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Make the Most of Your Home Appraisal

Many homeowners are taking advantage of low interest rates by refinancing their homes. Whether the goal is to lower payments or pay off your home sooner, refinancing can be a great money-saving option. One of the steps in refinancing is to have your home appraised. This is an important part of the process because it tells your lender how much your home is worth. So how can you be sure you get the best appraisal value? Follow these tips to show your home at its best.

Provide a list of recent sales. One of the biggest factors in determining your home's value is how much similar homes have sold for in your neighborhood. (Keep in mind the appraiser will look at SALES price, not LIST price.) While the appraiser will do some of his or her own research, you know your neighborhood best and may be able to provide some extra information.

Clean up. While the appraiser will be focusing on the overall condition of your property, it doesn't hurt to make sure your home is in tip-top condition. Clean up dirty dishes, touch up paint, mow the lawn and get rid of any junk that might be cluttering up your yard or living area.

Pick worthwhile projects. If you have some home improvements in mind, this may be an ideal time to tackle them. Updates in kitchens and bathrooms will return the most value.



Present a list of improvements. Let the appraiser know about any improvements you've made since purchasing the property. Include the cost of repairs or updates, and the dates they were completed.

Brag about your neighborhood. If your town has added any new attractions such as popular stores, upscale dining options, or a park within walking distance be sure to mention them.

Stand back. You should make yourself available, but don't follow the appraiser around your home asking questions and offering commentary. You should also make sure your pets won't be a nuisance – keep your dog in its crate, or send your furry friends to visit your neighbor for the afternoon.



If a home refinance is in your future, New Carlisle Federal can help. Our professional, experienced mortgage team can walk you through the refinancing process and help you find the best loan for your home.

Apply online or call us today at:

New Carlisle - 937.845.3636

Springfield - 937.342.1999

Tipp City - 937.667.7667



GARDENING WITH KIDS GROWING PERSONALIZED FRUIT

Gardening with kids should be quick, fun and leave them with a sense of wonder. A fun gardening project for kids is growing their names on the face of fruits. It's quick, easy and a fun project for the kids and you.

Growing fruit can take a long time and it's hard to hold a child's interest until apple season comes along. Spark kids interest in growing fruit by personalizing apples, pears, peaches and plums with their own names.

Cut out paper letters of their name. The size of the letters is determined by the size of the fruit they are going to be placed on.

1. Using a child's edible glue, paste the letters on a piece of fruit that is a mature size, but that hasn't yet started to change color. Be sure to place the letters on the side of the fruit facing the sun.
2. Allow the fruit to ripen normally. (Check periodically that the rain has not washed off the letters.)
3. When the fruit has ripened, wash off the paper letters. The name should remain on the fruit as a pale area that did not change to the ripened color because of no exposure to sunlight.

You can try this with any kind of shape, adding flowers, dinosaurs or whatever else your child is interested in. It will make the garden a more interesting and fun place for your child.

By Marie Iannotti, About.com Guide

Want to Win Tickets to a Dayton Dragon's Game?



Come on Dragons fans, less than 100 'likes' to go before giveaway time! 'Share' this with your friends - ask them to 'like' us on Facebook. Once we hit 300, one lucky winner and 3 of their friends will be sitting 5th row at the Dayton Dragons game on Sunday July 21st!



RIDDLES

1. What gets wetter and wetter the more it dries?
2. What goes up and down the stairs without moving?
3. What can you catch but not throw?
4. I can run but not walk. Wherever I go, thought follows close behind. What am I?
5. The man who invented it doesn't want it. The man who bought it doesn't need it. The man who needs it doesn't know it. What is it?
6. I'm the part of the bird that's not in the sky. I can swim in the ocean and yet remain dry. What am I?
7. What can run but never walks, has a mouth but never talks, has a head but never weeps, has a bed but never sleeps?
8. I run over fields and woods all day. Under the bed at night I sit not alone. My tongue hangs out, up and to the rear, awaiting to be filled in the morning. What am I?

Answers on page 4

COMMUNITY EVENTS

Our branch communities host many special events and fundraisers.
Make plans now to attend and enjoy these outstanding local activities.

Relay For Life of Clark County

Friday, May 31st, 6:00 p.m.,
Clark County Fairgrounds,
Springfield, Ohio
www.Relayforlife.org

Springfield Farmers Market

Saturdays beginning in June
9:30 a.m. – 12:30 a.m.
Downtown Springfield, Ohio
www.center-city.org

Troy Strawberry Festival

Saturday, June 1 – 2
Troy, Ohio
www.gostrawberries.com

10th Annual Race for Literacy

5K and 10K
Saturday, June 8th, race start time 9 a.m.
Snyder Park, Springfield, Ohio

Canal Music Fest

Saturday, June 8th
Tipp City, Ohio

The Glo Run

Saturday, June 22nd, race starts at 9:30 p.m.
Welcome Stadium, Dayton, Ohio

Troy Kids Triathlon

Sunday, July 21st, 7:30 a.m.
Troy Aquatic Park, Troy, Ohio

LOCAL FAIRS

Clark County, July 19 – 26
www.clarkcoag.com
Miami County, August 9 – 15
www.miamicountyohiofair.com

Register for races at www.speedy-feet.com

What Happened in History?

100 YEARS AGO IN 1913

- Feb. 2nd New York City's Grand Central Terminal Opened
- Oct. 3rd Federal Income Tax signed into law at 1%
- Dec. 16th Charlie Chaplin began his film career at Keystone for \$150 a week

75 YEARS AGO IN 1938

- Jan. 3rd March of Dimes Established to Fight Polio
- Jul. 29th Comic Strip "Dennis the Menace," 1st Appeared

50 YEARS AGO IN 1963

- Jul. 1st ZIP Codes are Introduced for U.S. Mail
- Aug. 28th Martin Luther King Jr's "I Have a Dream" Speech at the Lincoln Memorial
- Nov. 22nd American President John F. Kennedy Assassinated by Lee Harvey Oswald

25 YEARS AGO IN 1988

- Aug. 16th IBM Introduced Software for Artificial Intelligence
- Oct. 1st Mikhail Gorbachev Became President of Soviet Union
- Oct. 27th "ET" Released to Home Video (14 million presold)

10 YEARS AGO IN 2003

- Jan. 24th The United States Department of Homeland Security Officially Began Operation
- Mar. 19th Invasion of Iraq by American and British Led Coalition Began
- Apr. 7th U.S. Troops Captured Baghdad; Saddam Hussein's Regime Falls Two Days Later

GET TO KNOW... Cheryl Thornhill

Cheryl joined New Carlisle Federal in 1996 as a full time Teller and advanced to her current position as a Loan Processor in 1999.



She and her husband Doug have two dogs and a cat. The cat, Sam, travels to the nursing home weekly with them to visit Doug's mother. Cheryl also has one son who lives locally and another son and two step-sons who live in Texas. She is looking forward to visiting Texas soon. Special memories for Cheryl include spending time with her grandson Andrew when he was younger (now 23). They would pick up subs, rent a movie and head back home for a relaxing time in front of the TV. Now Cheryl enjoys watching Dancing with the Stars, Blue Bloods and NCIS as well as reading and cross stitching.

Throughout her youth, Cheryl has enjoyed girl scouting, 4-H, drill team as a majorette, and a cast member in her senior play. She can also twirl a baton! She has continued her philanthropy today as an active participant and organizer at local Relay For Life events. If you're looking to donate time or money to the event, see Cheryl!

Never Bitter Lemonade

Makes 8 servings



INGREDIENTS

- 6 cups water
- 1 cup white sugar
- 1/8 teaspoon salt
- 1/2 cup fresh lemon juice

DIRECTIONS

1. In a pot combine water, sugar and salt. Bring to a boil and continue to boil for 2 minutes. Chill the sugar water for at least 60 minutes in the refrigerator.
2. In a 2 quart pitcher mix cooled sugar water and lemon juice together. Pour over ice and serve.



RIDDLES

- | | |
|------------|-------------|
| 1. A towel | 5. A coffin |
| 2. A rug | 6. A shadow |
| 3. A cold | 7. A river |
| 4. A nose | 8. A shoe |

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Drive-Up: 8:00 a.m. to 6:00 p.m.
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Drive-Up: 8:00 a.m. to 12:00 p.m.



TIPP CITY OFFICE
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