Homeowner Howers Team Jennifer Lange, Jason Kogok and Sharon Cooper www.luxurymovers.com

Save Money, Save the World!

With ever-rising energy costs and increasing awareness of the effects of global warming, now might be a good time to take closer look at ways to cut our energy consumption. The following tips will help you save money and save the world!

Don't let the heat escape! Have drafty doors? Correct the problem with inexpensive weather-stripping kits. Check the walls for gaps and cracks, paying special attention to areas around windows, pipes, wires and vents. Caulk any openings you find.

Put on sweater, and set your thermostat just two degrees lower. You will save about 24 kilowatt hours per month. It may not seem like much, but it adds up over time.

Consider a programmable thermostat. Set it to automatically lower the heat during the hours when you are at work, to automatically raise it a half hour before you return home, and then lower it a bit at night when you have warm blankets keeping you comfortable.

Help your furnace do its job easier. Clean or replace the air filter regularly. This enables the furnace to "breathe" more easily and cuts down on the amount of energy it uses. Experts recommend that this should be done at least once a month during the cold season.

Give your heating system an 🏲 annual checkup. Sure, a visit from a heating contractor is not free, but an annual tune up will make your system run more efficiently, and it will pay for itself through lower energy consumption.

Don't forget the "low-tech" ways 🥎 of controlling the warmth in your home. During the day, open curtains and blinds of windows facing sun and let the natural warmth in. At night, pull down the blinds and if you have heavy drapes, those too. It will add

> just a little more insulation to your home.

Hot water heaters energy wasters. Is yours hot to the touch? That means too much heat escapes

through its walls, so it has to work harder. Insulate it with a blanket or insulation bought from an appliance store. Also, consider lowering its temperature to 120° F. Your hot water heater will consume less energy while the water will still be sufficiently hot for showering, washing and other household needs.

Cooking also consumes a lot of energy. Baking something small? Use a toaster oven instead of the regular one - it uses up to 75% less power. Microwave ovens also require less energy than conventional ovens, so for warming up leftovers they are perfect. When cooking something on the stove make sure (continued, Page 2)



Ghosts, goblins and other scary experiences may be fine for Halloween, but they have no place in your next real estate transaction. Are you thinking of buying or selling soon? Having an experienced real estate team on your side who knows your area well can be the difference between getting tricked or getting treated. So give us a call or send us an e-mail today, and let's work together. We offer friendly service, solid advice and utmost professionalism. Oh, and there is never any sales pressure!

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What's It Like in a Condo?

Tired of doing the yard work every week? Have a busy lifestyle? Like the idea of home ownership, but would like to simplify your life? Then owning a condo might be for you. Many baby boomers, young working families, and single professionals are opting for condominium living as a nice alternative to owning a single-family home.

Condos have several advantages. They typically cost less than comparable single-family homes,

yet also offer appreciation in value and tax benefits. Another huge benefit is the convenience – you enjoy a nice place to live in, while someone else takes care of the chores you might rather ignore, such as lawn care, painting, roof repairs and such. Then there are the extra amenities: swimming pool, tennis

court, clubhouse (to throw parties without wear and tear to your living space), fitness center, hot tub, spa and other things you might not be able to afford to have at your single-family residence. And finally, some complexes offer the added security of having a doorman or a security guard around the clock.

There are, of course, a few potential minuses. First, there are the condo association rules which put limitations on what you can do with your place. There may be restrictions on pets, renting your unit, outside décor, etc. You will also have to contend with sharing walls with other people, which can be okay or not depending on how your neighbors are. Then there is a condo fee which can range from \$100 to \$400 per month (in some cases even more). But the fee is there for a reason – it goes towards the shared costs of keeping your complex in good repair,

which helps protect your investment and allows you maintenance-free living.

If you decide that a condo is the right solution for you, there are several things you'll need to check out that you normally wouldn't if you were buying a single-family home. First, since you'll have to live with them, talk to other owners (especially board members) to get a feel for the community. Make sure to read the association rules to make

sure that they will not be restricting your lifestyle.

Ask for a copy of the minutes from the association's last board meeting - this will give you a good idea whether the complex is well run disorganized. And to be certain that the association is fiscally responsible, go over the budget (are the fees collected enough to cover all the expenses?) and

verify the reserve account balance (is there enough for any upcoming bigticket repairs or upgrades?). Oh, we almost forgot, there's one more thing talk to a competent Realtor. Being as informed as possible is a good start, but there is still no substitute for good professional advice.

(continued from Page 1)

to match the burners with the properly sized pots and pans. Using cookware that is smaller or bigger than the burner

wastes energy.

Compact fluorescent bulbs are now widely available. They last up to 10 times(!) longer than the regular incandescent light bulbs *and* consume up to 75% less power. I know, their glow is not as "warm" as the incandescent lights, but in many areas of your home (storage, hallways, outdoor lighting) that shouldn't matter much. And for the rooms where you want to stick with the old-fashioned light bulbs, choose energy-saving ones (they are labeled as such on

their packaging).

And here is one area most people don't think about when it comes to energy waste - doing laundry. You may not realize that up to 90% of the power a washer consumes is used for heating the water. So consider using only warm or even cold water for lightly-soiled clothes today's detergents are formulated to work well even at lower temperatures. Also, only wash full loads of clothes and remember to set the appropriate water level. When drying clothes, remember to clean the lint screen before loading your clothes (this will enable your clothes to dry faster) and if possible load one load right after the other since this reduces the warm-up time and minimizes heat loss.

Free Special Report Available

The Seven Expensive Mistakes Buyers Frequently Make is a three-page special report that no buyer should be without. If you are thinking of buying a home soon, arm yourself with the knowledge that can help you avoid expensive mistakes too many people have made. Request this report today – there is no cost or obligation.

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14 Tips for Safe and Fun Halloween

Halloween is a fun and exciting time for kids, but not without danger. According to the Centers for Disease Control and Prevention (CDC), children are four times more likely to suffer an injury during Halloween than during any other day of the year. To help ensure that your family has a happy and safe holiday this year, we obtained the following safety tips from the American Academy of Pediatrics:

Trick-or-treating happens at night, so plan costumes that are bright and reflective.

Most Halloween injuries occur due to tripping and falling. Make sure that your trick-or-treater's costume is not too long, that the shoes fit well, and that

the mask does not obscure eyesight. Actually, instead of the mask consider using non-toxic makeup or decorative hats as safer alternatives.

When shopping for costumes, wigs and accessories look for those that are clearly labeled as fire-resistant (there will be a lot of burning Jack-o-Lanterns out there).

To keep homes safe for visiting trick-or-treaters, parents should remove from the porch and front yard anything a child could trip over such as garden hoses, toys, bikes and lawn decorations.

Pets can get frightened by the strange sights and sounds of Halloween. Make sure that your furry friends are

safe, and that they are restrained so that they don't jump on or bite a visiting trick-or-treater.

Consider purchasing non-food treats for those who

visit your home, such as coloring books, pencils and crayons, stickers, rub-on tattoos and coins.

A good meal prior to trick-or-treating will discourage youngsters from filling up on Halloween treats.

Although tampering is rare, a responsible adult should closely examine all treats and throw away any spoiled, unwrapped or suspicious items.

An adult should accompany young children on their neighborhood rounds.

For older children going alone, plan and review the route that is acceptable to you. Agree on

a specific time when they should be home.

Remind trick-or-treaters of the basic safety rules:

Stay in a group, especially when crossing the street.

Only cross the street on an established crosswalk. Don't assume the right of way. Motorists may have trouble seeing trick-or-treaters, and just because one car stops it doesn't mean others will.

Only go to homes where the porch light is on, and never enter anyone's home to get treats.

Carry a flashlight with fresh batteries.

Children going alone should also know how to call 911 in case of an emergency or getting lost, and carry quarters (or a cell phone) to call home if needed.





Q: What happens if I find a defect after closing?

This would not be a happy situation, so let us quickly remind you of the old adage about the ounce of prevention vs. a pound of cure. The ounce of prevention in this case involves the buyer doing a few simple steps before the closing. First, carefully go over the property disclosure form that the seller is required to provide you. All material defects the seller is aware of must be listed there (so say the law). Second, as a buyer you should hire a competent inspector to inspect the property (again, this happens before the closing). And third, you should consider purchasing a home warranty to protect yourself from potentially expensive repairs later. Doing these three things will significantly reduce the chance of a nasty surprise later. Now if you do discover a problem and you don't have a home warranty, you should first try to amicably resolve the situation by contacting the sellers and their agent. If you are unsuccessful, then sitting down with a real estate attorney and reviewing your options would be the next step.

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ARCHITECTURE CORNER

CAPE COD STYLE

When it came to home construction, English settlers arriving in New England in the late $17^{\rm th}$ century had two problems to contend with—New England's stormy weather and the shortage of building materials other than wood. This influenced the development of one of America's most popular home styles – the Cape Cod style.

Made of wood, and covered with shingles or clapboard, Cape Cod homes were perfectly suited for New England's climate. In the wet weather the wood would swell and offer better protection against wind; in the summer months it would shrink allowing the air to circulate. The steep roof pitch kept the rain out, and small roof overhangs offered greater wind resistance. Other characteristics of this style include a symmetrical façade, a large chimney placed at the center of the roof, and little or no ornamentation. The Cape Cod cottages could also be considered America's first "starter homes"— they were usually small (one or one-and-a-half story), and the early examples featured only two rooms.

The style fell out of favor around 1850, but experienced a rebirth in the 1940s and 1950s. This period saw great demand for small, economical, yet stylish homes that could be mass-produced. As new suburbs sprang up across America, the Cape Cod Revival style became immensely popular. Today it still remains one of the most beloved American styles.

Fun fact: The Cape Cod style may have also been America's first mobile home. Some early Cape Cod cottages were built on long wood sills so that they could be dragged on sand behind a team of oxen or horses and moved from one location to another.



