

BANK NOTES

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Schedule Your Check-up

How is your financial health? Do you have a new baby? Are you planning for retirement? Meet with one of our Investment Executives for a free financial check-up. Call Windsor Investment Services at 410-840-3388 to schedule.

Auto Loans

NWSB recently lowered rates for vehicle purchases. If you are looking to buy a new or used vehicle, test drive our low rates! Visit any branch, call 410-549-1414 or [click for more information.](#)

Dear Customer,

We hope you are enjoying your summer. There is still time to complete those home improvement projects. In this issue we examine which improvements give you the most bang for your buck.

The Pioneers enjoyed a flower arranging demonstration last month. Join the fun! Be sure to check out our upcoming Pioneer events listed below and make your reservation.

Our goal at New Windsor State Bank is to offer products and services to meet your needs. How are we doing? Please take a few minutes to answer our survey <http://survey.constantcontact.com/survey/a07e41bmdl7goccl8fg/start>

Sincerely,

Your friends at New Windsor State Bank

Home Improvements with the Best Value- Part 2

Last month we began investigating which home improvements offer the most value.** Read on for the remaining tips from **Smart Money** to help you determine which projects will give you the best return for your investment.

1) Decks

Installing a deck may be the most cost-efficient way to add square footage to your house, and of all the outdoor home improvements except painting, it may be the most reliable value. Deck additions generally recoup 85% of their value.

2) New Windows and Other Green Updates

The savings on your utility bills is reason enough to consider energy-efficient improvements, but they will also add to the resale value of your home. Efficient windows and doors, a new roof (maybe even solar panels), and new insulation may be pricey, but some 65% to 76% may be recovered at resale. When considering new windows, however, keep in mind that customizing windows with fancy shapes, bays and bows doesn't necessarily add any resale value.

3) Swimming Pools

It's commonly agreed that a swimming pool has no resale value at all. In fact, some home buyers spend thousands of dollars to fill in a pool after purchasing a property. The main reason pools repel more prospective buyers than they attract is that they need expensive upkeep. Running a close second is the fear of liability: Pool accidents are a quick way to end up the subject of a negligence suit. A lot of people simply don't want the responsibility.

3) Manicured Gardens

Fancy gardens which will require time and money to tend usually won't add to the offering price. Landscaping is for your own enjoyment. It may be a \$40,000 investment, but it won't add \$40,000 to

the value of your house. The same goes for expensive fences and stone walls. They look nice, but buyers don't pay up for them.

4) Basic Improvements

It may not be all that enjoyable, but it's the basic improvements that may have the greatest return on your home's value. You could have a beautiful new kitchen, but if your roof is leaking, you have a real problem. So if you're thinking of putting your house on the market in the next year or so, be sure to tackle any problems with the home's structure or mechanical systems before you, say, install that hot tub you've always dreamed of.

**If you missed Part 1, click to view [archived issues of Bank Notes](#).

Source: smartmoney.com

Upcoming Pioneer Events

September 23rd- Free tour of the Galloping Goose Vineyards in Hampstead.

October 1st- Bus trip to Washington, DC to visit the Hillwood Mansion and Museum and tour the Newseum. The cost is \$65 and includes both entrance fees. Lunch is on your own.

***Registration is required. Please RSVP to Judy Brillhart, Pioneer Coordinator**, if you are interested in attending any of these events. Judy can be reached at 410-549-1414 or e-mail her at jbrilhart@newwindsorbank.com. If there is not sufficient interest any of these events could be cancelled. Those who have registered will be notified of cancellation prior to the event.

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New Windsor State Bank | 222 East Baltimore Street | Taneytown | MD | 21787