MONEY IN YOUR HOME

Gather loose change from around the house, you know how those coins can quickly add up! Take the same approach when trimming household expenses, and find a pocketful of ongoing savings to pay down your mortgage faster.

Consider these ideas – large and small – that can help save money in your home.

1. **Seal drafts to save energy.** Air leaks account for 25% to 40% of the heat loss from an older home, potentially costing hundreds of dollars per year in gas or electricity costs.

2. **Lower the heat.** Turn down the heat a degree or two or install a programmable thermostat. You could save up to 2% on your heating bill for every degree in reduced heat.

3. **Go fluorescent.** As lights burn out, change incandescent bulbs to compact fluorescents, which use at least 67% less energy to operate.

4. **Run full loads.** Avoid running half loads of laundry and dishes to save energy costs.

5. **A splash of cold.** Use cold water, instead of costly hot, to do the wash.

6. **Read the news online.** Cancel home delivery of newspapers or magazines that pile up unread.

7. **Get handy.** Tackle household projects on your own, if you can, instead of hiring someone for painting, garden work or tending the lawn.

8. **Go green when you clean.** Learn how to make homemade solutions of vinegar, baking soda and dish soap.

COMBAT BOREDOM AND GET THINGS DONE

Have you ever become so absorbed in an activity that time seemed to just fly by? You were able to focus – without looking for distractions – and found you were super productive.

Wouldn’t it be great if you could have that same experience with the tasks you’ve been putting off – like tidying up your desk or tackling your taxes?

The tendency to put off repetitive routine chores is common, so you are not alone. In fact, many people feel physically uncomfortable when faced with these types of tasks, because they find them downright boring.

If you can’t seem to find the motivation to do what you have to do, you might just be avoiding boredom. There are several ways to combat boredom and make mundane tasks more exciting – or at least more bearable.

The secret is to make the job more stimulating by keeping your mind engaged:

1. **Spice things up.** A meal without spices would be bland. What ingredients can you add to your tasks to liven them up? How about adding a few drops of essential oil to your laundry detergent to brighten up wash day, getting some stylish file folders to make filing fun, or listening to music (or an audio book) to make the cleaning of the house far more pleasurable?

2. **Add some fun.** Adding an element of play can make even the most boring tasks more exciting. Get creative and make a game out of chores you’ve been avoiding. Set a timer and challenge yourself to beat the clock. You can also plan something enjoyable to do right after you complete the task, as a reward.

3. **Invite a friend.** Sorting hundreds of old photos on your own can be tedious. Inviting a friend to sit with you at the dining room table as you sort the photos can turn a boring task into a social event. Partner up and suddenly you can sort for hours without even realizing it. Your friend doesn’t even have to help you; the person can be there just for company and conversation.

4. **Find a stimulating environment.** Working at home or sitting at a desk is not for everyone. For a more interesting environment, take your laptop to a neighbourhood coffee shop. Being in the company of others may be all the stimulation you need to focus and finally get that report done.

Next time you find you are procrastinating on a job that needs to get done, become aware of how you are feeling. Notice your thoughts. If you are dreading it because you hate to be bored, try some of these boredom busters. Not only will you be amazed at what you can accomplish, you might even enjoy yourself.

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REPLACEMENT COST QUIZ

Security Systems

Guess the average cost of the following:

1. Wired System
   - $650-780
   - $250
2. Wireless Motion Detectors
   - $1,500
   - $300
3. Alarm Monitoring
   - $30/month
   - $40/month
4. Alarm System
   - $850
   - $1,000
   - $1,500
5. Intercom System - Retrofit
   - $1,000
   - $1,500
   - $2,000

Cost and Life expectancy will vary based on quality, usage and operating conditions.

CONTACT YOUR HOME INSPECTOR FOR A FULL VERSION OF OUR “RESIDENTIAL CONSTRUCTION AND REMODELING ESTIMATES”.

MAKE A GRAND ENTRANCE

Transforming your foyer from a dumping ground into a grand entrance is easy! Here are a few ways to create an amazing first impression in an area that typically will experience a lot of wear and tear:

1. Clear Clutter - A chaotic looking hallway will turn people off so remove clothing that is no longer in season. Organize hats and scarves in stylish baskets and stack footwear in an orderly fashion.
2. Lighten Up - Foyers are usually fairly dark so clean light fixtures and use a brighter bulb to cast more light. Painting the walls a light shade will open up the area and with a strategically placed mirror it will create the illusion of additional space.
3. Add Some Style - Check out antique markets or yard sales for unique pieces of furniture. A small bench for guests to sit on while taking off their shoes works well for larger areas while a small table to catch keys is perfect for compact spaces.
4. Spruce It Up - Breathe some life into your gloomy hallway by adding a few plants and even fresh flowers.

THE GREAT STYLISH OUTDOORS

The trend of extending the indoors outside is as popular as ever!

Extending your indoor space outside will add value, comfort and style to your home. Here are a few inexpensive ways to transform your yard from dull to dazzling:

- Dress up furniture with bright outdoor pillows
- Add charm with a piece of up-cycled furniture
- Hang outdoor solar lights on tree branches or in the ground
- Accessorize with candles, lanterns and ornaments

It is easy to add some style to your garden without spending a fortune -- just use your imagination! Not only will you be able to enjoy the great outdoors but it’ll also increase your home’s resale value when it comes time to sell.
MANUFACTURED HOMES

A manufactured home is a home that is built in a factory and transported to a building lot where it is placed on piers or a foundation.

Manufactured homes used to be known as “mobile homes” or “trailer homes”. These terms have faded away in favor of the term “manufactured homes”.

Manufactured homes are built on a non-removable steel frame chassis. The concept is that the entire home is built in the factory, on a chassis so that it can be rolled on its own wheels to the site. If the home were not a complete unit but rather panels or modules that are assembled on site, the structure would have to be built in compliance with the local building code. Since the home is built as a complete and moveable unit, the factory can build the home to a single standard.

If a garage or a deck or addition is added to the manufactured home, the local code applies. The following factory built homes are NOT the same as “manufactured homes”. They are built in a factory but must comply with the local codes where the home will be located –

• Modular home: A modular home is a home that is built out of pieces that were manufactured in a factory. Many modular homes have full basements and attached garages.

• Panelized home: A panelized home is built from factory built panels. The panels are walls with windows, doors, plumbing and wiring already in them. The panels are transported to the site and assembled into a home.

• Pre-cut homes: Pieces of the home are cut to size in a factory to facilitate easy assembly on site. Log home building kits, for example, include all of the pieces pre-cut and ready to assemble on site.

Single Section versus Multi-Section

Years ago, most manufactured homes were single section homes. They tended to be long and narrow, a necessity for transportation. Today most are multi-section. That is two or more sections are towed to the site and placed together. Multi-section manufactured homes open up the possibilities for more interesting floor plans. The long narrow look is no longer required.

THE POWER OF OLIVE OIL

Out of the kitchen, olive oil can be put to good use on personal or household chores.

1. **Polish wood furniture** with a teaspoon of oil and using a soft rag.
2. **Lubricate measuring cups and spoons** for easy cleanup of sticky ingredients like honey, grain mustards and syrup.
3. **Control hair frizz** by combing a bit of olive oil through dry hair to tame the frizz and fly-aways.
4. **Remove paint** from your skin by applying a small amount of olive oil. Rub in gently. Scrub with a dry cloth.
5. **Fix a squeaky door** by using a rag or cotton swab to apply olive oil to the top of a problematic hinge.

PERSONAL INSIGHTS

YOUR PIZZA PERSONALITY

The pizza topping that keeps you coming back for more reveals insights into more than your taste buds; it gives a glimpse into your psyche.

**Pepperoni**: You’re a charmer. Your saucy vivaciousness ensures there is never a dull moment when you are around.

**Meat-Lover’s**: You’re a sassy leader. Full of energy, you’re a pro at taking the reins and seeing any project through to perfection.

**Veggie**: You’re grounded sage. Serene and self-confident, you remain calm in the face of challenges.

**Just Cheese**: You’re a happy optimist. You light up every room with buoyant energy and don’t need any fancy frills to be satisfied.

**Pineapple**: You’re a free-spirited innovator. You’re one-of-a-kind and an inventive spark.
RECOGNIZING MANUFACTURED HOMES

- Look for the metal certifying plate on the exterior. All manufactured homes since 1976 will have this. The plate will indicate that it was built and inspected in compliance with the HUD code.

- Look for a data plate indicating date of manufacture. This is often attached to the breaker panel or near the breaker panel. It may also be inside a kitchen cabinet on in a bedroom closet.

- If you can see under the structure, you can identify the steel chassis, the towing tongue and perhaps where the wheels were attached when the unit was towed to the site.

Contact Pillar To Post® to Schedule Your Home Inspection

MOTIVATIONAL QUOTES

“If there’s a will, prosperity can’t be far behind.”

W.C. Fields
Comedian, Actor and Writer