

# HOME-VIEWS

Monthly Newsletter for Today's Homeowner

May 2007



## An organized home creates the feeling of an organized life



Most of us experience stress from our jobs, our finances, and other areas of our lives, so when we come home, we want to feel that we're entering a comfortable environment. A cluttered and disorganized home can create a constant low-grade stress and subtly drain your energy by being a visual reminder of how much additional work remains to be done. On the other hand, living in a clean and organized home reduces stress by creating a feeling that no

more work needs to be done around the home. When you have such a feeling of satisfaction, it becomes much easier to relax.

A high level of stress can occur when you cannot find something important that you need. For example, how often have you gotten upset about losing or misplacing your keys? If you put a hook on the inside wall adjacent to your front door and cultivate the habit of hanging your keys up as soon as you enter the door, your keys will always be exactly where you need them to be every time you leave your home. If you want to organize your home, every item should have a designated place where it is always kept. If you immediately put every item back where it belongs after using it, everything will always be just where you expect it to be. The "key trick" is the key to becoming organized.



### *Food for Thought*

**It is not enough to do your best;  
you must know what to do,  
and THEN do your best.**

**W. Edwards Deming**

## F-I-X-I-N-G Credit Report Errors

If your credit report contains erroneous information, the credit reporting agency must correct it. If an item is incomplete, the credit reporting agency must complete it. You have the right, under the Fair Credit Reporting Act, to dispute the completeness and accuracy of information in your credit profile.

For example, if your profile shows an account that belongs to another person, the credit reporting agency would have to delete it. Also, at your request, the credit reporting agency must send a notice of correction to any report recipient who has checked your profile in the past six months.

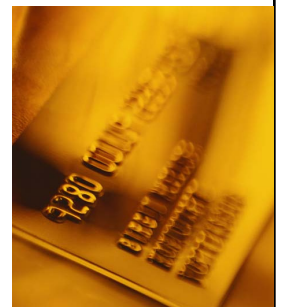
For items in your credit profile which you feel deserve further explanation (such as an account that was paid late due to loss of job, military call-up, or unexpected medical bills), you can send a brief statement to the appropriate credit reporting agency. The information will be placed in your credit profile and will be disclosed each time it is accessed.

You may want to contact all three credit agencies when correcting your credit history. Below you'll find contact information on how to reach them, or go to [annualcreditreport.com](http://annualcreditreport.com) to obtain a free credit report. You are entitled to receive one free credit report every 12 months from each of these agencies.

**TRANS UNION** - 866-887-2673  
[www.transunion.com](http://www.transunion.com)

**EXPERIAN** - 888-397-3742  
[www.experian.com](http://www.experian.com)

**EQUIFAX** - 800-685-1111  
[www.equifax.com](http://www.equifax.com)



## Moving the careful way



If you're moving a relatively short distance to a new home, you can find local moving companies in the Yellow Pages, the *Pennysaver*, and local newspapers. If you're moving a longer distance, the Yellow Pages and the Internet are good places to search for long-distance moving companies – or you can call me and I may be able to assist you. You should *always* obtain a free estimate and you should

*always* get your estimate in writing, including a detailed explanation of what the estimate covers and what it does not cover.

Moving companies are required by law to carry insurance. The insurance covers damage to your possessions that can be proven to have been the fault of the moving company. You may wish to consider packing your most valuable possessions yourself because you should not expect other people to pack with the same kind of attention and love that you have for the things you value most.

You may also wish to consider

moving your computer, monitor, printer, audio receiver, and any other sensitive equipment in a separate vehicle, wrapped in blankets and seated on pillows. Sensitive equipment can be damaged by the rough vibrations in a truck. Somebody I know lost a computer and an audio receiver because it was impossible to prove that the equipment was not damaged prior to the move. Your best insurance for a computer is to back up all important files onto safety disks – which is actually a very good safety policy regardless of whether you're moving or not.

## Energy savings – air conditioning season is just around the corner

Air conditioners consume a tremendous amount of electricity. One thing you can do to minimize AC use is keep your shades and curtains shut during the day to prevent direct sunlight from heating your rooms. Whenever possible, keep windows closed to prevent hot air entry and then open windows at night to cool down your house.

If you have central air conditioning, set your thermostat to a level that will achieve a moderately cool temperature. Consider using a room air conditioner to cool only your bedroom and use fans to circulate air throughout the rest of your house. A typical 20" box fan costs about 2 cents per hour to run, while a room AC unit costs about 17 cents per hour.



Room air conditioners have cooling capacities that range from 5,500 BTU to 14,000 BTU. A bigger unit is not necessarily better. A small unit running for an extended period of time operates more efficiently and is more effective at dehumidifying than a large unit that cycles on and off too frequently – and the larger unit uses more electricity. Based on size alone, an air conditioner generally needs 20 BTU for each square foot of living space. Set the fan speed on high, except on very humid days. When humidity is high, set the fan speed on low for more comfort. The low speed on humid days will cool your home better and introduce less moisture into your home because of slower outside air entry into the cooling equipment.

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