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Fun Fact:

More Monopoly money is printed in a year, than real money printed throughout the world.

Equity
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NEWSLETTER

Is your new home safe and secure?

(ARA) - Summer brings a full court press for moving season - as more Americans relocate during summer than any other time of year.

While aesthetics often take precedence when settling into a "new-to-you" home, it's important for homeowners and renters alike to complete a safety check of their abode to reduce the risk of unintentional injuries. One of the greatest hazards in a home that usually is the furthest from the mind is fire. But, it's one of the easiest to address.

"There is an urgent need to educate families about fire safety," says Kate Carr, president and CEO of Safe Kids Worldwide. "Fire and burns remain a leading cause of unintentional injury and death for children, particularly those under the age of 5. Replacing older smoke alarms is a simple way for parents to help protect their families." More than two-thirds of residential fire deaths occur in homes without smoke alarms or with non-working alarms according to the National Fire Protection Association. One in four families with homes built prior to 2002 is at risk due to aging (10 or more years old) smoke alarms, according to a recent survey from Kidde.

Fire experts recommend replacing alarms every 10 years as older smoke alarms may not operate efficiently and often cause nuisance alarms. By the time a smoke alarm is 10 years old, it has a 30 percent chance of not alarming due to age-related factors such as accumulated dust, insects and airborne contaminants, according to a Kentucky Injury Prevention and Research Center study. Additionally, the survey found that most American families are under-protected when it comes to fire safety. Sixty-seven percent of respondents have four or fewer smoke alarms in their homes, but the average U.S. single-family home should have at least five alarms.

When replacing your home's alarms every 10 years, look for smoke alarms with a 10-year sealed lithium battery that will keep your alarms powered for a decade. The alarm will never need its battery replaced during its useful life. Or, select a combination smoke and carbon monoxide alarm, which offers a voice warning and uses the latest technology to help minimize nuisance alarms that often occur when cooking.

As you prioritize your move-in to-do list, remember that an ounce of prevention today could save a life tomorrow.

-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.

concertina

\kon-ser-TEE-nuh\
verb;

1. Unselfishly concerned for or devoted to the welfare of others.

Example:

As Henderson looked down at his hands, the folds of skin on his face seemed to **concertina** into a soft place for his chin to rest.

-- Jacquelin Winspear,
A Lesson in Secrets

Quotes to Live by:

In learning to know other things, and other minds, we become more intimately acquainted with ourselves, and are to ourselves better worth knowing.

—Philip Gilbert Hamilton

Say What?

All Greek to me:

Meaningless and incomprehensible like someone who cannot read, speak, or understand any of the Greek language would be.

Moving? Make sure your possessions are protected

(ARA) - The average American makes 11.7 moves during a lifetime, according to the U.S. Census Bureau. That's about one in six people pulling up stakes each year.

With so many on the move to new homes, new cities and new opportunities, it's important to protect household items while in transit or in storage before arrival at the new location, according to Charles Valinotti, head of product and underwriting with insurer QBE.

Your homeowner's insurance policy will protect your personal possessions, whether they're located in your home or in a moving truck. However, Valinotti cautions that there may be a time limit attached to the coverage, such as a 30-day period, and your policy may only cover up to certain dollar limits on property being moved or stored.

"Ask your agent to explain the level of coverage, what exactly is covered and confirm that your items are insured if you have to store them," he says.

Other points to keep in mind as you hit the road:

* If you're using a professional moving company or shipper, verify that they're insured and bonded to cover damage they may be responsible for. Valinotti says to keep in mind most movers limit their responsibility to basic damage amounts.

* If you're packing and moving yourself with a rented truck, take a look at your auto insurance policy. Many policies will cover rental trucks, but only up to a certain weight.

* In a self-move, careful packing is critical, as well as keeping your property locked up and secured along the way.

* Note the condition of your items being relocated. Then if you have a claim, the condition of your possessions will be documented.

* Know the value of high-dollar items that will be making the move. "Make a complete list of everything," Valinotti suggests. "Take photos and, if necessary, get appraisals of these items before the move."

-Courtesy of ARA Content-

Movie Trivia: Keanu Reeves and Alex Winter starred in what 1989 film?

- a. Back to the Future
- b. Bill & Ted's Excellent Adventure
- c. The Matrix
- d. Honey, I Shrunk the Kids

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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.

Economy at a Glance:

Data Series	June 2012	July 2012	Aug 2012
<u>Unemployment Rate</u>	8.2	8.3	N/A
<u>Change in Payroll Employment</u>	64	163	N/A
<u>Average Hourly Earnings</u>	23.50	23.52	N/A
<u>Consumer Price Index</u>	0.0	0.0	N/A
<u>Producer Price Index</u>	0.1	0.3	N/A

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

US Population Clock
314,309,831

World Population Clock
7,037,423,785

-Sept. 5, 2012

Why fall is the time to tackle invasive plant problems

(ARA) - The crisp days of fall will soon be here, but a long dry summer has left many homeowners looking out on lawns and gardens overtaken with invasive weeds and vines. A yard full of these noxious plants is sure to make it difficult to enjoy the cooler outdoor temperatures.

In 2012, the nation faced one of the hottest summers on record in the last 60 years. With more than two thirds of the country experiencing severe to extreme drought, conditions were ideal for pesky weeds to flourish. Weeds like dandelions, crabgrass and clover easily tolerate hot temperatures and dry soil, overtaking lawns and gardens and lingering throughout the cooler fall months. Ivy and other aggressive vines thrive in the summer heat, climbing and covering bushes and trees and ultimately killing the plants underneath with their shade.

Left untreated, invasive plants can quickly become health and safety hazards. Kudzu can grow up to a foot per day, causing tree limbs to break under its weight, damaging homes and outdoor living spaces. Common grass weeds like nettles and thistles sting and prick the skin, and contact with dangerous plants like poison oak, ivy and sumac cause moderate to severe allergic reactions in almost all people.

"Fall herbicide treatments are the most effective way to eliminate unattractive and potentially harmful plants from lawns and gardens so that those spaces can be enjoyed throughout the cool fall months," says Aaron Hobbs, president of RISE (Responsible Industry for a Sound Environment), a national organization representing the manufacturers, formulators and distributors of pesticide and fertilizer products.

"This is the best time of year to eliminate invasive plants," Hobbs adds. "Weeds move the products of photosynthesis like water, glucose and oxygen to their roots for winter food storage in the fall, enabling the roots to soak up herbicides as well." Two to three treatments are usually all that is needed to completely destroy these types of plants. Effective herbicide options exist for every type of weed and vine. The Environmental Protection Agency rigorously tests herbicides for potential human health and environmental impact before they can be registered and sold for use. As with all pesticides, users should always read labels and use and store products accordingly.

With just one or two follow-up treatments after an initial fall herbicide application, invasive plants are eradicated at the root, and people can take back their lawns and gardens to enjoy the beauty of fall.

-Courtesy of ARA Content-

Food Fact:

-Aunt Jemima pancake flour, invented in 1889, was the first ready-mix food to be sold commercially.

-The Pillsbury Bake-off has been held every year since 1948.

Weird Laws:

Massachusetts- No gorilla is allowed in the back seat of any car.

Utah- Birds have the right of way on all highways.

Washington-The harassing of Bigfoot, Sasquatch or other undiscovered subspecies is a felony punishable by a fine and/or imprisonment.

Ohio- Participating or conducting a duel is prohibited.

U.S.A. Facts

- America eats approximately 100 acres of pizza every day

- Dublin, Texas is the home of the first Dr. Pepper bottling company.

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

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References:-aracontent.com,
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<http://www.bls.gov/eag/eag.us.htm>
Usacitiesonline.com

Family-friendly tips to save energy at home

(ARA) - Saving money and reducing your home's energy usage are a priority for many homeowners these days. Some energy-saving actions such as switching off lights when leaving a room and turning off the water while brushing your teeth or washing your hands are simple and cost effective.

This summer, try a few of the following energy saving tips to save your family some money while keeping the environment in mind:

* Only run dishwashers, washing machines and clothing dryers when they are full. Running two half-loads uses double the amount of water, and only half the clothes get cleaned.

* Wash your clothes with cold water. Washing laundry with hot water means the heater has to run, accounting for up to 80 percent of the energy used per wash load, according to the Alliance to Save Energy. If a household switched to cold-water washing for a year, enough energy would be saved to watch TV for 1,363 hours or charge an iPhone 4S 30,861 times. So by switching to cold water washing, you can cut down on household energy use and save money while doing something good for the environment. On a larger scale, if everyone in the United States switched to cold-water washing, the energy saved could power the streetlights of New York City for 71 years.

* Keep cool this summer by closing curtains to block out the hot sun during the day. Blocking the sun will help protect your flooring and furniture from fading due to UV rays. Also try setting your thermostat a few degrees warmer. Run ceiling and standing fans to keep the air circulating to help family members stay comfortable. If nobody is home during the day, turn your air conditioner off, and have it timed to restart when family members return.

* When shopping for new appliances like a refrigerator, stove and oven, dishwasher, washer or dryer, look for models with an ENERGY STAR label. Adding just one of these energy-efficient appliances to your home can help you live a more energy-conscious life.

* Evaluate your light bulbs. Technology has improved light bulbs so more energy is used toward making light, not heat. Finding the appropriate bulb for each socket in your home can save your family between \$50 and \$100 a year, according to the Alliance to Save Energy.

With just a few simple lifestyle changes, your family can make your home more energy and save you money. Get your family started today with these quick energy savings tips and watch the savings add up.

-Courtesy of ARA Content-