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Inside This Issue...

- How to avoid scary bills.....1
- Room Redo's.....2
- Buying a fixer upper?.....3
- Four Easy ways.....4



Fun Fact:

On an average work day, a typist's fingers travel 12.6 miles.



Randall Brennan's

NEWSLETTER

How to avoid scary heating bills this winter

(ARA) - This year's winter weather has been unpredictable, but homeowners can take a few simple steps now to ensure chilly temperatures and monthly heating bills don't take a bite out of their wallet.

Seeing your home through the lens of an infrared camera is one simple way to evaluate heat loss - an infrared lens is able to capture thermal energy emitted from weaknesses in the home's "thermal envelope," the barrier created between the exterior of a home and outdoor temperatures.

Homeowners can contact a local energy auditor to have a thermal image taken of their home. If you don't have access to an infrared camera, evaluating home efficiency can be as easy as taking a trip to the attic with a measuring tape and measuring the depth of attic insulation - the average home needs up to 19 inches of fiber glass attic insulation for maximum energy efficiency.

"Many homeowners automatically brace themselves for higher energy bills as soon as temperatures dip and winter coats come out," says Kateri Callahan, president of Alliance to Save Energy, a Washington, D.C.-based nonprofit organization dedicated to promoting energy efficiency. "Taking a proactive approach to energy efficiency is easier and more attractive than ever with the availability of tax credits and rebate incentives."

Investments made in home energy efficiency pay dividends for the lifetime of a home and improve the home's resale value. For every dollar saved in annual utility costs, homeowners can expect to add \$20 to their home's market value, according to the Appraisal Institute. Homeowners can reduce their homes' heating and cooling costs by as much as 20 percent through proper air sealing and insulation techniques, according to the U.S. Environmental Protection Agency.

After evaluating their existing level of attic insulation, homeowners can identify the best approach to completing the project based on available resources, such as time, their personal skill level and budget.

- Courtesy of ARA Content

Word of the Month:

Studies have shown that your income and wealth is directly related to the depth of your Vocabulary. Here is this month's word so you can impress your friends.

métier

\BEL-weth-uhr\, *noun*;

1. An area in which one excels; an occupation for which one is especially well suited.

Example:

He is in the position of a good production engineer suddenly shunted into salesmanship. It is not his **métier**.

Quotes to Live by:

The secret of success is making your vocation your vacation.

—By Mark Twain

Say What?

Every Cloud Has A Silver Lining:

Be optimistic, even difficult times will lead to better days.

Tax credit and deduction tips for home improvement in 2012

(ARA) - With the New Year under way, you may be thinking about needed home improvements and how you'll use your credit to fund them. While it's important to understand your credit before making major home improvement decisions, you should also consider another kind of credit - tax credits for energy efficient home improvements.

For the past few years, the federal government has offered tax credits for certain home improvements aimed at increasing a home's energy efficiency. While the most popular and generous tax credits, such as the one that allowed you to claim up to 30 percent of improvements such as a new roof or hot water heater, have expired, you can still get credit for other significant energy-efficient improvements.

According to EnergyStar.gov, you can claim a tax credit for 30 percent of the cost of installing a geothermal heat pump, small wind turbine or solar energy system in your home. The credit has no upper limit and applies to both existing homes and new construction, but not to rental properties. This credit is good until Dec. 31, 2016.

Depending on the type of home improvement or repair you undertake, you may also be able to claim a deduction on your taxes. Before launching a significant home repair or improvement, it may pay to consult with your tax accountant to see what, if any, portion of the cost may be deductible. And, as you do home repairs throughout the year, keep receipts and discuss the improvements and possible deductions with your accountant when he or she is preparing your tax return.

Knowing ahead of time which, if any, tax credits or deductions your home improvement may qualify for can help you make a better decision about how to use credit to fund the work.

If you're unsure how a home improvement project may affect your credit score, websites like freecreditscore.com can help you understand your credit. The site offers members a Credit Score Estimator that can help you understand how big financial decisions, like applying for a home improvement loan, may affect your credit score.

—Courtesy of ARA Content-

Movie Trivia: In "How to Lose a Guy in 10 Days", what concert do Andie and Ben go to together?

- a. Barbra Streisand
- b. Celine Dion
- c. Jewel
- d. Sheryl Crow

CALL ME NOW AT 303-909-2365

Would you like to know how much your neighbor's home listed for?

Maybe you're just curious. Or maybe you want to know how much equity you have in your home. Or perhaps you are thinking of selling soon and want to know how much your home increased in value. Either way, I can help...No "sales pitches" or runarounds. Just give me a call **303-909-2365** and I will give you the facts.

Buying a fixer-upper? How to make the most of your remodel

(ARA) - With home prices and interest rates still low across the country, and inventories high, it's a great time to be in the market for a fixer-upper. By buying a house that needs some work, you can achieve your dream home for less than you would probably pay for a move-in-ready abode.

To ensure you're making the most of your investment, however, it pays to take a look at your credit before you buy and begin your remodel. You'll not only need credit to cover the purchase price of the house, but you'll need it for renovation expenses as well.

The first step you should take in your bid to buy a fixer-upper is to check your credit report and score. Understanding your credit will help you know whether or not you can afford to buy a house that needs work and if you'll be able to pay for the needed renovations.

You should also carefully research what your options are for financing your remodel. Learn what your options are, from traditional fixed mortgages to home equity lines of credit, and decide before you buy which type of financing will be best for you. Getting a handle on your financing before you buy can help ensure you stay on budget when you're in the middle of renovations.

If you're buying a house that's in basically good condition but just looks dated, you'll have to make some decisions about where to invest your money. Focus on improvements that will not only look good, but will also enhance the value of your home.

Once you've signed all the paperwork and the house is yours, it's time to get to work. If you're handy, you may be able to save money by doing some of the renovation work yourself. Projects like painting, adding crown molding and even putting down new flooring are well within the skills of most do-it-yourselfers. More complex projects like drywall, plumbing or electrical work may be best left to professionals.

The excitement of remodeling a house into your dream home can make it easy to get carried away on spending. Keep in mind that remodeling estimates are just that - an estimate. The final tab is rarely exactly what your contractor predicted it would be. Build in at least 10 percent extra to cover emergency overruns, and avoid making any unnecessary changes to the plans while the project is underway.

Economy at a

Data Series	Nov 2011	Dec 2011	Jan 2012
<u>Unemployment Rate</u>	8.7	8.5	8.3
<u>Change in Payroll Employment</u>	100	200	243
<u>Average Hourly Earnings</u>	23.20	23.24	23.29
<u>Consumer Price Index</u>	0.0	0.0	0.2
<u>Producer Price Index</u>	0.3	0.3	0.1

Glance:

Information from http://www.bls.gov/eag/ea_g.us.htm

US Population Clock

312,946,349

World Population Clock

6,991,643,599

-Feb. 1, 2012

-Courtesy of ARA Content-

Food Fact:

- Chocolate contains phenyl ethylamine (PEA), a natural substance that is reputed to stimulate the same reaction in the body as falling in love.

-More than 36 million heart-shaped boxes of chocolate will be sold for Valentine's Day.

Weird Laws:

Florida- It is illegal for a doctor to ask a patient whether they own a gun.

Texas- It is illegal to sell ones eye.

Nevada- It is illegal to lie down on the sidewalk.

Oregon- Ice cream may not be eaten on Sundays.

U.S.A. Facts

- There is not a single billboard ad in the state of Vermont.

- The first motion picture theater opened in Los Angeles on April 2, 1902.

And...Whether you are thinking of buying, selling, or financing real estate, or stop by and say "hi", I'd love to hear from you...

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Four easy ways to warm up your home decor

(ARA) - As the chill of winter sets in, your home interior may be lacking the warmth and comfort you'd prefer. Fortunately, creating an inviting atmosphere does not require huge amounts of time or money. You don't need to be a professional interior designer to transform your home into a welcoming haven. To bring your decor into the season and give your home noticeable appeal, follow a few easy tips.

Paint- Color has an enormous effect on mood and it greatly influences the atmosphere of a room. Neutral and white walls can feel stark and cold during the winter months, so consider warming them up with rich hues like those found in Dutch Boy's 2012 palette. Yellow Springs, Reservoir Red and Loden Wool will create the perfect cozy feel, and accents of Ultra White will make your new colors stand out even more. Don't stop at paint - incorporate these colors into other decor elements for a festive feel throughout the home.

Rugs- Hardwood and natural stone floors have become extremely popular in the past several years, but these options can be cold and unpleasant underfoot in the wintry months. Adding rugs in visible areas will instantly give any room a more inviting look, as well as warmer feet on cold winter mornings. Experiment with different sizes, styles, shapes and designs throughout the home. You might even consider switching out current kitchen and bathroom rugs for more seasonal choices to give these rooms a festive appeal.

Lighting- Now that winter is here and days are shorter, depending on natural sunlight to brighten a room past mid-afternoon is no longer an option. Give your home a cozy glow with strategically placed lamps, candle sconces and wall lights. A trip to any home improvement store will prove there are endless possibilities to light your home, with many unique and easy-installation options to choose from.

Accessories- It's the little things that can make the biggest difference, and accent items have a great effect on the ambiance of your home. From decorative sofa pillows, to festive candles, to holiday table runners, the details of a room determine its mood. If you're feeling creative, many home and craft magazines have hundreds of ideas for do-it-yourself wreaths, centerpieces, wall hangings and other accents.

No matter what your budget or decorating experience, you can give your home a cozy, comforting feel easily and affordably. Using these tips, you'll be ready to enjoy the great indoors in no time at all.

-Courtesy of ARA Content-