

INDEX

Numbers

10 secrets, 4-5
 2002 National Association of Realtors® Profile of Second Home Owners
 statistics on second home-ownership, 183
The 7 Habits of Highly Effective Families, 189

A

additions (to homes), 174-175
 Aftermath of disasters, 219
 AICPA (American Institute of Certified Public Accountants), 215
 “American Dream,” 136
 achieving, 137-139
 Americans, 136-137
 as perception of home, 23
 American Institute of Certified Public Accountants (AICPA), 215
 American Moving and Storage Association (AMSA), 222
 Americans, 136-137
 AMSA (American Moving and Storage Association), 222
 animals, moving, 230-231
 anxieties, selling home, 202-204
The Art of Living Consciously, 109
 autonomy, housing psychology, 61-62

B

Baby Boomers, retirement, 239-241
 basic lifestyles, 72
 behaviors, childhood memories and, 31-33

below-market rentals, 33
 books. *See* publications
 Brandon, Dr. Nathaniel, 109
 brokers, real estate, 204-207
 building homes, 174-175.
 See also construction projects
 books, 257-258
 contractors, 176-178
 controlling process, 175-176
 emotions, 14-15
 homes, 14-15
 organizations, 257
 Web sites, 258
 Bush, George W., 154
 buyers, showing homes to, 200-202
 buying
 10 secrets, 4-5
 American Dream, 136-137
 buyers
 books, 254-255
 organizations, 254
 showing homes to, 200-202
 Web sites, 255-256
 market timing, 147
 mortgage loan processing, 160-161
 pressure sales people, 19
 rental homes
 as family business, 189-190
 tips, 187-189
 resources
 books, 253-254
 organizations, 252
 second homes
 as rental home, 186-187
 psychology of home investing, 185-186
 reasons people buy, 183-184
 versus renting, 140, 144, 148-149

C

careers, housing decisions' effects
on, 17-21

childhood. *See also* children
memories, 31-33
 identifying relationship to
 home, 33-35
 recalling housing history,
 35-40
 resisting repetition, 40-41
 needs, 123

children. *See also* childhood
family mergers, 74-75
joint decision making, 111
moving with, 225-227, 249
Personal factors, 228-229

Clinton, President Bill, 154

Cole, Robert, 86

comfort, home and, 46-47

communication, joint decision
making, 108

communities, home and, 72, 76, 78

constructionists, 32

construction projects, 172-174.
See also building homes;
improvements
 additions, 174-175
 custom homes, 174-175
 contractors, 176-178
 controlling building process,
 175-176
 decision making, 175
The Consumer's Guide to Experts,
204

contingency plans
 emergencies, 217-218
 natural disasters, 216-218

contractors, 176-178

control, housing psychology, 61-62

costs
 construction, 32
 repairs, 32

couples, moving
 challenges, 104-106
 Housing Encounter, 107-113
 joint decisions, 108-113
 Marriage Encounter, 106
 unreasonable reasoning, 113-114

Covey, Stephen R., 189

Crazy Time, 212

custom homes, 174-175
 contractors, 176-178
 controlling building process, 175-176

D

decision making
 changing homes, 15-16
 finances, 18-21, 128
 home construction, 175
 housing decision categories, 124
 housing history's effect on, 22-23
 housing profile, 123-124, 126, 128
 housing psychology, 5-6
 housing value system, 135
 howeownership, 145
 joint decisions, 108-113
 accepting differences, 109
 children, 111
 communication, 108
 mutual concern, 111-113
 negotiation, 109-110
 positive attitude, 111
 unreasonable reasoning, 113-114
 values, 108

lifestyle, 18-21

Money Factor, 91-92
 money needs, 93-95
 money values, 93-99
 well being, 95-96

moving, 122-123

nature of, 3-5

perception of self, 30

Personal Factor, 54, 69-70
 buyer versus renting, 148-149
 children, 228-229
 moving, 122

- profile scoring, 53-54
 refinancing, 169-170
 choices, 170
 expert advice, 170-172
 relationship with home, 16-18
 retirement, 236-237
 money factors, 238
 planning resistance, 239-241
 social factors, 238
 tangible factors, 237
 selling home, 203
 senior citizens
 books, 256-257
 organizations, 256
 Social Factor, 54, 69-70
 buyer versus renting, 148-149
 community lifestyles, 77
 construction projects, 172-174
 housing sociology, 71-72
 moving, 122
 relationships, 70
 retirement, 238
 stagnation, 17-18
 strategic decisions, 131
 Tangible Factor, 54, 79-80
 buying versus renting, 148-149
 environmental comfort, 83-84, 87-88
 high T scores, 81
 low T scores, 81
 moving, 122
 physical comfort, 83-86
 retirement, 237
 transcending emotions, 21-22
 transitioning to homeownership
 while renting, 144-145
 values, 121
 disasters, 209-211
 aftermath, 219
 divorce, 212-213
 natural, 214-215
 contingency plans, 216-218
 protection from, 215-216
 resources, 252
 rebuilding life after, 210
 relationships, 211-212
 September 11, 2001, 210
 discomfort triggers, 46-47, 130-131
 divorce, 213
 opposers, 212
 resources, 251
 seekers, 212
 U.S. Census Bureau, National Center for Health Statistics, 211
Divorce Magazine, 212
 dreams, home and, 27-29
 dual brokers, 206
-
- E**
-
- elderly, perceptions of self as, 235-236
 Eldred, Dr. Gary, 169
 emergencies, contingency plans, 217-218
 emotions. *See also* feelings
 building homes and effects on, 14-15
 effects on moving, 225-227
 housing history's effect on, 22-23
 moving, 104-106
 personal relationship with home, 16-21
 selling home, 202-204
 transcending, 21-22
 environmental comfort (T Factor), 83-84, 87-88
 equity, 145, 244-245
 exercises, recalling housing history, 36-40
 experts
 Realtors®, 204-207
 refinancing, 170-172
-
- F**
-
- fairness, negotiation, 109
 families
 home and, 72-75
 mergers, 74-75
 moving, 225-228
 rental home business, 189-190
 fantasies, home and, 27-29
 fear, investments, 186

264 10 SECRETS TO SUCCESSFUL HOME BUYING AND SELLING

- Federal Emergency Management Agency (FEMA), 214
- feelings, *See also* emotions
- housing history's effect on, 22-23
 - personal relationship with home, 16-21
 - sharing, selling home, 202-204
- FEMA (Federal Emergency Management Agency), 214
- films, *Miracle on 34th Street*, 27
- finances. *See also* Money Factor
- buying versus renting, 140, 144
 - disadvantages of renting, 146
 - housing decisions, 128
 - housing decisions effects on, 18-21
 - management, 95-96
 - money needs, 93-95
 - money values, 93-96
 - appropriateness, 98-99
 - sufficiency, 97-99
 - sustainability, 98-99
 - refinancing
 - decisions, 169-172
 - home mortgages, 168-169
 - retirement years, 238
 - well being, 95-96
- first-time homebuyers
- books, 254-255
 - organizations, 254
- friendships, home and, 75
- G**
-
- Garber, Marjorie, housing psychology, 34-35
- Gore, Wilma Willis, 243
- Gougeon, Angela, 212
- Guide to a Stress Free Move*, 228
- H**
-
- healthcare, during moves, 223-224
- help, enlisting to move, 222-223
- high P scores, 67
- history, housing, 22-23
- recalling, 35-40
 - resisting repetition, 40-41
- homes. *See also* housing
- comfort and, 46-47
 - community and, 76, 78
 - as extension of self, 30
 - family life, 72-75
 - friendships and, 75
 - improvements, 172-174
 - mortgages, refinances, 168-172
 - perceptions of
 - childhood memories, 31-33
 - dreams, 27-29
 - fantasies, 27-29
 - identifying relationship to, 33-35
 - personal relationship with, 16-21
- homebuyers
- 10 secrets, 4-5
 - American Dream, 136-137
- buyers
- books, 254-255
 - organizations, 254
 - showing homes to, 200-202
 - Web sites, 255-256
- market timing, 147
- mortgage loan processing, 160-161
- pressure sales people, 19
- rental homes
- as family business, 189-190
 - tips, 187-189
- resources
- books, 253-254
 - organizations, 252
- second homes
- as rental home, 186-187
 - psychology of home investing, 185-186
 - reasons people buy, 183-184
 - versus renting, 140, 144, 148-149
- homeownership
- American Dream, 136
 - achieving, 137
 - Americans, 136-137
 - renting, 137-139

- buying versus renting, 140, 144, 148-149
- decision making, 145
- educational resources, 156-158
- interest rates, 158-160
- as investment, 155-156
- market timing, 147
- mortgage loan processing, 160-161
- politics, 154
- retirement, 241-243
- taxes, 161-162
- transitioning to while renting, 144-145
- versus rentals, 33
- housing. *See also* homes
 - building
 - books, 257-258
 - contractors, 176-178
 - controlling process, 175-176
 - emotions, 14-15
 - homes, 14-15
 - organizations, 257
 - Web sites, 258
 - buying, 253-254
 - 10 secrets, 4-5
 - American Dream, 136-137
 - buyers, 200-202, 254-256
 - market timing, 147
 - mortgage loan processing, 160-161
 - pressure sales people, 19
 - rental homes, 187-190
 - resources, 252-254
 - second homes, 183-187
 - versus renting, 140, 144, 148-149
 - decisions
 - changing homes, 15-16
 - finances, 18-21, 128
 - home construction, 175
 - housing decision categories, 124
 - housing history's effect on, 22-23
 - housing profile, 123-128
 - housing psychology, 5-6
 - housing value system, 135
 - howeownership, 145
 - joint decisions, 108-114
 - lifestyle, 18-21
 - Money Factor, 91-96
 - moving, 122-123
 - nature of, 3-5
 - perception of self, 30
 - Personal Factor, 54, 69-70, 122, 148-149, 228-229
 - profile scoring, 53-54
 - refinancing, 169-172
 - relationship with home, 16-18
 - retirement, 236-241
 - selling home, 203
 - senior citizens, 256-257
 - Social Factor, 54, 69-72, 77, 122, 148-149, 172-174, 238
 - stagnation, 17-18
 - strategic decisions, 131
 - Tangible Factor, 54, 79-88, 122, 148-149, 237
 - transcending emotions, 21-22
 - transitioning to howeownership
 - while renting, 144-145
 - values, 121
 - discomfort triggers, 130-131
 - history
 - recalling, 35-40
 - resisting repetition, 40-41
 - psychology
 - autonomy, 61-62
 - Carl Jung, 33-34
 - control, 61-62
 - identifying relationship to home, 33-35
 - identity, 63-65
 - Marjorie Garber, 34-35
 - security, 62-63
 - self, 60-61
 - shoulds, 82-84
 - spirituality, 65-66
 - uprooted, 88
 - wants, 82-84

profiles
 creating, 47-54
 decision making, 123-128
 evaluating, 55
 selling, 195-196, 253-254
 pricing, 198-199
 priorities, 196, 198
 research, 199-200
 sharing feelings, 202-204
 sharing ideas, 202-204
 showing to sell, 200-202
 sociology, 71-72
 value system, decision factors,
 135

Housing Encounter, 107
 joint decision making, 108-113
 accepting differences, 109
 children, 111
 communication, 108
 mutual concern, 111-113
 negotiation, 109-110
 positive attitude, 111
 values, 108
 time outs, 107

I

IBHS (Institute for Business &
 Home Safety), 215
 ideas, selling home, 202-204
 identity
 children, 228-229
 housing psychology, 63-65
 improvements. *See also* building
 homes; construction projects
 additions, 174-175
 construction projects, 172-174
 income, retirement, 244-245
 individualistic lifestyles, 71
 inequality, perceptions of when
 moving, 105-106
 influential lifestyles, 72
 Institute for Business & Home
 Safety (IBHS), 215
 interest rates, 158-160

investments
 fear and, 186
 homeownership as, 155-156
 real estate
 as family business, 189-190
 psychology of home
 investing, 185-186
 rental homes, 181-187
 tips for buying, 187-189
 irritant of change, 123

J

Jessani, Anju D., 211
 joint decision making
 Housing Encounter, 108-113
 unreasonable reasoning, 113-114
 Jung, Carl, housing psychology,
 33-34
*Just Pencil Me In: Your Guide to
 Moving & Getting Settled After
 60*, 243

K

Kahlenberg, Rebecca, 86
 Keeney, Ralph, 121
 kids
 childhood memories, 31-33
 identifying relationship to
 home, 33-35
 recalling housing history,
 35-40
 resisting repetition, 40-41
 childhood needs, 123
 family mergers, 74-75
 joint decision making, 111
 moving, resources, 249
 moving with, 225-227
 Personal Factors, 228-229

L

Lasser, J.K., 161
 Lewis, Evelyn, 71
 life estate agreements, 244

lifestyles
 basic, 72
 community, 72
 housing decisions effects on, 18-21
 individualistic, 71
 influential, 72
 supportive, 72
 loan processing, 160-161. *See also*
 mortgages

M

M Factor, 55, 91-92, 135, 140, 144.
See also finances
 buyer versus renting, 140, 144
 Money Factor Analysis Worksheet,
 140, 144
 moving, 122
 needs, 93-95
 retirement, 238
 values, 93-99
 appropriateness, 98-99
 sufficiency, 97-99
 sustainability, 98-99
 well-being, 95-96
 MacBean, Craig, 238
 magical thinking, retirement
 planning, 239-241
 market timing, buying homes, 147
 Marriage Encounter, 106
 married couples, moving
 challenges, 104-106
 Housing Encounter, 107-113
 joint decisions, 108-113
 Marriage Encounter, 106
 unreasonable reasoning, 113-114
 Mathew Greenwald & Associates, 240
 memories
 childhood, 31-35
 recalling housing history, 35-40
 resisting repetition of housing
 history, 40-41
 mergers, families, 74-75
 Millman, Marcia, 103
Miracle on 34th Street, 27
 mistakes, learning from, 6-7
 Money Factor, 55, 91-92, 135, 140,
 144. *See also* finances
 buyer versus renting, 140, 144
 Money Factor Analysis
 Worksheet, 140, 144
 moving, 122
 needs, 93-95
 retirement, 238
 values, 93-99
 appropriateness, 98-99
 sufficiency, 97-99
 sustainability, 98-99
 well-being, 95-96
Money Magazine, 149
 mortgages. *See also* loan processing
 home, refinances, 168-172
 loan processing, 160-161
 reverse mortgages, 244-245
 Mother, housing psychology, 33-35
 moving, 221-222
 children, 225-227
 couples
 challenges, 104-106
 Housing Encounter, 107-113
 joint decisions, 108-113
 Marriage Encounter, 106
 unreasonable reasoning,
 113-114
 decision making, 122-123
 discomfort triggers, 46-47
 enlisting help, 222-223
 inequality perceptions, 105-106
 Money Factors, 122
 Personal Factors, 122
 pets, 230-231
 psychological risks, 104-106
 reasons for, 56
 resources, 249
 kids, 249
 relocating, 250
 Web sites, 250
 retirement. *See* retirement
 self-care during, 223-224

single parents, 104
 social factors, 122
 successful family moves, 227-228
 tangible factors, 122
 time, 222
 Moving Decision Evaluation
 Worksheet, 128
 Moving Evaluation Worksheet, 126,
 128
 mutual concerns, joint decision
 making, 111-113

N

NAR (National Association of
 Realtors), 205
 National Endowment for Financial
 Education (NEFE), 215
 natural disasters, 214-215
 protection from, 215-218
 resources, 252
 books, 252
 organizations, 252
 necessity, joint decision making, 108
 needs, 82
 childhood, 123
 money, 93-95
 NEFE (National Endowment for
 Financial Education), 215
 negotiation, joint decision making,
 109-110
 nesting profiles, scores, 112-113

O

opposers, divorce, 212
 optimistic determination, retirement
 planning, 239-241
 organizations
 building, 257
 buying/selling, 252
 homebuyers, 254
 natural disasters, 252
 remodeling, 257
 senior citizen decisions, 256

ownership
 educational resources, 156-158
 home, retirement, 241-243
 interest rates, 158-160
 as investment, 155-156
 mortgage loan processing, 160-161
 politics, 154
 taxes, 161-162

P-Q

P Factor, 54, 69-70
 buyer versus renting, 148-149
 children, 228-229
 high scores, 67
 low scores, 67
 moving, 122
 Pankey, Justin, 212
 parenthood, single parents moving,
 104
 partnerships, rental home business,
 189-190
 payments, equity, 145
 Personal Factor, 54, 69-70
 buyer versus renting, 148-149
 children, 228-229
 high scores, 67
 low scores, 67
 moving, 122
 personal finance, resources, 156-158
 pets, moving, 230-231
 physical comfort (T factor), 83-86
 planning for retirement, resistance
 to, 239-241
 politics, homeownership, 154
 positive attitude, joint decision
 making, 111
 pricing, selling house, 198-199
 priorities, selling house, 196-198
 profiles
 housing
 creating, 47-54
 decision making, 123-128
 evaluating, 55
 nesting, 112-113

psychological effects, moving, 104-106
 psychology, 5-6
 Carl Jung, 33-34
 home investing, 185-186
 housing
 autonomy, 61-62
 control, 61-62
 identity, 63-65
 security, 62-63
 self, 60-61
 spirituality, 65-66
 housing shoulds, 82-84
 housing wants, 82-84
 identifying relationship to home, 33-35
 Marjorie Garber, 34-35
 uprooting, handling, 88
 publications. *See also* resources
 The 7 Habits of Highly Effective Families, 189
 The Art of Living Consciously, 109
 building, 257-258
 buying/selling, 253-254
 The Consumer's Guide to Experts, 204
 Crazy Time, 212
 divorce, 251
 Divorce Magazine, 212
 Guide to a Stress Free Move, 228
 homebuyers, 254-255
 Housing Decisions, 71
 Just Pencil Me In: Your Guide to Moving & Getting Settled After 60, 243
 Money Magazine, 149
 moving, 249
 kids, 249
 relocating, 250
 natural disasters, 252
 remodeling, 257-258
 rental properties, 258-259

Residential Choices and Experiences of Older Adult: Pathways to Life Quality, 239
 senior citizen decisions, 256-257
The Teenagers Survival Guide to Moving, 229
Warm Hearts and Cold Cash, 103
Washington Post, 86

quizzes, housing profile, 48-54

R

Ramsey, Judy, 228
 real estate
 brokers, 204-207
 rental homes, 181-183
 as family business, 189-190
 psychology of home investing, 185-186
 reasons people buy, 183-184
 second homes as, 186-187
 tips for buying, 187-189
 resources, 156, 158
 realtors, 19, 204-207
 reasoning, unreasonable, 113-114
 refinancing
 decisions, 169-170
 choices, 170
 expert advice, 170-172
 home mortgages, 168-169
 relationships
 basic lifestyle, 72
 building homes and effects on, 14-15
 communities, 72, 76, 78
 disasters, 211-212
 family, 72-75
 friendships, 75
 individualistic lifestyle, 71
 influential lifestyle, 72
 moving
 challenges, 104-106
 Housing Encounter, 107-113
 joint decisions, 108-113

270 10 SECRETS TO SUCCESSFUL HOME BUYING AND SELLING

- Marriage Encounter, 106
 - unreasonable reasoning, 113-114
- rental home business, 189-190
- Socail factor, 70
- supportive lifestyle, 72
- with homes, 16-22
- relocation, 222
 - children, 225-227
 - enlisting help to move, 222-223
 - pets, 230-231
 - resources, 250
 - retirement. *See* retirement
 - self-care during, 223-224
 - successful family moves, 227-228
 - time, 222
- remodeling
 - books, 257-258
 - organizations, 257
 - Web sites, 258
- rental homes, 181, 183
 - achieving American dream, 137-139
 - books, 258-259
 - as family business, 189-190
 - psychology of home investing, 185-186
 - reasons people buy second homes, 183-184
 - second homes as, 186-187
 - tips for buying, 187-189
 - versus homeownership, 33
- renting
 - advantages, 145-146
 - financial disadvantages, 146
 - transitioning to homeownership, 144-145
 - versus buying, 140, 144, 148-149
- repairs, costs, 32
- research, selling house, 199-200
- Residential Choices and Experiences of Older Adult: Pathways to Life Quality*, 239
- resistance, retirement planning, 239-241
- resources. *See also* publications
 - building, 257-258
 - buying/selling
 - books, 253-254
 - organizations, 252
 - divorce, 251
 - first-time homebuyers
 - books, 254-255
 - organizations, 254
 - Web sites, 255-256
 - moving, 249
 - kids, 249
 - relocating, 250
 - Web sites, 250
 - natural disasters, 252
 - books, 252
 - organizations, 252
 - personal finance, 156-158
 - real estate, 156-158
 - remodeling, 257-258
 - rental property investments, 258-259
 - senior citizens
 - books, 256-257
 - organizations, 256
- retirement, 235-236
 - Baby Boomers, resistance to planning, 239-241
 - homeownership, 241-243
 - housing decisions, 236-237
 - Money Factors, 238
 - planning resistance, 239-241
 - Social Factors, 238
 - Tangible Factors, 237
 - income, home equity, 244-245
 - planning, resistance to, 239-241
- Retirement Confidence Survey, 240
- reverse mortgages, 244-245
- Robinson, Gerald, 161
- Roosevelt, .Franklin D., 154
- Rother, John, 239

S

- S Factor, 54, 69-70
 buyer versus renting, 148-149
 community lifestyles, 77
 construction projects, 172-174
 housing sociology, 71-72
 moving, 122
 relationships, 70
 retirement, 238
- sales and lease-back agreements, 244
- sales people, pressure buying, 19
- Salisbury, Dallas, 240
- Scheier, M.F., 111
- Schiff, Lewis, 149
- second homes
 psychology of home investing, 185-186
 reasons owners buy, 183-184
 as rental home, 186-187
- second-guessing, selling house, 196-198
- secrets, of successful home buying and selling, 3-5
- security, housing psychology, 62-63
- seekers, divorce, 212
- self
 housing psychology, 60-61
 autonomy, 61-62
 control, 61-62
 identity, 63-65
 security, 62-63
 spirituality, 65-66
 perceptions, home as extension of, 30
 self-centered wants, 236
 symbolism, 64
- seller brokers, 206
- selling, 195-196
 10 secrets, 4-5
 pricing, 198-199
 priorities, 196, 198
- research, 199-200
- resources
 books, 253-254
 organizations, 252
- sharing feelings, 202-204
- sharing ideas, 202-204
- showing home, 200-202
- senior citizens
 books, 256-257
 organizations, 256
- September 11, 2001, 210
- sharing feelings, selling home, 202-204
- sharing ideas, selling home, 202-204
- Shefrin, Hersh, 186
- “shoulds,” 82-84
 well-intentioned, 236
- showing homes, 200-202
- single parenthood, moving and, 104
- Social Factor, 54, 69-70
 buyer versus renting, 148-149
 community lifestyles, 77
 construction projects, 172-174
 housing sociology, 71-72
 moving, 122
 relationships, 70
 retirement, 238
- social identity, children, 228-229
- sociology, housing, 71-72
- spirituality, housing psychology, 65-66
- stagers, showing homes to sell, 200
- stagnation, decision making, 17-18
- statistics
 moving reasons, 56
 retirement planning, 240
- strategic decisions, 131
- success, learning from, 6-7
- sufficiency, money value, 97-99
- supportive lifestyles, 72
- sustainability, money value, 98-99

symbolism, self, 64
 “System” (The)
 educational resources, 156, 158
 interest rates, 158-160
 loan processing, 160-161
 taxes, 161-162

T

T Factor. *See* Tangible Factor
 Tangible Factor, 54, 79-80
 buying versus renting, 148-149
 environmental comfort, 83-84,
 87-88
 high T scores, 81
 low T scores, 81
 moving, 122
 physical comfort, 83-86
 retirement, 237
 taxes, 161-162
*The Teenagers Survival Guide
 to Moving*, 229
 time, moving, 222
 time off, Housing Encounter, 107
 tornadoes, 214
 Trafford, Abigail, 212
 triggers, discomfort, 46-47, 130-131
 Turner, Carolyn, 71

U-V

U.S. Census Bureau, National
 Center for Health Statistics, 211
 unreasonable reasoning, 113-114
 uprooting, handling, 88

values, 82
 decision making, 121
 joint decisions making, 108
 money, 93-96
 appropriateness, 98-99
 sufficiency, 97-99
 sustainability, 98-99

W-X-Y-Z

wants, 82-84, 236
Warm Hearts and Cold Cash, 103
Washington Post, 86
 Web sites
 building, 258
 divorce, 251
 homebuyers, 255-256
 moving, 250
 remodeling, 258
 well-intentioned shoulds, 236
 Wethington, Elaine, 239
 Wientraub, J.K., 111
 worksheets
 Money Factor Analysis
 Worksheet, 140, 144
 Moving Decision Evaluation
 Worksheet, 128
 Moving Evaluation Worksheet,
 126, 128
 Zapolsky, Sarah, 239