

WINTER 2005

Exclusively Inverness Magazine

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Stunning
Braymore Beauty

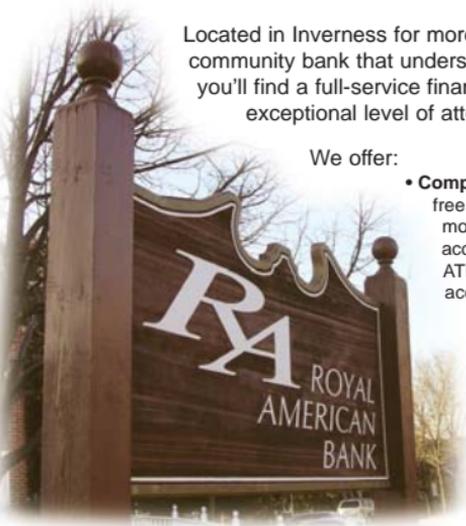
Recap 2004
Home Sales

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letter from the editor



Once again we are all in winter's grip. But with the promise of spring soon to come, spirits should be on the rise and we will be enjoying the outdoors in no time.

In 2004, Inverness posted an impressive year for home sales. With a marginally lower sales volume than 2003, single-family home prices in 2004 rose a whopping 9.8% according to statistics compiled from the Multiple Listing Service of Northern Illinois. Similarly, attached single-family homes climbed 9.2%. I believe these numbers reflect the increasing desirability of this community.

This issue features a stunning French country manor built by Harris Builders in the Braymore of Inverness subdivision. This home is truly spectacular and is sure to be something special for someone. Also, we recapped Inverness' 2004 home sales for a comprehensive look at the past year.

Please enjoy this winter edition of Exclusively Inverness magazine.

Chris Jacobs
Broker Associate
RE/MAX Countryside

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1695 S. BRAYMORE

I N V E R N E S S



When one dreams of luxury, this lakefront property is the home those dreams are made of. Built within the exclusive Braymore of Inverness neighborhood, Harris Builders offers this French country manor with approximately 11,000 square feet of living space.

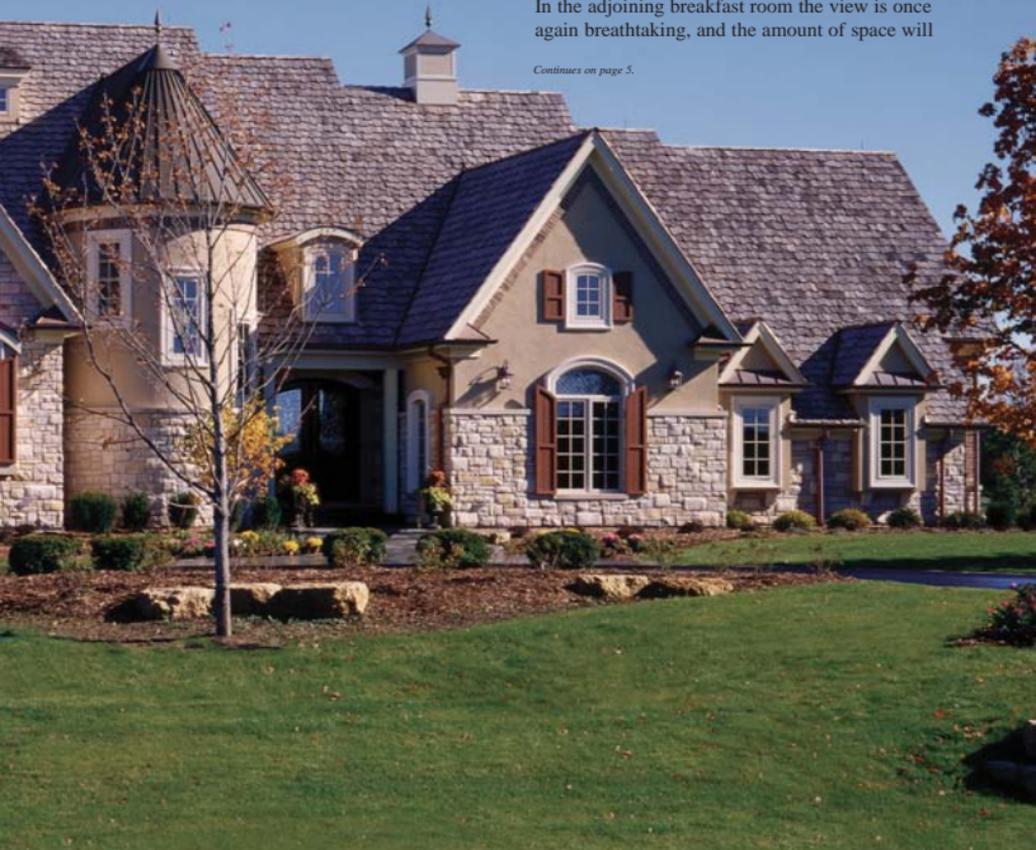
A dramatic two-story foyer with beautiful marble floors carries you into the great room, complete with two-story volume ceiling. Your eyes are immediately drawn to huge windows overlooking the lake, framing the changing seasons. A limestone gas fireplace runs from floor to ceiling and compliments the stunning chandelier, which draws you to notice the rich

mahogany ceiling beams. Vibrant Brazilian cherry wood floors lead you right into the gourmet kitchen.

Here, glazed cabinetry with exquisite detail fills the room. The glass windowed doors and interior lighting are sure to allow you to showcase your finest pieces. A luxury kitchen like this requires granite counters. Specialty lighting underneath the cabinets brings them to life. The look is carried onto a large island, which includes a vegetable sink. Rich cherry wood covers all four sides and once again the detailing cannot be missed. All your new appliances blend in perfectly with the custom cabinetry.

In the adjoining breakfast room the view is once again breathtaking, and the amount of space will

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“To Do’s” For

2005



Eric Freckman CFP®

Identify your objectives and review them regularly. –Imagine the super bowl game without a goal! There could be no winner! To accomplish your financial goals, you must know what they are.

Are you saving for college? Retirement? A new home? Whatever the goal might be, your financial plan must fit that goal. Your objectives must be measurable so you can compare your current status with your future goal. Obviously, things will not always go as planned, but having the goals set and regularly making needed adjustments is far better than blindly hoping for the best.

Review and adjust your Asset Allocation. –Allocating your portfolio properly will allow you to limit your risk and accomplish your goals. First of all, determine your personal risk tolerance and on that basis, establish the most effective combination of stocks and bonds. The stock category should be divided further into large, small and international stocks*. If this has not been done lately, the start of this New Year is a great time to for an analysis. Our company policy is to review this for every client, every month. It is that critical.

Shorten bond maturities. – Over the past months, the Federal Reserve has started to raise interest rates. The rate on the 10-year Treasury bond has gone from

3.64% in March of 2002 to 4.29% in January of 2005**. It is possible—some would say likely—that rates will continue to rise. As interest rates rise, the price of bonds declines, so it is possible to lose money in bonds. Any current or future long-term bond investments should be carefully evaluated.

Know the Tax Law Changes – Understanding the recent changes in the law is vital to making sure you most effectively limit your tax liability. The 2005 401(k) maximum is now \$14,000 per year and \$18,000 if you are over age 50. The Roth and Traditional IRA contribution limit is \$4,000 and \$4,500 if you are over age 50 subject to income limitations. The annual gift exclusion is \$11,000. Long term capital gains and qualified dividend tax rates will remain at 15% for most taxpayers. Social Security FICA tax will be collected on wages up to \$90,000. There is no ceiling on the Medicare FICA tax. The estate tax exclusion will stay at \$1,500,000 until 2006 when it moves up to \$2,000,000. Taking advantage of these and other changes could help you improve your financial future.

Take action now - Procrastination is the greatest enemy of successful financial management. Whether paralyzed by fear or handicapped by busyness, you cannot get to your goal unless you begin. Set one or two realistic action steps, establish a date for achieving those steps, and then do it. The feeling of accomplishment and the realization of intermediate goals will start you on your way toward financial success.

Eric Freckman, CFP®, is a registered representative with and offers securities through Linsco/Private Ledger Member NASD/SIPC

*International investing involves special risks such as currency fluctuation and political instability. The prices of small company stocks are generally more volatile than those of large companies.

**United States Federal Reserve Bank



entice you to entertain. There is also a butler's pantry, complete with wine cooler, leading you into the formal dining room. Cathedral ceilings, wainscoting on the walls and a beautiful bay window make this room one of the builder's personal favorites.

On the opposite end of the first floor you'll find the master suite with a fireplace, two walk-in closets and a stunning private bath, truly one of the most elegant rooms in the home. The bath comes to life through an amazing mix of marble surfaces. There are large counter vanities, which include two sinks. Truly the most spectacular features are the designer whirlpool tub and oversized shower, a must see. Combine that with a spectacular view and leaving this room on time in the morning, could prove to be extremely challenging.

Next to the master suite is the library. Rich mahogany bookcases and ceiling beams are waiting impatiently to house your literary collection.

There is also a sunroom on the first floor. A mural painted on the far wall encourages you to relax and enjoy a beautiful afternoon in the country. The painting really gives the room its personality, and is show-cased perfectly against the limestone floor. More big beautiful windows cover another wall, along with a glass door leading you to one of two brick patios.

Finishing first floor touches include two powder rooms, marble can be found in both. One has a limestone floor, the other Brazilian cherry.

A much different type of luxury is found on the lower level of the manor. A cherry wood bar sits in the center of the room. While it does not come fully stocked, it does have a refrigerator, dishwasher and microwave oven. The counters on the bar are granite, and bar glasses can be stored overhead. There is also a wine cellar on this level, which holds 2,200 bottles of wine!

Watch a movie in your home theatre. Don't worry

Continues on page 9.

Home Sales

Inverness

2004

Listed in alphabetical order by street name.

1963 ABBOTSFORD DRIVE	\$ 800,000	06/28/2004
2031 ABBOTSFORD DRIVE	\$ 680,000	05/25/2004
1975 ABBOTSFORD	\$ 675,000	09/02/2004
2035 ABBOTSFORD	\$ 792,800	12/09/2004
1092 ABERDEEN LN	\$ 742,000	09/01/2004
1075 ABERDEEN ROAD	\$ 580,000	11/08/2004
1148 ABERDEEN	\$ 765,000	07/01/2004
187 APPLEBY ROAD	\$ 563,000	10/01/2004
1500 APPLEBY ROAD	\$ 580,000	09/21/2004
1865 BALDWIN ROAD	\$ 575,000	07/26/2004
1400 BANBURY	\$ 1,147,000	05/24/2004
2069 BANBURY	\$ 600,000	09/29/2004
1660 BEAVER POND	\$ 640,000	07/26/2004
982 BLACKBURN DRIVE	\$ 578,000	06/01/2004
172 BLAIR LANE	\$ 510,000	11/04/2004
203 BRADWELL	\$ 350,000	04/22/2004
1700 S BRAYMORE DR	\$ 975,000	07/23/2004
13 CARNOUSTIE	\$ 1,125,000	08/13/2004
863 CHIMNEY ROCK	\$ 541,000	05/26/2004
13 CULZEAN	\$ 366,500	06/01/2004
366 CUMNOCK ROAD	\$ 665,000	08/02/2004
90 DIRLETON	\$ 390,000	04/16/2004
1626 DUBLIN	\$ 1,150,000	09/07/2004
1646 DUNBAR	\$ 535,000	05/12/2004
361 N ELA RD.	\$ 287,000	03/15/2004
100 N ELA ROAD	\$ 415,000	08/20/2004
123 S ELA ROAD	\$ 480,000	01/05/2004
1726 GALLOWAY CIRCLE	\$ 867,000	08/25/2004
567 GLEN EAGLES COURT	\$ 745,000	01/30/2004
317 GRAYFRIARS LANE	\$ 580,000	08/18/2004
110 S HAMAN	\$ 439,000	08/30/2004
2107 HARROW GATE DRIVE	\$ 625,000	10/27/2004
55 N HIGHLAND RD	\$ 609,500	10/28/2004
144 HIGHLAND ROAD	\$ 989,000	08/12/2004
833 INVERWAY	\$ 784,500	11/23/2004
102 KILCHURN LANE	\$ 447,500	03/26/2004
1019 KIRKWOOD DRIVE	\$ 717,500	12/20/2004
LOT 26 LAUDER LANE	\$ 1,070,000	04/22/2004

Continues on page 12.

Multiple Listing Service of Northern Illinois. Information herein deemed reliable but not warranted.

SOLD

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Chris Jacobs
Broker Associate

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Buyer Specialist



Heidi Doering
Buyer Specialist



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about missing any action on your 106" projection screen with surround sound. A master control panel gives you the power most can only dream about. This portion of the lower level also has indirect lighting, perfect for any audience.

A beautiful stone fireplace is flanked by two sets of double doors, which lead you to the second brick patio. Both the lower level and first level patios are linked with a stunning, stone staircase.

There's an exercise room with audio/video hookup that is also compatible with satellite television. After your workout enjoy some time in the steam room, and then head to your very own locker room with double showers.

Thinking about hosting a floor hockey, soccer or tennis competition? Create the plans in your two game rooms, and then head over to the sports center! It's located just below the garage and has an extremely durable floor. It's the perfect amount of space for any sports buff to go wild! Also, those game rooms can easily be converted into one large guest suite.

Continues on page 11.





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On the second floor you'll find four large bedrooms, all having decorative ceilings. Each room also has access to a private bath, a ceiling fan and walk-in closet. A spacious loft area overlooks your dining room.

The four car garage features stained coach house doors. The quality is really top of the line. In fact, all the doors in the home are worth admiring since they are all made of mahogany.

This luxurious, lakefront manor promises to help you live the life you've always dreamed of.

Offered at \$3,290,000

FOR MORE INFORMATION CONTACT

Chris Jacobs

847.963.0400

Chris@TheChrisJacobsTeam.com

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Home Sales

Inverness

2004

Continued from page 6.

Listed in alphabetical order by street name.

925 MUIRFIELD	\$ 687,900	04/22/2004
1023 MUIRFIELD	\$ 935,000	06/01/2004
178 OLD WICK LANE	\$ 515,000	02/20/2004
198 OLD WICK LANE	\$ 527,500	07/01/2004
2002 PALATINE ROAD	\$ 381,500	08/19/2004
1519 W PALATINE ROAD	\$ 670,000	08/12/2004
376 S PLYMOUTH DR	\$ 1,140,000	10/01/2004
1968 PRESTWICK DRIVE	\$ 700,000	05/11/2004
41 RAVENS CRAIG LANE	\$ 562,000	06/17/2004
39 RAVENS CRAIG	\$ 521,000	01/12/2004
232 ROBERTS ROAD	\$ 760,000	05/28/2004
229 S ROBERTS ROAD	\$ 860,083	10/07/2004
598 SCOTS CT	\$ 500,000	09/13/2004
2207 SHETLAND ROAD	\$ 635,000	06/25/2004
1332 SHIRE CIRCLE	\$ 410,000	05/18/2004
1362 SHIRE CIRCLE	\$ 273,000	09/28/2004
1433 SHIRE CIRCLE	\$ 371,000	09/16/2004
1436 SHIRE CIRCLE	\$ 334,000	05/03/2004
1441 SHIRE CIRCLE	\$ 340,000	12/04/2004
1473 SHIRE CIRCLE	\$ 358,500	08/09/2004
1475 SHIRE CIRCLE	\$ 351,250	01/30/2004
1483 SHIRE CIRCLE	\$ 365,000	01/30/2004
1531 SHIRE CIRCLE	\$ 380,000	08/30/2004
1538 SHIRE CIRCLE	\$ 320,000	10/15/2004
1517 SHIRE CR	\$ 395,000	05/03/2004
1432 SHIRE	\$ 326,000	12/06/2004
678 SKYE LN	\$ 784,500	09/27/2004
682 SKYE LN	\$ 710,000	07/09/2004
800 N STERLING	\$ 685,500	07/30/2004
869 N STERLING	\$ 507,500	04/22/2004
825 STONE CANYON CIRCLE	\$ 540,000	05/24/2004
133 STROME	\$ 452,000	07/19/2004
2160 W SUNSET DRIVE	\$ 347,500	06/21/2004
1863 TWEED	\$ 647,500	08/16/2004
275 WILLOW RD.	\$ 485,000	08/30/2004
352 WINDSOR LN	\$ 406,500	08/19/2004
1170 WOODBURN CT.	\$ 1,050,000	05/27/2004
17 W WOODVIEW LANE	\$ 1,272,000	05/25/2004

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7. No one would want to read about my home anyway.
6. I'm looking forward to next Christmas in my current house.
5. Being innovative is highly overrated.
4. I'm not accustomed to attentive, personal service.
3. Someone who is that aggressive with his marketing *scares me*.
2. My home wouldn't look good in pictures.
1. I really don't want to move.

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