

VISIT US AT WWW.SELLINGVIRGINIA.COM

The Green Pages

Serving Northern Virginia & Points South Since 1969

August 2009

*** Celebrating 40 Years of Service***

Should I go back to school?????



The kids will be starting back to school soon and wouldn't it be nice if you were putting on your backpack too?? Going back to school is a serious proposition. Consider these eight things.




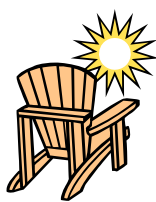
1. Why are you thinking about going back to school? Why is going back to school on your mind lately? Is it because your degree or certificate will help you get a better job or promotion?
2. What exactly do you want to accomplish? What is it that you're hoping to achieve by going back to school? If you need your GED credential, your goal is crystal clear. If you already have your nursing degree and want to specialize, you've got lots of options. Choosing the right option will make your journey more efficient and more economical.
3. Can you afford to go back to school? School can be expensive, but help is out there. If you need financial aid, do your research ahead of time. Find out how much money you need and how you might get it. Student loans aren't the only option. Look into grants and pay as you go. Then ask yourself if your level of desire is worth the cost.
4. Does your company offer tuition reimbursement? Many companies offer to reimburse employees for the cost of education. This isn't just out of the goodness of their hearts. They stand to benefit too. If your company offers tuition reimbursement, take advantage of the opportunity. You get an education and a better job, and they get a smarter, more-skilled employee. Everybody wins.
5. Can you afford not to go back to school? Investing in your education is one of the smartest things you will ever do. s a median income more than \$22,000 higher than one with a high-school diploma. Each degree you earn increases your opportunities for higher income.
6. Is this the right time in your life? Life demands different things of us at different stages. Is this a good time for you to go back to school? Do you have the time you'll need to go to class, read, and study? Do you know how to manage stress? Will you still have time to work, to enjoy your family, to live your life? Consider the things you might have to give up in order to devote yourself to your studies. Can you do it?
7. Is the right school within reach? Depending on your goal, you might have lots of options open to you, or very few. Is the school you need available to you, and can you get in? Remember that getting your degree or certificate might be possible online.
8. Do you have the support you need?
Remembering that adults learn differently than children and teens, think about whether or not you have the support you need to go back to school.

Citing: <http://adulted.about.com/od/goingbacktoschool/tp/10-Considerations.htm> July 20, 2009

INSIDE THIS ISSUE

- CALENDAR OF EVENTS
- ASHLEY'S ACTION PAGE
- ACTIVE LISTINGS
- MARKET ANALYSIS
- CREDIT SCORES
- PREFERRED PROFESSIONALS

August 2009 Calendar of Events Northern Virginia & Points South

Sun	Mon	Tue	Wed	Thu	Fri	Sat
						1 Tavern Day at Gadsby's Tavern Birthday Kathryn Burroughs
2 Birthday Troy Hoelcher	3 Birthday Melissa Harner	4	5	6 Birthday Cindy Fox Mary Clark Stephanie Dodge Chaffin Peggy Clark	7 Wine Art & More Ingleside Vineyards Birthday Charisma Boomer	8 BLCC Yard Sale 8a.m. Happy Birthday Christi Taylor Tina Cabral Stover
9 Harris Pavilion Ice Cream Social 	10 Birthday Jeremiah Reese 	11	12 11:30 –1:00 lunch concert Harris Pavilion Happy Birthday Christopher Gomez	13 7:00-1:00 Manassas Farmer's Market	14 Prince William Fair starts	15 
16	17 	18 Happy Birthday Kinsey Pritchett	19 Arlington County Fair starts Happy Birthday Carrie Powell	20 Manassas Farmer's Market 7:00-1:00	21 Happy Birthday Mike Brooks Susan Leopold	22 Autumn Hills Vineyard 7th Annual Harvest Preview Birthday Jeff Homan Charles Lyons
23 Bday Nina Lomax	24 Bday Donna Sewell	25 Bday Shelia Lockwood Tweed	26 Birthday Betsi McGrath	27 7:00-1:00 Manassas Farmer's Market	28	29 Birthday Steve Bachman Steve Bachman
30	Bday Tim 31 Braidigan Adam Renolds					

The Green Pages are produced by Jennifer Brooks. If you would like to contribute please contact me at: mfabrooks@verizon.net

ASHLEY'S ACTION PAGE

Can eating garlic ward off mosquitoes? If it's true, I'll start pounding garlic shakes right now. After enough evening barbecues with Terminator-strength DEET, I'll happily try any non-toxic solution. But before I jam cloves into a juicer, I thought I'd ask EatingWell, an expert source for good health and good food, for the answers on garlic and a few other food-related quandaries. Here are 5 summer food mysteries solved.

1) **True or False? Eating garlic wards off mosquitoes.**

False. Researchers at the University of Connecticut tested the theory. It didn't work, but maybe because the participants didn't eat enough, say the scientists.

2) **True or False? Watermelon isn't very nutritious; it's all water.**

False. Watermelon is mostly water: 92%. But it also has its share of nutrients. One cup of watermelon provides good amounts of vitamin C and red watermelon contains lycopene, an antioxidant that's associated with reduced risk for certain types of cancer.

3) **True or False? Licking ice cream is more satisfying than eating it with a spoon.**

True. Flavor in ice cream is released when the fat-which carries the flavor- is warmed to at least body temperature. When you lick ice cream it coats the tongue and fully warms the frozen treat. A spoon, on the other hand, insulates the ice cream. And then there's the psychological aspect of savoring the treat more slowly: you just cannot lick ice cream as fast as you can spoon it.

4) **True or False? A pina colada can have as many calories as a cheeseburger.**

True. Both have about 400 calories. Some of summer's most popular drinks can boost your daily calorie tally substantially. A margarita has about as many calories (367) as a hot dog with chili and cheese (375). And from a calorie perspective, drinking a wine cooler is like eating a generous scoop of potato salad.

5) **True or False? The antioxidants in raspberries help keep your heart healthy.**

True. Two antioxidants found in raspberries - anthocyanins (where raspberries get their red) and ellagic acid - are associated with increased levels of "good" HDL cholesterol and lowered blood pressure, two positives when it comes to heart health. The yummy berries are also loaded with vitamin C and are high in fiber.

So there you have it. If you know of any other summer myths you'd like to put to rest, please let me know. I'd be happy to share them with everyone else.

My Quote of the Month: *"There are many ways to measure success. And being successful goes way beyond just the financials."*

My Featured Listing of the Month:

8853 Screech Owl Ct. Gainesville, VA 20155

Price: \$330,000.00

Located in highly sought after community of Meadows at Morris Farm. This 3 level, 4 bedroom and 3.5 bath single family home with a 2 car garage is spacious and located on a corner lot. It features Hardwood floors on the main level and an eat in kitchen with cherry cabinets, granite countertops and GE appliances. The washer and dryer are on the bedroom level and a finished basement with interior sprinklers. This home is only 2 years old and won't last long.



This page was produced by Ashley Spencer.. If you have any interesting facts that you would like to share or would like additional information about what's published on this page contact me at 703-986-5813/703-598-9385 or email me at

FOR SALE



**2808 Cambridge Drive
Woodbridge, VA 22192
\$125,000**

3 bedroom 2.5 bath Townhome in Lake Ridge. Back to trees with deck and walk out patio. Newer Hotwater Heater and HVAC. New tile in Master. A great home at a great price.



**7112 Token Valley Road
Manassas, VA 20112
\$900,000**

11.5 Acres in central Prince William county off Hoadly Road. Acres are divided by Hoadly Road. To the north we have 4 acres and to the south 7.5 acres. Potential for rezoning to multiple lots. Currently zoned A-1 surrounding lots SRR. Water available at road.



**18546 Kerill Road
Triangle, VA 22172
\$399,900**

This wonderful 4 bedroom, 3.5 bath short sale will not be on the market long! Fireplace, unfinished basement, wall to wall carpet, and walk in closets. Gourmet kitchen, vaulted ceilings. Soaking tub in master bath with sep. Great natural lighting throughout the home. Come get it now.



**13867 Palisades Street
Woodbridge, VA
\$425,000 month**

This gorgeous 4 bedroom, 3.5 bath model home is located in the beautiful Belmont Bay. Two story foyer, hardwood floors, Corian countertops, and finished 3rd floor loft, fireplace, and two car garage. Community has plenty of features including, walk to the marina & train station, and a golf course. Lease to buy.



**3202 Cardiff Court
Woodbridge, VA 22192
\$325,000**

This wonderful 4 bedroom 2.5 bath is located on a cul-de-sac within the great community of Lake Ridge. You will find new paint and carpet throughout. The master bedroom has a walk-in closet. The wood burning fireplace and a beautiful backyard with deck are just more reasons to call this your home.



**8853 Screech Owl Court
Gainesville, VA 20155
\$330,000 OWN
\$2,300 RENT**

Check out this wonderful Courtyard Single Family Home with 4 bedrooms and 3.5 bath. Gourmet kitchen, stainless steal appliances, granite countertops hardwoods floors. Huge master suite with 2 closets and luxury bath. 2 car garage and lots of storage space! Close to 66 and schools.

Local Market Updates

A free research tool from MRIS, Inc.



Prince William County

June

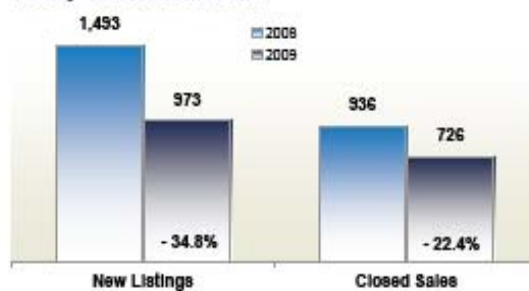
Year to Date

	2008	2009	Change	2008	2009	Change
New Listings	1,493	973	- 34.8%	9,686	6,211	- 35.9%
Closed Sales	936	726	- 22.4%	3,704	4,488	+ 21.2%
Pending Sales	903	983	+ 8.9%	4,578	5,743	+ 25.4%
Median Sales Price*	\$254,900	\$215,000	- 15.7%	\$269,450	\$190,000	- 29.5%
Percent of Original List Price Received at Sale	92.0%	97.6%	+ 6.1%	90.5%	95.2%	+ 5.2%
Average Days on Market Until Sale	119	74	- 37.6%	122	90	- 26.2%
Single-Family Detached Inventory	3,145	1,022	- 67.5%	--	--	--
Townhouse-Condo Inventory	2,100	456	- 78.3%	--	--	--

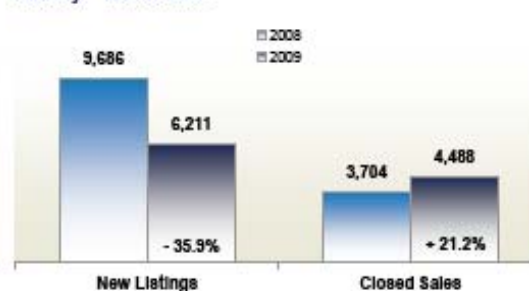
*Does not account for seller concessions.

Some of the figures referenced in this report are for only one month worth of activity. As such, they can sometimes look extreme due to the small sample size involved.

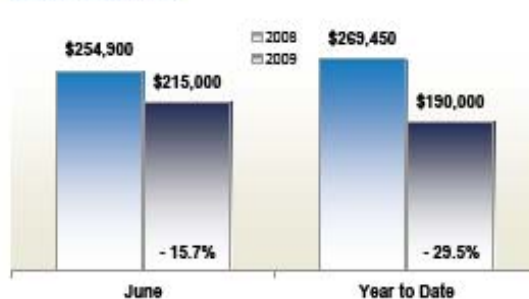
Activity—Most Recent Month



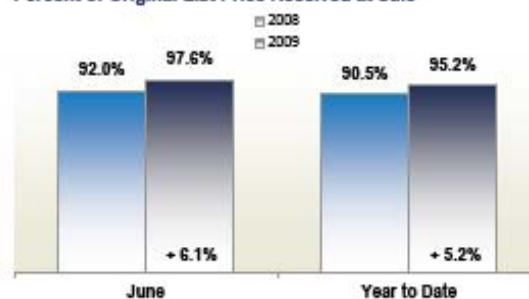
Activity—Year to Date



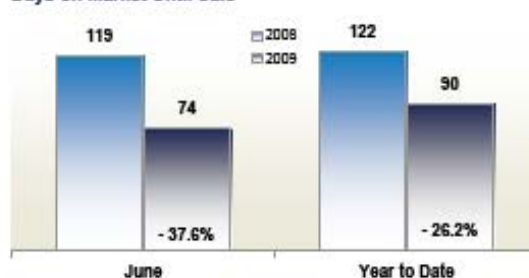
Median Sales Price



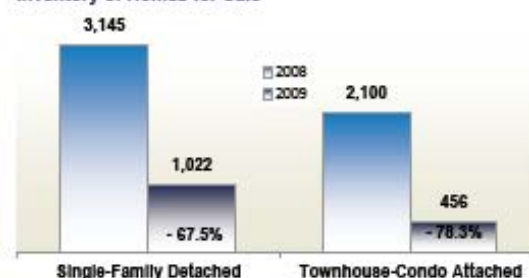
Percent of Original List Price Received at Sale



Days on Market Until Sale



Inventory of Homes for Sale



All data provided by MRIS, Inc. Reports are created and maintained by 10K Research and Marketing. This report may be reproduced by MRIS members.



Understanding Credit Scoring & Credit Repair

**By Tony Denk,
Mortgage Loan Officer Virginia Heritage Mortgage
703-628-5726
email me at t Denk@vhbmortgage.com**

Credit remediation is a subject consumers often face with fear and trepidation, and for good reason. With the exception of recognizing that the best score wins, the average home shopper knows very little about the whole credit scoring process. Sub-prime borrowers who are eager to move into A-Paper territory often find themselves at a loss when trying to find ways to upgrade their credit history. The good news is there are ways to improve less-than-perfect credit scores *and* obtain a loan for the home you *really* want.

The first step in the process is making sure that you have a current copy of your credit report. Congress recently amended the Fair Credit Reporting Act so that consumers may now receive one free credit report annually. There are three major credit bureaus: Equifax, Experian, and Transunion. Since entries can vary across bureaus, you'll want to request a free report from each of the three companies. (Go to www.annualcreditreport.com)

It's also important to know just what a good credit score is. Most A-Paper scores generally begin around 680, although this number may differ slightly among lenders. Don't despair if you come up shy, there is always room for improvement. Increasing your score just 5 points can save a significant amount of money. For example, if your score is 698 and you increase it to 703, then you could save yourself thousands of dollars over time as a result of a slight improvement to your loan's interest rate.

While credit repair is necessary for some, it's not the only way to increase your credit score. Even if you have stellar credit, you can enhance your score through these steps:

Evenly distribute your credit card debt to change the ratio of debt to available credit. Let's say you have a credit score of 665. If you have debt on only one card, and four additional credit cards with zero balances, evenly distributing the debt of the first card could move you closer, and possibly into, that ideal bracket.

Keep your existing accounts open and active. The average consumer is usually anxious to close credit card accounts that have zero balances, but doing this can cause them to lose the benefits of a long-term credit history and increase their ratio of debt-to-available credit. The bottom line is don't close those old accounts!

Keep credit inquiries to a minimum. Each inquiry into your credit history can impact your score anywhere from 2-50 points. When it comes to mortgage and auto loans, even though you're only looking for one loan, multiple lenders may request your credit report. To compensate for this, the score counts multiple auto or mortgage inquiries in any 14-day period as just one inquiry, so try and stay within that time frame.

Remember, credit scores don't change overnight. Improving them requires time and diligent effort on your part, so it's a good idea to get the ball rolling at least three to six months prior to submitting your application for home financing.

If credit repair is what you need, you can either begin the process yourself or seek out a repair service. If you decide to make your own improvements, visit as many websites as possible to get information regarding credit laws and consumer rights. Diligently search through them and educate yourself to ensure that you don't sustain any self-inflicted wounds. A good place to start would be the Federal Trade Commission's website, which contains a wealth of helpful literature.

If you're facing severe or complicated credit issues, then you'll probably want to enlist the assistance of a professional credit repair company. Before you do, be sure to familiarize yourself with the FTC's regulations on credit repair. With over 1100 credit repair companies to choose from, it's important to be certain you are dealing with a reputable firm. Examine the FTC's information on fraudulent practices to avoid falling prey to credit repair scams.

Addressing credit issues can be uncomfortable to say the least. But by taking these steps now, you'll be that much closer to obtaining the home of your dreams.

Tony Denk is affiliated with Virginia Heritage Mortgage. If you would like to obtain a free Consumer Credit Scoring Booklet, please contact Tony at 703-628-5726 or t Denk@vhbmortgage.com.

Preferred Professionals

Mortgage Company	
George Mason/Kim Ramey	703-216-2866
George Mason Mortgage/Timur Tunador	703-934-4108
Virginia Heritage Mortgage/ Tony Denk	703-766-6406
Tree Service	
Tree Bark/Vinny Resch	703-690-6064
Home Improvement	
First Class Contracting/Craig Avallone	703-615-9319
Peterson Chimney Sweeps & Home Repairs	
Eric Peterson	703-351-6611
Masonry Construction/Painting & General Home Repairs	
Martin Alvarenja	703-675-0068
Cleaning Services	
Guadalupe Quinteros	571-722-9608
Rosa Villalpando	571-723-5935
Maria's Cleaning Service	703-605-5218
Title Company	
RGS	703-491--9600
Faux, Murals Interior & Exterior Painting & Wallpapering	
Michaela Langford	703-680-1483
Trent Butcher	703-597-2233
Pleasures of Paradise Spa & Wellness Center	
Michelle D. Talbot, LMT	703-763-3106
Michelle Talbot	703-670-0877
Heating & Cooling Repair	
Weather Chasers	703-393-8444
Printing Service	
Ken's Speed Print	703-494-4545
Carpet & Flooring	
Carpet & Floor Outlet (Nadar)	703-497-4747
Web Design	
VASI (Sherri Arnaiz)	703-330-8268
Family Portraits	
Rob Riebe (specializing in children's portraits)	540-288-3828
Tastefully Simple	
Meagan Ross	703-303-9867
Tastefullysimple.com/web/mross	
Home Computer Help	
John O'Meara	703-221-8112
Paper Craft, Fine Stationery	
Langdon Gibson	703-978-6500
American Cabinet Refacers	
Keith Ferencz	703-503-6600
Victory Glass	
Joe Wilson	703- 910-7202
Property Management	
Selling Virginia	703-217-3278

INTERESTED IN A CAREER IN REAL ESTATE

Free Career Counseling If you are considering a new career in real estate or are transferring from another company, Patti Green & Company is looking for sales associates to join our team. Give us a call and we will tell you more. Prospective Sales Associates are given all the information they need to decide if a career as a Real Estate Associate at Long & Foster's Patti Green & Company is right for them. No time for a full time career in real estate contact our office regarding becoming a referral agent. **Call today for more information** 703-217-3278 or email: cherish.green@longandfoster.com



Long & Foster Realtors
13875 Hedgewood Drive
Woodbridge, VA 22193
703-217-3278
www.sellingvirginia.com



Farmers' markets are one of the oldest forms of direct marketing by small farmers. From the traditional "mercados" in the Peruvian Andes to the unique street markets in Asia, growers all over the world gather weekly to sell their produce directly to the public. In the last decade they have become a favorite marketing method for many farmers throughout the United States, and a weekly ritual for many shoppers.

Find Some Local Farmer's Market in Northern Virginia

Alexandria - Old Town Alexandria's Market Square Farmer's Market is thought to be one of the nation's oldest continually operating farmer's markets. Farmers and artists have been selling their products since 1753. Open Saturday mornings year' round.

Arlington - The Ballston Farmers Market is open Fridays June through mid-October. Grab ready-to-eat lunch fare and listen to live music during the noon hour!

Dale City - The Dale City Farmer's Market is a popular open-air market where local farmers offer the freshest fruits and vegetables, jams, honey, cheeses, baked goods, herbs, and fresh cut flowers in the area. Open Sunday mornings spring through November

Manassas - Enjoy a wide variety of homegrown foods at the Manassas Farmer's Market for the best and freshest of local produce, breads, organic meat and seafood. Open Thursdays and Saturdays April through October.

Middleburg - The Loudoun Valley HomeGrown Markets Association sponsors seven Farmers Markets in Loudoun County. All are open Saturdays May through October.