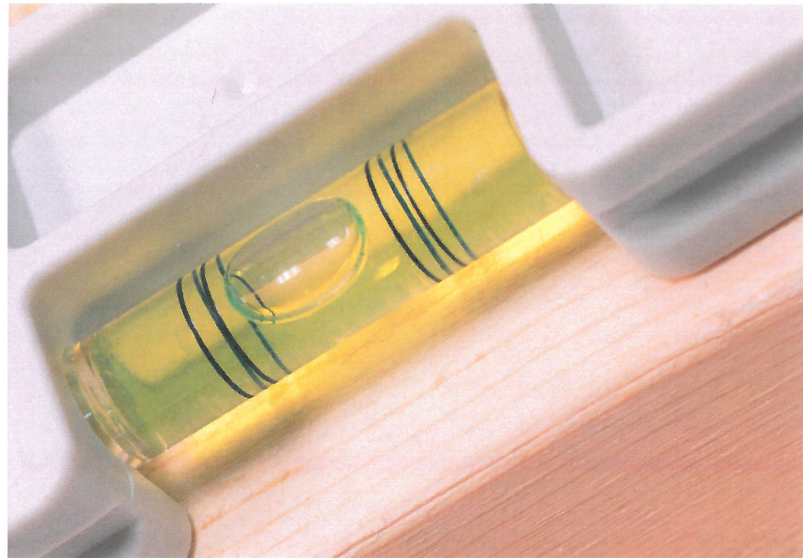


TIPS AND TRENDS FOR HOMEOWNERS, BUYERS AND SELLERS



A FRESH START

Most New Year's resolutions involve promises to fit into last year's suit and to avoid the fast-food lane. But don't let your self-improvement list end there. These home improvement tips, suggested by About.com, can help make your home safer and healthier in the New Year.

Safety first. Make this the year to be truly prepared by creating a household emergency kit. Pack it with first aid supplies, a working flashlight, batteries, extra blankets, a can opener and some nonperishable food. Also take the time each month to make sure your smoke alarms and carbon monoxide detectors are working. Purify the air in the home by swapping out furnace filters every month, and burn real firewood rather than mass-produced logs to avoid potentially harmful chemicals.

Throw it away. De-clutter your life one room at a time. Start with the kitchen: Toss and recycle containers that have long since lost their matching lids, and pare down small appliances to the ones you use most often. Then head to the bathroom and dump half-used bottles of shampoo or face wash that have gone unused in the past six months to clear up space. Finish in the living room by consolidating or recycling old magazines or newspapers.

Invest wisely. Is your refrigerator on its last legs? Saving money to update or replace aging appliances should be on every homeowner's mind. By saving a small amount each week — say \$10 or \$20 — homeowners can work toward a specific goal, such as a purchasing a more energy-efficient washer and dryer set. When deciding what to buy, be sure to research any potential cost-saving tax benefits, too.

MAID FOR YOU

Keeping up with house cleaning can be a real challenge — and a task that most of us are happy to overlook. If you want to hand that chore over to someone else, consider this advice from eHow.com and Smartmoney.com before hiring a cleaning service.

First, decide how often you need help: just once for a deep clean, or would a biweekly schedule better suit your needs? Then consider the cost. According to HomeAdvisor, the average price of a cleaning service is between \$160-\$200 a month. Use the Web to find local cleaning companies, or search a website like Care.com, which provides pre-screening and notes if the caretaker has a background check on file. If you're considering hiring an individual not affiliated with a company, bear in mind that depending on how much an individual is paid, you may also have to pay their Social Security and Medicare taxes, too.

Insist on a background check (professionals should also be able to provide good references), and be sure to ask the company or individual what kind of liability or theft insurance they have, including workers' compensation in case someone gets injured on the job. Treat a cleaning service just like any other employee and ensure that a contract that outlines all responsibilities is signed before the service is performed.



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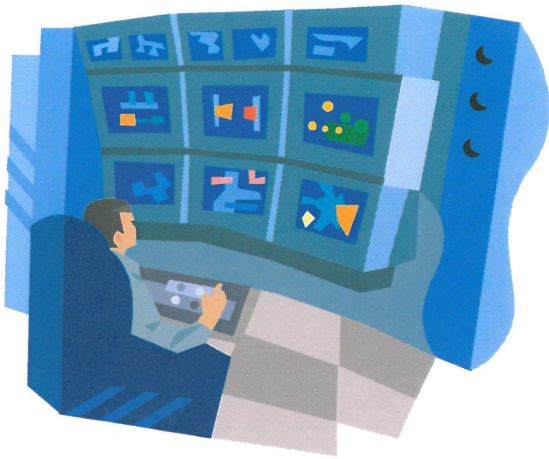
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CONTROL ROOM

It used to be that there was a separate remote control for each electronic device in your living room. Then universal remotes took over, with one device controlling multiple gadgets. The next evolution of the remote control might just be your smartphone.

Missing your favorite show will no longer be an issue with a DVR app from the iTunes or Android store. The DVR Remote app (\$2.99) works with TiVo to set up recordings of shows and allows you to watch them via your phone.

Access and control your computer from afar

with apps such as Remote HD (\$7.99), which enables you to access your desktop and files remotely, stream audio or video files or monitor the computer while you're out of town.

You can also access your home security system from afar. Many alarm companies, such as Schlage, offer apps that allow you to keep an eye on your doors via video, lock and unlock doors remotely, turn the lights off and on, program thermostats, or adjust the air conditioning and heat.

Say Yes to CRS

Buying a home is one of the biggest and most emotional decisions you will ever make. So it's important to work with someone who can provide sound advice and a steady, guiding hand when you need it. That's why a CRS agent is the best person for the job.

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DID YOU KNOW?



January is National Thank You Month.



Do you know someone who is thinking about buying or selling a home? **Please mention my name.**

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