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News on the House

ENERGY ECONOMIES

EFFICIENCY PAYS!

With the temperature soaring across the country, your energy consumption patterns will change dramatically, leading to larger utility bills. In fact, this could be as high as 15% of your expenses! We share with you some very practical tips to conserve energy and save on your bills.

I hope you enjoy this month's newsletter that is full of tips and ideas for you as a homeowner. My time as a real estate professional has left me with keen insights into my clients' needs and challenges, and I want to let you know that my experience is at your disposal. Please feel welcome to talk to me about any of your real estate needs.

To ensure that you live without worries about your home or appliances, I would like to leave you with a warm note to talk to me about your home buyer protection plans.



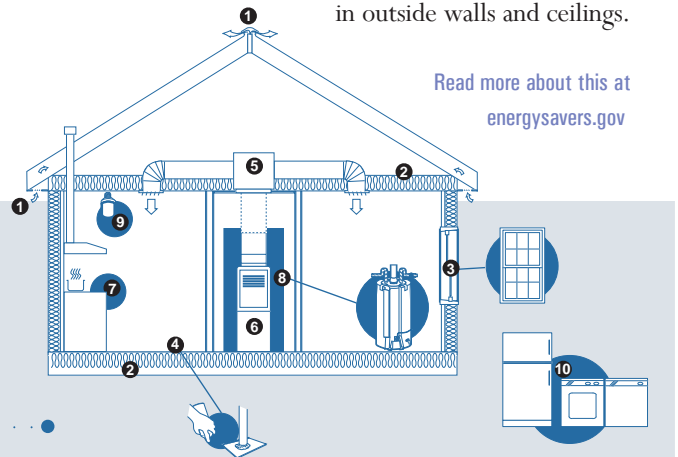
Little Improvements Yield Big Savings in Energy Bills

Getting the most efficiency for the least cost requires careful attention throughout the design and construction process. Most energy-efficient homes have dozens of little improvements that individually add little to construction costs, yet together yield big savings. Many energy features offer additional benefits such as increased comfort, reduced noise, greater fire safety, and improved building durability. Energy-efficient

homes also have less condensation, which protects framing, windows, and finish materials. Better control of moisture and temperature means less movement of materials, which reduces floor squeaks and drywall cracks. While some energy features add to construction costs, others can reduce costs. For example, increasing insulation and sealing air leaks reduce heating and cooling needs, allowing the use of smaller equipment and ductwork. The savings on the mechanical systems can pay for the increased cost of insulation and air sealing. Energy-efficient framing techniques can reduce lumber costs over 15 percent and prevent mold growth in outside walls and ceilings.

IMPROVE ENERGY EFFICIENCY THROUGHOUT THE HOUSE

1. Ventilate attic
2. Install adequate insulation with no gaps or compressed areas
3. Specify efficient windows; consider window orientation
4. Seal all penetrations
5. Locate ducts inside conditioned space; if not possible, ensure ducts are sealed with mastic and insulated
6. Size heating and cooling equipment; choose efficient models
7. Provide controlled ventilation
8. Install efficient water heating
9. Specify efficient lighting for fixtures used more than four hours daily
10. Choose efficient appliances



Read more about this at energysavers.gov

DID YOU KNOW...



Having **the right home protection plan** helps ensure that **your home & your budget is protected.**

Call your Real Estate Professional today to find out how you can **save time and money** on home repairs.

GOT SALAD?

If there's one food that really captures the essence of summer, it's salad. All kinds of beautiful, ripe produce are overflowing from gardens and orchards. The same warm sun that coaxes all this gorgeous produce to the pinnacle of perfection can sap the energy from the average cook, though. The higher the mercury climbs, the less most of us feel like stepping into the kitchen come dinnertime.

Extraordinary Salads Every Day
Make it a point to stop at farmer's markets and roadside produce stands all summer long. Don't worry about how you're going to use it all - you only need a salad bowl and an appetite!

The One-Bowl Meal
Turn that salad from a side dish to an entree by adding some protein. This will turn it into a nutritionally balanced meal and keep your tummy from growling again an hour after dinner. A salad is the perfect way to use up that chicken or steak left from last night's barbeque. Any kind of



lunchmeat is good, too: smoked turkey, ham, tuna, salami, corned beef and prosciutto are all great on salads. If you want to keep it meatless, just open up a can of beans: kidney, cannellini, garbanzo and black beans all make tasty, satisfying salad toppers.

Try on Some New Dressing
Same old bowl of lettuce every night beginning to make you feel like you're in a salad slump? Try a different dressing! Salad dressings are something that we're used to pouring out of one of those bottles in the refrigerator door, but they are unbelievably easy to make from scratch, and one taste of homemade dressing is going to make you fall in love with salad all over again.

Watch that ducting!

Improving the efficiency of ductwork is the single most important energy measure for most affordable homes. Poor ductwork can waste hundreds of dollars each year and cause serious health and safety problems. It is best to locate ducts inside the living area-not in attics or crawl spaces. Do not use building cavities, such as closet returns, as part of the duct system. Make sure all joints in the ductwork are sealed permanently with mastic; duct tape and insulation do not provide an effective seal. After ducts are sealed, ensure that they have adequate insulation. The Model Energy Code sets minimum requirements, but higher levels are often cost effective.

REDUCED AIR LEAKAGE

Excess air leakage in homes can increase heating and cooling bills by 30 percent. Although windows, doors, and outside walls contribute to air leakage, the biggest holes are usually hidden from view and connect the house to the attic, crawl space, or basement. Reducing air leakage typically costs less than \$200 for the average home.

WATER CONSERVATION

A family of four can spend more for hot water than heating or cooling. Simple conservation measures, such as low-flow showerheads, tank insulation jackets, and convection traps in hot and cold water lines, pay back quickly.

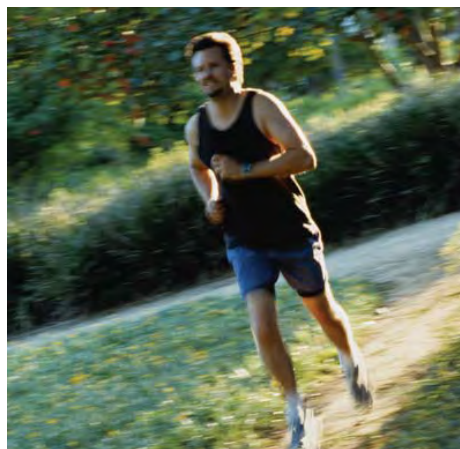


**First American
Home Buyers Protection
Corporation**

For many people, summer's a time of excess - too much gardening, too many hours on the golf course or tennis court, hikes that are too strenuous and long. There's often a price to pay for all that fun in the sun: an aching back.

The best cure for summer aches and pains may be prevention. Here are some tips for enjoying a pain-free summer:

- Warm up the muscles you'll be using before starting any physical activity. Stretch the muscles in your back, upper legs, shoulders and wrists. Also, remember to stretch after exercise.
- Start on the right foot. Choose the correct shoes for your activity and make sure they fit properly. When walking or hiking, avoid styles



**WATCH
YOUR STEP!**

that limit the foot's ability to move freely and naturally.

- Choose the proper equipment for your needs. It should fit correctly and be the appropriate size for your skill level. Depending on the sport or activity, factors to consider may be your age, weight and physical strength.
- Incorporate physical activity into your schedule every day. If you are active on a regular basis, you will be less likely to suffer from the aches and pains that plague "weekend warriors."
- Use a topical pain reliever. After a grueling day, rubbing a natural muscle relaxant into aching muscles will lessen your pain the next morning.