

YOUR HOME DECEMBER 2008

TIPS AND TRENDS TO HELP MAXIMIZE HOME BUYING AND SELLING

Holiday Fire Safety Tips



'Tis the season to deck the halls, but don't forget to keep fire safety in mind. According to the U.S. Fire Administration, fires that occur during the holiday season claim the lives of more than 400 people, injure 1,650 people or more, and cause over \$990 million in damage each year. Follow these tips to prevent holiday fires.

Select a fresh tree. Needles should be green and attached firmly to the branches, and they should not break if the tree is freshly cut. Don't place the tree near a heat source, such as a heat vent or fireplace. Keep the tree stand filled with water to keep it moist, and don't leave the tree up longer than two weeks. When it becomes dry, discard it immediately.

Inspect holiday lights each year. Check for frayed wires and burned out bulbs before putting the lights on the tree. Connect strings of lights to an extension cord before plugging the cord into the outlet. Periodically check the wires to make sure they are not warm to the touch. Link no more than three light strands, don't overload the electrical outlets, and don't leave lights on unattended.

Use nonflammable decorations. Keep decorations away from heat vents or fireplaces. Avoid putting wrapping paper in a fireplace, which can throw off dangerous sparks and cause a large fire. Artificial or metallic trees should be flame retardant.

Avoid using lit candles. But if you do use them, make sure their holders are stable, and place them where they won't be easily knocked down. Never leave the house with candles burning. Don't go near a Christmas tree with an open flame (candle, match or lighter).

Most important, install smoke alarms on every level of your home and test them monthly.

Say Hello to Digital TV

Effective Feb. 17, 2009, television stations in the U.S. will stop broadcasting in analog and convert to 100 percent digital broadcasting. For millions of Americans who are already hooked up to cable or satellite, or who have televisions with built-in digital tuners, the transition should be relatively smooth. But homeowners who still receive analog signals through a rooftop antenna or "rabbit ears" may need to purchase additional equipment or services to keep their televisions operating properly.

Homeowners with analog TVs can either 1) connect to a converter box; 2) sign up for cable or satellite service; or 3) purchase a TV with a built-in digital tuner.

Through a program backed by the U.S. Department of Commerce, households can get two \$40 coupons to help defray the cost of the converter boxes, which cost between \$50 and \$70 each.

Congress approved the switch to digital broadcasting to help free up channels for police, fire and emergency personnel. The Federal Communications Commission, which oversees the nation's airwaves, says the digital transition also will open the door to new wireless services for consumers, improve TV picture and sound quality, and enable TV stations to broadcast several programs at the same time.

For more information or to order coupons online, visit www.dtv2009.gov, or call 1-888-DTV-2009.



fast fact >> >> >> >> >> >> >>

Energy-efficient TVs that meet the EPA's Energy Star specifications are up to 30 percent more energy-efficient than conventional models.

Source: www.energystar.gov, www.EPA.gov



Tips on Holiday Tipping



There are no hard and fast rules on holiday tipping, experts say. How much to tip, or whether to tip at all, depends on several factors, including the quality and frequency of service, the relationship you have with the provider, how long they have worked for you, where you live (since amounts can be higher in large cities), and your budget.

The Emily Post Institute offers the following guidelines for holiday tipping, but also advises consumers to let common sense and the holiday spirit be your guide. If financial circumstances limit what you can give, a handwritten note is always appropriate.

- Babysitter – One evening’s pay, plus a small gift from your child
- Barber/Hair stylist – Cost of one haircut or a gift
- Child’s teacher – Check the school’s policy. If allowed, give a small token gift of appreciation, not cash
- Day care providers – \$25 to \$70 each, plus a small gift from your child for providers who give direct care to your child(ren)
- Dog walker – One week’s pay or a gift
- Personal fitness trainer – Up to the cost of one session
- Housekeeper/maid service – Up to one week’s pay or a gift
- Doorman – \$15 to \$80
- Garage attendant – \$10 to \$30 each
- Letter carriers – Gift up to \$20, no cash per U.S. Post Office regulations
- Massage therapist – Up to one session’s fee or a gift
- Handyman service – \$15 to \$40



WORK WITH A CRS AGENT

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.

A Certified Residential Specialist (CRS) is among the top 4 percent of all agents in the country. CRS agents have achieved a high volume of transactions and advanced training in areas such as business planning, real estate investing, marketing and technology. They must also maintain membership in the NATIONAL ASSOCIATION OF REALTORS® and abide by its Code of Ethics. Why work with anyone else when you can work with a CRS agent?

* DID YOU KNOW

To freshen up your home, use natural essential oils or wooden “soaking sticks” instead of store-bought air fresheners, which are laden with chemicals that can harm indoor air quality.

Source: *Low Impact Living.com*



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

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