

The Locale

REAL ESTATE NEWS



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Bridge Street District Initiative In Full Swing!

by Mary Sunderman

After finalizing the master plan for the Bridge Street Initiative in March, the City of Dublin's major transformation is in full bloom! Those who are familiar regard the city for its amazing parks and rich Irish attitude. However, with this impending project underway, Dublin is soon to become a household name!

The Bridge Street Initiative aspires to make Dublin a vibrant and businesses friendly community with all the amenities of a walking city. While, the city has been known for its manicured streets, endless greenery, and business parks; the expansion will enable Dublin natives and professionals to utilize the city's most treasured comforts. The addition of the pedestrian bridge will connect Bridge street with historic downtown Dublin by way of the Sciota River. This will allow for scenic lunch breaks and afternoon strolls with the kids effortlessly.

The project will also have some economic benefits as Dublin hopes to grow and diversify their professional demographic. Currently,



most residents in the city are homeowners, often with small children. The Bridge Street Initiative hopes to persuade young professionals to work where they live.

Long-term companies such as Cardinal Health and Wendy's Corporation, who are both headquartered in Dublin, agree the initiative would draw in young professionals while retaining seasoned ones. Moreover, it will create economic competition for new business ventures.

Along with the pedestrian bridge, the city will put in an outdoor skating rink, rock climbing site, and public plaza all within easy access. This

will be great for professionals relocating to the area from a major city as it will provide ample convenience and minimize or even diminish long commutes depending on where they reside. With respect to the Dublin's Parks and Recreation, the city is also committed to preserve the river and its surrounding natural environments for all to enjoy. Along with providing various river access points and scenic overlooks, there will be an opportunity for environmental education as well.

As if these changes aren't exciting enough, the city just approved a project to build an eight-story, 150 room AC

Hotel by Marriott right in the heart of the Bridge Street District. The contemporary styled lodging will be the second one in Ohio; the other location is in Cincinnati. The hotel will also include a conference center ideal for business travelers who also want to be in a prime location. It is expected to be finished by Summer of 2017.

There is no doubt the Bridge Street District will prove to be fruitful and rewarding endeavor for Dublin residents and visitors alike. Irish will not be the only attitude in this suburb anymore. Welcome to Metropolis, Dublin! ■

If you are looking to sell your home, give THE COLUMBUS TEAM a call at 614-431-1014



BACK TO SCHOOL

REMINDER:
Olentangy and Dublin schools are back in session August 17th



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The House that Stands out: A GOOD THING?

Q: Dear Mary, My family and I have been living in our home for a number of years and have done quite the renovations to it. We are looking to move in the next few months and are a little concerned about the quality of the other homes for sale in our neighborhood. While, we have taken the liberty of updating and beautifying our home in preparation for our impending sale; I fear the conditions of other homes might affect the pricing of ours. How can I ensure that we receive the best price?

A: Pete, This is an excellent question, thank you for

asking! Fortunately, this scenario is all too familiar. Firstly, I would like to commend you on updating your home. Renovations can sometimes be costly but consistent maintenance is the best way to up the value of your home with any market. Given your efforts on your home, I can understand your concern. Here are few suggestions that might help ease your mind.

CHOOSE THE RIGHT AGENT

This is one of the most important part of selling your home in a competitive market. Be sure to choose an experienced agent that can understand, support, and work with your concerns with respect to aggressive listing tactics.

STAGE YOUR HOME

In regards to your already updated home; this will allow you to take it to the next level. While, the quality of the homes in your neighborhood should coincide with the conditions of each home, there is nothing wrong with having the best house on the block! As long as the houses in your neighborhood are not violating any city codes, feel free to detail your home from the inside and out. Buyers like to emotionally connect with a home first. For example, you can do this by creating a focal point or a theme in each room to achieve the perfect impression.

KNOW YOUR AREA

Before you put your home

on the market, you should have a good knowledge of the value of the homes in your neighborhood and surrounding areas. Do your homework to ensure competitive pricing. Be sure to look at newly constructed homes and the older ones on the market as well. This will help you come up with the best price as you work with your realtor to gain traction. It will also give you insight on the buyer's perspective so you can tailor your selling strategy to their needs.

Thank you for allowing me to answer your question. I understand how important it is to sell your home competitively after all your hard work and I am confident

you will succeed. Please, give me a call if you have any additional questions. I'm always here to help!



Mary Sunderman is a real estate agent with The Columbus Team. She can be reached at 614-935-5572 or MarySunderman@TheColumbusTeam.com

PRAISE FROM OUR CLIENTS

Thank you so much for our beautiful house. Mary, we are so fortunate to have you as our Realtor, and project boss. You have been so reliable and provide a wealth of information. Rick, you have been a great contractor and handyman. We are so lucky that our first house is one that really feels like ours, and that's something we wouldn't have without you. We can't wait to have you over for dinner for a proper thank you, and we promise not to sneak any housework in! Thank you again for everything. We're so glad to have you as friends. - **Allison and Paul**

I chose The Columbus Team because of their experience and professional reputation. Not only did I benefit from that but their attention to detail, follow through and perseverance helped me get the most from my property and made this whole process go very smoothly. This dynamic team has strong ethics and knows how to navigate in this industry. They were great guides that gave me the confidence I needed during tough decisions. I so appreciate all of their efforts! - **Kerry W.**



TO EXPERIENCE SIMILAR SERVICE CALL MARY TODAY

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by Ilyce Glink and Samuel J. Tamkin

Q: Several years ago, my wife and I had a house go to sheriff sale. We received a 1099 for the first mortgage, but we are still paying the second mortgage.

The second mortgage is with a big box lender. I have called them numerous times looking for a settlement, but they have no motivation to settle as we have been paying on the loan consistently. We have mended our credit scores and are looking to get out of the second mortgage. What do you suggest we do?

A: From your questions it appears that you lost the home you lived in and had two mortgages on that home. The first lender either was paid in full or took the proceeds from the sheriff sale and wiped out any balance you had on that first mortgage.

However, the second lender probably got nothing from the sheriff sale and continued to bill you for the debt you owed. Now, years later, you're questioning what you should do about that debt. You also have spent the last several years taking care of your credit history and it appears that your

THOSE IN FINANCIAL CRISIS

MAY STRIKE DEAL WITH MORTGAGE LENDER

credit score has not fully recovered but is better than what it was.

With all that said, you're asking us how to get out of paying a debt you owe and apparently can afford to pay. You're right when you say that your lender has no incentive to cut you a deal on the amount you owe.

We hate to say it, but you've missed the boat. The time for you to have negotiated with your second lender was when you lost the home. While we don't know the circumstances of

this loss, you and many other millions of homeowners lost homes during the Great Recession. Many homeowners lost their homes due to economic circumstances beyond their control (such as a sudden job loss), medical issues or other problems.

Now that the economy has gotten better for many, lenders have even less incentive to wipe out an old debt, especially since a few years ago the government actually paid lenders to settle bad second loans, like the home

equity loan you now have.

If you're not having serious financial difficulties, we don't see too many options available to you. On the other hand, if you are going through a crisis - such as the loss of a job, a medical illness or other circumstances that are causing you financial stress - you might have to stop paying that lender and then negotiate a solution with them.

For those in extreme financial stress, you might be able to file for bankruptcy protection and work through the system. While filing for bankruptcy might eventually allow you to discharge this debt, it will hurt your credit score for years to come. And, if the bankruptcy court determines you can afford to pay some or all of this debt, then you will have hurt your credit report and score for nothing.

You didn't include any specific information in your email, so we can't guide you further. But if you just don't feel like paying off the loan, and stop your payments, your lender might wind up suing you to try to collect the balance of the debt owed by other means.

For more details, please consult with an attorney. ■

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Credit Counseling, not Draining Retirement Account, is Answer to Debt Spiral

by Ilyce Glink and Samuel J. Tamkin

Q: My wife and I are in a financial mess. I do not know who to turn to for advice on what we should do. I am a real estate appraiser, and business is down more than 50 percent from last year at this time. So as you can imagine, that hurts big time.

I don't have any other employment to replace the lost income, but I have been looking. We were walking a thin line as it was before the downturn in business. We have a lot of debt and we're losing ground quickly.

Who can I turn to that can help us straighten out this mess? My thought was a certified financial planner (CFP); however, I'm not sure if my situation is right for them, and I don't have much money to spend on one.

I don't know if bankruptcy is the right answer, and I have considered drawing down my 401(k). I really don't want to go down either of those paths, but I know we're running out of time quickly.

I have been able to pay our bills, but unless there is a drastic upturn in business, we will soon be out of savings and we will have to do one of the two dreaded options. I just don't know who to turn to for an honest assessment. Any light you can shine on this would be greatly appreciated.

A: Thanks for writing. It sounds as though you're in a really tough spot financially without a lot of good options. Let's start at the top.

You're in a business that's down by more than half in the last 12 months. Why has your business dropped so much? Are you doing anything differently? Have the lenders or intermediary companies that referred business to you changed in some way? Are there other ways for you to market yourself as an appraiser, or has business just dried up in your area?

It doesn't take much to imagine that losing that level of business, all at once, would hurt your wallet in a serious way.

It sounds as though you have very little cash left. Don't make the mistake so many people in your position do: draining your 401(k) with the idea that you're buying yourself some time. If you're hoping a "drastic" uptick in business will save you, understand that that rarely happens. Instead, you'll drain your retirement and other savings you, and will then find yourself right back to where you are now. Worse, you'll also have a large tax bill for any money you have withdrawn plus penalties that may be due for early withdrawal.

Filing for bankruptcy might be an option, but

you'll need to consult with a bankruptcy attorney and get pre-certified. Filing for bankruptcy might cost you \$1,000, but then most of your assets, including your primary residence, if you affirm the debt, and your 401(k) will be preserved. On the other hand, your credit rating will take a beating. But it will recover.

Can your wife find some sort of job to staunch the bleeding? Any income would be helpful at this point. Are there any other assets you can sell that aren't in your 401(k)? Can you sell your primary residence and rent for a while to cut expenses? Or can you rent your property while you rent something less expensive?

If you're about to cross over the line into serious indebtedness, now is the right time to deal with that. A Certified Financial Planner (CFP) might be able to go over the details, but you'll wind up paying an hourly rate or more. You might need the help of someone from a nonprofit debt counseling organization such as Clearpoint. On USA.gov, the federal government's website, you may find more of an explanation of what kind of counselor to work with at the credit counseling page (www.usa.gov/topics/money/credit/debt/out-of-control.shtml). ■

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YOUR MONEY

The Locale
REAL ESTATE NEWS

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New Roof is **Greatest Remodeling Value**

by Realtor.com

Aside from the need to upgrade worn out features, two of the biggest reasons owners put money into remodeling are to increase the home's value and to improve their enjoyment of the home. But according to a new report from the National Association of REALTORS® and the National Association of the Remodeling Industry (NARI), there's not a lot of overlap between those two goals.

The first-ever "Remodeling Impact Report" looks at the resale value and customer satisfaction of 12 interior and eight exterior projects. The projects range from upgrades (a new HVAC system) to full-scale remodels (a new master suite). Members of NARI reviewed specs and provided cost estimates for each project.

PROJECTS WITH GREATEST COST RECOVERY

REALTORS® reported that three interior projects and two exterior projects—all estimated to cost under \$10,000—provide the greatest cost recovery at resale. (See chart to the right)

PROJECTS THAT MAKE OWNERS HAPPIEST

By contrast, owners who had actually completed one of the 20 home improvements being tracked in the study were asked how much the work increased their sense of

happiness at home. With one exception, it was the big-ticket items that brought the greatest sense of joy.

The resulting data was used to calculate the "Joy Score," which combined the share of respondents who reported they were "happy" and "satisfied" when seeing their completed project and divided the share by 10 to create a ranking between 1 and 10. Higher Joy Scores indicate greater happiness from the project. See the homeowners' top five to the right:

PROJECTS THAT APPEAL TO BUYERS

REALTORS® were also asked, regardless of cost, which improvements were most appealing for buyers. Not surprisingly, the top five interior projects were very similar to those that give owners the greatest joy—but REALTORS® said these big-ticket items aren't the best in terms of payback when the home is sold. By contrast, REALTORS® said owners will likely recover more than 80 percent of the cost on four of the five exterior projects with the greatest buyer appeal.

The overall winner? When you look at intersection of buyer appeal, cost, return, and owner joy, a new roof appears to be the smartest remodeling investment. A home, after all, is first and foremost a shelter

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Projects with Greatest Cost Recovery



Greatest Buyer Appeal



Highest Joy Scores



by Kathryn Weber

Kitchen islands are more than simple cabinets with a countertop stuck in the middle of the room. Today's kitchen islands are not only multifunctional, but they're single-handedly responsible for letting the cook socialize. An island gets the cook into the middle of the kitchen and away from the walls, and it gives guests a place to congregate around. If you need to update your island, are planning to renovate your kitchen or just like kitchen design, think about incorporating these ideas into your kitchen island.

PURPOSEFUL

Islands serve many purposes beyond mere counter space. Many of today's islands are the new spot for washing dishes. There are pros and cons to having the sink or a stove here. Because the island is frequently the focal point of the kitchen, this can make your clean up area and all your dirty dishes the focal point, which could be a drawback. The pros are that anyone standing at the sink can see what's happening in the rest of the house and keep an eye on kids.



NEW IDEAS FOR THE KITCHEN ISLAND

The kitchen island is a great spot for prep work prior to cooking. The wide open space means things like large pans of cookies take center stage in the kitchen, making it a great spot for activities like rolling out the

cookie dough. Stove tops can also be incorporated, but like the sink, having the stove here means that while you can see what's going on in the house, the mess of cooking is front and center. And it may be more difficult

to vent than a stove on an exterior wall.

FUNCTIONAL

Decide if you want your kitchen island to be a working island with either a cooktop or kitchen sink, or if

you prefer the functionality of open space. If you do a lot of entertaining, having the open space on an island allows you to use the island as a buffet for serving. Adding an icemaker here, wine or beverage fridge and

dishwasher or refrigerator drawers means you can store, serve and clean up all in one spot. Placing a small prep sink on the corner will give you a spot for drinks and save valuable countertop space. Don't overlook small details, too, such as adding plenty of outlets for small appliances and drawers for cutlery and knives, as well as trash or recycling drawers and tall, thin cabinets to hold cutting boards and serving trays.

STYLISH

Kitchen islands can do more than store cookbooks, pots and pans. Styles popular now include kitchen islands that look like furniture and stand out from the rest of the cabinetry. This adds extra emphasis to the island and gives it a custom, unique appeal. Think about ways to add functionality to the island. Open shelving for serving dishes is helpful, as is seating if there's space for it. Whether for dining or just sitting and chatting with the cook, having seating at the island is a nice addition that brings guests in to socialize or gets breakfasts served up quickly on busy mornings. ■

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Things to do in Dublin and Powell

MARK YOUR CALENDAR FOR THESE ACTIVITIES AND EVENTS!

THINGS TO DO IN DUBLIN

BRAZEN HEAD LIVE MUSIC THURSDAYS

Head over to historic downtown Dublin for live music on the patio Thursday evenings through August.

DUBLIN IRISH FESTIVAL AUGUST 5TH, 6TH, AND 7TH

Come and experience Irish Attitude at the largest three-day Irish festival in the world. With 7 stages, 65 acts and over a 100,000 people in attendance, there won't be a dull moment!

EMERALD CITY HALF AND QUARTER MARATHON AUGUST 28TH

The OhioHealth Emerald City Half and Quarter marathon celebrates its seventh anniversary with 3,500 runners and walkers with a 13.1 mile and 6.5 mile events. Join a team of suited up firefighters and run/walk to your hearts content for a great cause!

EXPLORE DUBLIN'S HISTORICAL COFFMAN HOUSE-SEPTEMBER 4TH

This September, The Dublin Historical Society will be holding a special open house exhibit at Dublin's Historic Coffman House. This revered one-room school building tour is free and open to all. Parking is available in the Dublin City Hall lot and along Coffman Park Drive. Bring the kids or wander in by your lonesome, and take in the rich history of this Dublin gem!

THINGS TO DO IN POWELL

COLUMBUS ZOO AND AQUARIUM

Always a favorite, be sure to check out the



Columbus Zoo and Aquarium this summer! With 580 acres, the zoo offers exhibits for all to enjoy. Purchase a seasonal pass to take advantage of the Zoo all season long!

POWELL FARMERS MARKET

Buy local at Powell Farmers market this summer. The market opens every Saturday at 9am on liberty street in historic downtown Powell. Choose from local vendors and locally grown fresh options.

DIVE-IN MOVIES AT ZOOMBEZI BAY

Bring the kids and make splash at the Wild

Tides Wave pool. Enjoy a movie every Friday night from 9-11pm and experience the park after dark!

JAZZOO SUMMER CONCERTS SERIES- THROUGH AUGUST

For all you jazz and music lovers; come and enjoy jazz nights at the Columbus Zoo every Friday night. Gates open at 6:30 and concert starts at 8pm. Check out what the Columbus Jazz Orchestra has in store for you this summer!

THE
DUBLIN
POWELL
S

by BPT

Most Americans want an energy-efficient home, and they're willing to make the necessary changes to help improve efficiency, whether it's changing their habits or buying more energy-efficient appliances. But reducing energy bills and making your home more efficient doesn't just begin with remembering to switch off lights in empty rooms or paying top-dollar for newer appliances.

"Energy efficiency has to start when a home is being built," says Kevin Clayton, CEO of manufactured home builder Clayton Homes. "If you're buying new construction, it's important to look for a home that's built with energy-efficiency in mind during the home design stage. Those additional features will have a great impact on a home's overall efficiency."

As demand for greater energy efficiency has grown, the concept of more resourceful design has moved from the realm of luxury homes into the mainstream, Clayton notes. "You no longer have to buy a mansion to get an energy-smart, sustainable home. Manufactured homes are very energy-efficient and it's easier to add energy saving features when the home is being constructed in a climate controlled environment."

If you're in the market for a new home, here are energy-efficient design features to look for:

SUPERIOR INSULATION

Insulation doesn't just keep a home warm in the winter. It should also help keep it cooler in the summer, and help central air-conditioning units operate more efficiently. The R-Value of insulation tells you how well it will be able to resist heat transfer, and a higher R-Value means better heat resistance. To properly protect a home, builders may use a



TOP ENERGY-EFFICIENT Housing Features Every Homebuyer Should Know

combination of insulation types, such as batt and blown insulations packed into ceiling, wall and floor cavities.

LOW-E WINDOWS

Windows can be a significant source of heat transfer in a home, allowing heat to enter rooms in the summer and escape in winter. Low-emissive (Low-E) windows hinder heat transfer while still allowing daylight to pass through. Not only can Low-E windows help A/C units operate more efficiently, they can also prevent fading of fabrics, floor coverings and furniture from sunlight entering a home.

AIR MANAGEMENT

Air leaks can increase heating and cooling costs for a typical existing home in the United States by an average of 15 percent, according to the Environmental Protection Agency. A newly constructed home with properly sealed ductwork inside and tight airway leading outside can help reduce your energy bills.

Minimizing air leaks begins with tight construction in which all the joints where walls, floors and roofs come together are properly sealed. Weather stripping around doors and windows reduces air flow and prevents dust from entering. Inside, duct work should be properly sealed to prevent air

leaks and condensation, and tested to ensure no leaks occur.

WATER HEATING

The U.S. Energy Information Administration indicates that according to a 2009 Residential Energy Consumption Survey, water heating can account for nearly 20 percent of a home's total energy use. Modern, energy-efficient water heaters can heat the same amount of water as older models, while using less energy. If you're having a home built for you, ask the builder about installing an energy-efficient water heater. Clayton Homes use water heaters with thicker side walls that have higher insulation values and are better at retaining heat.

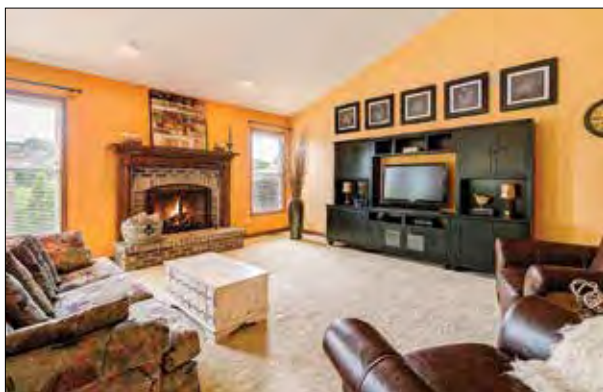
SMALL, YET SIGNIFICANT STEPS

Some steps that seem minor can actually add up to much greater energy efficiency long-term. For example, installing CFL (compact fluorescent light) bulbs rather than traditional incandescent bulbs wherever possible can help reduce electric bills. CFLs use less energy to produce the same amount of light as incandescent bulbs, and can last much longer.

Programmable thermostats, like the ones Clayton includes standard in many of its manufactured homes, deliver improved comfort and can significantly reduce heating and cooling costs. Reducing temperature settings just seven to 10 degrees for eight hours a day can trim up to 10 percent off your utility bills, according to the Department of Energy. Programmable thermostats automate the process, so you can maintain a more comfortable temperature when needed and automatically change the setting when you're asleep or away from home.

To learn about energy-efficient manufactured homes, visit www.claytonhomes.com.

OUR FEATURED HOME



8391 TRICIA PRICE DR. | EXQUISITE HOME ON THE 9TH FAIRWAY!

Timeless beauty in Golf Village offers 3 BR with 2 en suite and 3.1 Baths, just steps to the Kinsale Golf Course! Beautiful first floor owner's suite opens to a deluxe private paver patio & fire pit amid timeless landscaping and gardens! Spectacular open concept floor plan lives large with attn to every detail including great room with vaulted ceiling, gourmet quality kitchen with granite counters, Stainless Steel Appliances and versatile loft with 2 BR and 2 Full baths on 2nd story. 3160 sqft of gorgeous living space awaits your tour! The basement offers 2000 sqft, ideal to finish your way, with high ceilings & new sump pump. Just unpack to enjoy this fabulous Powell residence! **\$400,000**



**Offered by Mary Sunderman,
The Columbus Team at KW Capital Partners
Call/Text Mary Sunderman 614-935-5572 or
email marysunderman@thecolumbusteam.com**



WOLFGANG PUCK



CHOPPED VEGETABLE SALAD WITH GRILLED SALMON

In a mixing bowl, whisk together the mustard, balsamic vinegar and sherry vinegar. Whisking continuously, slowly drizzle in the olive oil and safflower oil to form a smooth emulsion. Season to taste with salt and pepper. Set aside.

Bring a pot of salted water to a boil. Fill a mixing bowl with ice cubes and water. Put the carrots, corn and green beans in a wire sieve, lower into the boiling water, and cook just until tender-crisp, 2 to 3 minutes. Plunge the sieve into the ice water to stop the cooking. Drain well.

In a large bowl, combine the blanched vegetables with the diced onion, radicchio, celery and tomato. Cover and refrigerate.

Preheat an outdoor or indoor grill, a panini maker or double-sided indoor grill, or the broiler. Rub both sides of the salmon fillets with the olive oil and season evenly on both sides with salt and pepper.

Cook until nicely browned and cooked through but still moist in the center, 3 to 4 minutes per side on a regular outdoor or indoor grill or under the broiler, or 3 to 4 minutes total in the panini maker or hinged grill.

While the salmon cooks, drizzle about two thirds of the vinaigrette dressing over the chopped vegetable mixture and toss well. Season to taste with salt and pepper. Drizzle the remaining dressing over the salad leaves and toss well.

To serve, arrange beds of salad leaves on top of four chilled salad plates. Mound the chopped vegetables on top of the leaves and place a salmon fillet on top of each mound of vegetables. Serve immediately. *Serves 4*

INGREDIENTS

GRILLED SALMON

- 4 fresh salmon fillets, skinless, about 4 ounces (125 g) each
- 1 tablespoon extra-virgin olive oil
- 1/2 teaspoon kosher salt
- 1/2 teaspoon freshly ground black pepper

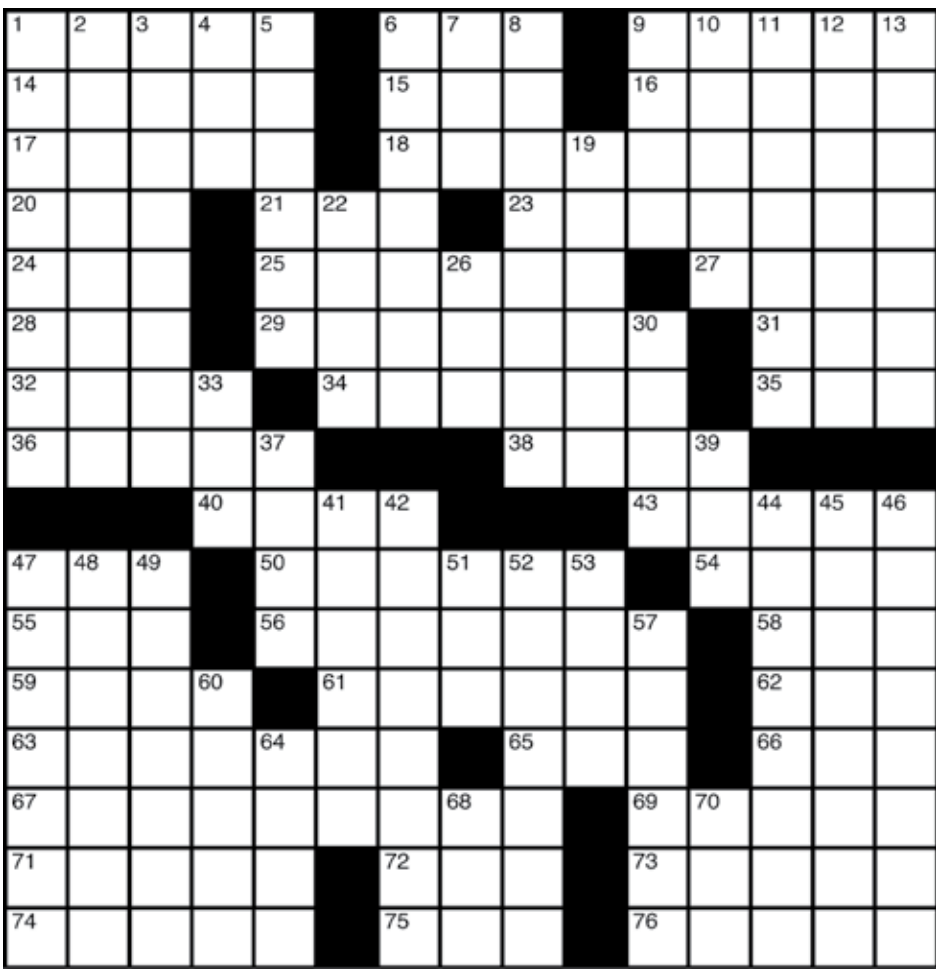
CHOPPED VEGETABLE SALAD

- 1/2 tablespoon Dijon mustard
- 1 1/2 tablespoons balsamic vinegar
- 1 tablespoon sherry vinegar
- 2 tablespoons extra-virgin olive oil
- 1 tablespoon safflower oil
- Kosher salt
- Freshly ground black pepper
- 1 cup (250 mL) diced carrot
- 3/4 cup (185 mL) fresh corn kernels, cut from about 1 medium ear of corn
- 1 small vine-ripened tomato, peeled, seeded and cut into 1/4-inch (6-mm) dice
- 1/2 cup (125 mL) diced green beans
- 1/2 cup (125 mL) diced red onion
- 1/2 cup (125 mL) diced radicchio
- 1/2 cup (125 mL) diced celery
- 2 cups (500 mL) mixed baby greens of your choice

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CROSSWORD PUZZLE

just for fun



ACROSS

- 1 *Onetime owner of Waldenbooks
- 6 TiVo predecessor
- 9 With 74-Across, what each of the answers to starred clues is
- 14 Ancient Asia Minor region
- 15 Mobile setting; Abbr.
- 16 __ trot
- 17 Ocean tracker
- 18 Listen
- 20 __ Balls: snacks
- 21 Hoedown honey
- 23 1841 French ballet heroine
- 24 Minn. winter hrs.
- 25 Gets into a seat
- 27 Compete for the America's Cup
- 28 "Gotcha"
- 29 *Seller of Geoffrey Bandages
- 31 Tic __ mints
- 32 Speck
- 34 Ryder Cup chant
- 35 "Lux" composer
- 36 Austere
- 38 Halloween reactions
- 40 Spare pieces?
- 43 *Craftsman company
- 47 First name in shipping
- 50 Chalk holder
- 54 Price number

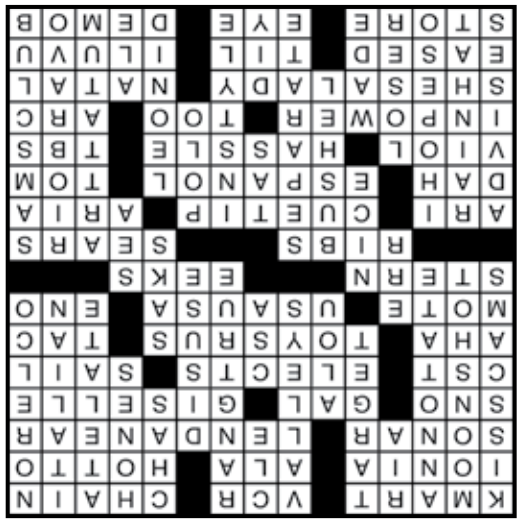
DOWN

- 55 "Well, lah-di-__!"
- 56 ESPN Deportes language
- 58 Many a Persian
- 59 Stringed instrument
- 61 Big headache
- 62 "Who Gets the Last Laugh?" network
- 63 Running things
- 65 Excessively
- 66 Common flight path
- 67 Tom Jones' last Top 10 hit
- 69 Birth-related
- 71 Let up
- 72 Up to, in store signs
- 73 Romantic text
- 74 With 9-Across, what the answers to starred clues form
- 75 It may have a patch
- 76 Discharge, as from the RAF?

- 10 Fine-tunes
- 11 Took courses at midnight?
- 12 Salad bar option
- 13 SensoTouch 3-D shaver, e.g.
- 19 Neglect
- 22 Baseball's Moises
- 26 Rebel org.
- 30 *Bergdorf competitor
- 33 Slip
- 37 "Way to go!"
- 39 "Captain Phillips" setting
- 41 Orchard unit
- 42 Take apart
- 44 Fats Waller contemporary
- 45 Border river, to Mexicans
- 46 *Costco rival
- 47 Counsels
- 48 Shower covering
- 49 "Fingers crossed"
- 51 Campus aides, for short
- 52 Trendy
- 53 Golf Galaxy buy
- 57 Ex-Soviet leader Brezhnev
- 60 Sore sort, maybe
- 64 Get one's feet wet
- 68 Tinkering letters
- 70 Pub pint

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PUZZLE answers



8	3	4	3	8	1	2	9	2	1	1	3	5	4	8	9
5	1	9	2	3	4	7	4	6	8	8	1	1	1	1	8
2	7	6	8	8	1	1	1	1	1	1	1	1	1	1	1
3	8	2	7	1	6	7	1	6	4	4	5	9	1	6	9
6	3	4	4	5	2	2	8	8	3	2	8	3	2	8	3
4	6	1	1	1	4	5	2	2	8	3	2	8	3	2	8
7	1	9	2	3	4	7	4	6	8	8	1	1	1	1	8
5	1	3	1	3	7	4	6	8	8	1	1	1	1	1	8
9	7	8	6	8	1	2	1	3	5	4	8	9	2	1	3

SCRABBLE BRAND G₂ R₁ A₁ M₃ S₁

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RACK 1: A₁ A₁ E₁ L₁ F₄ B₃ F₄

RACK 2: U₁ U₁ L₁ S₁ S₁ P₃ R₁

RACK 3: A₁ E₁ E₁ W₄ L₁ R₁ F₄ (Double Word Score)

RACK 4: I₁ I₁ O₁ U₁ N₁ T₁ T₁

RACK 5: A₁ A₁ E₁ U₁ R₁ N₁ W₄ (3rd Letter Triple)

PAR SCORE 255-265
BEST SCORE 319

FIVE RACK TOTAL
TIME LIMIT: 25 MIN

DIRECTIONS: Make a 2- to 7-letter word from the letters in each row. Add points of each word, using scoring directions at right. Finally, 7-letter words get 50-point bonus. "Blanks" used as any letter have no point value. All the words are in the Official SCRABBLE® Players Dictionary, 5th Edition. SOLUTION TOMORROW

For more information on tournaments and clubs, email NASPA - North American SCRABBLE Players Association info@scrabbleplayers.org. Visit our website - www.scrabbleplayers.org. For puzzle inquiries contact scrgrams@gmail.com.

Sudoku

created by Crosswords Ltd.

9				2	1			4
	5		3				8	
		3						2
7				8		5		6
		2				1		
6		5		1				3
	3					9		
		7			2		1	
1			7	9				8

2016 MARKET UPDATE

SALES HAVE OCCURRED SINCE JANUARY 1, 2016

ADDRESS	SQ. FT. PER AUDITOR	BEDS	BATHS	SOLD PRICE	ADDRESS	SQ. FT. PER AUDITOR	BEDS	BATHS	SOLD PRICE
BRYSON COVE					WYANDOTTE WOODS				
7365 CLADDAUGH LN, DUBLIN	2,774	4	4	\$322,800	5253 SHEFFIELD AVE.	4,553	4	5	\$482,500
4143 BRYSON COVE CIRCLE	3,334	4	4	\$380,000	4444 HAMPTON DRIVE	3,528	4	5	\$609,900
CAMPDEN LAKES					10404 WELLINGTON BLVD.	4,042	4	3	\$580,000
8132 CAMPDEN LAKES BLVD.	4,016	4	4	\$510,000	5221 STRATFORD AVE.	4,106	4	5	\$490,000
4650 ABERDEEN AVE.	3,589	5	4	\$570,000	10726 WEYMOUTH AVE.	3,588	4	4	\$537,700
10697 WINCHCOMBE DRIVE	3,422	5	5	\$565,000	10158 WINDSOR WAY	3,588	4	4	\$970,000
8175 WINCHCOMBE DRIVE	3,843	4	5	\$610,000	10519 WELLINGOTN BLVD.	4,014	5	5	\$712,500
8215 WINCHCOMBE AVE.	3,874	4	5	\$575,000	9908 GLENEAGLE PLACE	4,018	5	6	\$385,000
WEDGEWOOD					9821 OXFORD CIRCLE	2,590	3	3	\$462,626
5326 STRATFORD AVE.	3,515	5	5	\$660,000	10187 WELLINGOTN BLVD.	2,475	4	5	\$627,500
10626 PEMBROOK PLACE	5,841	5	6	\$540,000	4160 BANGLE COURT	3,763	4	5	\$585,000
10869 BUCKINGHAM PLACE	3,493	5	3	\$477,000	WYANDOTTE WOODS				
10417 CAMBRIDGE PLACE	2,024	2	3	\$235,000	4177 WYANDOTTE BLVD.	3,327	4	4	\$442,000
10733 PRESTON WAY	4,135	4	5	\$515,000	4212 CLIFTON COURT	2,835	4	3	\$474,194
10535 WELLINGTON BLVD.	5,213	4	5	\$630,000	4228 CLIFTON COURT	3,874	4	4	\$520,000
					4321 WYANDOTTE BLVD.	3,832	4	5	\$625,000
					7843 WINDY HILL COURT	4,455	4	5	\$617,450

Source: Columbus Board of Realtors MLS. All information is deemed accurate, but not guaranteed. Sales represented are of multiple agents/Brokerages in the area.

Recent Listings

BY THE COLUMBUS TEAM



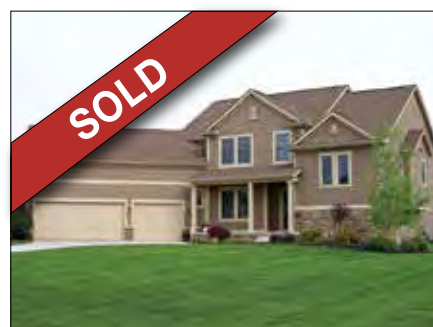
BIG BEAR FARMS BEAUTY | \$317,900
Start the new school year with Olen tangy Schools in this Big Bear Farms Beauty! Well cared for 4 BR, 2.1 BA home on a half-acre with Brand NEW Stainless Steel appliances, brand NEW tech-durable luxurious vinyl plank flooring, 2 new HotWT, Culligan Water filtration system, CAT 5 Ethernet connection in every rm. Jetted tub in master suite & great deck overlooking the lush lawn! Vaulted ceilings and freshly painted interior! Proximity to excellent amenities throughout the Powell area!

Offered by Erin Ogden Oxender, The Columbus Team at KW Capital Partners. Call/Text Erin 614-598-3121 or email erin@thecolumbusteam.com



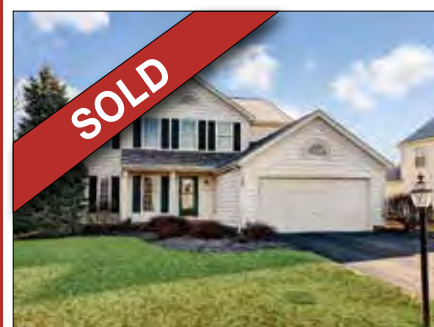
LUXURY IN THE HAMPTONS AT WEDGEWOOD | \$326,000
Luxurious setting in the Hamptons at Wedgewood in this one story condo! Offered in move-in ready condition, discover the fastidious care & condition of this lovely 2 BR, 2 BA home with 1542 sqft of pristine living space. Gorgeous hardwood floors set the tone of excellence coupled by the freshly painted interior, fabulous kitchen & deluxe open floor plan. Enjoy soaring ceilings in the great room with gas log fire place & brilliant natural light from large windows over the FP & French Door to the private patio.

Offered by Mary Allen, The Columbus Team at KW Capital Partners. Call/Text Mary 614-419-3239 or email mary@thecolumbusteam.com



FEEL GOOD 5-LEVEL! | \$502,500
The epitome of a feel-good home with superior quality, space & condition inside and out on a .747 acre property! Generous 5-Level Split, lives large in 3389 sqft w/4 BR, 4.1BA & 3 Car Garage. Enjoy an exceptional stamped concrete, covered patio, w/vaulted ceiling that overlooks a pond amid a peaceful country setting, yet close to amenities. This exquisite forever home, has been freshly painted gourmet quality kitchen w/amazing extras & attention to every detail with impeccable style and grace.

Offered by Sue Lusk-Gleich, The Columbus Team at KW Capital Partners. Call/Text Sue 614-419-3100 or email sue@thecolumbusteam.com



EXCEED EXPECTATION IN LAKES OF POWELL | \$307,500
Spectacular updates in this move-in ready Lakes of Powell home! Custom renovations to the eat-in kitchen offer a gourmet quality space that will stand the test of time with beautiful granite counters & breakfast bar, Hickory wood cabinetry and new wood floors! Enjoy updated lighting and fixtures throughout the home with fastidious attention to detail. All new windows w/new Hunter Douglas plantation blinds, brand new carpeting and new hardwood flooring.

Offered by Patrick Florence, The Columbus Team at KW Capital Partners. Call/Text Patrick 614-204-8084 or email Patrick@thecolumbusteam.com



REGAL ARLINGTON TUDOR | \$736,000
Regal UA Tudor, offered in pristine condition by original owners, custom built by Antonio Cappoccia. This magnificent Forever Home, features 5213 sqft, 5 BR with 2 owners suites, 4.5 Baths, 3 Car Garage & 4 season sun room! Stunning library with walls of book shelves and coffered ceiling. Enjoy inspired study room w/bank of study desks and custom sewing room. New Privacy fence, tiered deck & sunken hot tub!

Offered by Mary Sunderman, The Columbus Team at KW Capital Partners. Call/Text Mary 614-935-5572 or email marysunderman@thecolumbusteam.com



DELUXE END-UNIT CONDO! | \$280,000
Beautiful setting in Powell, this end-unit 2 BR +Bonus room, 3 BA condo is bathed in sunlight with fantastic upgrades including the finished basement! Gorgeous eat-in kitchen with stunning granite counters! Enjoy a gorgeous 1st floor owner suite with walk-in closet & a step saving 1st flr laundry. The 2nd flr loft offers a wall of custom built-ins and is currently used as a media room that overlooks the beautiful kitchen. Wonderful home for all seasons in the Hamptons at Wedgewood!

Offered by Mary Allen, The Columbus Team at KW Capital Partners. Call/Text Mary 614-419-3239 or email mary@thecolumbusteam.com



HANDSOME UA COLONIAL! | \$429,900
Spectacular space in UA Center Hall Colonial with attached 2 car garage! This 4 BR home boasts 2.5 beautifully renovated baths including a decadent owner's suite. Expert design in all 3 of the new bathrooms is impeccable! Enjoy striking new hardwood flooring, insulated windows, 1st flr laundry, custom lighting & fresh paint! Vaulted ceiling w/rustic beams & floor to ceiling brick hearth around the WBFP in family rm, open to updated kitchen, creates exceptional living space!

Offered by Mary Sunderman, The Columbus Team at KW Capital Partners. Call/Text Mary 614-935-5572 or email marysunderman@thecolumbusteam.com



RIVERSIDE WOODS RANCH! | \$592,000
Spacious Dublin Ranch in beautiful Riverside Woods! This like-new home features an open concept floor plan w/wall of windows looking to a wooded, private view! Enjoy a home office & generous 1st flr Master BR w/ large walk-in jetted shower en suite! Entertain easy in the enormous Rec Rm in the w/full service wet bar & ample space to play pool! Outdoor living is divine w/custom paver patio and hot tub in a serene setting.

Offered by Mary Allen, The Columbus Team at KW Capital Partners. Call/Text Mary 614-419-3239 or email mary@thecolumbusteam.com



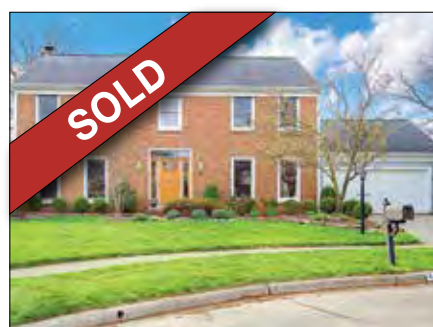
AMAZING RAVINE HOME! | \$550,000
A peaceful wooded retreat in the city, this 1-of-a-kind home evokes fairy tale charm amid the majestic trees of the Walhalla Ravine. Bring nature to your door from a tiered deck over the ravine & inspired slate tile patio. Chef's kitchen w/custom cabinetry, granite counters & stainless steel appliances. Enjoy wooded views and custom mantel and tile work around fireplace. New Pella doors & windows highlight the ravine! Den with private entrance is ideal home office.

Offered by Sue Lusk-Gleich, The Columbus Team at KW Capital Partners. Call/Text Sue 614-419-3100 or email sue@thecolumbusteam.com



CLASSIC UA CENTER HALL COLONIAL! | \$412,000
Idyllic location along the coveted UA 4th of July Parade Route, this classic entertains easy w/deluxe paver patios, privacy fence, sunny Florida room, finished bsmt w/den + rec rm & generous living space in over 2500 sqft! Gorgeous hardwood floors, new windows, custom built-in blinds/shades between the glass, updated roof & newer furnace + A/C. Renovated kitchen features brand NEW stainless steel appliances! Enjoy the updated Front Door & paver porch, new garage doors on the attached 2 car garage.

Offered by Mary Sunderman, The Columbus Team at KW Capital Partners. Call/Text Mary 614-935-5572 or email marysunderman@thecolumbusteam.com



DUBLIN COLONIAL LIVES LARGE! | \$295,000
Former Parade of Homes, this Brick Colonial offers excellent location, superior quality and smart updates! BIG backyard features a great deck overlooking the lush lawn with Columbus taxes & Worthington Schools at this Olde Sawmill location with Dublin address. Updated eat-in kitchen boasts quartz counters, maple wood cabinetry & Stainless Steel appliances family room. Custom built-ins & wet bar in the fam rm with gas log fire place! Updated mechanicals & pristine condition!

Offered by Sue Lusk-Gleich, The Columbus Team at KW Capital Partners. Call/Text Sue 614-419-3100 or email sue@thecolumbusteam.com



RIVER PARK BACKYARD PARADISE! | \$305,000
Cul-de-sac locale in River Park! NEW Trane Furnace & A/C ('16), newer 75 gal HWT, newer wood flrs & new updates from Granite Transformations! Full renovation of Owners Suite featuring 6'x6' granite shower w/seat, dual shower heads & massage sprayers. New granite surround & counter in guest Bath. Elegant eat-in kitchen with granite counters, backsplash & island. Custom Fortin Iron work Fence around patio + privacy curtains around sunken deck w/hot tub.

Offered by Mary Sunderman, The Columbus Team at KW Capital Partners. Call/Text Mary 614-935-5572 or email marysunderman@thecolumbusteam.com



GORGEOUS CONDO IN KINSALE! | \$365,000
Beautiful home and fastidious care to this End-Unit, like-new condo in the coveted Village at Kinsale condo community! Hardwood floors, custom granite kitchen, stainless steel appliances, awe inspired great room with soaring ceilings and a decadent 1st floor master suite. Deluxe finished lower level including a rec room, 3rd full bath and exercise room + outstanding storage. Enjoy over 3280 sqft of quality living space in this 3 BR, 3.1 BA home including an actual home office and sunny Florida Room!

Offered by Mary Allen, The Columbus Team at KW Capital Partners. Call/Text Mary 614-419-3239 or email mary@thecolumbusteam.com



EXQUISITE MARBLE CLIFF CONDO | \$695,000
Original owners offer this end unit, bathed in light w/attention to every detail in Prescott Place. Luxurious setting in this coveted community in proximity to well-loved Grandview amenities. Gourmet kitchen with 10' ceiling, Cooley custom cabinet's, stunning granite counters & top of the line stainless steel appliances! This beautiful home boasts a grand Great Room, an inviting lower level rec rm w/custom corner bar & wine fridge and a 2nd floor family room! The 1st flr master suite lives large!

Offered by Mary Allen, The Columbus Team at KW Capital Partners. Call/Text Mary 614-419-3239 or email mary@thecolumbusteam.com



ELEGANT CENTER HALL COLONIAL | \$342,000
BIG updates, excellent care & great Clintonville location! This stone-front beauty features 3 BR, 2.1Baths, a 2 car garage, private screened porch, large patio & fenced yard w/mature trees & lush lawn. Enjoy 1972 sqft of great living space + great bonus space in the water-proofed BSMT. Insulated replacement windows, updated roof on Garage & back of house, newer Furnace & HWT! Enjoy a home office w/custom built-ins, huge mud-room area & sun bathed kitchen nook! Proximity to parks, schools, Olen tangy Trail and public transportation!

Offered by Erin Ogden Oxender, The Columbus Team at KW Capital Partners. Call/Text Erin 614-598-3121 or email erin@thecolumbusteam.com



CLINTONVILLE COLONIAL LIVES LARGE! | \$289,900
Great Clintonville location for this Colonial with welcoming screened porch overlooking the large fenced yard + patio & gorgeous landscaping! Renovated kitchen, large Corian peninsula, custom cabinetry & attn to every detail! Finished BSMT adds exceptional living space + bonus play rm & inspired Rec rm w/updated knotty pine & built-ins near full bath. 2.3 BR & a bonus craft den on the 2nd floor are adjacent to the spa-like bath w/jetted tub. 200 AMP electric, newer AC, many new windows & excellent care. Proximity to Como Park & Olen tangy Trail!

Offered by Erin Ogden Oxender, The Columbus Team at KW Capital Partners. Call/Text Erin 614-598-3121 or email erin@thecolumbusteam.com

FOR MORE INFORMATION ON THE HOMES LISTED HERE, CALL US AT 614-431-1014