

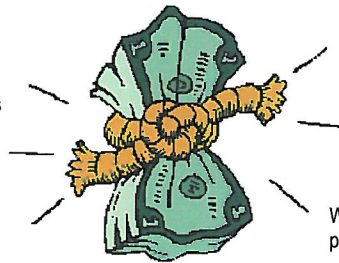
your home

SEPT/OCT 2015

Tips and trends for homeowners, buyers and sellers

WHEN IT RAINS, IT REALLY POURS

↘ No matter where you live, emergencies are bound to happen when you least expect them: the furnace breaks down, appliances stop working, the roof starts leaking or a window gets smashed. The costs for repairs can be tough to stomach, unless you have an emergency fund.



- ➔ Be sure to use the funds only for emergencies, such as replacing broken appliances, replacing the furnace or paying your regular monthly expenses after a job layoff or during a lengthy illness.
- ➔ Begin slowly. Start with a deposit of \$50 from each paycheck, then increase it gradually with each job change or pay increase. Set aside a portion of commission checks and tax refunds, too.

Setting up an emergency fund is easier than you think. These tips from Bankrate.com will help you handle unexpected surprises with ease.

With these simple steps, you'll have greater peace of mind, knowing you are prepared for any emergency.

- ➔ First, estimate how much money you might need for the fund. Experts suggest saving enough to cover four to seven months of expenses. Remember, this fund should not replace your entire income, and it should not be used to fund luxuries, like vacations, fancy new clothes or a new car (unless your existing one breaks down).
- ➔ Keep funds accessible, but not so readily available that you are tempted to borrow from it. Set up an account separate from your regular checking account. Consider using credit unions, which allow consumers to open accounts with smaller sums of cash, and online banks, so you can't withdraw money from a storefront location.
- ➔ Set up automatic deposit or transfers, so you know for sure that money will be saved each month and the fund will grow steadily, with little effort on your part.

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POISON CONTROL

Kids are naturally curious about their surroundings. But sometimes they can get into things that are dangerous and even deadly. Safe Kids Worldwide, a global not-for-profit group, provides several tips for keeping children safe in their own homes. Following these simple steps can help keep kids out of harm's way, giving you peace of mind.

1. Store all household products out of children's sight and reach. Young kids are often eye-level with items under the kitchen and bathroom sinks, so any items located there should be moved to a place they cannot reach. Install child safety locks on cabinets where hazardous items are stored.
2. Read product labels carefully to find out if the item is harmful to kids. The most dangerous items include makeup, personal care products, plants, pesticides, lead, art supplies, alcohol and carbon monoxide.
3. Don't leave hazardous products unattended while in use. Many accidents occur when adults are distracted. Keep cleaning products in their original containers, and never put a potentially dangerous product in something other than its original packaging, such as a plastic soda bottle, where it could be mistaken for something else.
4. Check your garage, basement and other storage areas for any cleaning supplies you no longer need and discard them.
5. Check your purse for any medications or makeup that could pose a danger, and store handbags out of reach. Keep all medications and vitamins stored where children cannot reach them, and always put medicines away after every use.
6. If a child has been poisoned, call the Poison Control Center at 800-222-1222, which offers fast, free, confidential help in English and Spanish. If the child has collapsed, call 911 immediately.
7. Install a carbon monoxide alarm on every level of your home, especially near sleeping areas, and keep them at least 15 feet away from fuel-burning appliances.



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SHOPPING FOR green

Today's buyers are more concerned than ever about living green, and that means finding an ecofriendly home. How do you know the home you want is truly green?

Green means different things to different people. Buyers focused on energy cost savings prefer homes that have basic energy-efficient features, such as Energy Star appliances, weatherproofed windows and good insulation. Buyers concerned about personal health issues prefer homes that use non-toxic materials, such as low VOC paints and bamboo flooring. Still other buyers want to contribute to a more sustainable future. They look for building materials that are produced locally or use reclaimed wood.

At the most basic level, Energy Star appliances, double-paned windows and efficient heating and cooling systems can lower energy bills and give buyers peace of mind.

Other factors to consider include:

→ **Cost.** Expect to pay more for a green home. A recent study by the University of California finds that green-certified, single family homes sold for 9 percent more than a comparable home that wasn't green.

→ **Square footage.** The larger the home, the more energy it consumes. Buying a smaller home is more economical.

→ **Paint.** Use water-based paints that contain lower levels of VOCs than conventional oil-based paints. VOCs emit gases that can cause health issues.

→ **Carpeting/flooring.** Choose carpeting made from recycled or renewable materials. For wood flooring, bamboo or reclaimed wood are popular choices.

→ **Utilities.** Review past utility bills to determine typical monthly energy costs. Also request documentation on any green features that have been added to the property.

→ **Landscaping.** Choose plants and trees that don't require the same level of maintenance as a lawn.

If in doubt, ask questions. The more questions you ask, the more confident you will be that you are getting a truly green home.



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