

VMI Properties

newsletter

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. Winter Savings
3. Cleaning Up After Holidays



QUOTE OF THE MONTH

"Family faces are magic mirrors. Looking at people who belong to us, we see the past, present, and future."
by Gail Lumet Buckley

MONEY SAVING TIPS

- SAVING MONEY TIP #1
Use inexpensive toiletries. We can't tell the difference between the generic toiletries and the more expensive brands.

1. What Needs To Be Done This Month?

December is the month to change the air filters in your home. You can cut your heating costs by up to 25% just by changing the filters on your central heat and air system. Make a note and do it this week before the really cold weather starts. Your heating bill will reflect your good judgment!

"A man's home is his wife's castle." Author: Alexander Chase

US Government offering \$7,500.00 tax credit for purchasing home within next 6 month. Contact your mortgage company for details.

2. Winter Savings

Follow these helpful suggestions to conserve energy and save money during the winter months.

- Check temperature settings. Weather is a controlling factor in approximately 55% of the total home energy consumption through heating and air-conditioning. Set thermostats at 68 degrees during the winter and even lower when away from the house for more than a few hours. While sleeping, add an extra blanket for warmth.



- Plastic sheeting can be temporarily fastened over doors and windows to prevent drafts and retain heat.



- Install weather-stripping/caulking and insulation. Sealing air leaks with caulking and weather stripping and installing adequate insulation in walls and the attic are some of the most cost effective measures you can take in your home to save on heating bills.

- Close doors. Keep outside doors closed and try to minimize the number of times they are opened and closed. Each time you open the door cold air enters the house.



• **SAVING MONEY TIP #2**

Use generic laundry detergents. We can save quite a bit of money each month just by purchasing the least expensive laundry detergent. Whether we buy the generic brand or use coupon, the money we can save really adds up by the end of the month when we consider how much laundry we do.

• **SAVING MONEY TIP #3**

Drink water. How much money do we spend per week on sodas and specialty drinks? Making an effort to drink tap water during the day can really add up when we compare its cost - nothing at all - to what we typically spend on sodas, coffees, and other drinks.

• **SAVING MONEY TIP #4**

Buy used cars to save BIG money. Used cars not only are a great bargain compared to the cost of a new car but you can many times get your current car note paid off when you buy a pre-owned car or truck. In addition, searching online saves you valuable gas money, since you don't need to drive from place to place to find your next used car and saves your time.

• **SAVING MONEY BONUS TIP**

Taking advantage of VMI's FREE Credit repair will not only allow you to purchase your own home but will also save you thousands of dollars in high interest on all your credit purchases.



Unplug/turn off electronic devices Turn off the computer when you are not using it. Unplug the video games and turn off the television. Play cards, board games or read your favorite story with family and friends instead.

• Check water heater. Set water heater temperatures at 120 degrees. By doing this, families can cut water heating bills without sacrificing comfort. If your water heater is hot to the touch, install a thermal blanket to help retain the heat.

• Close unused heating vents. Close outside vents (where applicable), and close dampers on unused fireplaces.

• Use ceiling fans. Use ceiling fans on a slow speed with the fan direction UP during the winter. This will push warm air away from the ceiling and move it around the room without creating a cool breeze.



3. Cleaning Up After Holidays

- Don't forget to recycle what you can! all those cardboard boxes can be recycled in most communities.
- Break down everything - you'll get more in each bag. Less bags used more money saved.
- Get a lot of new clothes? Rather than finding new hangers see if you can donate some of your old clothes and use the hangers they were on to keep clutter down and help those in need.
- Don't need those hangers your clothes came on? Local thrift stores are normally happy to take them. Offer them up on Freecycle.org
- Take a day or a weekend to sort thru what you can, we all have stuff we no longer use or need.
- Use those little plastic bags for packing away your christmas decor. You'd be surprised how much they come in handy.



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. If you have comments or suggestions please let me know.

From my family to yours...have a Happy Wonderful Holiday Season!!

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