

Over the Fence

NEWS FROM YOUR REAL ESTATE PROFESSIONAL...

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Exceeding your Expectation of Service

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Ring in the New Year with energy and money savings measures you can start today!

According to the U.S. Department of Energy, households use about one-fifth of the total energy consumed in the United States each year. The typical U.S. family spends almost \$1,500 a year on utility bills.

Much of this energy is not put to use. Heat pours out of homes through drafty doors and windows, and through ceilings and walls that aren't insulated. Some appliances use energy 24 hours a day, even when they are turned off.

Energy-efficient improvements can make a home more comfortable and save money. Many utility companies provide energy audits to identify areas where homes are wasting energy. These audits may be free or low cost. Check with your local provider.

Tips to Save Energy Today

Easy low-cost and no-cost ways to save energy.

HEATING

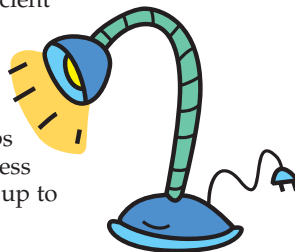
- Check furnace and air conditioner filters each month. Dirty filters block air flow, increasing your energy bill.

- Prevent heated air from escaping by using sealant and weather stripping on doors and windows.
- Set thermostat to lowest comfortable setting. For each degree you lower your thermostat in winter, you can save up to 5 percent on heating bills (depending on your climate).

- Install an ENERGY STAR® programmable thermostat to regulate temperature at night and when you're away from home.
- Check current insulation levels and consider adding insulation to your attic or walls.

LIGHTING & ELECTRONICS

- Replace inefficient light bulbs. ENERGY STAR® compact fluorescent bulbs use two-thirds less energy and last up to 10 times longer.

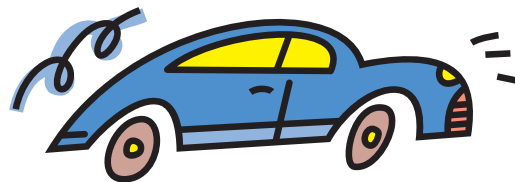


- Turn off lights and devices that are not in use.
- Let "Mother Nature" light your home. Sunlight is brighter than a multitude of light bulbs and it's free.
- Consider replacing older appliances with ENERGY STAR® qualified products, which meet energy-efficiency guidelines set by the U.S. Environmental Protection Agency and U.S. Department of Energy.

WATER HEATING

- Check the temperature of your water heater. 120 degrees is recommended for most common uses.
- Install low-flow showerheads and sink aerators on faucets.
- Insulate hot water tanks and pipes.

- Fix leaky faucets.
- Use cold water for washing laundry.



TRANSPORTATION

The typical household will spend about \$2400 on fuel this year. Use the tips below to cut down on gasoline costs:

- Obey the speed limit. Speeding cuts fuel economy 7 to 23 percent.
- Keep your car tuned up. Proper maintenance, including regular oil changes and replacing air filters, can improve gas mileage by up to 14 percent.
- Keep tires inflated to the correct pressure to improve mileage by up to 3 percent.

Energy Facts:

- If every U.S. household replaced just one incandescent bulb with an ENERGY STAR® qualified fluorescent bulb, it would save enough energy to light 7 million homes and save \$600 million in utility bills.
- A programmable thermostat could save up to \$100 per year on utility bills.
- An ENERGY STAR® qualified furnace, when properly sized and installed, along with sealed ducts and a programmable thermostat, can save up to 20 percent on heating bills.





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Repair, Replace, Relax with Fidelity National Home Warranty (FNHW). A home warranty from FNHW provides both the home buyer and seller with “peace of mind” when it comes to repairs and/or replacement of a home’s major systems and appliances. FNHW prides itself on superior customer service, including quick response time and efficient solutions for homeowners’ problems and needs. The homeowner only needs to make one call and pay one small service fee when a problem or a repair need arises.



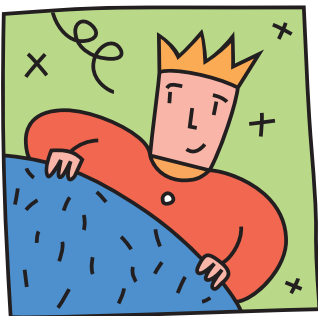
If you are thinking of buying or selling a home in the near future, please call for a personal interview and property assessment with no obligation.



This is not intended as a solicitation if your property is currently listed with another agent. These materials contain information and articles obtained from third parties. FNHW does not endorse the recommendations of any third party nor guarantee the information provided is complete or correct.

No-brainers to save energy now and stay warm!

- Instead of turning up the heat put on a sweater. A light long-sleeved sweater equals almost 2° in added warmth, while a heavy, long-sleeved sweater adds about 4°.
- **Take advantage of free heat from the sun.** Open curtains and drapes on the sunny side of your home during the day. But be sure to close the curtains and drapes when the sun sets.



- **To stay warm at night** put extra blankets on your bed, and use warmer fabrics such as flannel sheets.
- **To warm up your insides,** make a big batch of soup. Eat some and freeze some for later.



RUSTIC POTATO CHOWDER

- 8 to 10 slices bacon
- 3 tablespoons extra-virgin olive oil
- 2 onions, chopped
- 3 shallots, chopped
- 4 cloves garlic, chopped
- 4 cups diced, unpeeled new potatoes, any color (1/4-inch dice)
- 1 teaspoon salt
- 1 tablespoon Dijon mustard
- 4 cups low-fat milk

1 cup Gruyere cheese, grated

Another teaspoon salt, freshly ground pepper, fresh chives

Create the base: In a large pot cook the bacon according to package instructions, until browned and crisp. Cool and chop into small pieces. Set aside.

Add ingredients and simmer: In the same pot over medium-high heat, add the extra-virgin olive oil, onions, shallots, and garlic. Sauté for 5 minutes, or until the onions start to get soft.

Add the diced potatoes and teaspoon of salt and sauté for about two minutes. Now add the mustard and milk. Bring to a boil, then simmer for about 25 minutes, or until the soup thickens and the potatoes are soft throughout.

Whisk and season: Whisk in the Gruyere cheese, another teaspoon of salt, and a couple pinches of pepper. Garnish with the bacon, fresh chives, and/or chive flowers.

Makes about six big bowls.