



Laura J. Durham
Broker/Owner



Mill Pond Realty, Inc.

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Just a Note ... Its starting to feel a little like winter around here ... the days are getting shorter and the temperature is steadily getting colder ... soon it will be Christmas. I am especially looking forward to my 1st Christmas in my new home & Mill Pond's new home. It clicks I can now understand and relate to the excitement my clients feel when they too are experiencing first holidays in their new homes and cottages. Once again this holiday season, we are collecting food for our friends in need. This year, I will match the total number of cans of food we collect. We look forward to visiting with you when you stop by our office with your cans of food. I would like to wish you and your families a Blessed, Healthy and Peaceful Holiday Season.

Laura J. Durham

Your Invited
Come One, Come All To
Mill Pond's Holiday Open House
Sunday December 17th

1:00p.m.—4:00p.m.

747 Water St., Saugatuck

Bring your cameras!

Refreshments will be served.

See You There!



Karen Kostyla joins the Mill Pond Team as a Licensed Real Estate Consultant. Born and raised in the greater Saugatuck area, Karen is eager to share her knowledge of the community. Karen Welcomes Your Call!

Number of Properties
Currently on the Market in the
Saugatuck/Douglas Area

1,000,000 & over	10	400,000—499,999	30
900,000—999,999	6	350,000—399,999	31
800,000—899,999	9	300,000—349,999	48
700,000—799,999	5	200,000—299,999	77
600,000—699,999	10	100,000—199,999	34
500,000—599,999	11	50,000—99,999	3

Don't Just Take Our Word For It....



Laura was a Buyer's Agent for our out-of-state purchase. She made sure we were well covered with various aspects of property. Laura's overall services were outstanding! We appreciate your dedication and high standard or service. Thanks for everything!

6590 Pier Cove Lane, Lake Michigan—Don Staube & Paul Zur Nieden

Laura moved quickly to get our house ready and on the market. We felt we could really trust Laura's advice on everything from the sale price to what we should do to the house for an easy sale. Laura's experience and expertise in the Real Estate field in outstanding.



349 St. Joseph, Saugatuck—Lynne Gallagher



New Offerings Worthy Of Your Attention



Fabulous home and property!
Kalamazoo River views and beautiful terraced gardens. 5 bedrooms, 4.5 baths and over 4,400 sq. feet of living space. Hardwood floors, 10 foot ceilings, 3 fireplaces. Too many amenities to mention!
Asking \$895,000



4 bedroom, 2.5 bath home tucked on wooded setting near wildlife preserve.
Asking \$349,000



Hilltop condo and current vacation rental walking distance to downtown.
Asking \$305,000



3 bedroom current vacation rental walking distance to Douglas Beach.
Asking \$424,500



10 wooded acres surrounded by state land. Two spacious bedrooms and 2 baths.
Asking \$147,500



Hutchins Lake! 108' channel frontage on all sports lake.
Asking \$249,900

Meet Our Local Champ



Recently I enjoyed a delightful visit with Margaret Henry. Her positive, upbeat attitude is contagious ... nothing holds her back. A couple of weeks ago, you could find her in her kitchen painting her ceiling ... amazing when you realize she is 91 years young. I asked her why she was doing the painting herself and her answer was simple ... because I can. She believes, you get out of life what you give to others. Her spirit bubbles with kindness and gratitude. Margaret claims when you live as long as she has, you wear many hats. She feels there is always something to learn and experience and would like to study law ... just for the knowledge. Margaret says she is lucky to have had the positive influences that came from her grandma. She was taught at an early age that she could do anything she set her mind to ... there were no limits.

Margaret has had many personal accomplishments in her life time. After graduating from college she was secretary to the adjutant general in the war department in 1941. After further education, she became an aeronautical engineer. At 25 she was a pilot for Ford Motor as an engineer on the glider that they landed in Italy. Her husband grounded here when she became pregnant with their 1st child. After further education in Nursing she worked 35 years in office research for the state of Michigan. She published many research articles specializing in amniotic embolism. I find myself paralyzed while listening to her stories. Such as life before electricity and running water, things I take for granted on a daily basis. find her to be totally amazing and fascinating. I am fortunate to know her. I hope she can share her enthusiasm and her wealth of knowledge with all of us at our Holiday Open House on December 17th.



Questions & Answers

Q. Can proper maintenance increase the value of my home?

A. There's no question that a neat, well-maintained home will generate more traffic and possibly a faster sale for a better price than a comparable house that's in less attractive condition.

Even if you are not planning to sell in the near future, keeping up with routine maintenance can pay off in the end. Plus it will save trouble and expense if and when you do decide to sell.

Home maintenance doesn't have to cost a lot of money or time. There are steps you can take right now to keep your home in good shape inside and out even if you are not a skilled handyman.



Call me if you would like tips on how to keep your home in top condition for a future sale. As your Real Estate professional, I would be happy to provide advice.

HOW TO REDUCE STRESS AT CHRISTMAS

Christmas should be fun but if you're not careful it can be very stressful. The stress begins even before the festive holiday starts: buying presents, going to parties, overloading your body with rich food and worst of all we have high levels of unrealistic expectations.

Suggested Ideas:

- ◆ Don't wait until Christmas to buy gifts.
- ◆ Decide how much you can afford to spend before you purchase gifts.
- ◆ Use mail order catalogues — make sure to allow for shipping time.
- ◆ At parties don't rely on alcohol to calm your nerves—It can make you more stressed.
- ◆ Avoid tension by reaching a compromise on what the family wants to do rather than letting one person have their way.



Our Christmas story for You ... The trees are all trimmed, the lights are aglow. The horse and buggy are just waiting for snow! Butler Street glistens, from head to toe. Its Christmas again in Saugatuck you know, with or without the "famed" lake effect snow!

A very special time, in a very special place. Why, you would hardly know it from its fast summer pace. Children are excited, shopkeepers too, and as usual there's oh, so much to do. With gifts to be wrapped and cookies made, carols to be sung and ornaments hung. A visit to Santa, helps keep us on track. Why, we even bring his favorite snack. They say he's making a list and checking it twice, he wants to know if we've been naughty or nice. Yes, it's a very special time, in a very special place and even Santa, seems to like a slower pace. It's Christmas again in Saugatuck, you know, with or without the "famed" lake effect snow! Christmas at Mill Pond Realty is very special too!

The sound of Christmas Carols and the shining lights of Christmas, burning bright, remind us of that very first Christmas night. We feel a special peace, count our blessings, thank God and think of you. Christmas is, without a doubt, a time of joy, oh yes it is. A time, we're told, when dreams often do come true! Yet, we know, our dreams at Mill Pond Realty would never have come true, were it not for people just like you!

This Christmas Day as we say our prayers and open our gifts, we want you to know, we'll have a very special glow, it comes from thinking about each and every one of you, and, what a special gift you are too!

It's Christmas again in Saugatuck you know, with or without that "darned" lake effect snow. Mill Pond Realty extends from our hearts and home to yours, A Very Merry Christmas and A Happy New Year! May all of your wishes and dreams come true. That's our special Christmas prayer for you! Happy Holidays! Laura Durham and Team

Home Spun Wisdom



As you consider your vacation home purchase, keep in mind the hidden financial treasures you can step into: rental income from vacation homes.

According to the U.S. Bureau of Census, one-half of all second-home owners leave their home unoccupied for more than 230 days a year. Perhaps its time to be in the other half—the ones with vacation homes paying for themselves.

Renting can be a loaded question. For some, the idea of "strangers" in their home feels, well, strange. For others, the burden of being a landlord and property manager stops them cold. Then there's the question of when to rent—do I lose use in the prime season to get income? While these are real concerns, they pale in comparison to the financial reality: if done correctly, renting can bring very easy money.

How do you decide when to rent your property and when to use it for yourself? That's easy, since you are buying primarily for your own fun and enjoyment, you decide. Phone Laura Durham she is eager to share her knowledge and local expertise with you.

Vacation Rental Management Corner

Local Rental News and Updates:

Laura and Jaimie have just returned from the Vacation Rental Management Conference in sunny San Diego, California. VRMA sponsored the demanding series of professional development sessions, focusing on management, employee development, marketing, customer service, operational efficiency and new industry products and services. Much was learned and shared. Laura was honored to be part of the conference committee that works for 12 months preparing for the 5 day conference. Pine Cone and Berry's Beach Cottage are our newest additions to our Vacation Rental program. Pine cone is all about the unbelievable sandy beach. Berry's Beach Cottage is new with all the bells and whistles and only a short walk to Douglas Beach.



Be the 1st to stay at these outstanding properties for the



Income Potential
Asking \$599,000—\$2,750 weekly

Have you thought of purchasing a Vacation Home?

Now is the best time to purchase your dream getaway. Several choice properties are being offered for sale ... Prices start in the mid 200's. Ease the financial burden of owning a second home by renting your vacation rental home to fellow vacationers, when you are too busy to use your property. Don't let your dream home sit idle during some summer days ... use the home to put money in the bank or to make the payments. Consult your accountant to learn of all the tax deductions that are available to you as an investment. Phone our office for a complete list of income producing properties.



Sweet Retreat
Asking \$299,900—\$1,400 weekly



Rose of Sharon
Asking \$299,900—\$1,000 weekly



White Rose Cottage
Asking \$424,500—\$1,700 weekly





Local Real Estate Newsletter



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August, September, October Real Estate Sales
You May Have a New Neighbor located
between North Saugatuck and South of Glenn

I'm watching ...I'm analyzing ... I'm paying close attention to your neighborhood.
When you want to know the value of your home, call me - your neighborhood expert.

Information based on data from the West Michigan Lakeshore Association of Realtors

Address	Asking Price	Selling Price	Address	Asking Price	Selling Price	Address	Asking Price	Selling Price
994 Holland Street	2,200,000	1,842,500	348 Ferry Street	295,000	280,000	6185 146th Avenue	139,900	139,900
7376 Pinnacle Drive	1,795,000	1,675,000	1936 Lakeshore Drive	275,000	275,000	6388 Orchard Trail	149,900	138,000
2913 Lakeshore Drive	1,380,000	1,525,000	781 Campbell	275,000	275,000	601 Spring Lane	144,900	137,000
1444 Katherine Street	1,550,000	1,425,000	7221 B Street	276,900	265,000	619 Crestview Street	139,900	136,000
2202 Crescent Walk Drive	1,325,000	1,250,000	28 South Street	299,000	255,000	302 Walters Street	150,000	135,000
6950 Pier Cove Lane	962,500	925,000	6424 Destin Court	265,900	255,000	774 64th	139,900	134,000
6469 130th Street	850,000	850,000	60 Griffith	245,000	235,000	7274 Elm Street	139,000	133,000
347 Park Street	699,000	660,000	2126 Kensington Park Circle	234,900	234,900	977 Laketown Drive	139,900	132,500
1123 Edgewater Terrace	685,000	620,000	6445 102nd Street	269,000	230,000	5-UNT 65th Street	135,900	131,800
995 Lake Street	575,000	582,940	4752 Hedgestone Court	239,900	230,000	5888 124th Avenue	152,500	131,250
6569 135th Street	550,000	500,000	2130 Lakeshore Drive	250,000	225,000	19-UNT 65th Street	135,900	130,000
84 Wilderness Ridge Drive	485,000	474,000	812 Graafschap Road	229,900	222,000	601 W. Fennville	134,900	123,500
3489 Palmer Drive	479,000	460,000	6489 122nd Avenue	250,000	220,000	4593 60th Street	122,000	122,800
321 Singapore Court	406,900	425,924	460 Fremont Street	225,000	220,000	590-A 139th Avenue	119,900	120,000
62 Wall Street	429,000	415,000	131 Wiley Road	225,000	218,000	74 Old Mill Drive #15	117,900	118,400
3468 Old Walnut	424,900	400,000	840 Lake Street #12	232,000	217,500	631 Spring Lane	120,500	110,000
4846 146th Avenue	449,900	400,000	3581 65th Street #26	229,900	215,000	1531 Elmer Street	103,000	102,100
320 Singapore Court	394,900	398,500	813 Allegan Street	229,000	210,000	401 W. 40th Street	100,000	102,000
7430 Eaton Park Drive	399,000	394,490	459 Amity Lane	205,000	195,000	996 62nd Street	94,900	99,000
6397 Hidden Ponds Drive	399,900	390,000	6787 116th Avenue	199,900	185,000	988 Blue Star Highway	89,000	91,500
101 West Shore Drive	399,000	385,000	6086 146th Avenue	189,900	183,500	53 Old Mill Drive #8	94,900	89,900
6538 Old Singapore Trail	379,000	379,000	1103-1 Fountain View Circle	174,900	172,000	120 68th Street	95,900	88,750
3882 Beeline Road	384,900	370,000	7251 Booth	174,000	169,500	46 70th Street	89,900	84,500
13 Kingfisher Trail #13	340,000	361,150	6817 Dale Court	179,900	167,300	842-1 Lake Street #1	119,900	75,000
607 Campbell Road	398,900	358,500	6272 144th Avenue	169,900	165,000	4586 60th Street	74,900	74,000
7182 Orchard Lake Drive	350,000	348,350	1005 Elizabeth Street	200,000	163,750	392 60th Street	69,900	67,900
7143 Lake Forest Drive	349,900	338,650	6277 120th Avenue	167,000	163,000	155 E. 48th Street #35	62,500	61,000
7364 North Shore Drive	545,000	325,000	4667 Pine Drive	169,900	159,900	359 68th Street	59,500	59,000
211-A Outlook Way #3	324,900	324,900	375 W. 34th Street	159,900	153,000	842-2 Lake Street #2	79,900	50,000
637 Hoffman	350,000	320,000	1443 Blue Star Highway	165,000	152,000	842-7 Lake Street #7	79,900	50,000
7322 101st Avenue	329,000	319,000	2883 66th Street	156,900	150,000	842-4 Lake Street #4	79,900	50,000
6418 144th Street	329,900	312,000	2257 Atkins Drive	164,900	148,000	842-3 Lake Street #3	79,900	50,000
127 Water Street	395,000	312,000	129 W. 34th Street	146,500	148,000	155 W. 48th Street #6	54,500	48,000
708 Mason Street	375,000	307,000	6757 W. 124th Avenue	147,000	145,000	6415 120th Avenue	49,900	40,000
201-B Outlook Drive #7	300,000	300,000	787 Ottawa Avenue	149,900	145,000			

BE INFORMED...KNOWLEDGE IS POWER

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