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FALL 2012

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Hurricane Safety & Preparedness

Fall Home Maintenance

Back to School

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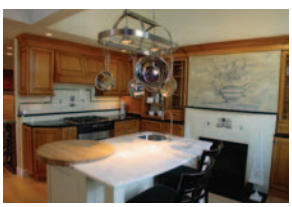

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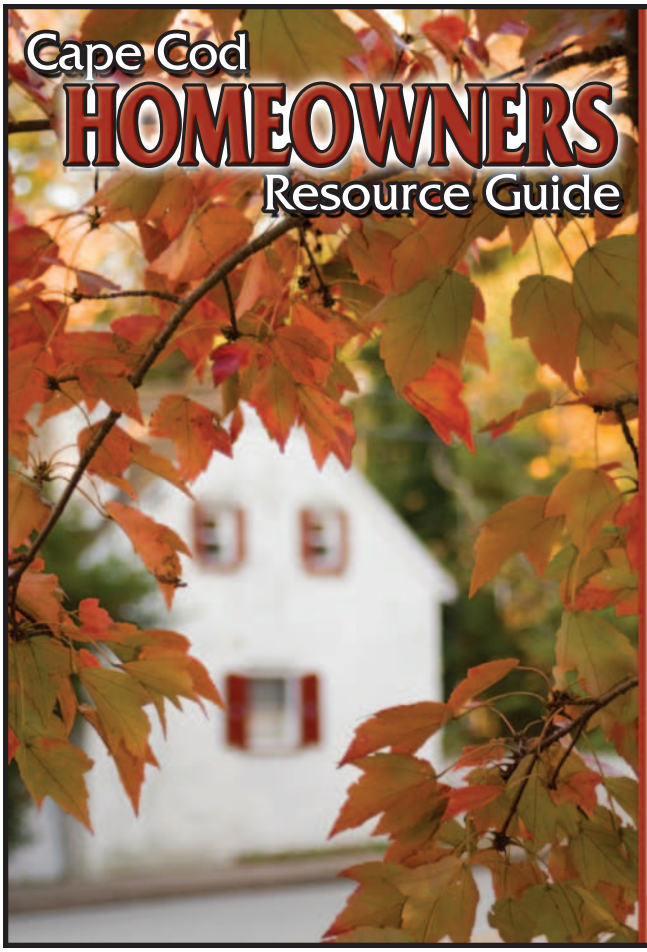

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Hurricane Safety & Preparedness

Fortunately, Cape Cod does not suffer from annual hurricane damage, but it is a vulnerable area, and we do need to be prepared for the Hurricane Season which continues through November 30. Nor'easters which occur in this region more commonly throughout the year can also cause significant damage from strong winds, heavy rain, and flying debris. Natural disasters are not within our control, however being prepared to keep our family safe is our responsibility.

Every family should develop a Family Action Plan so that if disaster strikes, you are well prepared. Make sure everyone in your family knows what the plan is and where your emergency meeting spot is. Teach young children how and when to dial 911 during an emergency, both with a regular landline phone as well as a cell phone. It is also important to label and familiarize yourself and other responsible family members with the locations of the circuit breaker box, main water shutoff, and any gas line shutoffs. Investigate your home's vulnerability to storm surge, flooding and wind, and check your insurance coverage. It is also a good idea to take photos or videos of your home's interior and exterior for insurance purposes, and store them at a friend's or relative's house.

Nothing can replace the loss of decades of memories established in a home or efforts invested into building a business so it is smart to protect your property with durable hurricane screens and shutters. Hurricane shutters are affordable, lightweight, and easy to deploy with the push of a button, or you can even have the option to operate them remotely via the internet. Hurricane shutters also provide protection from break-ins and vandalism which makes them ideal for those second homes. Much of the damage from hurricanes can be prevented by storm shutters for the windows and doors.

Falling trees and limbs pose one of the greatest dangers to life and property during a hurricane or Nor'Easter. Homeowners should be sure to take care of tree maintenance prior to the time a hurricane is forecasted. Pruning and removing dead and damaged tree limbs from trees reduces the number of branches which can become projectiles or fall on your house during a wind storm. Damage to homes and power lines can be prevented or reduced by pruning, and the removal of any dead trees. Regularly pruned trees are healthier, more attractive and safer.

Another consideration that will make a disaster such as a hurricane or Nor'Easter more tolerable is a permanently installed generator. While dining by candlelight may be fun, when the power is out for days on end, a self- contained backup system can keep your refrigerator and computer running, and water and heat running. And it is more than just convenience in the winter when the heat is running, your water pipes won't freeze. Best of all, modern systems power up automatically when the power fails, whether you are at home asleep, or away on vacation.

Be prepared, you can't prevent the weather, but you can take steps to minimize damage and protect your family.

For further information & safety tips, you can contact the Cape Cod Chapter of the American Red Cross at (508) 775-1540.

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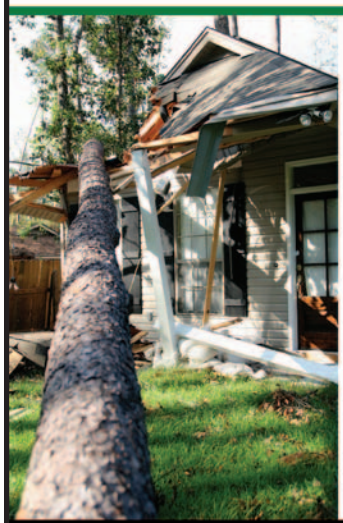

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- Learn the location of official shelters.
- Trim back dead wood from trees.
- Check for loose rain gutters and downspouts.
- Determine whether to move your boat in an emergency.
- If shutters do not protect windows, stock boards to cover glass.
- Learn how to shut off your gas, electricity and water and how to board up vulnerable places around the house.
- Prepare an inventory list of personal valuables, household furnishing and equipment so losses can be authoritatively itemized.
- Alert police and fire departments to special conditions, including those who might require emergency evacuation.
- Keep your insurance coverage current. Once a storm is identified, a change in coverage is not allowed until the threat has passed.

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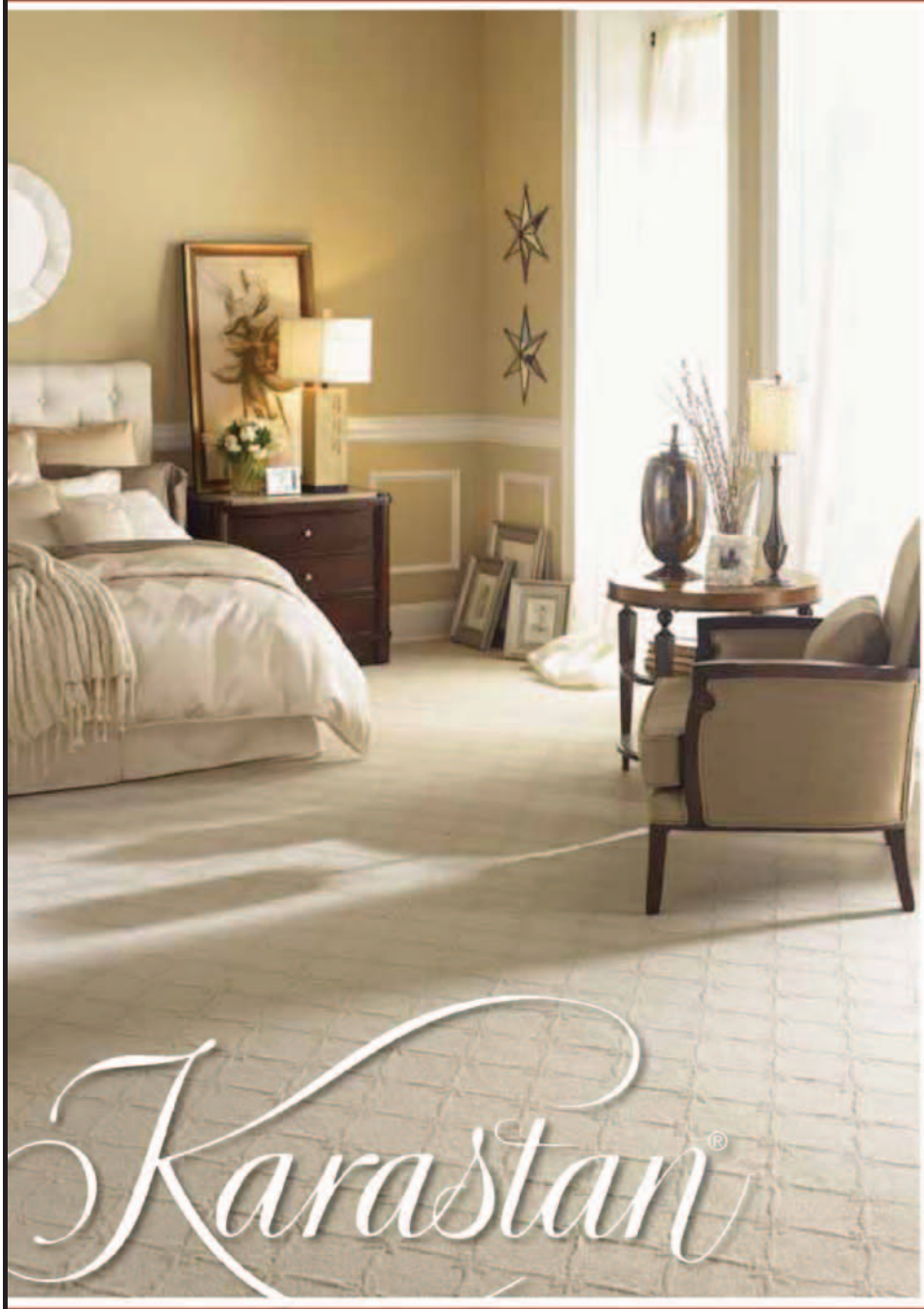

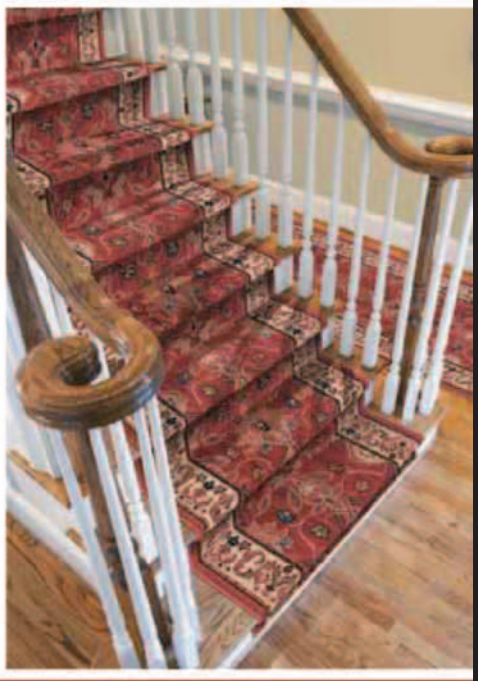

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back to school

Organization

The start of a new school year is like a fresh box of crayons - full of possibilities. Don't become overwhelmed, use this time as an opportunity to become organized by creating a place for everything, and keeping the clutter to a minimum.

Mornings can be especially chaotic in most households with school-aged children. Consider handling as many daytime preparations as possible the night before, and encourage your children to think ahead. They can lay out clothes, pack backpacks, and even plan lunches. Help them declutter their bedrooms to help them with organization. Start by cleaning out their closet, and for each new item they buy for back to school have them pass on something that they have outgrown to a younger sibling, friend, or bring it to a charity or thrift store. Make the most of closet space with adjustable shelving systems, shoe racks, smooth sliding drawers and slide-out bins. It is also helpful to provide them with lots of shelving in their bedrooms so they can store books, trophies, and other prized possessions.

Designate a homework spot. Decide on the best spot in your home to set up homework central. Take into consideration how involved you need to be with homework and your child's style. Does he focus better with people around or in a private setting? Is he better suited to sit at a desk or curled up in a favorite chair with a laptop cart? Once you have a place picked out, gather together homework tools and supplies into a nearby bin, drawer or cabinet. Stock up on age-appropriate supplies such as pens, pencils, erasers, paper, crayons, markers, a ruler, dictionary, calculator and a pencil sharpener.

Where do you want the kids to leave their shoes, backpacks, sports equipment and musical instruments after school? Too often, the entryway is where everyone in the family dumps their belongings when they come home. But you can make this space welcoming and functional by using some basic design elements and organization strategies. Organize your foyer closet with smart storage solutions so it's equipped for every coat and accessory. Designate a spot for everyone's gear, such as bins under a bench or storage lockers if you have the space in a mudroom. Be sure to put a sturdy doormat on the outside and inside to catch most of the dirt before it is tracked into the house.

Create a communication hub, often the kitchen is the most convenient location. Include the family calendar, a chalk or bulletin board for posting messages and reminders, a binder for key documents, colored markers, pens and pencils. Online calendars are another great tool for busy families as they can be easy to access when you are out and about from mobile phones and other computers.

By developing a plan that includes kid friendly systems, you can keep the stress to a minimum for your family, while teaching your child organization strategies that will help them succeed at school and throughout life. (ARA)

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Fall Home Maintenance Checklist

Fall is just around the corner, and it is time to start preparing your home for the colder weather. This checklist will help you keep your home and family protected, and also help you to lower your utility bills. Now is the time to discover and resolve minor problems before they become expensive repairs. Many energy saving home improvements may also qualify for tax credits or rebates to help offset the cost.

Exterior

- ☐ Inspect the roof for missing or loose shingles
- ☐ Trim any tree limbs that are dangerously close to power lines or the roof of your house
- ☐ Repair peeling paint
- ☐ Clean gutters & downspouts
- ☐ Repair cracks & seal driveway
- ☐ Examine foundation for any cracks
- ☐ Remove & store window screens and install storm doors & windows
- ☐ Septic system should be pumped every 3 years

Interior

- ☐ Tune up heating system & replace air filters
- ☐ Change batteries in smoke and CO detectors
- ☐ Chimney inspected & cleaned
- ☐ Check windows for drafts, loose frames or cracked panes
- ☐ Set or buy a programmable thermostat

Yard & Garden

- ☐ Reseed lawn in problem areas
- ☐ Turn off and drain outdoor showers & faucets
- ☐ Have lawn irrigation system winterized

Homeowners may be eligible for a no-cost Home Energy Assessment from Cape Light Compact. An energy expert will look at your home from attic to basement and identify energy efficiency improvements that will reduce energy bills, increase year-round comfort, and create a healthier environment. You could receive a 75% rebate of the cost up to $4,000 to complete recommended energy efficiency improvements. Please call (800) 797-6699 to schedule your free home energy assessment. (NOTE: You must have an active NSTAR electric account in order to qualify for an energy assessment).

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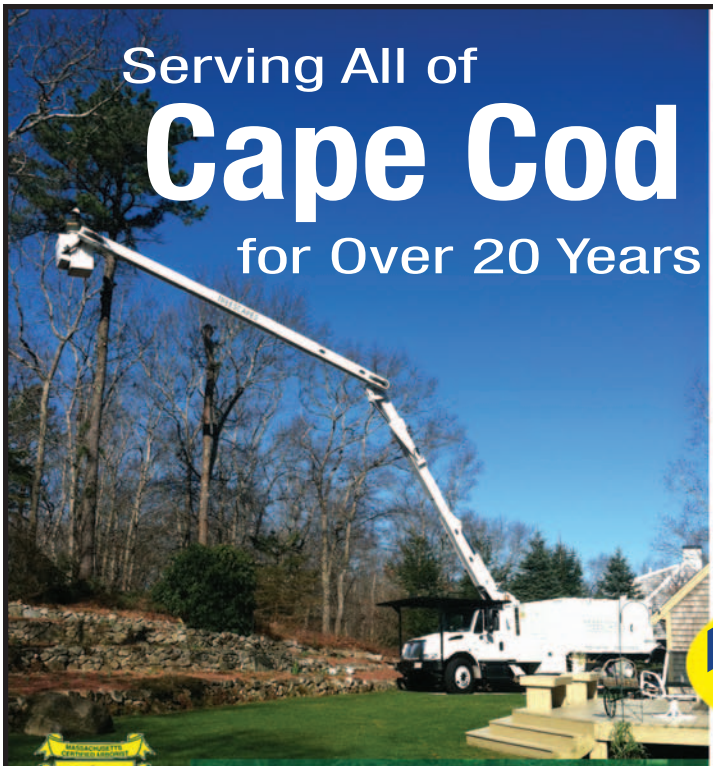

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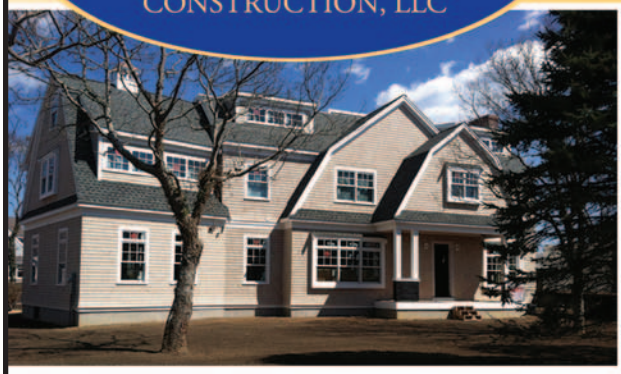

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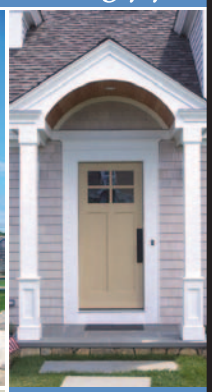

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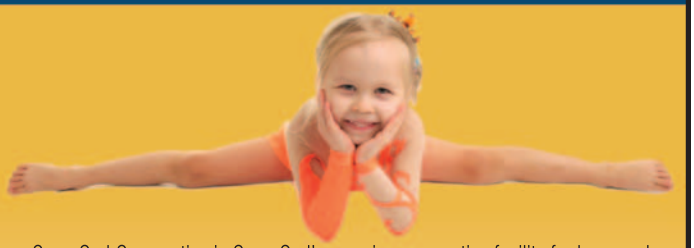

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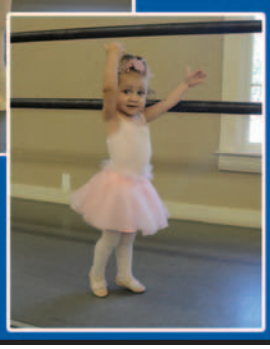

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Quick Fall Golf Tips

Fall is a favorite time of year for many golfers; the weather is more comfortable and the Cape courses are beautiful as the leaves begin to change colors. It is also the perfect time of year to practice, take a lesson and make some changes that will improve your game, and lower your handicap for the 2013 season.

Club Selection

Do you use a variety of clubs around the green for pitching and chipping? Instead of sticking with your pitching wedge & sand wedge, try using a variety of clubs to see if you can find greater consistency. Remember to change the ball position accordingly, with the ball toward the front foot for high, gentle shots, and toward your back foot for longer and lower shots. As the temperatures drop, you will notice that you are not getting as much distance. Remember that you may need to choose more club on a chilly day.

Rainy Day Golf Tips

As we know, the fall can sometimes bring a day of chilly rain, but that doesn't mean you need to stay at home. Today's modern rain gear made of high- tech fabrics will keep you dry without causing you to sweat , and a pair of rain gloves work great so you won't lose your grip. Be careful to keep your clubs and grips dry by taking the time to place a cover or towel over the opening of the bag. Keep in mind that if the ground is wet, the roll will decrease and the ball won't travel as far.

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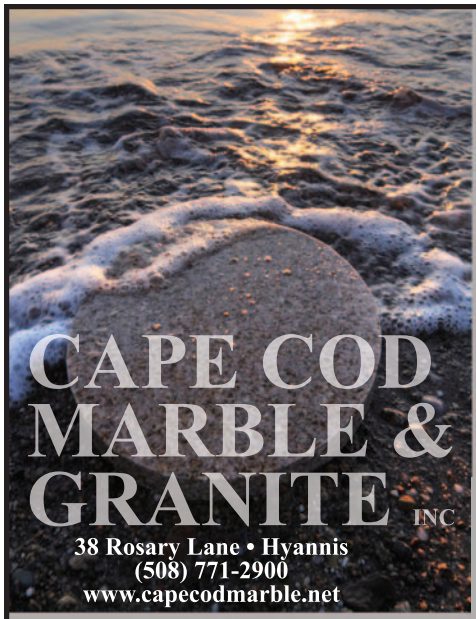

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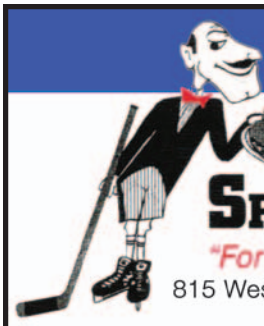

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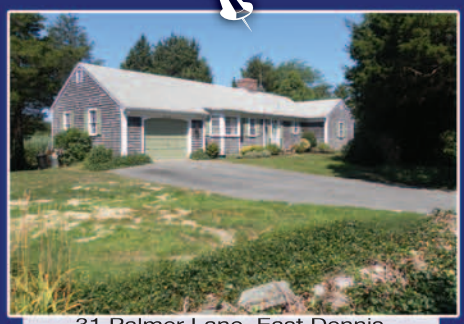

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Buying a Home

Prepare by getting your finances in order

(ARA) - For those considering buying a home, the current real estate market presents some unique opportunities. One of the side effects of the economic roller coaster ride of the past few years is that home prices have gone down and more homes have gone on the market. For buyers, that means more choices and better deals. However, those same tumultuous years also can also teach buyers a lesson: Make smart buying decisions and be wise with your finances.

Impulsive buying is never a good idea when it comes to a purchase as significant as a home, but it was something of a trend at the height of the mid-2000s. Now, with banks lending far more cautiously, you need to be absolutely certain that your finances are in order - and healthy - to be able to get the best deal on your purchase.

There are a number of steps you can take to get ready to buy a home, and you might need to work on them simultaneously. Consider that you'll need to start saving, if you haven't already, but you'll also need to review your credit score and do what you can to either maintain it or work toward healthier credit. Both of these tasks will help make the home-buying process better for you.

Your credit is an important factor in determining the terms under which you can get a mortgage. Broadly speaking, the better your credit is, the more positively you'll be viewed by lenders - and that can lead to better interest rates. And because you'll be paying off your home for years to come, it's important to get the best rate possible.

Start by checking your credit report. As much as you need to check your report to find out what shape your credit is in, it's also essential to review it for inaccuracies or fraudulent activity, both of which can have a negative impact on your score.

If your credit health needs some work, start taking action immediately. Paying bills on time, reducing your overall debt and limiting new credit inquiries can all help to build your credit - but be patient as it can take time for your positive actions to take effect. Nevertheless, the sooner you make the effort, the sooner you'll see results.

Making a prudent decision about buying a house comes down to an honest assessment of what you can afford. Keep in mind that you might be approved for a loan that's larger than what is practical for you to afford. While it may be tempting to buy a pricier house, the stress of struggling to make payments could diminish your enjoyment of your new home and even put you at financial risk. One rule of thumb is that most borrowers can afford a home loan that runs about two and a half times their annual salary.

Buying a home is a complex process, but one that is ultimately very rewarding when done right. By organizing your finances well in advance, you'll help set yourself up for success.

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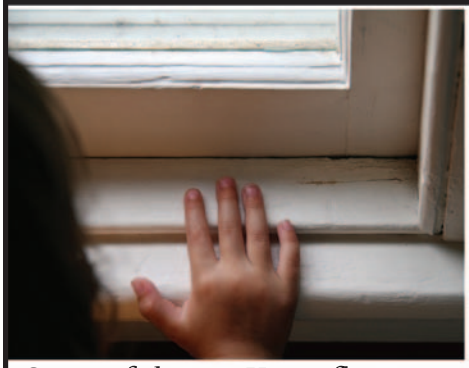
Lead Paint Inspections by Fred Hemmila



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