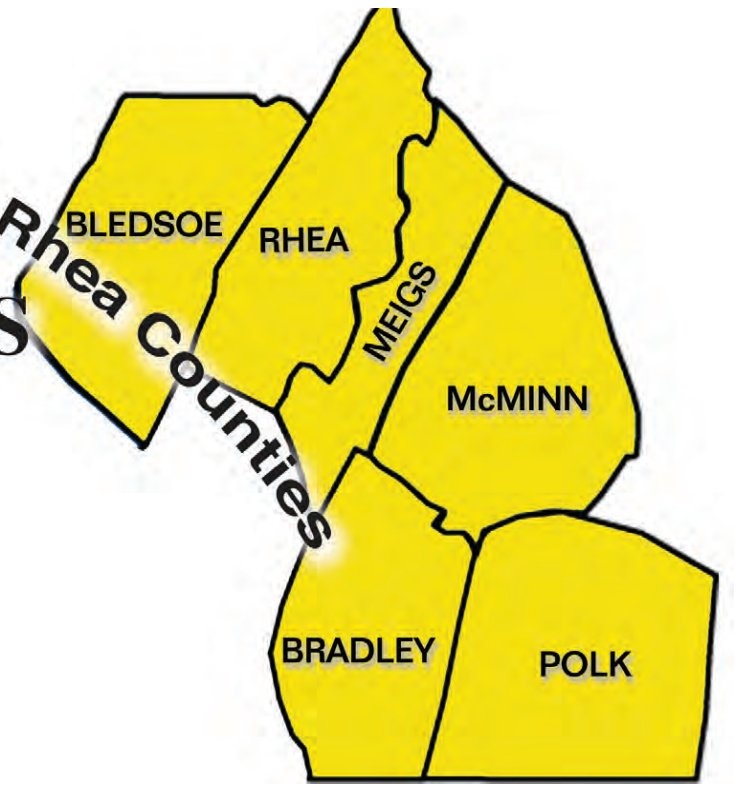


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See MEMBERS, Page 3A

Bradney was 2015 RCAR REALTOR of Year

Each year, River Counties Association of REALTORS honors one of their own for efforts on behalf of the organization and the enhancement of the industry.

On Dec. 11, 2015, Robert Bradney was named 2015 RCAR REALTOR of the Year.

Bradney is the managing broker with Bender Realty in Cleveland. The award was presented during the annual Christmas Gala.

Bradney has been a member of the River Counties Association of REALTORS since 1997, and has also been with Bender Realty since 1997 as an affiliate broker and since 2004 has served as the managing broker/general manager for Bender Realty, as the residential sales manager and residential and commercial property manager.

He has served on numerous committees for the local association and had been on the board of directors for both the River Counties Association of REALTORS and The River Counties Association of REALTORS Multiple Listing Service. Bradney served as the 2008 president of the River

Counties Association of REALTORS.

Bradney is involved with numerous local community, civic and charity events and groups including Habitat for Humanity, the American Heart Association, American Cancer Society, Relay for Life, American Red Cross, United Way of Cleveland, Empty Stock Fund, Christmas Memories, Salvation Army and Holston Home.

He currently serves as chairman of the board for the Cleveland Bradley Chamber of Commerce for 2015 and has served of the board of directors previously for three years.

Bradney has served on

Tennessee Association of REALTORS Strategic Planning and Governmental Affairs Committee, and currently serves as a trustee on the Tennessee Real Estate Education Foundation and regularly attends the annual Tennessee Association of REALTORS Spring Conference and Fall Convention, as well as the National Association of REALTORS Annual Convention.

He is a member of First United Methodist Church and a lifelong resident of Cleveland, and graduated from Cleveland High School, Cleveland State Community College and Middle Tennessee State University.

He has been married to for 25 years to wife, Jill, and has one daughter, Lily.



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133 County Road 38, Riceville

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See REALTORS, Page 4A

River Counties is local voice for real estate

Chartered in 1961, the River Counties Association of REALTORS stated with eight or 10 REALTORS. Since that time, the association has grown to have 439 primary, 26 secondary and 42 affiliate members.

The REALTOR members bring value to home buyers, sellers and investors.

REALTORS give buyers, sellers and investors the advantage they need to succeed in today's market. REALTORS know what matters to buyers and sellers in our counties.

They have the expertise and experience to help their clients interpret and navigate the complex, time consuming and overwhelming world of real estate, so sellers can protect their investment and buyers build their dream.

The REALTOR members have unparalleled knowledge of local market conditions and can leverage that expertise to help their clients reach their real estate goals.

National Association of REALTORS research shows consumers who have worked with a REALTOR are sold - 9 out of 10 buyers and sellers said they would use the same agent again or recommend that agent to oth-

ers. Not all real estate licensees are REALTORS. Only members of the National Association of REALTORS can call themselves REALTORS.

The River Counties Association of REALTORS strives not only to work for the buyers, sellers and investors, but continues to support local community activities. During 2015-16, River Counties Association of REALTORS has provided monetary support along with volunteer hours to American Heart Association, Bradley Country Relay for Life, Cleveland State Community College, Chattanooga State Community College - Dayton Campus, Tennessee Technology Center @ Athens, Bradley County Friends of the Greenway, Dayton Sack Packs Program, Y-Cap Cleveland and Rhea County Greenway Project.

River Counties Association of REALTORS is your local voice for real estate.

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How to get approved for a mortgage

(MS) — Real estate professionals say the market is rebounding, and many would-be home buyers are eagerly awaiting their opportunities to purchase their own homes. Fresh data indicates that the inventory of properties is quickly drying up and soon the market is poised to point in the sellers' favor.

According to Allen & Associates, a real estate appraisal, consultant and research firm based in Colorado, properties in the area listed for sale are below the six-month supply of inventory. Now could be the time to get a good deal on a home, provided buyers are able to secure mortgages.

No matter how many affordable homes are available, if a buyer cannot get approved for a mortgage, then his or her chances of owning a home are slim. In the wake of a tumultuous economy, many lenders tightened restrictions on mortgage lending. And even though the economy has rebounded, many lenders have continued to follow strict guidelines before lending money. In order to secure a mortgage with a good interest rate, buyers must take control of their financial situations and fix problems that could lead to loan rejection.

Many things can impact a

See MORTGAGE, Page 4A

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- 5. Measure your performance when watering your lawn.** The next time you turn on the sprinkler system, watch the meter dial turn precisely one minute. Multiply this number by 60 for the amount used in one hour.

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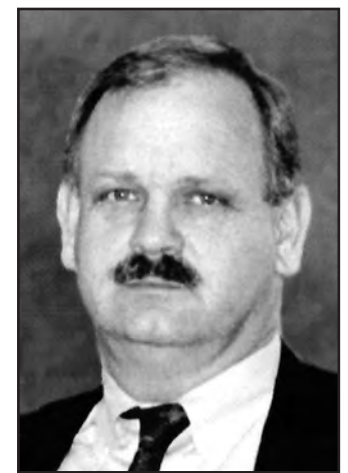
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From Page 3A

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See RCAR, Page 6A

First-time homebuyers stuck on economic sidelines

BY TOM SALOMONE
Published in *The Hill*

Americans overwhelmingly hold the belief that homeownership is a solid financial decision, and with good reason.

A fixed-rate mortgage offers protection against rising rents, and the tax advantages of owning a home are well known. Moreover, homeownership strengthens communities and offers people a place to build a future.

That's why it's important that mortgage credit is available to responsible borrowers who are ready to buy.

Unfortunately, many first-time buyers are held back from homeownership. According to the National Association of Realtors' Profile of Home Buyers and Sellers, the share of first-time buyers fell in 2015 for the third consecutive year to its lowest point in nearly three decades, even as home sales strengthened.

The topic of first-time buyers was front and center at the 2016 Realtors' Legislative Meetings,

when nearly 9,000 Realtors® came to Washington, D.C., to visit leaders on Capitol Hill and within the Administration to call for changes that will help get more buyers into the market.

Among those changes is the need to address burdensome regulations that make it harder to purchase a condominium.

Condos represent an affordable option for first-time buyers who may have good credit but are struggling to make a down payment. But current regulations often make it hard for buyers — even those with strong credit — to qualify for financing.

For example, the Federal Housing Administration requires that no less than 50 percent of condo units are "owner occupied" before they'll insure a building. Freddie Mac and Fannie Mae, however, have no such restriction as long as the home is a principal residence (another FHA requirement). Since FHA reviews the property to ensure it meets all other FHA requirements, owner-occupancy ratios should be irrelevant to the transaction.

We can do something about it.

Housing and Urban Development Secretary Julian Castro told Realtors® at their convention that changes to FHA condo rules have left the HUD building and are on their way to the Office of Management and Budget for review. That's a significant step.

In addition, Realtors® continue to push for legislation, the "Housing Opportunity Through Modernization Act," (H.R. 3700) to address these concerns. The bill was introduced by Reps. Luetkemeyer (R-Mo.) and Cleaver (D-Mo.), and passed the House unanimously in February.

H.R. 3700 addresses owner-occupancy rate concerns as well as makes improvements to FHA's recertification process. It's time for H.R. 3700 to get a vote in the Senate and head to the President's desk.

Condo regulations, however, are far from the only issue holding back buyers.

NAR's buyers and sellers survey found that student debt was listed as an important factor by the majority of buyers who say saving for a down payment is

their biggest impediment to purchasing a home. Additionally, the median student debt for all buyers is \$25,000, and for many it's even higher.

Sen. Elizabeth Warren (D-Mass.) addressed Realtors® at their Washington convention and told them that their participation in addressing student debt is critical to success.

To that end, NAR recently adopted policy seeking to help more student borrowers refinance their debt and streamline income-based repayment programs. NAR also supports proposals that promote education and simplification of student loans, as well as steps to ensure that mortgage underwriting guidelines related to student loan debt are standardized in a way that supports homeownership.

What's clear is that more needs to be done.

NAR data show that the share of first-time buyers declined to 32 percent in 2015, marking the second-lowest share since 1981. Historically, nearly 40 percent of

See ECONOMIC, Page 6A

Mortgage

From Page 3A

mortgage application. Here are the ways to overcome liabilities and improve your standing with prospective lenders.

- Know your credit rating. Your credit rating is a score that lenders rely on when deciding whether or not to approve your mortgage application. The higher the credit rating, the more attractive you look to prospective lenders. But the lower your score is, the more difficulty you will have getting a loan. Should you get a loan with a low score, you may have to pay a higher interest rate than someone with better credit. Prior to making any big financial decisions, such as applying for a mortgage, it is vital to find out your credit score. You can request a free copy of your credit report, which includes your credit score, once a year from the three major credit reporting agencies in the United States and Canada: TransUnion, Experian and Equifax. You also can pay for your credit report.

- Address any issues on your report. Once you know your score, you can take steps to address any issues on the report. Pay down revolving consumer debts, such as credit card balances and auto loans. Report any errors on your credit report so they can be adjusted. Pay bills on time and address any notices of collections before they make it onto your permanent record. If

you will be applying for a loan soon, avoid opening any other credit accounts for the time being.

- Maintain steady employment. Having a job is often vital to getting a mortgage. Lenders tend to look for long-term financial stability, which is best illustrated by maintaining steady employment. Jumping from job to job may be a red flag to lenders, so it's better to make a switch after you have been approved for a loan.

- Save, save, save. Having more money in the bank lowers your loan-to-value ratio, or LTV. This will make you appear less risky to lenders. Individuals who have saved for a considerable down payment on a home are also seen in a better light.

- Make sure you have a credit history. Some people are too cautious with their credit and think closing accounts or avoiding

credit entirely will make them more attractive to lenders. But this can backfire. Lenders will want to see a strong credit history that indicates your ability to pay your debts on time.

- Get a cosigner. If you are uncertain about your ability to secure a loan on your own, then consider a cosigner to make you more attractive to prospective

lenders. The cosigner helps guarantee the lender that your mortgage payments will be made.

People looking to buy a home in the near future must make themselves attractive to mortgage lenders, many of whom are still reluctant to approve loans for candidates without strong financial backgrounds.

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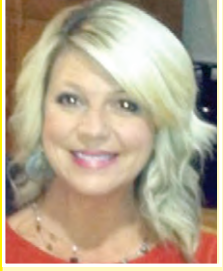
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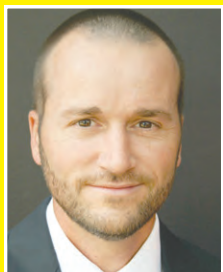
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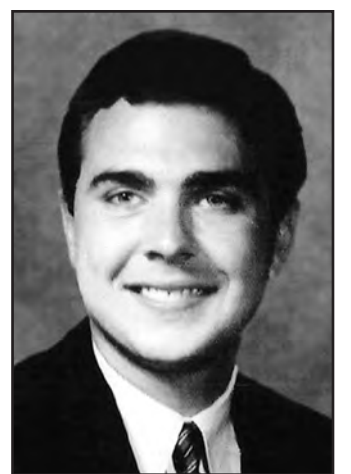
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From Page 4A

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Many homeowners and homebuyers are not aware of the true value a REALTOR® provides during the course of a real estate transaction.

At the same time, regrettably, REALTORS® have generally assumed that the expertise, professional knowledge and just plain hard work that go into bringing about a successful transaction were understood and appreciated. Many of the most important services and steps are performed behind the scenes by either the REALTOR® or their brokerage staff and traditionally have been viewed simply as part of their professional responsibilities to the client. But, without them, the transaction could be placed in jeopardy.

REALTORS® routinely provide a wide variety of services that are as varied as the nature of each

transaction. Some transactions may not require as many steps to be equally successful. However, most REALTORS® would agree that given the unexpected complications that can arise, it's far better to know about a step and make an intelligent, informed decision to skip it, than to not know the possibility even existed.

Throughout a transaction, the personal and professional commitment of the REALTOR® is to ensure that a seller and buyer are brought together in an agreement that provides each with a "win" that is fair and equitable.

The motivation is easy to understand — for most REALTORS® will receive no compensation unless and until the transaction closes. By contrast, there are firms that offer "limited services" in exchange for an up-front flat fee, or perhaps offer a menu

of pay-as-you-go or "a la carte" options. Some even offer a sliding scale ranging from limited to full service.

In these cases, the compensation of the REALTOR® is based on these reduced service levels with the seller bearing full responsibility for all the other steps and procedures in the selling process.

A Tennessee law that became effective July 1, 2006, now requires a "limited services" firm to make sure the seller understands and agrees fully to the services they will and will not receive. In short, the marketplace truism is that "you get what you pay for."

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Economic

From Page 4A

primary purchases are from first-time home buyers, meaning this matters not just to them, but to the broader economy as well.

As we look to get more first-time buyers into the market, however, we need to ensure that homeowners have the tools to protect their investment.

Realtors® in Washington reminded lawmakers about the importance of extending the National Flood Insurance Program before it expires in September of 2017, while also making critical reforms and clearing the way for private

options to enter the marketplace.

The fact that first-time buyers are stuck on the sidelines is a missing link to a housing recovery that has benefited so many other Americans, and it's holding back further progress that would benefit all of us.

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Keep your trees green and your property value greener

(Family Features) Mature trees increase property value by as much as 10 percent, according to the U.S. Forest Service. But a tree can shift from asset to liability when branches, trunks or roots suffer an injury and threaten to cause property or personal damage. Insects and disease are also potential threats to valuable trees.

There are several steps you can take to ensure that your established trees will thrive for years to come. Use this five-step checklist from Lance Walheim, lawn and garden care expert for

Bayer Advanced, to help achieve optimal springtime tree health:

1. **Renew Mulch.** Mulching is one of the best things you can do for your trees - and one of the easier garden chores to tackle. Two-to-three inches of organic mulch conserves water, reduces compaction and helps control weeds. It's best placed in a ring that extends outward from the trunk at least 3-6 feet.

2. **Be Cautious with Water.** Make sure you don't overwater. Unless there have been prolonged dry spells or exceptionally warm weather, most established

trees may not need water until mid-to-late spring. Overwatering in spring can weaken trees and promote disease.

3. **Protect Trunks.** Make sure lawn mowers and weed eaters do

not damage tree trunks by wrapping them with trunk protectors (sold in nurseries and garden centers) or surrounding the tree with a grass-free, mulched area.

4. **Prune.** Because pruning

permanently changes a tree's structure and appearance, you want to prune intentionally. Light pruning of small trees can improve structure and appearance, but be mindful of branch

diameters to help guide your cuts. For more information on how to prune trees without damaging them, visit

See TREES, Page 10A

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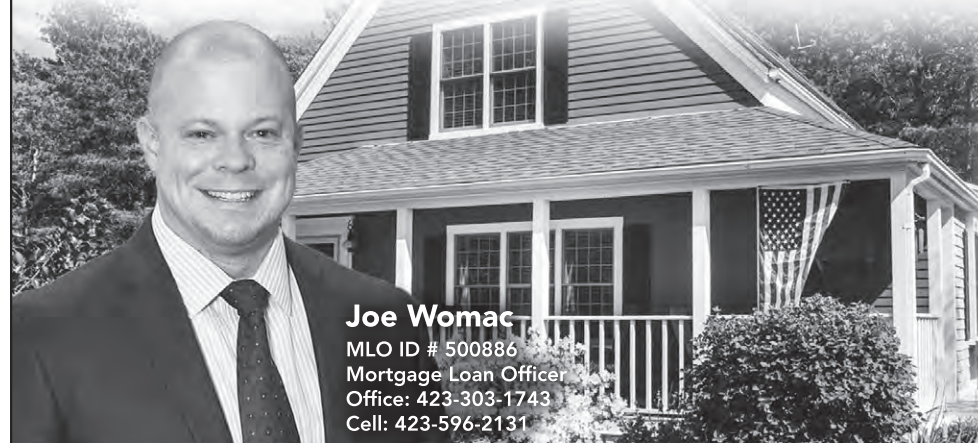
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RCAR offers accumulated statistics on sales in six-county area

The River Counties Association of REALTORS includes members from six Tennessee counties. RCAR services the Southeast Tennessee Counties of Bledsoe, Bradley, McMinn, Meigs, Polk, and Rhea. The members of the

association play an active role in the growth and marketing of each of the communities within these counties. One of the valued services that have been attributed to RCAR is the ability to report accurate sta-

tistics in the local area. These statistics are based on the accumulated data submitted from the REALTORS in these areas through their participation in the RCAR Multiple Listing Service. The most recent real estate

market statistics, with an overview of the last three months, showed the following: Beginning April 1 through June 30, the total residential units sold were 883. In that same time frame, the average number of days for a property to remain on the market prior to being sold or closed was 125. The average price of listed properties was \$170,628, with the average sold price being \$164,154.

In reporting the numbers for residential sales only, the second quarter of 2016 showed an increase over the first quarter of 2016. In the first quarter of 2016, there were 234 residential units sold or closed with the average days on the market being 130. The average list price was \$178,427 and an average sold price of \$158,617.

price of \$173,341. REALTORS in the community are seeing more activity and RCAR is happy to report that sales are slightly higher this year. The organization hopes to continue to see consistent increases in the real estate market.

2016 2nd Quarter Stats

Information provided by River Counties Association of REALTORS® Selling Bradley, Bledsoe, McMinn, Meigs, Polk & Rhea Counties SOLD April 1, 2016 through June 30, 2016 Total Units SOLD: 883 Average Days on Market: 125 Average List Price: \$170,628 Average SOLD Price: \$164,154		Information provided by River Counties Association of REALTORS® Selling Bradley, Bledsoe, McMinn, Meigs, Polk & Rhea Counties SOLD April 1, 2016 through June 30, 2016 All Counties within MLS: 883 Average Days on Market: 125 Average List Price: \$170,628 Average SOLD Price: \$164,154 All other Counties: 277 Average Days on Market: 137 Average List Price: \$185,330 Average SOLD Price: \$177,975	
Information provided by River Counties Association of REALTORS® Selling Bradley, Bledsoe, McMinn, Meigs, Polk & Rhea Counties SOLD April 1, 2016 through April 30, 2016 All Counties within MLS: 883 Average Days on Market: 125 Average List Price: \$170,628 Average SOLD Price: \$164,154 Bledsoe County: 3 Average Days on Market: 705 Average List Price: \$177,466 Average SOLD Price: \$169,000		Information provided by River Counties Association of REALTORS® Selling Bradley, Bledsoe, McMinn, Meigs, Polk & Rhea Counties SOLD April 1, 2016 through June 30, 2016 All Counties within MLS: 883 Average Days on Market: 125 Average List Price: \$170,628 Average SOLD Price: \$164,154 Bradley County: 366 Average Days on Market: 137 Average List Price: \$178,427 Average SOLD Price: \$171,981	
Information provided by River Counties Association of REALTORS® Selling Bradley, Bledsoe, McMinn, Meigs, Polk & Rhea Counties SOLD April 1, 2016 through June 30, 2016 All Counties within MLS: 883 Average Days on Market: 125 Average List Price: \$170,628 Average SOLD Price: \$164,154 McMinn County: 139 Average Days on Market: 121 Average List Price: \$132,749 Average SOLD Price: \$125,406		Information provided by River Counties Association of REALTORS® Selling Bradley, Bledsoe, McMinn, Meigs, Polk & Rhea Counties SOLD April 1, 2016 through June 30, 2016 All Counties within MLS: 883 Average Days on Market: 125 Average List Price: \$170,628 Average SOLD Price: \$164,154 Meigs County: 21 Average Days on Market: 178 Average List Price: \$196,752 Average SOLD Price: \$188,076	
Information provided by River Counties Association of REALTORS® Selling Bradley, Bledsoe, McMinn, Meigs, Polk & Rhea Counties SOLD April 1, 2016 through June 30, 2016 All Counties within MLS: 883 Average Days on Market: 125 Average List Price: \$170,628 Average SOLD Price: \$164,154 Polk County: 23 Average Days on Market: 237 Average List Price: \$136,111 Average SOLD Price: \$129,791		Information provided by River Counties Association of REALTORS® Selling Bradley, Bledsoe, McMinn, Meigs, Polk & Rhea Counties SOLD April 1, 2016 through June 30, 2016 All Counties within MLS: 883 Average Days on Market: 125 Average List Price: \$170,628 Average SOLD Price: \$164,154 Rhea County: 66 Average Days on Market: 140 Average List Price: \$140,596 Average SOLD Price: \$133,910	

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Bringing big style to small outdoor spaces

The Associated Press

Shelter magazines this time of year are fond of featuring expansive outdoor spaces with sprawling gardens and entertaining areas.

But for many people, especially city dwellers, the at-home al fresco area is more postage-stamp than palatial.

Not a problem, says Katy Kiick Condon, a senior editor at Better Homes & Gardens magazine. She advises using the same space-saving tricks outdoors that you do indoors.

Think of the terrace as an extension of the kitchen or living room.

"Try using the same color scheme and styles. The continuity will visually combine the spaces, and make your terrace feel larger," Condon says. "Outside, you can punch up the colors, and be a little more playful with art and decor."

New furniture designs for 2016 take into account the challenges of limited space, says Jackie Hirschhaut, executive director of the International Casual Furnishings Association's outdoor division.

"Manufacturers have created compact, functional furnishings that add style and comfort to even the most pint-size patios," she says.

A round table can work for stand-up cocktails or as a dining table, with sturdy, stylish, stackable chairs brought into service.

Check out West Elm's Mosaic table collection; tiled tops in a variety of patterns come on wood or metal bases.

(www.westelm.com) Bend Goods has a hip little stacking chair made of galvanized wire, available in neutrals as well as amethyst and emerald.

(www.bendgoods.com) Some manufacturers have started producing "balcony height" chairs and tables for the outdoor market; they're tall enough that you can see over the railing, but not so tall that you could fall over it.

If you're more into lounging than dining outdoors, forgo a table for one or two comfy chaises or chairs. Look for colorful, folding Adirondack chairs made of recycled, durable synthetic wood.

(www.wayfair.com) Or Target's Bryant faux wood/upholstered club chair has uptown chic. Use small ottomans and trays for refreshments.

(www.target.com) Gloster Furniture's shapely little Bells matte aluminum table, in white, meteor, coral or aqua, can be had with either a tray top or ice bucket insert, making it a great space-saver.

(www.gloster.com) Consider a vibrant outdoor area rug. Dash & Albert's Catamaran collection features jaunty stripes in a range of hues.

(www.dashandalbert.com) To add some interesting light sources, hang a pendant over a table or change existing sconces, advises Condon.

"With the improvements in solar- and battery-powered lights, there are tons of options that don't require hardwiring," she says.

Trees

From Page 7A

BayerAdvanced.com.

5. Protect and Feed. Now is a good time to treat trees and shrubs susceptible to damage from insects such as borers, aphids, scale insects, whiteflies and others, and taking this opportunity to provide a nourishing slow-release fertilizer is also a good idea. Using an all-in-solution that doesn't require spraying, such as Bayer Advanced 12 Month Tree & Shrub Protect & Feed liquid or granules, is an easy and convenient way to care for your trees.

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Pending U.S. home sales improve in June

WASHINGTON (AP) — The number of Americans who signed contracts to buy homes crept up in June, a possible indication that the recent growth in real estate sales is still on track.

The National Association of Realtors said Wednesday that its seasonally adjusted pending home sales index rose 0.2 percent last month to 111, regaining some ground after a dip in May. The index of upcoming sales improved 1 percent from a year ago, as buyer demand remains strong even though there are fewer properties being listed for sale.

Pending sales contracts are a barometer of future purchases. A sale is typically completed a month or two after a contract is signed. The number of signed contracts

Completed sales of existing homes rose 1.1 percent in June to a seasonally adjusted annual rate of 5.57 million, the best pace

since February 2007, the Realtors reported last week.

Even as demand has increased, the number of listings on the market has fallen over the past year. Many homeowners are recovering equity that disappeared after the housing bubble began to burst almost a decade ago. Even though prices are pulling closer to their peaks, these homeowners would be unable to generate enough of a profit from a sale to pay for the expense of purchasing a new home.

The number of listings has fallen 5.8 percent from a year ago to 2.12 million, possibly limiting how much sales can continue to increase.

The tight supplies have fed into rising home values. The median home sales price has risen 4.8 percent from a year ago to \$247,700 in June. That increase is roughly double the pace of average hourly wage gains.

U.S. home prices increase at steady pace as sales heat up

WASHINGTON (AP) — U.S. home prices extended their steady upward march in May, spurred by rising sales and a dwindling supply of available houses.

The Standard & Poor's CoreLogic Case-Shiller 20-city home price index increased 5.2 percent in May compared with a year ago. That is down from a 5.4 percent annual gain in April but still above last summer's growth rate.

Solid job growth and near-record low mortgage rates are spurring more Americans to buy homes. Yet higher prices haven't encouraged more people to list their properties for sale. That is

forcing buyers to compete against each other and bid up prices, particularly in coastal cities with strong job growth.

"Sellers are in the driver's seat, as buyers contend with fierce competition and very fast-moving markets," Svenja Gudell, chief economist at real estate data provider Zillow, said.

Home prices are slowly edging back to their peak levels reached during the housing bubble a decade ago. After falling 35 percent from 2006 through 2012, the 20-city index is now just 8.8 percent below its peak.

Portland, Oregon, Seattle, and Denver posted the biggest year-over-year gains in May for



THE RIVER COUNTIES Association of Realtors made a donation to the campaign of state Rep. Dan Howell. From left are Ricky Tallent, RCAR director; Howell; and Tara Hampton, association executive.

Small-scale home upgrades with a big impact

(Family Features) When it comes to remodeling, there are dozens of ways to improve your home's overall value and appeal without breaking the bank. Opt for projects that are manageable in scale, affordable and deliver benefits in multiple ways, such as aesthetics and energy efficiency.

Ditch uninviting doors

From the curb, doors can have a significant bearing on your home's overall appeal. Outdated or dingy doors, or doors that don't reflect the style of the rest of the home and landscape can drag down your home's appeal. Not only can a new door add character and brighten the overall aesthetic, freshly hung doors — whether at your entry or garage — come with the added benefit of new sealing. That translates into greater energy efficiency and savings on heating and cooling bills.

Take a fresh approach to lighting

Increasing the amount of natural light and fresh air that enters your rooms can transform spaces, making them seem larger, more airy and extra inviting. Skylights are a surprisingly affordable upgrade for the functionality and aesthetic benefits they provide. In areas where wall

windows aren't practical or desirable, such as master closets or baths where privacy is paramount, skylights provide an ideal solution.

Give your lighting and home value a boost with an Energy Star-qualified option such as Velux solar-powered fresh-air skylights, which let you adjust natural light and air flow, reducing dependence on artificial lights and fans, with the touch of a programmable remote control. For expanded control over the amount of light and warmth that enters or leaves your rooms, solar-powered skylight blinds are available in designer colors and patterns. Like the skylights, Velux solar-powered blinds are operated with the remote. The solar products and installation costs are also eligible for a 30-percent federal tax credit. Learn more at whyskylights.com.

Expand livable space outdoors

A backyard oasis that expands your property's living area is a smart investment, no matter what climate you call home. This is one project that can scale up quickly, but it need not grow to extravagant proportions to make a noticeable difference in your home's value and appeal and offer

a nice return on investment. Some lush vegetation and cozy seating around a focal point, such as a fire pit, is a simple but effective entry point. As budget allows, additions like outdoor kitchens, water features and more abundant vegetation lend even greater impact.

Whether you're looking to make improvements for your own enjoyment or seeking ways to enhance your home's appeal to potential buyers, there are simple but effective options that allow you to make a meager investment for a great impression.

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