

THE MONTHLY BUGLE

The Official Newsletter of Coldwell Banker Antlers Realty, Inc.



MONTHLY AGENT HIGHLIGHT

Gena Lawson



I have lived in Cody, WY on and off since 2003. Prior to my start with Coldwell Banker Antlers Realty, I was in finance and banking for five years. My time as a Mortgage Lender has giving me a great deal of knowledge and understanding of the Real Estate world. In my free time I enjoy spending time with my family and friends, being outside working in my yard and garden, antique hunting, traveling and reading.

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Make It Music to the Ears

Spa music should transport you to a Zen-like place of peace and tranquility, and good choices are acoustic tunes and the sounds of nature. Or, go Simon and Garfunkel with your own “Sounds of Silence” smartphone playlist and listen to it through waterproof Bluetooth speakers while relaxing in the tub.

With a sprinkling of ingenuity and a smattering of inspiration, you can easily convert your primary bathroom into a modern-day spa worthy of the ancient Romans!

Turn Your Home Into A Relaxing Oasis

Written by Jennifer McGuire of CB Blue Matter

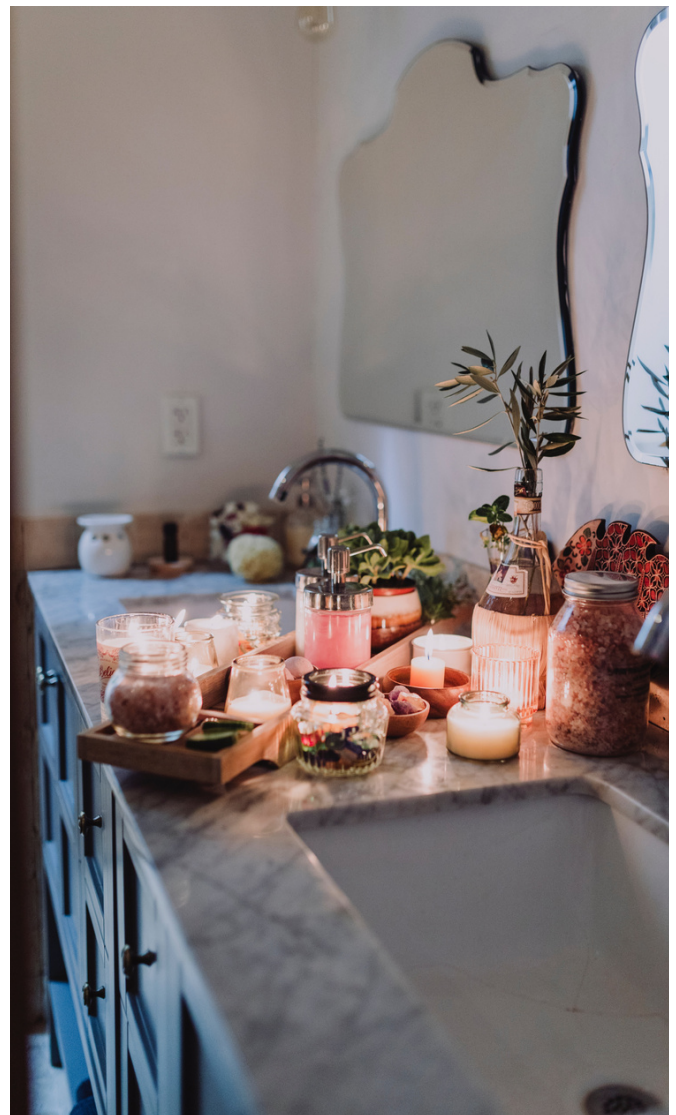
If you want a relaxing sanctuary to luxuriate in every day, it can be found as near as your bathroom door. Follow these do-it-yourself tips to convert your primary bathroom into a spa-like retreat, and your relaxed body, mind and soul will be glad you did.

Give a Jacuzzi Tub a Whirl

To transform your bathroom into a home spa, install a modern soaking tub for a total immersion in the therapeutic benefits of bubbling water. If a do-it-yourself bathroom remodel isn't in the offing, convert your tub into a hydrotherapy whirlpool with equipment that fits over the side to whip your water into a healing frenzy. There's also the simple fix of installing a spa-like massage showerhead that melds relaxation with hygiene to make you feel and smell good all over. When you're done, finish the spa experience with a warm wiping, courtesy of your freestanding electric towel warmer.

Speaking of Smelling Good

Scent contributes to the mood you are in, so make sure aromatherapy is part of your bathroom spa experience. Hang eucalyptus from your shower head for a refreshing scent. Place reed diffusers on your bathroom countertop. Or finish up a hard day's work with a treat for the senses by adding aromatic essential oils to Epsom salts for an in-home mineral bath.





3189 North Fork Hwy, Wapiti WY

WAPITI LODGE



Rustic Elegance at the Door Step of Yellowstone! The Wapiti Lodge is a staple of the Wapiti Valley, and has plenty of historic value. River House, Sportman's Cabin and Hunter's Cabin; 6 suites all capture the style and elegance of past and present. The Lodge boasts of modern comfort and convenience for guests with kitchenettes, WIFI, and cable TV. Viewing the spectacular scenery surrounding the lodge, fishing the private stretch of the Shoshone River, The Bar and restaurant plus approximately 1,000 feet of Highway Frontage are a bonus. There is plenty of room for expansion on the 16.74 +/- acres. Call to set up your viewing of the Great Opportunity!



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FOR SALE

Industry Highlight

Mortgage Rates Dip Below 5%

After weeks of escalating borrowing costs, home buyers are getting a second chance to lock in lower rates. The 30-year fixed-rate mortgage fell to an average just below 5% for the week ending Aug. 4, Freddie Mac reports.

With rates dipping in recent days, mortgage applications are increasing for the first time in five weeks, the Mortgage Bankers Association reported this week. Applications for a home purchase increased 1% last week following weeks of declines as home buyers and refinancers got spooked by higher mortgage rates.

Will the latest lower rates stick around? “Mortgage rates remained volatile due to the tug of war between inflationary pressures and a clear slowdown in economic growth,” says Sam Khater, Freddie Mac’s chief economist. “The high uncertainty surrounding inflation and other factors will likely cause rates to remain variable, especially as the Federal Reserve attempts to navigate the current economic environment.”

Last week, National Association of REALTORS® Chief Economist Lawrence Yun predicted that the Federal Reserve’s decision to raise its short-term fed funds rate by 75 basis points was unlikely to do any further damage to mortgage rates. “The mortgage and longer-term bond markets have settled down in recent weeks,” Yun says. “The peak in mortgage rates may have already occurred. That’s because oil and gasoline prices have been falling lately and, hence, will lessen broader inflationary pressures. Lower inflation means less aggressive interest rates by the Federal Reserve.”

Any decline in mortgage rates is likely relief to potential home buyers. “Though still higher than a year ago, the current rate of under 5% means around a 12% reduction in monthly payments compared to when mortgage rates peaked at 6% just two months ago,” Yun says. “Mortgage rates could soon turn upward but are unlikely to retouch the 6% mark. Any dip should be viewed as a second-chance opportunity.”

Freddie Mac reports the following national averages with mortgage rates for the week ending Aug. 4:

- **30-year fixed-rate mortgages:** averaged 4.99%, with an average 0.8 point, dropping from last week’s 5.30% average. Last year at this time, 30-year rates averaged 2.77%.
- **15-year fixed-rate mortgages:** averaged 4.26%, with an average 0.6 point, falling from last week’s 4.58% average. A year ago, 15-year rates averaged 2.10%.
- **5-year hybrid adjustable-rate mortgages:** averaged 4.25%, with an average 0.3 point, dropping from last week’s 4.29% average. A year ago, 5-year ARMs averaged 2.40%.

Freddie Mac reports commitment rates along with average points to better reflect the total upfront cost of obtaining the mortgage.



6 Tips to Make Your College Student's Dorm Room Functional and Relaxing

Dorm rooms have several big responsibilities. They're meant to be a personal hub for studying, working, relaxing, and socializing. But in a place often limited by square footage and decorating rules, it can be difficult to combine all of these aspects into one tiny room and keep it functional.

It might feel frustrating walking into one of these empty cement boxes, but think of them as blank canvasses ready to be morphed and melded. With a few inspirational images and handy tips, it can be just as personalized as back home.

1. Look Under the Bed

Storage can be found in many unique places in dorms, including under the bed. Replace the standard drawers or the bins already in the room with stylish baskets to make the space feel more like you and much more home-like.

2. Add a Curtain Wall

The cold and sterile concrete walls of a dorm are pretty standard across many college campuses, and while painting may not be an option, it's still possible to hide them. A curtain wall quickly camouflages and solves the sterile atmosphere that the walls emanate and instantly cozies up a dorm.

3. Choose a Serene, Relaxing Theme

Colors can have a big impact on how a room feels, and more importantly, how you feel while being in it. Coordinate artwork, pillows, and bedding to craft a space that will instantly helping you decompress upon entering. If your dorm or apartment allows for painting, take advantage of this and choose a shade that brings you joy or a sense of calm.

4. Cozy Up Your Workspace

Just because long study hours take place at your desk doesn't mean it has to look and feel blah. Since so much time is spent in this area, take some time to add special touches and items that'll keep you focused and comfortable. Creating a desk space with functional items, like a lamp and organizational drawers, can be paired with personal touches like artwork, letter boards, or well-cushioned seating.

5. Pick Double-Duty Furniture Pieces

Dorm rooms aren't typically the most spacious housing situations. This means multipurpose furniture is key. A bookshelf can double as a TV stand and a shelving unit works wonders as a bedside table. Picking coordinating pieces and keeping them tidy will maintain a cohesive bedroom.

6. Color Coordinate the Whole Space

Consistency is key to transforming a dorm from a replica of every other room in the hall to something that feels just like you. Too many colors or not settling on one theme can make things feel a little erratic and neither relaxing nor well organized.



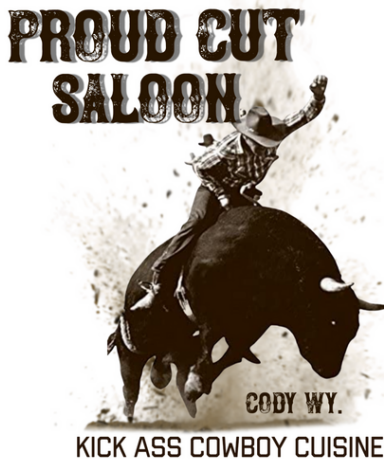
COMMUNITY CONNECTION

PROUD CUT SALOON



Before The Proud Cut became The Proud Cut, it burst to life as Grupp's Café in 1936. It remained Grupp's Café until 1941 before sitting dormant until 1944 when it became Jimmie's Place. Jimmie's offered the finest packaged goods and liquor in town. Unfortunately for Jimmie, business tanked and in 1945 it changed hands and faces to become Cody Wyoming's infamous Wonder Bar. The Wonder Bar was Cody's bar of choice for 39 long years. It was during these 39 years that many of the stories still told today came to fruition. Stories that involve many of the bullet holes that can still be found inside The Proud Cut building. In 1985, in need of much repair, the building was turned into The Proud Cut where it has remained Cody Wyoming's finest eatery and watering hole ever since.

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307-527-6905

IF YOU'RE NEW TO HORSES, RANCHING, OR RODEO BE SUE TO ASK WHAT "PROUD CUT" REALLY MEANS...

DID YOU KNOW?

25% of Americans have their garages so packed with stuff that there isn't room for their vehicles.

We are all faced with a series of great opportunities brilliantly disguised as impossible situations.

Charles Swindoll



"They're asking \$599,000 but there's a coupon in the newspaper for 50¢ off."



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