

# September 2008 Newsletter

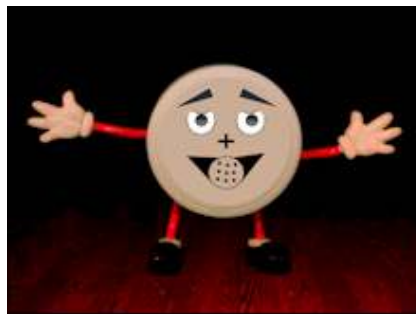
Our latest **Video Clip** is **"Smokey !"**, an entertaining look at why and how your home's smoke detectors deserve some r-e-s-p-e-c-t. The short video can be found at: [www.home-wizard.com/Smokey.asp](http://www.home-wizard.com/Smokey.asp) (3 min 55 sec.)



## Staying on Top of Old Smokey

Everybody's home has smoke detectors (and if yours doesn't, then you absolutely should get them!). When everything is going right, nobody thinks much of these little white discs stuck to our ceilings. So its easy to forget that they're there, and of course, we forget to maintain them.

In our latest video from our *"Not Ready for Housework Players"*, one hard-working smoke detector tries to change



all that. **"Smokey"**, our anthropomorphized spokesperson for the under-appreciated heroes of home safety, steps up to the microphone to deliver an impassioned performance testifying about why, when and how you should do routine maintenance on this very important safety feature for your home. As you'll hear, keeping your smoke detectors working properly requires only a little maintenance, but a lot of respect.

One thing you should NOT do is try to test your smoke detector's alarm with an actual flame to see if it's working. Repeated activation of the detector like this can lead them to fail when there's a genuine fire to detect. And according to the International Association of Fire Chiefs, the National Fire Protection Association, and the US Fire Administrator, smoke detectors should be replaced every ten years, even if they have never been used.

Remember, the "Smokey" in your life quietly keeps you safe and doesn't ask much in return. Show him a little respect and appreciation for all he does, and this un-sung hero of your home will return the favor by working to keep your family safe!

We think you will enjoy our latest video, which hopefully you will find both entertaining and in-

formative. You can click below to see it now:

<http://www.home-wizard.com/Smokey.asp>

## Insuring Your Insurance

It seems like every month we are hearing news of homes across the country being damaged by hurricanes, floods, heavy rains, wild-fires and more. Homeowner's insurance can be a financial lifesaver in the event of something really disastrous happening to your home. Do yourself and your family a favor by making sure that your insurance coverage is appropriate to your needs, and will best protect you should you need it.



Begin this task by taking a room-by-room inventory of everything that's in your home. The list that you make now will be important later if you ever need to file an insurance claim in the event of fire, flood, or other disaster. Having photographs or videos of your possessions may also be useful to you. As for your expensive items, many home insurance policies will let you submit a list called a "schedule" of the more valuable things you own, so that they can be treated appropriately in the event that

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you need to file a claim. Keep this list updated to reflect the the most expensive things that you own. Also, keep an eye on your policy to make sure it is the optimal one for the current state of your property. The nature of your possessions may change over time, or the coverage offered by your insurance company may change. Review your coverage from time to time with your provider to see if it still fits your personal situation. Finally, you might want to take the opportunity to shop around a little to see if there are other providers offering better rates, more suitable coverage, or better service. Doing these once every three years can keep you in the best position in case things ever do go wrong.

To learn more, see:

<http://www.home-wizard.com/maintenance/insurancerates.asp>

## Junk in the Trunk, and Branches

If you have trees in your yard, you know just how pleasant and attractive having them as part of your landscape can be. But as we approach the winter storm season, your beautiful trees will have to withstand the effects of harsh weather that can have very destructive effects. Falling limbs can do a lot of damage to a home. So September is a great time to inspect your trees and see if any large limbs are at risk for falling in a storm in a way that could damage your home, car, pool, etc. If you think a large branch could break and fall in a way to do significant damage, then play it on the safe side and remove it before it has a chance to go crashing in a storm. If you have trees with evidence of disease or decay in their trunks that could compromise their structural integrity, consider cutting cut them down before they can fall.



Also, if you have trees whose trunks split off into a sharp V-shape near the base, you may want to shore them up with cables between them to provide extra support against them splitting apart at the "V". Ideally this should be done before winter in preparation for the coming harsher weather. These measures can save you thousand of dollars of home repair, and keep your property safe from the hazards of dangerous falling branches.

For more information, visit :

<http://www.home-wizard.com/maintenance/tree.asp>

## Baby's Its Cold Outside

With the cold weather of the winter months rapidly approaching, your home's furnace is going to become the appliance you can't do without. In preparation for this, its a good idea in September to examine your furnace to make sure it's working as it should before you're left out in the cold. This is a job best handled by a professional, but you should at least be aware of what is necessary, so you can make sure all the proper tasks get done by your service technician.



Your service person should clean all the furnace's burners and air ports, as well as the stack and smoke pipes. Circulation pumps and motors should be lubricated to keep them in peak operating condition. The thermostat should be tested to make sure you can properly control the heat level. And if your furnace is an oil-fired model, then the oil filter should be replaced as part of this annual inspection and servicing.

Whereas if you have a hot water system, the expansion tank should be inspected and properly maintained. Finally, have your technician make certain that there are no leaks in any pipes, the flue, or the firebox.

Getting this task done in September before the heating season starts will help to ensure that you will be toasty warm in your home when things become cold outside.

For more on Furnace maintenance, visit:

<http://www.home-wizard.com/maintenance/furnace.asp>

**[www.home-wizard.com](http://www.home-wizard.com)**

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