

# YOUR HOME

December 2006

TIPS AND TRENDS TO HELP MAXIMIZE HOME BUYING AND SELLING

## Winterize Your Home

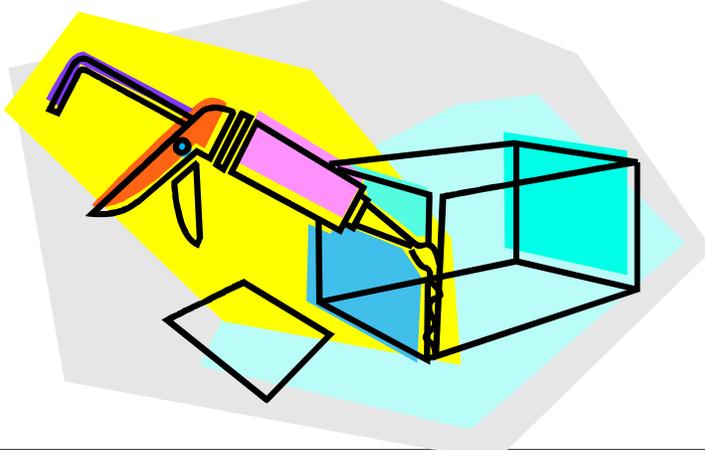
As the cold air moves in, many homeowners look to find ways to keep heating costs down by insulating their homes from the icy temperatures. Fortunately, you can follow a few simple steps to guard against cold-weather damage and keep those energy bills from skyrocketing in the winter months.

**Guard against air leaks.** Even a small draft can make a big impact on your monthly heating bill. Check for leaks by lighting a stick of incense and holding it near possible draft areas. If the smoke gets sucked in or blown out, you have an air leak. Be sure to check windows, door frames and points where materials meet (e.g. wood and brick or foundation and wall). Most drafts can be fixed with caulking. Drafts under your door can be fixed with weather stripping, which is available at most hardware stores.

**Protect against icy pipes and gutters.** Ice formation in outdoor pipes and gutters can cause them to crack or burst, resulting in serious damage come springtime. Be sure to shut off the water valve for all outdoor pipes. As an extra precaution, you can also purchase pipe insulation and slip it onto outdoor piping. Be sure to clear out all gutters. Any debris could cause a water blockage that may result in ice damage to your gutters or roof.

**Insulate, Insulate, Insulate.** The biggest money and energy-saver for your home this winter is good insulation. Older homes tend to have significantly less insulation than newer ones, so it pays to check it out. The U.S. Department of Energy says that adding new insulation will pay for itself within a few years through lower energy bills. Areas that need the most insulation are attics, cathedral ceilings, exterior walls and foundations.

**Be smart about carbon monoxide.** Winter is the most dangerous time for carbon monoxide poisoning. Protect your family by purchasing a carbon monoxide detector, or if you already own one, be sure to test the batteries. It is also important to have a professional check your furnace for carbon monoxide production.



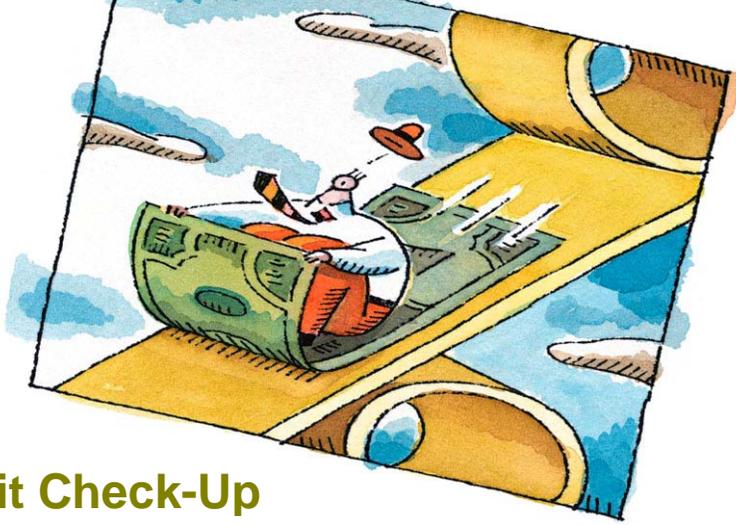
## Safe Shoveling

Shoveling your driveway may seem like a great way to burn off any extra holiday weight: ten minutes of shoveling by hand can burn roughly 80 calories for the average person. But it can also be dangerous. The U.S. Consumer Product Safety Commission reports that shoveling and snow-blower injuries account for 72,000 emergency room visits annually.

The National Safety Commission advises that anyone over 40 years old, or who is relatively inactive, should shovel with caution. Poor shoveling techniques can result in back, muscle or joint injuries. More importantly, over-exertion could cause a heart attack or stroke.

There are a few guidelines for avoiding these injuries. Try to shovel shortly after the snow falls: fresh snow is lighter and easier to move. Warm up muscles with ten minutes of light exercise before shoveling. When shoveling, push snow instead of lifting it: when lifting is necessary, lift from the legs and keep your back straight. To be heart smart, always pace yourself and take frequent breaks. If you have a history of heart disease, check with your doctor before removing snow.





## Credit Check-Up

If you're planning to apply for a loan next year to purchase a home, buy a new car or fund your child's college education, it may be time to give your finances a check-up. When was the last time you checked your credit report for errors? A bad credit rating could have a serious impact on loan rates.

You can get your credit report from one of the three nationwide credit bureaus; Equifax, Experian and TransUnion. (All three bureaus are linked to [www.annualcreditreport.com](http://www.annualcreditreport.com).) Federal Law allows consumers to request one free credit report annually from each of the three credit bureaus.

Your credit report includes personal information, credit accounts you have opened or closed, records of inquiries into your credit history and other public records. With all this information, credit report errors are not uncommon. As you review your report, look for inaccuracies ranging from misspellings or numerical errors to more significant account mistakes. All three bureaus have different information, so it's important to check all of your credit reports. You can dispute any errors in your report by writing to both the bureau and to the company that gave the information to the bureau (a credit card company, for example).

But if your credit score is low and there are no errors on your report, there is no quick fix, experts say. The best way to improve your credit score is to avoid doing things that lower it. Pay bills on time, pay more than the minimum amount due on credit accounts, stay below your credit limit, resist the urge to open several accounts, and when shopping for a loan, do so within a one-month period. That way, all loan inquiries will be counted as one inquiry and will not harm your credit score.

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