

LIVING Quarters

Below-market interest rates for buyers; a competitive edge for sellers:



What better way to start off a new year than with great news? Whether you're buying your first home, scaling up or down, or relocating to Atlanta, Keller Williams now offers special financing incentives that can save you thousands of dollars!

In partnership with SunTrust Mortgage, we've created the **Keller Williams Stimulus Program**, an innovative package of seller-funded incentives that can reduce your mortgage interest rate, your monthly payment, your closing costs, even the cost of mortgage insurance. How?

Basically, the seller contributes up to 3 percent of the sales price to apply towards an array of financial incentives that can create HUGE savings for the buyer. Available incentives include:

- Permanent interest rate buydowns, to save thousands over the life of your mortgage.
- Temporary interest rate buydowns, for lower monthly payments for up to two years.
- Seller-paid mortgage insurance, for lower monthly payments for as long as 10 years.
- The option to skip mortgage payments for as long as six months, ideal for buyers who have lease obligations or an existing home to sell.
- Seller-paid closing costs, prepaids and escrows, to minimize the amount of cash you need to close.

It's obviously a great deal for buyers, but why would a seller want to participate?

In today's market, buyers often find several homes that could meet their needs. When your home is being marketed at a significantly lower interest rate, that's likely to move your home to the top of the buyer's preferred list, giving you a definite competitive advantage.

What's more, paying a few "points" at closing usually costs less than reducing the property's price. Your home sells faster – and at a higher price. Plus, no upfront money is needed: You spend nothing until closing, when the costs are rolled into your closing expenses.

For details on how the Keller Williams Stimulus Program can benefit you, please call or email us. As always, we'll work with you put together the transaction that's best for your unique situation.

In the meantime, if you know anyone who is planning to relocate to Atlanta, we'd appreciate an introduction. Our extensive experience working with and for relocating clients can help make them feel at home from the very start.

Regards,


Susan Harding


Katie Schanck

INSIDE scoop ▶



HOT TRENDS: Honeysuckle is 2011's "IT" color.

Calling it a "captivating, stimulating color that gets the adrenaline going," the international color authority Pantone® has designated Honeysuckle the 2011 Color of the Year. The intense reddish-pink color is named for the vibrant blossoms that attract hummingbirds to nectar.

So how do you incorporate such a dynamic color into your life without it becoming overpowering?

Designers suggest adding flair to interior spaces with honeysuckle-patterned pillows, bedspreads, small appliances and tabletop accessories. Or paint a wall in honeysuckle for a burst of energy in your family room, kitchen or hallway. Honeysuckle also works well in women's apparel, accessories and cosmetics, and in men's ties, shirts and sportswear. Refinery29's TrendWatch declares, "This signature pink also loves to pair up with other brights like aqua and orange, and offers bold contrast to more neutral tones like khaki and sand." Visa® even offers a Platinum Rewards Card in honeysuckle.

Pantone authorities describe honeysuckle as "perfect to ward off the blues." Surely it's true – 2011's Honeysuckle replaces 2010's Turquoise.

OUTSIDE

the box ▶



STYLE MANUALS: Study Now for Spring Inspiration

Winter's cold, rainy days are ideal for curling up on the sofa with a stack of gardening books and dreaming up exciting new outdoor projects for spring. Here are a few great new releases to get you started:

The Revolutionary Yardscape: Ideas for Repurposing Local Materials to Create Containers, Pathways, Lighting, and More (\$22.95, Timber Press). Filled with photos and how-to instructions, this homage to repurposing and landscape design ranges from weird to wonderful. Using local materials that would otherwise go into a landfill, Matthew Levesque turns an artist's eye to their beauty and utility to create projects as easy as rain chains made from old house keys or as magical as starry outdoor lighting from a perforated stainless steel cookpot.

Becoming Elizabeth Lawrence: Discovered Letters of a Southern Gardener (\$19.95, John F. Blair, Publisher) is a collection of letters spanning 1934-66, between famed North Carolina gardener Elizabeth Lawrence and her mentor, playwright Ann Preston Bridgers, as they discuss books, plays, travels, ideas, and of course, the garden. Two women of different generations, Ann and Elizabeth valued both their opinions and their privacy, and their correspondence offers an intimate glimpse of what life in a Southern town was like for upper class women during the 1930s and 40s.

Chlorophyll in his Veins: J.C. Raulston, Horticultural Ambassador (\$20, bobbyjward.com). The biography of the founder of the North Carolina State University Arboretum that bears his name explores the "fascinating and full life" of the man the *New York Times* called "a generous-spirited giant among horticulturalists." His motto, "plan and plant for a better world," translated into a passion for discovering, learning about and promoting new plants to home gardeners and nursery owners alike, changing the American landscape.

Vince Dooley's Garden: A Horticultural Journey of a Football Coach (\$35, Looking Glass Books) Retired UGA athletic director and head football coach talks about his transition from the gridiron to gardening, which began when he audited two gardening courses and has grown into more than four acres of gardens filled with trees and plants from around the world.

Proven Plants: Southern Gardens (\$24.95, Cool Springs Press) This concise guide by HGTV host and Georgia author Erica Glasener focuses on ornamental plants that are reliable as far south as zones 9 and 10, including those that thrive only in the hot, humid Southeast. Her handy descriptions and plant lists can help make sure you pick the right plant for your garden.

AROUND town



But what if candy's not your thing?

Check out CakeHag, an artisan bakeshop tucked away downtown, where mother/daughter team Maggie and Katie Sweeney are engaged in an ongoing search for Cake Nirvana.

Maggie says, "I use natural flours, sugars, and the very best chocolates, butters and fruits. We grind most of our spices and use only excellent liquors and liqueurs. I do believe you can taste the quality in each ingredient. We stay away from any hydrogenated fats or fillers, including in our buttercreams. I always figure that before we offer a cake, I had better be in love with it. If I don't love it, how can I hope that you will?"

Think amazing cakes like White Chocolate, Bourbon Dark Chocolate, Hot Spiced Chocolate, Red Wine Velvet, and Chocolate Covered Cherry. Cupcakes like White Chocolate filled with Fresh Strawberries or Chocolate Fudge filled with Peanut Butter Cream. Specialty cakes like Jameson's Banana Pudding or Raspberry/Dark Chocolate Tiramisu. Get cake by the slice or whole; eat in, take out, or have it delivered; or grab a seat and pair your selection with a cup of fresh, rich coffee for an unforgettable treat. (Cake Hag, 233 Mitchell St. SW, Atlanta 30303, 404.688.6303, cakehag.com)

It's the perfect philosophy for 2011:
Let us eat cake.

GOOD cents



Sweets for the sweet!

Rumor has it that more than 58 million pounds of chocolate candy will be sold during Valentine's week in 2011. Sadly, much of it will be packaged in one of the 35 million heart-shaped boxes of off-the-shelf chocolate that will be given as tokens of love and affection. But when it comes to the language of love – and chocolate – quality speaks much more eloquently than quantity.

Lucky for us, Georgia is home to a growing array of small-batch artisanal chocolate makers and chocolatiers who are creating top quality confections that will send just the right message to your true love. (Not to mention, why not just treat yourself?) In-store or online, they'll have just what you need to make your feelings known:

Cacao Atlanta Chocolate Co., in Atlanta's Inman Park neighborhood, is the spot for purists.

Why? Because owner Kristin Hard is a true bean-to-bar chocolate maker, one of the few in the Southeast and the first female producer in the US. Each piece of chocolate is handcrafted from the bean, meaning that sustainably grown cocoa beans are roasted, winnowed, ground, tempered and molded in-house and combined with locally sourced organic ingredients to make amazing confections. From "love bars" to handmade marshmallows to truffles in flavors like Aztec Aphrodisia, Coffee Cardamom, or Pink Peppercorn & Rosewater, each bite is sure to make a lasting impression. Shop online or at the boutique (312C N. Highland Ave., Atlanta 30307, 404.221.9090, cacaoatlanta.com).



Sugar-Coated Radical is the newest kid on the block and features amazing small-batch creations made with exotic chocolates (right now, from Venezuela and Colombia) and ingredients (blood-orange wasabi, massaman curry, Balinese sea salt, and more). Owner Taria Camerino, who has more than 18 years in the desserts business including stints at TopFlr, Highland Bakery, Holman & Finch and Restaurant Eugene, is radical not only about chocolate but also about the practices and (lack of) principles of the sugar industry. She and her partner Ashley Hinson work only with certified Fair Trade suppliers, and say they exist "to revolutionize business and commerce" and "to enjoy ourselves and have fun while we do the right thing." In their tiny, tucked away storefront off Ponce de Leon Place near Virginia-Highlands, each confection is a tiny work of art, beautifully crafted, lovingly described and temptingly arrayed. Doing the right thing has never tasted so good! Shop Thursday – Sunday, 2-7 p.m. (680 Drewry Street, Atlanta 30306, 404.587.4912, sugarcoatedradical.org)

Maison Robert owners Robert and Patricia Reeb have been crafting fine chocolates in the Atlanta area for more than thirty years. A third-generation pâtissier-confiseur-glacier who trained in France and Switzerland, Robert handcrafts indulgent confections such as the Grand Marnier Truffle, Hazelnut Bûchette, or Kirsch Fondant, and often accents them with elegant toppings like crystallized violet petals, candied orange peel or chocolate coffee beans. Shop at the downtown Chamblee store or order online (5256 Peachtree Rd., Atlanta 30341, 770.454.6442, maisonrobertchocolates.com).

Better to rent than to buy? Not in Atlanta, not in 2011.

Fortune magazine reports that Atlanta's home prices decreased by 2.1% in October, to their lowest level yet. As a result, Atlanta's price-rent ratio is 12.82. As a rule, buying is recommended when the ratio is below 15; renting when it's above 20; and lean toward renting when it's between 15 and 20.

Cities like Portland OR, San Jose CA, and Raleigh NC have ratios well above 20, so it makes more sense financially to rent than to buy. But Atlanta's falling prices and rising rents are making it increasingly smart to buy.

Source: *Rent vs. own ratio to flip in 2011?*, Fortune magazine, January 4, 2011.



1420 Peachtree Street NE #100
Atlanta, Georgia 30309

Susan Harding

REALTOR® Associate Broker

404.604.3314 office
404.964.6468 mobile

shardinghomes.com
susan@shardinghomes.com

Katie Schanck

REALTOR®

404.604.3146 office
404.216.0240 mobile

katiesellsatlanta.com
katie@katiesellsatlanta.com



SITES to see

Who doesn't love a deal, especially after all the expenses and excesses of the holidays? Deal-of-the-day coupon sites are popping up all over Atlanta offering major discounts – usually half off or more – at local retail shops and restaurants and on events, entertainment and services. No, NOT lame leftovers or off-price bargain basements. These sites research the city's newest and coolest destinations, then negotiate a limited-time group-buying discount.

Just pick your deal, print your voucher (or send it directly to your smartphone), and enjoy your discount. Vouchers usually are good for several months, and some sites even send you a reminder when you're coming up on your expiration date.

Don't dawdle though. Deals are available for a short time only – often a single day – and once the deal is done, it's done.

scoutmob.com/Atlanta, offering "exclusive deals at places locals actually go." Aside from offering great deals at premium places, Scoutmob costs absolutely nothing. If you like the deal, just print it or send it to your phone.



groupon.com/Atlanta, probably the best-known collective buying site, Groupon prides itself on "deals that make it very difficult to say no." Daily deals include informative reviews, and customer service is outstanding.

mydailythread.com/Atlanta provides "tasty nuggets of fashion, music, art, nightlife, cuisine and much more," then offers an "unbelievable Deal at these handpicked establishments that you can enjoy and share with your friends."

halfoffdepot.com/Atlanta lets you search and choose daily deals by category (restaurants; pubs, clubs and bars; adventure; health, beauty and fitness; etc.), by neighborhood (including both ITP and OTP!), and by special offers (seasonal offerings, classes, events, etc.).

boomstreet.com/Atlanta, a new site that promises "daily deals for baby boomers," meaning they are "hand-selected for the 45+ crowd" but they politely point out that users of any age are welcome to purchase deals or receive them as gifts. Deals focus on restaurants, spas, golf courses, stores and more, and each deal requires a minimum number of purchasers for activation. Vouchers are sent via email.

“Worth Quoting”

You can tell more about a person by what he says about others than you can by what others say about him. Leo Aikman

Be pleasant until ten o'clock in the morning and the rest of the day will take care of itself. Elbert Hubbard

Why are our days numbered and not, say, lettered? Woody Allen

The way to love anything is to realize that it might be lost. G.K. Chesterton

To the world you may be one person, but to one person you may be the world. Josephine Billings

Life is a glass given to us to fill. William Brown

I would I could stand on a busy corner, hat in hand, and beg people to throw me all their wasted hours. Bernard Berenson

If the Creator had a purpose in equipping us with a neck, he surely meant for us to stick it out. Arthur Koestler