



# The Word From Gary

As part of my 40<sup>th</sup> birthday vacation, we visited Asheville, North Carolina. It truly is Portland's little sister city and we would definitely recommend a visit. At a great restaurant called Tupelo Honey Café, **we saw a table full of young hipsters wearing Pendleton wool jackets asking where the chicken was raised.** Ashlandia doesn't quite sound right...but you never know!

We scoped out their vibrant art scene and marveled at the Smoky Mountains spectacular Fall colors, but **our mission there was to see the Biltmore Estate** all decked out for Christmas. Mike and I are big architecture buffs



so I arranged for a behind the velvet ropes tour of the home. We had a lovely tour guide who took us from the darkest parts of the basement to on top of the massive slate roof, and everywhere in-between. The home was truly like visiting the American cousin of Downton Abbey.



If you thought Mike and I are crazy with our three Christmas trees, (yes, you read that right) we have nothing on this place. They decorate over 50 trees each year. **They must have every gay man in the state decorating trees for weeks!** After a divine dinner, we strolled through the house again with all of the trees sparkling, live musicians playing festive music and fireplaces ablaze. It was like stepping into another world and a memory I will always treasure.

Before we could say goodbye, we couldn't help but visit the gift shop. **Whenever we travel we buy ornaments** so that when we decorate our home we get to reminisce about our adventures. **It's one of my favorite holiday traditions that Mike and I have built together.**

I hope you have a wonderful time celebrating the holidays and enjoying your traditions or creating new ones with your loved ones.



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# Never a Dull Moment!

My Mom likes to ask me if I am a glutton for punishment and I think she's right sometimes! When I made the decision to become part of NW Mortgage Group it was an easy decision.

**What wasn't quite so easy was leaving for vacation two weeks after making the transition!**

I really didn't think it was going to be possible to leave town and make sure everything was taken care of. I apparently didn't have a choice. My team was determined to make sure I got to enjoy my 40<sup>th</sup> Birthday. They even called Mike to make sure he got me on the plane NO MATTER WHAT! They pulled out all the stops to handle everything. **I am so grateful to all of them for their dedication and support.** Heck, I even left my cell phone at the office...which of course means I felt naked while on vacation.

Having a great team working hand in hand with me every day is absolutely key to my business continuing to grow. **I am incredibly proud that 2013 was a record breaking year for me,**

but I could not have done it without Diane, Kendra and Jill sharing my devotion to helping people achieve their dreams. It doesn't hurt that they all have a great sense of humor. When we did this picture, we had to try to behave so the photographer could get a good shot!



At the end of last year I was excited to see our local real estate market growing nicely, but I have to **say I had no idea 2013 was going to be a blockbuster year.** Closed sales increase 16.2% year over year and annual appreciation stood at 13.5% for 2013 based on the latest statistics from RMLS.com. In addition, fixed rates were on a wild ride this year, but have settled into the mid 4's which is still an amazingly good rate on a historical basis.

With the economy gaining steam, I am excited to see how things develop throughout 2014. If you, your friends or family need any advice or help in the year ahead please do not hesitate to drop me a line or give me a call – that's what I'm here for.

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