

USE HEAT SOURCES WISELY

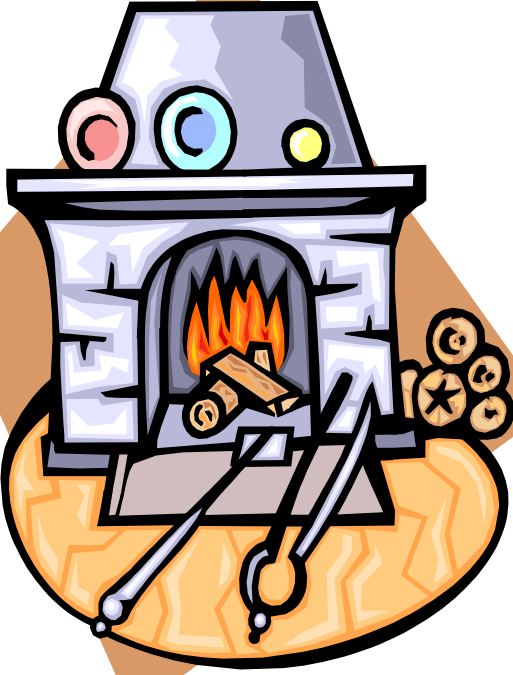
In response to rising energy costs, some homeowners are using alternate sources to heat their homes. While wood-burning stoves, space heaters and fireplaces are popular options, especially in colder climates, they can be fire hazards. In preparation for Fire Prevention Week, Oct. 4 – 10, 2009, FireSafety.gov offers some tips to help homeowners use these heat alternatives safely.

Wood stoves made of plate steel or cast iron are best. Use only seasoned wood for fuel, and avoid green wood, artificial logs or trash. Inspect and clean the pipes and chimneys annually, and check monthly for damage and obstructions. Keep combustible objects at least three feet away from the stove.

Space heaters that feature the Underwriter Laboratory certification are recommended. Use a heater with a thermostat control mechanism that can switch off automatically if the heater falls over. Don't dry clothes or store objects on top of the heater. Like wood stoves, keep combustibles at least three feet away. Always unplug the device when it is not in use.

Clean fireplaces frequently to prevent creosote from building up in the chimney. Also inspect the chimneys for obstructions or cracks. Never burn trash, paper or green wood, which can cause heavy creosote buildup. Don't wear loose-fitting clothes near open flames, and make sure the fire is completely out before leaving the house or going to bed.

Finally, make sure smoke detectors are working properly, and replace batteries every six months.



Featured Listing 2365 Cheyenne Dr

3 BR 2 BA 2CG
1735 sq ft

\$184,900



DID YOU KNOW?

Of the 1.5 million fires that took place in 2008, 403,000 (27 percent) occurred in residential properties.

Source: National Fire Protection Association



Do you know someone who is thinking about buying or selling a home? **Please mention my name.**

This newsletter is for informational purposes only and should not be substituted for legal or financial advice. If you are currently working with another real estate agent or broker, it is not a solicitation for business.

EFFECTIVE DATES FOR THE TAX CREDIT

- First-time homebuyers could receive a \$8,000 tax credit for the purchase of any home on or after January 1, 2009 and before December 1, 2009. To qualify, you must close on the sale of the home during this period.

TAX CREDIT IS REFUNDABLE

- A refundable credit means that if you pay less than \$8,000 in federal income taxes, then the government will send you a check for the difference.
 - ✓ For example, if you owe \$5,000 in federal income taxes, you would pay nothing to the IRS and receive a \$3,000 payment from the government.
 - ✓ If you are due to receive a \$1,000 tax refund from the government, your refund would increase to \$9,000 (\$1,000 plus \$8,000 from the homebuyer tax credit).

PAYBACK PROVISIONS

- This credit does NOT have to be repaid, however the purchaser must live in the home at least 3 years.

Further information regarding the tax credit may be found at www.federalhousingtaxcredit.com or www.irs.gov. This information is provided for general awareness only and is not intended for the purpose of providing legal, accounting, tax advice or consulting of any kind. Please consult with your tax professional for complete details.



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