

HOMESENSE

Who took
my home's
value?
(See page 3)

Smart and simple ways to enrich your home living.

Spring 2005

\$3.00

MONEY WISE

Save More Using Laundered Money (or heated and cooled money for that matter!)

The government knows more about your appliances than you may realize. No, this is not some kind of top-secret information. Actually, it's publicly displayed in the form of ENERGY STAR labels. When you want the most energy-efficient home appliances on the market, that's the seal of approval to seek.

ENERGY STAR is a program created to help protect the environment through superior energy efficiency in appliances. For you, it can mean **big energy savings** that can translate into lower operating costs on dozens of household products.

Did you realize that even cordless phones have an energy-efficiency rating? Consider this: If you took all the cordless phones, answering machines and phone-answer machine combo units that are purchased in a year's time – and you made them all ENERGY STAR products – there'd be about **650 million pounds less** air pollution!

Just look at these other ENERGY STAR examples:

- **Clothes washers** use 50% less energy than standard washers.
- **Computers** use 70% less electricity than computers without power management features.

- **Central air conditioners** have a higher seasonal efficiency rating (SEER) than standard models, which can make them up to 20% more efficient.

- **Furnaces** have an annual fuel utilization efficiency (AFUE) rating of 90% or greater, making them about 15% more efficient than standard models.

- **Compact fluorescent light bulbs** use 66% less energy than a standard incandescent bulb and last up to 10 times longer.

- **TVs** use about 25% less energy than standard units.

- **Ventilation fans** use 65% less energy, on average, than standard models.

Convinced already? Of course, with ENERGY STAR products, there's greater expense upfront. But through reduced operating costs, the products become a better deal over time.

Remember, a quality installation is essential to the overall performance of the product. Give us a call if you would like us to come out and give you a free energy survey to determine how much you can save on your utility bills.

MY WORD

Are Birds Chirping?

By Glenn Pack

Hello Friends,

Are you as ready as I am for a change of scenery? I'm glad to be seeing the signs of Spring... brighter landscapes, warmer days and more outdoor activities.

I can almost smell the barbecue grill already! That unmistakable aroma fills the air in late afternoon. Plus, whenever I get home from work, from somewhere in the neighborhood, I almost always hear the sound of kids playing.

Yes, Spring's a great time for the great outdoors. Whether you're tending the garden or lawn, or simply relaxing with a cool drink on your deck, it's just nice to feel the sun on your face. Spring is a great distracter for everyone. Isn't that why it was invented?

But Spring also means one other important thing: summer's coming. As you know, it can get pretty hot when it's here. We don't want any of our friends (some companies call them "customers") to flip the switch on that first warm day and find their air conditioning system has "forgotten" the basics of keeping you cool.

(Continued on page 4)



INSIDE...

- **Avoid Charity Fraud**
- **Free Credit Report!**
- **Keep More Cash**

HomeSense is published for friends of
Pack-Timco, Inc.

Your Quik Call Comfort Hotline:
203-847-8781



What Do Lenders Know About You... That You May Not?

■ Little known law lets you find out for free

If you've ever borrowed money to purchase a house or car, or if you've ever obtained a credit card, you've got a credit report. By the same token, if you're seeking a loan to purchase a house or car, or signing up for a credit card, your credit report will determine whether or not your request will be accepted – and at what interest rate you can borrow.

Three major credit bureaus – Equifax, Experian and TransUnion – have access to information about credit transactions that could affect whether you're eligible for additional credit. Late loan payments or defaults, bounced checks and other financial issues will have an impact on your credit score.

You could also feel repercussions from reporting mistakes made by a financial institution – and not even know they're there! Or you could be the victim of an identity thief and not even realize it.

By periodically checking your credit report, you can check to make sure what the information lenders see is accurate, complete and up-to-date. This is especially important knowledge to have *before* you seek a house mortgage, buy insurance or apply for a job.

In many cases, your request for a credit report will cost around \$9, but now a recent amendment to the federal Fair Credit Reporting Act means that you may be able to obtain a credit report for free.

The new law requires each of the nationwide consumer reporting companies to provide you with a free copy of your credit report, at your request, once every 12 months. The regional roll out of this program will be complete by September 1, 2005. (In some parts of the country, the program is already in place.)

The three consumer reporting companies have set up one central website, toll-free telephone number, and mailing address through which you can order your free annual report.

Visit www.annualcreditreport.com to order, call 877-322-8228, or complete the Annual Credit Report Request Form and mail it to: Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281. The form can be printed from www.ftc.gov/credit.

Important note: Don't contact the consumer reporting companies individually to request this free report. They are only providing it through this one common clearinghouse.

Tsunami Disaster Prompts Outpouring of Charity – And Risk of Fraud

Americans have once again demonstrated their generosity through an outpouring of contributions to Tsunami disaster relief. Criminals have once again demonstrated their willingness to scam an unsuspecting public.

As a result, the FBI has issued an alert about online charitable scams. As you consider providing online funding to this, or any relief effort, the FBI recommends the following:

- Do not respond to any unsolicited (SPAM) incoming emails.
- Be skeptical of individuals claiming to be surviving victims or foreign government officials asking for help in placing large sums of money in overseas bank accounts.
- To ensure that contributions to U.S. based non-profit organizations are used for intended purposes, go directly to the websites of recognized charities and aid organizations.
- Attempt to verify the legitimacy of non-profit organizations through various internet-based resources. Look for confirmation of the organization's existence as well as its non-profit status.
- Be leery of emails that claim to show pictures of the disaster areas in attached files. The files may contain viruses. Only open attachments from known senders.

Scammers, of course, will also use the more traditional methods of telephone and door-to-door solicitation. To sum it up simply: don't provide money or information without verifying the organization.

HEARD BY OUR EDITORS

Keep More Cash This Summer

- **Set your thermostat to 78° F or higher.** Each degree setting below 78° F will increase energy consumption by about 8%.
- **Change your return air filters.** Or call us with your filter size and we'll provide one with your tune-up.
- **Have your ductwork checked for leaks.** If you've got split or leaky ductwork, this can save you a bundle! Call us for help.
- **Use bath and kitchen fans sparingly** when the air conditioner is operating. They can pull out all your chilled air within one hour.
- **Get an air conditioning tune-up.** This can save money on energy, extend the system's life, spot a danger and make you more comfortable.

When is Too Much Too Much?

■ Secrets to home improvement investing

Improving your home is one of the best ways to maintain or increase its value while improving your quality of life. But, if you're not careful, too much of a good thing can become a bad thing.

If you're launching into a home improvement project, be aware that "overimprovements" can cost you in several ways.

First, you'll spend more than you can recoup in the sale of your home. Second, if the improvements aren't typical for your neighborhood, your house will become an oddity rather than a commodity.

So keeping up with the Joneses is fine. Just don't pass them!

Consider these guidelines:

Painting: This is usually a good choice. A new exterior paint job enhances your home's "curb appeal," the buzz phrase in real estate that means the same as "a good first impression."

Kitchens and Bathrooms: According to a survey conducted by the National Association of Realtors, remodeling the kitchen or bathrooms is among the best ways to add value to a house. It is estimated that 94% percent of the cost of a major kitchen remodel and 73% of bathroom remodeling can be recouped when selling your home within one year of the home improvement.

Killer Utility Bills: Smart buyers look at the "whole cost" of ownership, so a mortgage *plus* the utilities, taxes, and more. If your monthly bills are reduced by, say, 30% due to high efficiency heating and cooling, then that's a nice chunk of added value. Plus, most buyers realize old,

outdated equipment is a large and looming expense. Newer equipment with a warranty helps even more.

Additions: This moves into an area of greater expense, but it can pay dividends at selling. The same survey indicated that about 84% of the cost of an addition can be recouped.

Converting Basements and Attics:

Converting unused space into living quarters may get you more room, but not necessarily more money. A livable attic can get you about 75% of your money

back, a basement 69%.

Other Areas: While a deck only brings about half the cost back, a pool offers little in increased value. In fact swimming pools limit the buyers. Also, be careful of too much customization. The more your house seems like "you," the less "them" it is to buyers.

Regardless, it's important to keep in mind that there's a difference between improving and maintaining. For a house to hold its value, its structure must be maintained. That includes anything related to the heating, cooling, plumbing and electrical systems as well as roofing and landscaping.

"The more the house seems like "you", the less likely it is that others would want to buy it."

"Quotable."

When a man sits with a pretty girl for an hour, it seems like a minute. But let him sit on a hot stove for a minute – and it's longer than any hour. That's relativity.

– Albert Einstein



How To...

Discover Credit Card Scams, Schemes, and (Occasional) Dreams

"If it sounds too good to be true, it is." That adage is never truer than when considering offers from credit card companies. They include:

- **Transfer balances from your other credit cards at zero percent interest.** Beware: while paying off balance transfers (which must be done first), new purchases could be accruing interest at levels of 14.99% or higher. The interest will continue to accrue the whole time you're paying off transferred balances at "zero" interest.
- **Use the enclosed checks to obtain extra cash.** These are "cash advances," which have a higher interest rate and no grace period. Interest starts accruing when the transaction takes place, and you're also charged a fee of 2-4% of the amount advanced.
- **Skip payments for 90 days.** But the interest starts accruing on the first day. So you can save if you pay it off before day 90. After that, watch out; it's all added to your purchase cost.
- **Open a (fill in the store) credit card today and save 10% on this purchase.** Who doesn't want to save 10%? You, when you consider that store cards generally have a higher interest rate than bank cards. If you want the card for convenience sake, go ahead and apply. Just don't maintain a revolving balance.
- **Insure your credit cards against loss or theft.** This isn't necessary. According to the FTC, your liability for unauthorized charges is limited to \$50.

MY WORD (...from page 1)

Hopefully, you've already called us for your pre-season tune-up to make sure your air conditioning system is ready for the heavy load. If you haven't, please do that as soon as possible, so we can make sure we've got plenty of time to give your system a thorough check.

In the meantime, enjoy the sunshine and fun of Springtime in our community! Enjoy the outdoors. Enjoy the indoors too. Our job is to make sure our friends are comfortable. Let us know how we can serve you or your friends.

Glenn

Glenn Pack

P.S. This newsletter has some great tips for your home, so I hope you'll take a moment to look through it. And please feel free to pass it along to family and friends when you're done. Plus, don't forget to check out the coupons on this page, or you could be missing a chance for big savings!

HomePoints

Use a meat thermometer when roasting and an oven thermometer and timer when baking. Don't overcook.

Get Comfortable Now in One Phone Call

- **24-hour Service, 7 Days a Week.** Why wait when you don't have to?
- **Your Brand and Your System** fixed *right* by neat, skilled techs.
- **Up Front Pricing.** Know the price before we start. No surprises!
- **Finance terms** to suit your needs. Let us help you.
- **Over 38 solid years** of caring service. Let us solve your problem.

Call Pack-Timco, Inc. at 203-847-8781.

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Get With The Program – And **Save 20%!**

Want a great, quick and easy way to drop your energy bills? Programmable thermostats reduce energy use and add to your home comfort.

Simply program the temperature you want for when you're home or away, awake or asleep – or whenever!

Act now and we'll give you a 20% discount on your new thermostat. Get with the program!

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How Would You Like To Increase Your Income Every Month?



That would be nice, wouldn't it?

Basically this is the same thing – instead of paying them 20% too much, you could pocket those savings with a new, whisper-quiet system. When you add in your repair bills to keep your “old wheezer” running, you may actually save more than a new system would cost!

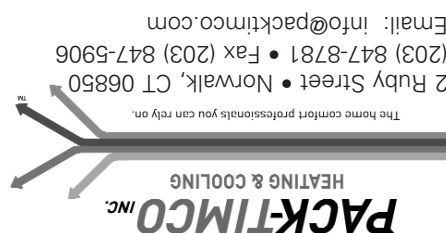
This is the marvel of high technology and the skill of our installation techniques. You can even find out for

free with a quick call to 203-847-8781. We'll come out, evaluate the situation, share some comfort tips, and tell you how much a new system really can save you. And this info won't cost you a penny, but it could be like getting a nice check each month.

You won't know until you call to find out!

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HOMESENSE