicles and home.
- Shut off exterior water faucets & protect if needed.
- Check walkways, stairs and driveways for winter safety. When the landscape is covered with ice and snow, just walking the driveway can be a challenge.
- Test outdoor lights and replace bulbs as needed. With shorter days we rely more on exterior lighting.
- Test smoke detectors and carbon monoxide detectors, replace batteries as needed.
- Seal gaps where critters could enter. Mice need only a tiny gap to be able to sneak into your household.

Our family has recently been hitting the baseball fields cheering on Emerson, Burton and Candice's oldest, as he has played. After the regular season he was named to the all-star travel team. So, for last weekend we were all at the Donelson Little League ballpark. It was a double elimination tournament so after winning games on Saturday the Clarksville team returned on Sunday for more games. Unfortunately, his team lost the game #2 on Sunday which ended their streak. It made for a fun weekend of extended family togetherness.



Room to Grow...



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The Complete Pre-Winter Top 10 Checklist

With the summer heat becoming a faint memory and you're wearing hoodies more than shorts, it's time to tackle a few simple chores around the house. If you do them, you'll enjoy winter more and maybe prevent some nasty surprises next spring. This Top 10 list may help!

- **Clean and stow your lawnmower.** If you're not familiar with fuel stabilizer, get to know it. A mower sitting for months allows the gas to deteriorate which can damage engine parts. Fuel stabilizer, which costs about \$10 for a 10 ounce bottle, prevents the gas from degrading. Add stabilizer to your gas to help keep spare gas in good condition over the winter. Top off the mower with stabilized gas and run the mower for five minutes to get stabilized gas to the carburetor before you put it away.
- **Remove garden hoses from outdoor faucets.** Leaving hoses attached can cause water to back up in the faucets and in the plumbing pipes just inside your exterior walls. If freezing temps hit, the water could freeze, expand, and crack the faucet or pipes. Also, turn off any shutoff valves on water supply lines that lead to exterior faucets. While you're at it, drain water hoses and store them in a shed or a garage.
- **Drain your sprinkler or irrigation system.** Even buried irrigation lines can freeze, leading to busted pipes and broken sprinkler heads. Our irrigation folks do this routinely at our home.
- **Seal air leaks.** Grab a couple of tubes of clear exterior caulk and make a trip around your home sealing cracks between trim and siding, around window and door frames, and where pipes and wires enter your house. Preventing moisture from getting inside your walls is one of the least expensive, and most important of your fall maintenance jobs. You'll also seal air leaks that waste energy.
- **De-gunk your gutters.** Clogged rain gutters can cause ice dams, which can lead to expensive repairs. After the leaves have fallen, clean your gutters to remove leaves, twigs, and gunk. Make sure the gutters are not sagging and trapping water. Replace any worn or damaged gutters and downspouts. Our household hires someone for this task.
- **Eyeball your roof.** If you have a steep roof or a multistory house, stay safe and use binoculars to inspect your roof from the ground. Look for shingles that are buckled, cracked or missing, rust spots on flashing. Black algae stains are just cosmetic, but masses of moss and lichen could signal roofing that's decayed underneath. Call in a professional as a \$100 evaluation would be well worth the expense.
- **Direct your drainage.** Take a close look around your foundation and make sure it slopes away from your house at least six vertical inches over linear feet. Be sure soil is not touching your siding.
- **Check your furnace.** Schedule an appointment with a heating and cooling pro to get your heating system checked out and tuned up for the coming heating season. An annual maintenance contract ensures you are at the top of the list for check-ups and shaves about 20% off the cost of a single visit.
- **Prune plants.** Late fall is the best time to prune plants and trees when the summer growth cycle is over. Your goal is to keep limbs and branches at least two feet from your house so moisture won't drip onto roofing and siding, and to prevent damage to your house exterior during high winds.

While the list may be extensive, know that an ounce of prevention is truly worth a pound of cure. Trust me - we know.

Please call Sam @615.210.6057 if I can help you with any real estate connections.



www.SamColemanHomes.com

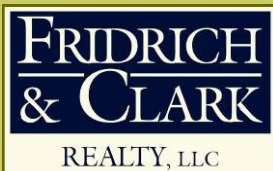


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Sam's Hits and Tips

The most feedback from this monthly epistle is generally about this section of the journal and, more specifically, about recipes that are posted from this Page Two. So, to meet the interest of readers ...

Buttermilk French Toast

1.5 cups of buttermilk 4 large eggs 3 tablespoons sugar
1/4 teaspoon salt 12 1" thick slices of challah 4.5 tablespoons butter

Preheat oven to 200°. Whisk together buttermilk, eggs, sugar and salt in a bowl. Pour into a large 4 sided sheet pan, then add bread in one layer and soak, turning occasionally, until bread has absorbed all liquid but is not falling apart, about 20 minutes.

Heat 1.5 tablespoon of butter in a 12" nonstick skillet or griddle over medium heat until foam subsides. Transfer 4 slices of bread with a spatula to skillet/griddle and cook, turning once until slightly puffed and golden brown, about 3 minutes. Keep warm on a cookie sheet until all bread is toasted. Toast remaining bread. Serve with butter and lots of maple syrup.

French 75 Bellini

Our clan enjoyed these at our family Easter brunch April 2011, as we dined outside in the beautiful spring weather on our terrace.

2 ounces gin 1/2 cup fresh lemon juice 3 tablespoons simple syrup
2/3 cup chilled champagne lemon peel curls

In advance, mix gin, lemon juice and simple syrup. Freeze until slushy. Put 1/2 mixture into champagne flute. Fill each flute with chilled champagne. Dress with a lemon twist. This recipe is considered a batch. So if you are having 6 guests, make 6 batches of the mixture. This will allow for 2 flutes per person as one batch makes 2 drinks!

Welcome to Sam Coleman's newsletter

Room to Grow...

Mortgage Rates Inch Up After Fed Hike

The monthly mortgage payment on a \$400,000 loan is about \$2,470 compared to \$1,600 a year ago, according to the National Association of Realtors. After the Federal Reserve raised its key short-term rate by another three quarters of a percentage point on Wednesday, the average for the 30-year-fixed-rate mortgage climbed to its highest level in 14 years, remaining above 6% and hitting more home buyers' pocketbooks. It's the fifth time this year the Fed has taken aggressive action to try to tame 40-year-high inflation.

Freddie Mac reports that the 30-year fixed-rate mortgage jumped a quarter of a percent this week, to a national average of 6.29%. While mortgage rates are not directly tied to the Fed's fund rate, the Fed's action does often trickle down in some ways to rates. Mortgage rates are more closely connected to 10-year Treasury yields, which surged to their highest level since 2011, according to Freddie Mac reports. That has prompted mortgage rates to double or more than their levels a year ago.

Owners may be locked into their current loans as mortgage rates rise, and the 3% rates from last year may not be back anytime soon. While the nation is suffering from a severe housing shortage, lower mobility can make housing inventor even tighter and cause home prices to continue to escalate. Rising mortgage rates have continued to slow housing market demand, resulting in slowing sales and slower home price appreciation. It appears this is also true in Music City, as well.

Call Sam @615.210.6057 - I would enjoy hearing your thoughts and observations!