

YOUR HOME

NOVEMBER
2009

TIPS AND TRENDS TO HELP MAXIMIZE HOME BUYING AND SELLING

GREAT WALLS

No matter how big or small, all homes have one thing in common: wall space. But many homeowners get stumped by what to do with it. Walls are a blank canvas for creating an inviting space and showing off personality, and although homeowners' tastes vary widely, there are a few general ideas and guidelines to consider when deciding how to make the best use of your walls.

Sconces are a great way to add light and style to a room. They should be placed about six feet above the floor, and if there are two or more, be sure to place them evenly to provide balanced sources of lighting. If the sconce is merely an accent to an already decorated wall, choose a simple design and a smaller sconce, rather than upstaging what's already there.

If art is your wall decoration of choice, it's important to decide on a style before choosing the paintings or photos. More traditional decorators might go for landscapes or gardens, while those with contemporary taste might lean toward bold, bright colors. A little quirky? Think about framing old records or vintage movie posters instead of ready-made pieces. Be sure the size of the framed pieces complements the furniture in the room — wall art shouldn't compete. A room with minimal furniture can have large art, but if the room already has big, ornate pieces of furniture, keep the art minimal.

Play with groupings of framed pieces. Experts suggest combining odd numbers such as three or five in a row or a square block of nine small prints. Be sure the pieces are similar in color and theme, and take time to choose a neutral colored frame.



MISTAKEN IDENTITY

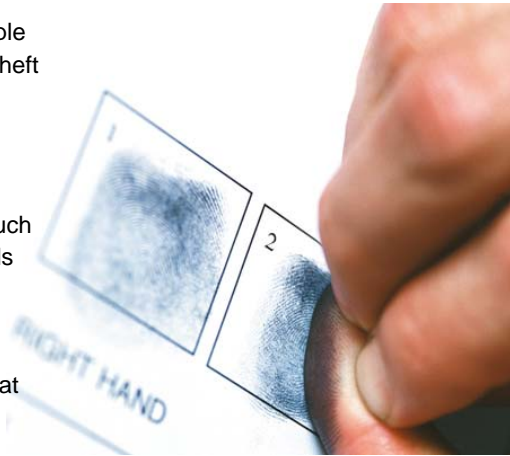
More than 8 million people were victims of identity theft in 2007, according to Privacy Rights Clearinghouse. Most people know the basic prevention measures, such as committing passwords and PIN numbers to memory and shredding credit card receipts. But there are other habits that can help you prevent fraudulent activity.

Check your mail often. Identity thieves often take pre-approved credit card offers and sign up for a new card to use without your knowledge. Be sure to shred these.

Reduce the number of credit and debit cards in your wallet; if possible, carry only one debit card for bank withdrawals and one credit card for other purchases. Use a credit card rather than a debit card while shopping online. You're better protected because credit accounts are more often monitored for unusual charges and offer quicker ways to freeze and replace cards than banks. Keep a list of all credit and bank card numbers and expiration dates, as well as banking account information in a secure place, such as a locked safe in your home.

When ordering new checks, make the trip to the bank to pick them up rather than having them delivered. When you are waiting for a new credit card to be delivered, be sure to call the issuer if it hasn't arrived within the promised amount of time to ensure it hasn't been stolen.

Paying bills the old-fashioned way? Park the car and deliver mail inside the post office rather than the outside box. Neighborhood mailboxes aren't monitored as closely and could be broken into, leaving your checks open to alterations by a thief.



fast fact >>>>

From December to February, one of the leading causes of house fires is lack of attention to heating equipment.



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POWER UP

Electricity. It's on your mind every month when it's time to pay the bill and when you come home to find that porch light still on after a weekend away. But keeping electrical maintenance top of mind can help you save on your electric bill, keep the kids safe and conserve energy. Here are a few things to consider.

In addition to stowing cords away from pets and children, keep a close eye on appliances that generate heat, such as computers, televisions and dryers. Don't drape anything flammable over these items. Check cords regularly for frays, cracks or kinks and use tape or twist ties to keep cords in place rather than securing them with nails or staples. Covered cords generate heat, so try to avoid covering cords beneath flammable

materials such as rugs. Consider hiring a licensed electrical contractor to evaluate your electrical systems, including fuse boxes and home electric meters to be sure they're up to date. And be sure to ask for tips about possible energy-saving investments.

Try to maintain control over how much electricity your household is using. It's cliché, but turning off lights and appliances after use will greatly decrease your electric bill. And try running your dryer at night, if at all. Curbing your hot water use is another way to cut electricity costs; wash clothes in cold water when you can.

Finally, consider plugging all computer, TV and DVD components into one power strip and get into the habit of turning it off when not in use. It might seem like a hassle, but it's an easy way to save energy and money.

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