Save Money With A DIY Home Energy Audit

Good Morning!

Determining and addressing energy drains in your home can save hundreds of dollars annually–and you don't need a professional to catch basic issues. In today's Service For Life! ® Free consumer newsletter,you'll learn some simple ways to inspect and fix common energy problems with a do-it-yourself home energy audit.

You'll also learn how to help a loved one suffering from depression, how to predict the weather using clues in nature, tips for putting together your own home improvement kit– plus fun facts, a trivia challenge, and lots more. But first…

Here's what's happening in your area. I just looked at the market trends. It is still a seller's market but it seems like buyers are gaining some ground. I can't tell if this is a seasonal slowdown or has to do with the economy. Mortgage interest rates remain super low, so I don't see the latest developments as a big deal at least for now. It's just something to keep watching.

Just recently, we assisted an out of town investor to sell their rental home that no longer served their needs. We got top market value and the home buyer paid FULL price. This is a good example to show you our 30-day marketing plan produces great results.

Finally, I want you to know, that you may call us for any reason. And please let us know if a friend, family member or neighbor needs a caring, competent real estate professional to help in buying or selling.

We truly appreciate your friendship and referrals. Enjoy your issue!

Your friends in the real estate business...

Coleen and David Jurewicz

P.S. When you notice people talking about real estate in the next few weeks, can you tell them about the free consumer information we provide?

They may be people wanting to move into a smaller home. To help them learn important tips and strategies for getting a fast, top dollar sale, tell them about our 30 day ACTION plan. Thanks! Our phone number is 916.682.6454.

WARNING: Don't sell your home without meeting with us in person! There's no cost or obligation. Just call 916.682.6454 today.

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Service For Life!®

"Insider Tips For Healthy, Wealthy & Happy Living…"

How To Save A Bundle On Your Home Energy Bill

Have you ever conducted a "Home Energy Audit" on your home? It could save you a lot of money by lowering energy costs. A home energy audit evaluates how much energy your home uses. Though a professional audit is a good idea, here's how you can conduct a personal walk-through assessment of your own to help cut costs.

- ✓ **Seek out air leaks or drafts.** Look for gaps along baseboards, on the edge of flooring, around outlets and switches, and where walls meet the ceiling. Anywhere two different building materials meet is a potential place for leakage. If there are cracks or holes, seal them (depending on where they are, use *caulk* or *weatherstripping*. You can search **energy.gov** for those products to learn how to use them).
- ✓ **Evaluate insulation.** Insufficient insulation contributes to heat loss, especially in older homes, but it's inexpensive to fix. Find out how much insulation is recommended for homes in your area, then go into your attic and measure the depth of your home's insulation. To measure insulation in the walls, you'll need an infrared thermometer, which can usually be rented from stores like Home Depot or Lowe's.
- ✓ **Assess heating and cooling features.** Furnaces, air conditioners, and other similar features should be inspected annually or as recommended by the manufacturer. Check and replace filters as needed, and make a note to keep them cleaned and changed on a regular basis (usually monthly).
- ✓ **Identify energy-sucking appliances and electronics.** Even if you aren't using them, anything that is plugged in to an outlet may be consuming standby power. Common culprits include office equipment like printers and kitchen appliances such as coffee makers. Unplug these items when they aren't in use, or plug them into a power strip that can be turned off.

Thinking Of Buying A Home Soon?
If you're planning to buy a home in the next 6 months, you'll want a copy of my Free consumer guide, "***How to avoid financial stress when buying a home.***" Our report will help you avoid frustrations and costly pitfalls when buying a home. Simply call us to get a FREE copy**: 916.682.6454**

Get Free money-saving home tips at our web site: ***www.HomeRocketMedia.com***

Word of the Month...

Studies have shown your income and wealth are directly related to the size and depth of your vocabulary. Here is this month's word, so you can impress your friends (and maybe even fatten your wallet!)…

Quell(kwel)verb

Meaning: to suppress or put an end to

Sample Sentence: The teenager's mother quelled her fears about starting her first day of high school.

Common Travel Scams

Keep your eyes open for these scams when you visit a new destination.

- Street magicians work with people dressed as tourists watching the magic act. When you move in to watch as well, the accomplices pick your pocket.
- A cashier very slowly counts through your change, hoping you'll just accept the change without it being fully counted out, but it is not the full amount you are owed.
- Scammers make fake takeout menus and tuck them under motel doors. When you call to order, you never receive the food, but your credit card information is stolen.
- A street seller offers your wife/girlfriend a rose, asks you to pay an outlandish price for it, then makes you feel guilty if you refuse.

Moving Mountains

When originally calculated, Mt. Everest was exactly 29,000 feet high. However, the public was told the mountain was 29,002 feet high because 29,000 feet sounded like a rounded estimate.

Quotes To Live By...

"The person who says it cannot be done should not interrupt the person who is doing it."

–Chinese Proverb

"Knowledge is knowing a tomato is a fruit; wisdom is not putting it in a fruit salad."

–Miles Kington

"We don't stop playing because we grow old; we grow old because we stop playing."

–George Bernard Shaw

Help Someone With Depression

Depression isn't talked about often, but about 7% of adults in the United States (nearly 16 million people) have shown signs of being depressed in the past year. If you know someone who shows signs of depression, here are four tips to help your friend or loved one:

1. Recognize symptoms. Common signs include lack of interest in things the person used to enjoy, problems with sleeping, showing feelings of hopelessness, and withdrawal from daily activities and conversations.

2. Listen. Do not deny what the person has to say. Instead, validate their feelings. Keep in mind that speech may be slow and less coherent, so be patient.

3. Encourage them to find help. You can provide support and listen to their concerns, but a trained professional should assist with long-term care. Offer to help find information for mental health resources or make an appointment, if necessary.

4. Enlist help from others. If they are resistant, talk to other important people in their lives (such as family, clergy, or healthcare professionals) to ensure they get the help they need.

If your loved one may be suicidal, don't assume the situation will simply pass. Let them know you take their feelings seriously, and offer to accompany them to the hospital. Call their doctor or your own for advice if you need help deciding what to do. If it's an emergency, call 911; responders are trained to deal with mental health crises. You can call the National Suicide Prevention hotline 24 hours a day for help and information at **800-273-TALK**. You can also chat online with someone at: **http://www.suicidepreventionlifeline.org/**

Real estate is BEST done in teams.

The paperwork, legal complexity and regulations in real estate have reached a point where it's impractical for a single person to handle it all. That's why we've teamed up with the following on each transaction: 1. A transaction coordinator team that oversees all paperwork to make sure it's compliant with current best business practices. 2. Escrow officers that work hard to do much more than average to coordinate closing procedures. 3. Lenders focused on funding loans in a timely manner.

When you hire us to represent you, you get a team of TOP people focused on getting the job done right the first time!

Brain Teaser...

You walk into a room with a kerosene lamp, a candle, and a fireplace. What do you light first?

(See page 4 for the answer.)

What's My Home Worth?

If you want to know your home's current value, call us. We'll tell you. No online service can beat the insight you get from real estate brokers with over 35 years of experience.

Rain-Ready Proverbs

Remember these time-tested proverbs and you'll be ready the next time it's going to rain.

"Red sky at night, sailor's delight; Red sky at morning, sailors take warning."

"A ring around the sun or moon means rain or snow coming soon."

"When clouds appear like rocks and towers, the Earth's refreshed by frequent showers."

Preparing Pets To Move

Moving to a new home is hard enough, but it can be even more stressful for pets. Take note of these tips to make the move for critters easier:

- ✓ If you'll be moving overseas and/or flying to your new home, check on paperwork requirements early in the planning prep.
- ✓ Meet with your vet to fill prescriptions, update vaccinations, and get a copy of your pet's medical records.
- ✓ Get your pet used to a carrier or riding in a car if these are new experiences. Maintain routines as much as possible.

Job-Hunting Websites

Looking for a new job? Start here first.

www.LinkedIn.com– Create a resume and search for opportunities on this social networking site.

www.GlassDoor.com–Employee reviews of hundreds of employers.

www.Indeed.com– A search engine that aggregates job listings from a number of sources.

Can You Predict The Weather?

With a smartphone in hand, you always have the weather forecast at your fingertips. But how can you tell if it will be sunny, rainy, or stormy without this handy device?

Observe animals. Animal behavior often reflects a change in air pressure, which is often a sign of upcoming rain. Bees and butterflies disappear, and insect-eating birds fly lower to the ground.

Watch the moon. If you see a halo around the moon, it's because ice crystals from high-altitude cirrus clouds are reflecting light. These clouds are a sign that a low-pressure warm front – and a storm – is on its way.

Time the thunder. Because light travels faster than sound, you can tell how far away a storm is – and whether it's moving toward or away from you – by counting the seconds between seeing a flash of lightning and hearing the thunder. Divide the number of seconds by five, and that tells you the approximate distance of the storm.

Would You Like To Know How Much Your Neighbor's Home Listed Or Sold For?

Maybe you're just curious. Or maybe you want to know how much your home is worth. Either way, I can help…with no "sales pitches" or run-arounds. Call me at <<**888-8888**>> and I'll give you all the facts.

Home Improvement Tool Kit

Even if you're not a skilled handyman, it's always a good idea to keep a well-rounded tool kit in your home for quick and easy fixes to common problems. Here are 4 essential tools to have at home:

1. **Hammer** – From minor repairs to home décor projects, a light hammer is essential. *$10-$20*
2. **Screwdriver set** – With a set of 6 to 10 screwdrivers, you can tighten screws on furniture, install outlets, and pop open paint cans. At the very least, get both a Phillips head and flat head screwdriver. *$10-$15*
3. **Tape measure** – Make it easy to measure rooms, windows, or anything else with a tape measure that extends at least 25 feet. *$5-$10*
4. **Utility knife** – Keep kitchen knives where they belong and invest in a utility knife with easy-to-replace blades to tackle any other slice-and-dice project around the house. *$5-$12*

Buy these and other simple-to-use tools at home improvement stores like Home Depot (**homedepot.com**), Lowe's (**lowes.com**) or local hardware outlets.

Thanks For Thinking of Us!

Did you know we may be able to assist you or any of your friends or family save time and money when buying or selling a home? Don't forget to check out our free resources for educating yourself on the buying and selling process. And thanks for keeping us in mind with your kind introductions, and spreading the word about our services.

Brain Teaser Answer:

Light the match first.

Build An Emergency Fund

Everyone knows they should have an emergency fund, but how much should you actually save? Websites like **practicalmoneyskills.com** and **bankrate.com**have online calculators to help address your specific needs, but generally speaking:

- Create a simple budget and sock away about six months of living expenses.
- Be honest about your actual living expenses to avoid underestimating.
- Don't mindlessly toss extra money into an emergency fund. Overfunding an emergency fund takes money away from investments that could be earning a higher financial return.

THANK YOU for reading our Service For Life!® personal newsletter. We want to produce a newsletter that has great content and is fun and valuable to you. Your constructive feedback is always welcome.

AND...whether you're thinking of buying, selling or financing real estate, or just want to stop by and say "Hi," we'd love to hear from you…

Coleen and David Jurewicz
Real Estate Brokers
RE/MAX Gold Real Estate
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Disclaimer: The information contained in this letter is intended for informational purposes. It should not substitute as legal, accounting, investment, medical or other professional services advice. Always seek a competent professional for answers to your specific questions. This letter is not intended to solicit real estate properties currently for sale. Lic. 00661096, 00826558

FREE online Consumer Information

Did you know our website has the answer to many real estate consumer questions? For example:

- What should I consider when planning to buy a home?
- What should I look for in a lender?
- What is a buyer's agent?
- How should I handle my finances while my home is in escrow?
- How to locate a great agent when selling my home.
- What is a short sale?
- How do I get the highest price for my home in a reasonable amount of time?
- What are common ways title is held in real estate?
- How does an escrow work?

The answers to these questions and more can be found on our website, www.HomeRocketMedia.com
Click on "Buyer/Seller Info."

Real Estate Corner…

Q. What factors affect the value of my home when I sell it?

A. If you're thinking about putting your home on the market, here are some of the most important factors affecting its value:

- **Comparable homesin the area that sold in the past 30-90 days**. If some of the recent sales were short sales or foreclosures, it may affect the value of your home. Also, the more homes currently available for sale, the lower the value your home may have.

- **Your location.** Access to highways or public transportation, the quality of your school district, and too few (or too many) commercial or residential developments can have an effect on a home's value.

- **Major home systems.** If your water heater, electrical, or heating and air-conditioning systems aren't working properly it can have a significant affect on the price a buyer pays for your home.

Want to learn more? Ask for my Free Consumer Report called ***"Making a good first impression when selling your home."*** We'll send a copy right over to you.

We look forward to hearing from you.