

# VMI Properties n e w s l e t t e r

Hello and welcome to the "VMI Properties Newsletter".

Please take advantage of our monthly tips for:

- Saving Money
- Keeping your home cleaner, safer, and more comfortable
- Helping retain your home's value
- Helping improve your comfort and life style
- Getting into the position to purchase

### THIS MONTH'S TOPICS ARE:

- 1.What Needs to be done this Month?
- 2."New Year's Resolutions for the Home"



### QUOTE OF THE MONTH

*"Cheers to a New Year and another chance for us to get it right." Oprah Winfrey*

### MONEY SAVING TIPS

• **SAVING MONEY TIP #1**  
 Stop Smoking--If you smoke a pack a day, you're spending over \$1,450 per year that could be used for something more valuable, like a down payment on a new home. Not to mention you'll be improving your health and the health of those around you.

## 1. What Needs To Be Done This Month?

January is the month to clean the carpets in your home. By having your carpets cleaned twice each year you will extend the life and beauty of the carpets by several years.

Get a free cleaning just by paying your rent and deposit payments on time for six months in a row. You may also have your carpets cleaned at ½ price if you have been on time all but one time in the past six months. Call for more information if you think you qualify.

## 2. New Year's Resolutions for You and Your Home

Why not resolve to make 2010 "the year" you whip your home and household finances in top shape?

Give your home an annual physical and then implement a maintenance plan. Here are some great tips you might resolve to adopt this year.



- **Water**--Check visible water pipes and sewer lines for cracks, rusting and leaking; turn on faucets to test water pressure and volume; and look for clogged or sluggish drains or dripping faucets. Wrap the pipes with heating tape. Insulate unfinished rooms such as garages if they contain exposed pipes. Also check for signs of leaking or rusting on your water heater.



- **Electricity**--Check your electrical system's load center and see if there are fuses or circuit breakers; also check its age and look for signs of wear or exposed wires.



- **Heat**--Check your heating system for gas leaks and cracks in the heat exchanger. Maintain your fireplace, water heater, and space heaters. Clean and vacuum dust from vents, baseboard heaters and cold-air returns.



- **Gas**--Check smoke and fire alarms and carbon monoxide detectors and change your heating and air conditioning filters. Have your appliances inspected for gas leaks and adequate ventilation.



• **SAVING MONEY TIP #2**

**Trade In That Expensive Vehicle**

These days, SUVs are very popular and gas is very expensive. But there are several vehicles out there that are much more fuel efficient and cheaper to lease and are just as safe. If you lease a small, economical sedan, you could lower your monthly car payment up to \$300 as well as lower your insurance premiums and fuel costs. That can add up to thousands dollars in savings every year that can be used to pay off your high-interest debt credit cards. And considering how expensive fuel is, keep track of the average number of fill-ups per month so you can estimate and budget your monthly fuel costs.

• **SAVING MONEY TIP #3**

**Use One Phone--**Unless you need that land line for high-speed DSL Internet or because you can't get cell reception in your area, you might consider eliminating your land line and using your cell phone as your home phone. Why pay for two phones when one will do? There is also a new and cheaper alternative called voice-over IP which uses your broadband connection as a phone line.

• **SAVING MONEY TIP #4**

**Brown Bag It--**If you're going out to lunch every day, you're spending about \$8-\$10 every time. But if you take the time to make your own lunch, you could cut that spending by less than half-a savings of up to



• **Insulation--**Your attic should be five to 10 degrees warmer than outside air. Check weather stripping and caulking around windows and doors and replace or repair it as needed. Also repair broken glass and loose or missing putty on windows.

• **Attic--**Well-insulated basements and crawl spaces will protect your pipes from freezing. Check for signs of water leaking, dampness, flooding, dry rot and termites. Check the attic for signs of leaks and any rodent or insect infestation.

• **Exterior--**Remove all debris from gutters. Maintain the steps and handrails. Inspect the roof for damaged or loose shingles; gaps in the flashing where the roofing and siding meet vents and flues; and damaged mortar around the chimney (especially at the joints, caps and washes). Inspect the home's exterior walls, looking for possible weather-related damage like cracks and loose or crumbling mortar.

• **Get your finances in order--**Build up your reserves and get your financial house in order. Resist the temptation to splurge. Refrain from using a credit card and keep your other financial goals, like retirement, in mind. Have at least three months' salary in your emergency fund. Stay away from unnecessary spending until you reach this goal. Pay bills on time—paying late can tack on an extra five percent in fees. Keep your financial documents organized so you'll be more prepared at tax time. Keep your house and finances in order in 2008, you're sure to thank yourself at this time next year.

*"A good home must be made, not bought." Author: Joyce Maynard*

Thank you for reading the "VMI Properties Newsletter". I hope you will use some of the ideas here to improve the quality of your life. Please contact me with your comments or suggestions.

*"A New Year's resolution is something that goes in one Year and out the other." Anonymous*

Have a Wonderful 2010!!

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