

YOUR HOME

OCTOBER
2011

TIPS AND TRENDS FOR HOMEOWNERS, BUYERS AND SELLERS

Fight the Flu Bug

According to the Centers for Disease Control and Prevention (CDC), an estimated 5 percent to 20 percent of the U.S. population gets the flu each year, and more than 200,000 people are hospitalized with flu-related complications. The first and most important step in protecting against the flu is a yearly flu vaccine. The 2011-2012 vaccine will protect against all three strains of flu viruses expected to circulate this season, the CDC says.

Vaccinations are especially important for populations that are at risk, including children, pregnant women, people over age 65, and people with chronic health conditions, such as asthma, diabetes or heart and lung disease. Children under the age of six months are also at risk but are too young to be vaccinated, so people who care for them should be vaccinated instead.

Germs spread from person to person through coughing, sneezing or other close contact. Infected individuals can infect others beginning one day *before* their symptoms develop and up to five to seven days after becoming sick. To minimize the spread of germs, cover the nose and mouth with a tissue when sneezing or coughing, and immediately toss it into the trash. Wash hands often with soap and water, or use an alcohol-based hand rub if soap and water isn't available. Avoid touching the eyes, nose or mouth, where germs are most likely to spread, and avoid close contact with those who are sick.

Once symptoms occur, prescription antiviral drugs can help decrease the symptoms and shorten the duration. Experts suggest that infected individuals should stay home for at least 24 hours after the fever is gone (without the use of fever-reducing medicine).

The best course of action is prevention. Get plenty of rest, eat properly, drink lots of fluids, manage stress and stay physically active. Practicing healthy habits can beat the flu before it starts.



No Regrets about Homeownership

Despite the ups and downs of the housing market, most homeowners, including those who are underwater on their mortgages, don't regret their decision to own a home. In a recent survey by the National Association of Home Builders, three out of four Americans believe that homeownership is the best long-term investment and is worth the risk. Some 95 percent say they are happy with the decision to own a home.

That sentiment is also strong among homeowners who are underwater on their mortgages. Nearly two-thirds (65 percent) believe owning a home is worth the risk of the ups and downs of the housing market, and 83 percent of say they are happy with their decision to own a home.

Four out of five homeowners overall (80 percent) say they would advise a friend or family member to buy a home, while slightly fewer (78 percent) underwater homeowners would do the same. Only 19 percent of underwater homeowners believe homeownership is too risky.

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Mulching leaves where they fall allows them to decompose faster so their nutrients can be released back to the underlying soil.

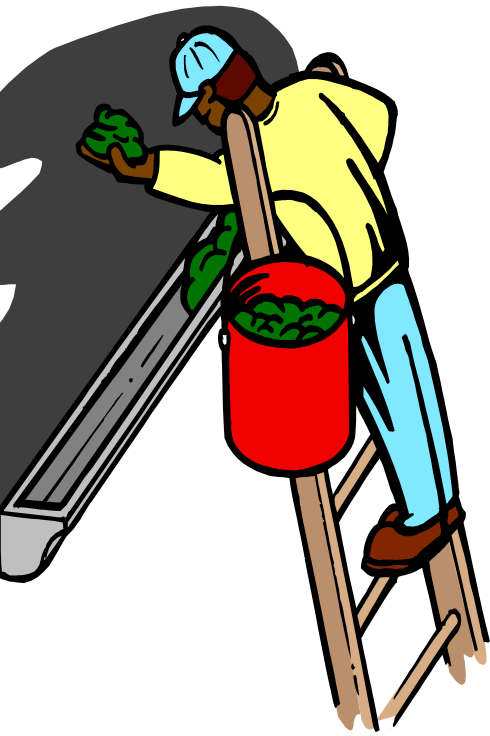
Source: Scotts Miracle Gro



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Is Your Home Ready for Winter?



The change of seasons signals a time to prepare your home for winter, no matter what climate you call home. Taking the following steps now can not only save money, but provide added warmth and peace of mind.

Clean the gutters. Remove leaves and other debris from the gutters using your hand, a scraper or spatula, then rinse down with a hose. Also check that the downspouts are carrying water away from the house's foundation, where it could cause flooding or water damage.

Seal the leaks. If your home feels drafty, cold air may be seeping in from around the window and door frames, electrical outlets and recessed lighting. Apply caulk around these areas, and use door sweeps to close spaces under exterior doors.

Test smoke detectors. Make sure smoke detectors operate properly and replace the batteries, if needed. Also invest in a carbon monoxide detector, and make sure the fire extinguisher works.

Take care of windows. In colder climates, remove

window screens and put up storm windows, which will add warmth and protect your home from the elements. If you don't have storm windows and the windows are leaky or drafty, consider updating to more efficient ones. Or for a low-cost solution, use a window insulator kit to keep out cold air.

Inspect the chimney. Before using the fireplace, have the chimney inspected for creosote buildup, and if needed, cleaned. When the fireplace is not in use, keep the chimney damper closed to keep out cold air.

Add insulation. Most homes in the U.S. need a minimum of 12 inches of insulation in the attic regardless of the climate.

Check the furnace. Before the coldest temperatures set in, turn on your furnace to make sure it's working properly. Check the filters monthly and change them if they are dirty. A dirty filter impedes air flow and could cause a fire in extreme circumstances.

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.

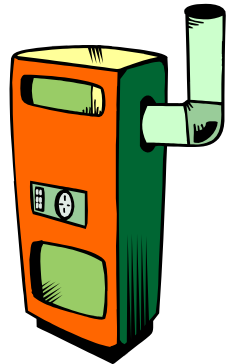
A Certified Residential Specialist (CRS) is among the top 4 percent of all agents in the country. CRS agents have achieved a high volume of transactions and advanced training in areas such as business planning, real estate investing, marketing and technology. They must also maintain membership in the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



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DID YOU KNOW?

A whistle installed on a furnace can alert homeowners when the filter is dirty or clogged and needs to be replaced.



Source: U.S. Department of Energy, Real Simple magazine



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

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