Cash In On Smart Home Savings

That first chilly breeze of Fall is a reminder of one important fact of nature: Winter’s not far behind.

As anyone who’s ever paid a utility bill knows, the coldest season can be costly. Still, there’s a lot you can do to keep your heating bills down in the coming months.

To conserve energy, keep these tips in mind:

• **Program your savings.** Programmable thermostats save energy by automatically regulating temperature. For instance, you can set it to keep you comfortably warm when you’re at home and active, but not when you’re away or asleep.

• **Set your water heater to a lower temperature** – but one that still provides enough hot water for your family’s use. You can save energy by wrapping it in a water heater blanket to help keep it insulated.

• **Consider the powerful savings of weatherproofing.** Caulk and weather strip around doors, baseboards, windows, pipes and vents to stop air leaks.

• **Get insulated.** With sufficient insulation, you can save lots of energy and money. Without sufficient insulation, your entire home becomes one giant “air leak.”

• **Let the sun shine in.** Leave curtains open and blinds cracked during sunny days. It warms your home at no cost to you.

• **Make your lighting count.** Replacing incandescent lights with fluorescent bulbs saves 75% more energy. Using “task lighting” lets you illuminate one area instead of a whole room.

Remember, saving energy saves you money and helps the environment too. By taking lots of small steps like these, you can do your part without sacrificing your own comfort.

Visit www.jacksonandsons.com for more great ideas to keep your home running smoothly. And if you need any help, give us a call.
**How We Can All Reduce Pollution... Today**

Most people would probably associate words like “city” and “traffic” with air pollution. But according to the Environmental Protection Agency, what we do inside our homes can be polluting the air both indoors and outside. So, consider the following tips for reducing air pollution.

- **Recycle.** Local recycling centers accept electronics, paper, organic...you name it! Charities will accept any of those that are still usable.

- **Properly dispose of common household items.** Many items around the house can be very harmful to the environment if not disposed of or stored properly. Make sure your paints, pesticides and solvents are stored in airtight containers.

- **Inspect your appliances regularly.** Inspecting heating and cooling systems can help reduce the emissions of harmful gases into the air both inside and outside your home. Have a professional (like us!) check your home comfort system.

- **Look at things in terms of your physical health.** Exposure to air pollution can aggravate asthma, lead to potential lung damage, and cause coughing or shortness of breath. That’s not fun for anyone.

To learn more about controlling the air pollution in your home, give us a call. We’ll help you – and your family – breathe easier this season.

**Carbon Monoxide Safety**

Carbon monoxide can cause death or serious brain damage. Don’t let a family member be a victim of one of them. Carbon Monoxide (CO) is a byproduct from various fuels and can come from a variety of common everyday appliances and it’s poisonous to breathe in.

Let us help keep your family safe by installing a carbon monoxide detector.

**Take $10 off the purchase of a carbon monoxide detector.**

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**5 Smart Steps to Selling Your Car Yourself**

Okay, the easy way is to take it to a local dealer and say, “Here it is. Now pay me for it!” And they will... less about 20% of what they’ll sell it for. But hey, that’s their job and they’re good at it.

Still, that means on a $22,000 car (which is the ‘average’ used car price in the U.S.), that’s about four grand you could save by following a few simple steps.

Here’s a start:

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**Lending a Hand for Habitat for Humanity**

Continuing a tradition of giving back to the community, this October, the Jackson and Sons family donated their time and a little bit of muscle to one of the
1) Calculate the Sale Price.

The car site kbb.com has an appraisal tool that determines a vehicle’s worth. Add $1,000-$1,500 to allow for negotiation.

2) Market Your Car.

Take some glory shots of your detailed ride and write a description that gives details on the car and how awesome this ride has been for you, plus your asking price.

You can run ads locally, or park it at a public sale lot for more exposure, using your ad as a sign in the window.

3) Show and Negotiate.

Meet a potential buyer for a test drive during the daytime and in public. There should be minimal negotiations if conditions are met, but 10% is an appropriate standard.

4) Finalize the Sale.

5) Go shopping!

As the weather gets cooler, it’s time to fill up on warm hearty soups. Homemade options can often be healthier, and tastier, than canned alternatives, but how do you get started? Here are three common options for preparing the base of your soups and sauces this season:

We’d Like to Friend Your Friends.

We enjoy providing superior service, and we’d like to offer the same expertise to your friends and family. Just call Jackson & Sons at 919-734-9611 to let us know you’re sending another friendly face our way. To say thanks, we’ll take $25 off your next service.

Avoiding Hidden Fees

Saving money and avoiding extra expenses are important in this economy, but if you’re not careful, a home equity line of credit (HELOC) may give you an unpleasant surprise with a hidden fee.

• What It Costs You: 1% (usually $250-$500) of the outstanding balance on your HELOC, depending upon your loan agreement.

• Why You’re Being Charged: Your lender may offer to pay the closing costs, which includes the appraisal and any document-handling fees. While this offer may sound appealing, don’t accept too quickly. Financial institutions expect that you’ll keep a HELOC open for 3-5 years at minimum and that they will profit from interest charges. So if you close your line of credit too soon, the bank may ding you with this fee to recover its expenditures.

• How to Avoid It: Keep your HELOC open until you are past the fee period, even if you have zeroed out the balance.
more comfortable. Sometimes we do this in a classroom setting of our own, but often we learn as we serve.

We are committed to sharing our knowledge with you whenever you have a concern. Why? The comfort of your family is our top priority. Just give us a call!

And remember to check out the special offers in this newsletter for some big savings. If you aren’t able to use them, please feel free to pass them on to a friend, neighbor or family member who can.

*Danny Jackson*

Danny Jackson

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**QUICK TIPS**

Are there too many plastic bags stuffed into your kitchen or pantry? Plastic bags can be useful, but they often take up a lot of space. Just place them in an empty wet-wipes container or Kleenex box. This will keep your home and kitchen organized and clutter-free.

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**FAST FIX**

Are you being swarmed by mosquitoes while enjoying the crisp fall air? A dryer sheet is a quick and great smelling solution. Just tuck it in your pocket and enjoy the freshly scented protection. Not only will the mosquitoes leave you alone, but this cheap, quick fix smells much better than most spray repellents.