

# MOVING GUIDE

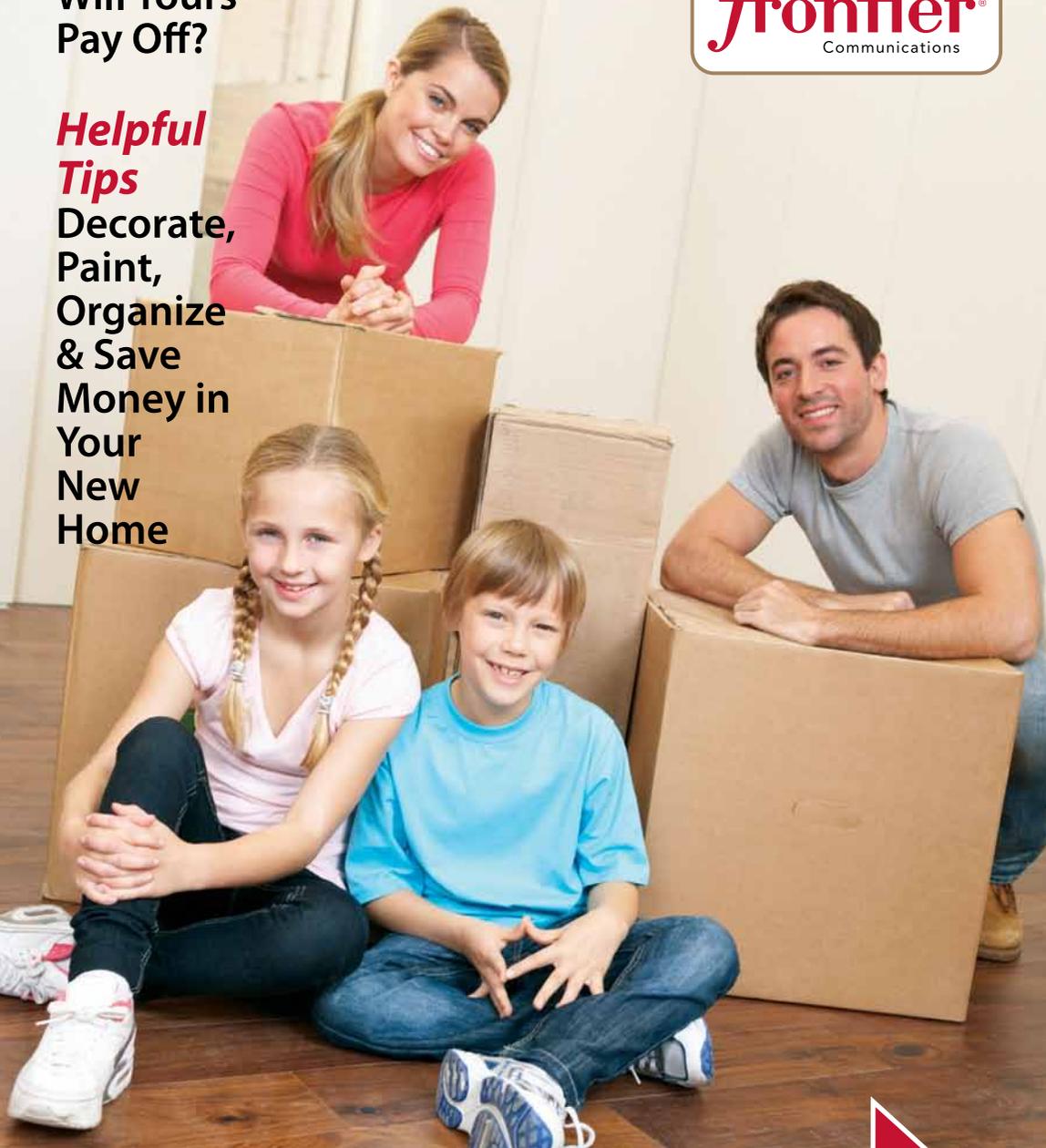
HELPING YOU SETTLE IN AFTER YOUR MOVE

## **Remodeling Project**

**Will Yours  
Pay Off?**

## **Helpful Tips**

**Decorate,  
Paint,  
Organize  
& Save  
Money in  
Your  
New  
Home**



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Sincerely,

A handwritten signature in black ink that reads 'Cory Jones'.

Cory Jones

Vice President

Residential Marketing

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See pages 8 and 9 for full offer details.



## ***Congratulations from Frontier Communications!***

Frontier Communications wants to congratulate you on the purchase of your new home and has provided some helpful tips for settling in after your move.

### **Home Sweet Home 5**

Increase your homeownership IQ with these top 10 consumer-wise homeowner tips.

### **Organizationally Challenged? 6**

Moving into a new home is the perfect time to bring order to your home and to finally get organized.

### **Finding Quality Child Care 7**

Tips to make sure the child care you select has the most comfortable and safe environment possible.

### **Decorate With Paint 10**

There is no easier way to update your space than with a fresh coat of paint.

### **Drab to Fab in 3 Easy Steps 12**

Here are some tips for freshening up your new space without busting your budget!

### **Will Your Remodeling Project Pay Off? 13**

Find out if your remodeling project makes sense for you.

### **Hot Tips, Cold Cash 14**

20 easy ways to save you money and energy as a homeowner.

#### **Think Green!**



As you enjoy the information and advertising offers in this magazine, keep in mind we make a concerted effort to bring this to you in an environmentally responsible way.

This starts with the paper we use for this edition. The wood fiber to make the paper comes from sustainable forests. For every tree harvested to make this paper, a new tree is grown. In addition, this has been independently certified to the Forest Stewardship Council (FSC) standard.

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# Home Sweet Home

**Y**ou did it. You've got the key in one hand and a packet of notarized, legalized and signaturized documents in the other. After scrimping and saving and scouring MLS listings, you discovered the house you wanted to call home. And although your signing hand cramped a few times during closing, it's done. Congratulations. You've made an investment in your future. Now what?

Obviously, you did your homework to get to this point – but class isn't over yet. There's a lot to know when it comes to new homeownership. No doubt you've rented in the past and may have become accustomed to call the landlord or maintenance department when the sink didn't drain or the toilet wouldn't flush. But now you're the landlord, maintenance department, and occupant all rolled into one neat package.

Before you take on any renovations, remodels or repairs, there are a few things to know.

- 1.** Always insist on a written contract and don't believe that verbal promises are binding. Always get a revised contract, change order or addendum. Times have changed. Handshake deals are a thing of the past.
- 2.** Only pay for work when work has been completed and only pay for materials when materials are delivered. Many cash poor businesses use one client's project money to fund another's. Don't get caught in this unfortunate cycle. Reputable, long standing businesses will have 30 days credit for materials and don't need money up front. For large projects, establishing an escrow account provides funding transparency.
- 3.** Always read contracts first and sign later. This is not high on most people's must-read lists but it should be. This even goes for your homeowner's insurance policy. Don't feel rushed either. Take as much time as you need. Ask questions. Don't sign until you understand exactly what you're agreeing to.
- 4.** Know where the main cut-off vales/switches are for the plumbing, electrical and gas systems. Don't make a bad situation worse. Know where and how to shut off your plumbing, electrical HVAC units.
- 5.** Unless you initiate the call, don't buy anything over the phone. The simple rule can eliminate impulse buying, guard you against high-pressure sales tactics and eliminate predators trying to get your credit card and identity information.
- 6.** Always shred your discarded mail and don't leave mail in an unlocked mailbox. Although many consumers use automatic or on-line bill paying, many still mail checks for payment. Avoiding mailing checks will help protect you against identity theft and fraudulent check cashing.



## *Increase your homeowner IQ with these Top 10 Smart Homeowner Tips*

- 7.** It's never a good idea to purchase an extended warranty. They may be tempting, but do the math. In most cases, you'll end up paying several times over the repair cost.
- 8.** Always get multiple opinions on furnace, water heater and air conditioning replacement. Don't replace your furnace just because one company says so.
- 9.** Always buy, don't lease, a home security system. Leasing locks you into monitoring agreements, typically 2-3 years with penalties for early termination. When you purchase, insist on equipment that is standard, not "locked out" to other security companies.
- 10.** Beware of door-to-door "deals." Don't get caught by door-to-door solicitors trying to sell you cleaning products, pave your driveway, aerate your lawn, replace your roof, windows or siding. Once you spend money with them, you will never get rid of them.

*Information provided by HaystackHelp.com.*

# Organizationally challenged?



## Now's the time to bring order to your home – and your life

**A**nyone who has ever moved into a new home knows the giddiness of starting fresh and getting the opportunity to finally get organized!

But all too often, we rush to unpack and then spend weeks, months, if not years, trying to organize and re-organize our stuff.

Don't let this happen to you. Take the time to create a game plan and then follow through. Have a designated place for every item you own BEFORE you unpack one box.

### Get started

Hopefully, you already purged unused, broken or unneeded items BEFORE you moved. This not only saves time, money and precious space, it allows you to move into your new home without additional clutter.

- Beginning with the kitchen — lay out a plan to store items closest to the area you will use them.
- Place cookware adjacent to the stove while glassware and dishes should be stored near the sink and dishwasher.
- Keep sandwich bags, foil, plastic wrap and parchment paper in one drawer for quick access to pack lunches or wrap up leftovers.

- Use risers or lazy-susans to display spices, canned goods and other pantry items in cupboards to avoid things getting lost in the back.
- Consider a grocery inventory list on the fridge or inside a cupboard to avoid duplicate items.
- If you love to bake, create a special area to house all your baking dishes, mixers, rolling pin, flour, sugar, etc. in one place.
- For fine china and crystal that is not used daily, pack carefully and store elsewhere, such as the basement, garage or a buffet so it doesn't take up precious real estate in your kitchen.

In living areas, seek out furniture that not only is beautiful but functional to help with your storage needs. For example, a trunk that can be filled with blankets and extra pillows can make a great cocktail table. Built-ins can artfully display sentimental items, framed photos, books and plants.

Keep bathrooms clutter-free for easy clean-up. Install medicine cabinets and make full use of cabinetry to store essentials. Stock each bathroom with a mini cleaning kit: surface, glass and toilet bowl cleaners, sponges, paper towels, etc. Stowed in a handled bucket under the sink, this portable kit will make keeping up with daily and weekly cleaning a snap.

### A closet case

One of the most important spaces to organize is in your closets.

- Store outerwear, umbrellas, hats, gloves, scarves in your hallway closet. Don't overstuff it so you have room for visitor's belongings when entertaining.
- In your bedroom closets, sort like items together and organize by color BEFORE hanging anything.
- Keep frequently used items at eye-level.
- No shoe shelves? Store footwear in clear boxes or tape a photo to the outside of each shoebox to save time looking for just the right pair of heels or loafers.
- If you have extra closets, store out-of-season clothes there or in long plastic bins under the bed. If your closet falls short, consider investing in a closet organizing system.

So now that you are completely organized, you need to stay that way. Make a habit of putting things away when you're done using them. Each night spend just 10-15 minutes before bed straightening things up, wiping down countertops and returning misplaced items to their rightful home.

Waking up each morning to a clean, orderly home will set a positive tone for the day ahead.

# Finding Quality Child Care



*Here are some tips to make sure the child care you select is the most comfortable and safest environment possible for your child.*

**F**inding the best child care for your children can be a time consuming process. However, as a parent you know it is important to take the time to find out what is best for your children in a new situation. What type of care is right for you — a child care center, in-home day care, nanny or babysitter? Here are some tips to make sure the child care you select is the most comfortable and safest environment possible for your child.

## **First, make a list of your needs.**

This can be time consuming but can really help you organize your thoughts and priorities.

- Do you have a limited budget?
- What hours will you need care?
- How close does the provider need to be to your home?
- Do you need strict or lenient discipline?
- Will your children need to be transported to and from school?

## **Next, make a list of your children's needs.**

- How much structure do they need?
- Do they have special physical or emotional needs?
- Do they have any allergies or special dietary needs?

Once you've answered these questions, you're better prepared to decide what type of care you prefer — a child care center, care in someone else's home or care in your home.

## **Choosing A Child Care Center**

It is a good idea to visit any child care center you are considering at least three times before you enroll your child. Consider the first a business meeting. Use this time to go over any contracts you must sign, to learn the center's schedule for regular days as well as their holiday schedule, to learn the center's rules for the children to follow and to understand all policies regarding payments, credits and sick child care.

On your second visit observe the center while it is operational. Are the physical and emotional needs of the children met, is the environment safe, are there plenty of activities, and do the children seem happy at the center?

On your third visit bring your children to make sure they feel comfortable in the environment. You should also make an appointment with social services in your county to view the center's file, which would show any complaints the center may have had.



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# Decorate with Paint



## 5

*Consider these five tips to help with any room decoration or renovation project.*

If you want to change the appearance of your home's interior, but are working within a tight budget, there is no easier way to update your space than with a fresh coat of paint. Paint color, sheen, pattern and texture can be combined to create a number of interesting and individual looks for the home. Color is often the first consideration when redecorating, but successfully creating these looks requires some understanding of basic design principles.

1. Monochromatic color schemes are generally easy to create and impart a sophisticated feel within a space. A monochromatic palette consists of different tints or shades of the same color.
2. Contrast can be a powerful element. Often, when two contrasting colors are used, one appears warm and the other cool. Contrasting colors do not have to be bold; they can be soft and subtle. Take your cue

from the room – bold in the living or family room and softer contrast in the bedroom.

3. Color can visually change the perception of a room's size. Light, cool colors can make the space appear larger while darker, warm colors often make it seem smaller and more intimate.
4. Pattern can also affect the way a space is perceived. For example, a room can be heightened by painting vertical stripes on the walls.
5. Texture is an important element of design that can add interest and style in any room. Use decorative techniques such as sheen striping or stripling which provides a variegated appearance and give depth to the surface.

## Color Moods – The Impact of Paint

Without a doubt there is a psychology of color. Color impacts our mood, our appetite and our energy level. Years of color response research have shown that certain colors elicit specific responses.



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### COLOR WARM UP

Red, orange, and yellow Colors in the red, orange and yellow families are referred to as “warm” colors since they evoke images associated with heat, like fire or sunshine. As a result they make us feel warm in a psychological sense.

**Red** This powerful color increases blood pressure and heart rate. It often produces passion and sexuality. It also stimulates the appetite and is often used in restaurants and is a good choice for dining rooms in the home.

**Orange** Like red, orange warms a room but in a less dramatic and passionate way. The mood and attitude of orange is more friendly than fiery; more welcoming than seductive. Orange works well in living rooms and family rooms and is also a good choice for children's bedrooms.

**Yellow** Yellow grabs attention and catches the eye like no other color, hence the use of yellow highlighters in offices. In poorly lit foyers and hallways, yellow shows the way. In their bedrooms, elderly people report that yellow lifts their mood. But bright yellow can be too strong and may actually cause anxiety in young children and the elderly.



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## COLOR COOL OUT

Blue, green, and violet Blues, greens, violets and their intermediates are considered cool colors because of their references to pastoral landscapes and ocean vistas. When we look at these colors they elicit feelings of peace, tranquility and relaxation.

**Blue** Soothing blue is an ideal bedroom color choice for adults and children. But that same blue that lulls us to sleep also suppresses our appetites, possibly because there are very few naturally blue foods. Put blue to bed, but try to keep it out of the dining room.

**Green** As the dominant color in nature, we are at home with green anywhere in the house. Light greens work well in baths and living rooms; mid-range greens are a great accent for kitchen and dining rooms. The calming effect of green makes it popular in hospitals, schools and work environments.

**Violet** Despite the favorable response violet elicits in children, many adults dislike purples, with rosier shades of violet being somewhat more appealing. Children's bedrooms and play areas may be a good place to experiment with the color family.



## Do It Yourself or Hire a Pro?

For residential work, more and more homeowners are choosing to use painting contractors rather than doing the work themselves. This saves time and labor and helps achieve the best quality finish.

When assessing a paint job, the potential do-it-yourselfer should consider such things as:

- How much surface preparation is needed and will I have the time to do it? Will I be able to do the more demanding aspects of the job such as climbing ladders and moving furniture?



- Will I be able to live with a room or area left unfinished when I am called away or have to return to my regular job?

When considering which contractor to utilize, be sure to determine each of the following:

- Talk with several contractors and get quotes from each. Ask about insurance and bonding.
- Determine what will be done for each area, such as surface preparation, priming, and whether or not a finish coat will be applied.
- For exterior work, ask what will be done to protect plantings. For interior work, ask what will be done in regards to moving and protecting furniture.
- When will the work be started and finished? How many painters will be working on the job? What will the remedy be if the job is not completed on time?
- What is the warranty on the work? What is the warranty length, what type of failures are covered and what is the remedy if there is a paint failure?
- Get names of previous customers from each contractor as references, and contact them to get their recommendation.

Note whether the contractor was courteous and businesslike, punctual with appointments or in returning phone calls.

Then take into account the information on each contractor and the asking price, to make an informed decision on which one to choose for your job.

# Drab to fab in 3 easy steps!



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## Give your old things a new life without busting your budget

**H**ow exciting to move into your new home! But when your furniture and accessories are unpacked, it can sometimes feel like it is just the same old stuff in a brand new setting.

Unfortunately a move usually means money will be tight for awhile. So how do you freshen up your new space without breaking the bank?

Follow these three steps to breathe new life into your home, room by room:

**STEP 1: Evaluate each space.** When you live with items for a long time, it can be easy to overlook furniture that is in disrepair, tattered pillows or accessories that are just plain ugly or boring. Step back and give a more critical scan of the place – as if you are visiting someone else's home. Does your home's décor reflect your family's lifestyle? Is your furniture both functional and attractive? Are you still hanging on to hand-me-down furniture that you have been hauling around for the last 20 years? If something is way past its prime, throw it out or replace it with a new piece that better fits your style. Once you review what you have, edit your stuff. Do you display things that you don't really care for but were a gift or perhaps you feel obligated to put it out simply because it was

**12 MOVING GUIDE**

expensive? You're in a new home and deserve a fresh start. Give yourself permission to only live with the things you love and use every day.

**STEP 2: Create a "theme" that can unify your entire home.** We're not talking animal prints or country roosters. A theme means finding a common element, such as a fabric, a bold accent color or general palette, which can be incorporated in each room that brings a fashionable cohesiveness to the space. Paint is the top choice for an instant and affordable update. Neutrals are the easiest choice for walls and offer the most flexibility, but they don't have to be boring. Instead of tan, select "greige" – a beautiful combination of beige and gray that provides a fresh and neutral backdrop for any style of furniture. If you want to step out of the box, consider pale lilac or a soft green-yellow. This year's hottest accent color is bright and saturated yellow, while the Color Marketing Group calls Tangerine Tango the "it" color of 2012.

**STEP 3: Go for it!** Starting with the space your family uses most, paint the whole room or consider adding a new hue to just the ceiling. With a fresh backdrop, start experimenting with furniture placement. Moving sofas and chairs away from the walls creates a more intimate setting for conversation and visually makes a room appear larger. Switch things up – how about swapping the living room loveseat with a family room reading chair in your new home? You will be amazed how much difference simply moving your old things around the house makes.

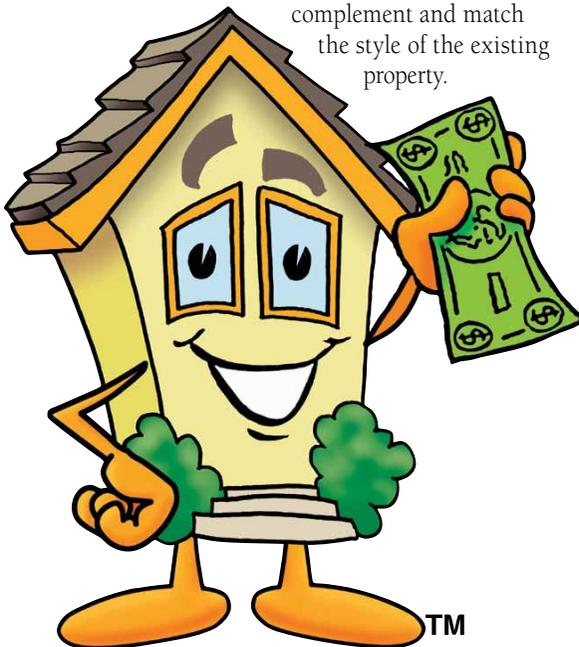
# Will Your Remodeling Project PAY OFF?

You should know that there are financial factors to consider before you choose a home improvement project and smart homeowners will consider resale value before making a major remodeling investment. Each year REMODELING magazine publishes a study that can help homeowners determine the return on investment for their home improvement projects.

This Cost vs. Value Report contrasts the cost of home improvements with their recouped value if the house is sold today. They compare construction costs for several projects, with estimates of the projects' value in a current market resale scenario. Real estate professionals in residential markets across the country provided return-on-investment estimates.

Landscaping and fresh paint may lure house hunters inside, but once in the door, buyers of existing homes look for functionality, durability, and convenience. That's why it's so important for a resale to be modernized.

Kitchens and baths are among the most popular home improvement projects, which can drive the return on investment. Reports often show that many remodeling dollars are spent within the first two years of move in. Under those circumstances repair and replacement projects such as windows or siding may get first attention if they require maintenance. As the housing stock ages, and existing homes continue to sell more than 6 million units a year, those projects may see an increased return on investment. To perform as an amenity, your home's improvement projects should complement and match the style of the existing property.



The resale value of each project is an estimate based on a current market resale scenario. This can be misleading because many newly remodeled homes are not put on the market so soon.

Smart homeowners will ask many questions before starting any remodel or home improvement project. Get advice from both realtors and contractors to decide which home improvement projects make sense for your special circumstances and to insure you get the greatest return on your investment.

Information provided by Remodeling magazine Cost vs. Value Report. Visit: [www.remodelingmagazine.com](http://www.remodelingmagazine.com)

## HOW DOES REMODELING PAY OFF?

(cost recouped, for resale now national average)

Entry Door Replacement – Steel	73.0%
Attic Bedroom Remodel	72.5%
Minor Kitchen Remodel	72.1%
Garage Door Replacement	71.9%
Deck Addition – Wood	70.1%
Siding Replacement – Vinyl	69.5%
Window Replacement – Vinyl	68.0%
Window Replacement – Wood	67.5%
Basement Remodel	66.8%
Major Kitchen Remodel	65.7%
Deck Addition – Composite	62.8%
Two Story Addition	62.4%
Bathroom Remodel	62.2%
Family Room Addition	60.2%
Master Suite Addition	59.2%
Roofing Replacement	57.8%
Garage Addition	57.2%
Entry Door Replacement – Fiberglass	56.3%
Bathroom Addition	51.0%
Back-up Power Generator	47.5%
Sunroom Addition	45.9%
Home Office Remodel	42.9%



# Hot Tips – Cold Cash

## 20 Easy Ways to Save Money and Energy

**S**aving energy not only feels good, but it can save you big bucks as a homeowner. Get off on the right carbon footprint in your new home with these tips:

- 1 Find out if your utility company offers a free or low-cost **energy audit**. Not only will your new home be inspected for energy efficiency, you will receive invaluable tips on slashing energy costs while keeping your home feeling comfortable.
- 2 Use a **programmable thermostat**. This small investment (usually around \$40-\$70) pays off big. According to ENERGY STAR, the proper use of a pre-programmed thermostat can save about \$180 every year in energy costs.
- 3 Set your **water heater's temperature to 120 degrees** for maximum benefit and insulate it for even more savings.
- 4 Need to **replace your water heater?** Consider a money-saving tankless model.
- 5 **Get rid of your old refrigerator and invest in an energy-efficient model.** Some older models can cost more than \$100 a year to operate.
- 6 **Apply caulk or weather stripping** to all windows and doors in your home, including your glass sliding doors.
- 7 **A leaky faucet or toilet will flush a lot of your money down the pipes.** Fix them immediately!
- 8 Remember a **10-minute shower** uses less water than a bath.
- 9 Install **energy-efficient and long-lasting CFL bulbs** wherever possible. This also goes for your outdoor lighting.
- 10 **Use window coverings** to take advantage of the warm sun during cold months by leaving them open during the day. In the dogs days of summer, keep them closed to keep the searing heat out.
- 11 **Proper use of interior ceiling fans** can help keep your house cool in the summer and warm in the winter.
- 12 Use only **warm or cold water to wash your clothes** and rinse only with cold water.
- 13 Drying your clothes is a huge energy-drain. **Do loads of laundry consecutively** so that you can take advantage of the heated dryer.
- 14 Use a **power strip to centrally shut off your electronics** when not in use.
- 15 Simply **turning off the lights** when you're not in the room will save money and energy.
- 16 Don't put off **regular maintenance of your heating and cooling systems**. Just like your car, they won't run optimally and eventually break down if they are not maintained.
- 17 In the kitchen, **use your microwave instead of your oven** whenever possible to cut your energy costs for cooking by half.
- 18 Wait until your **dishwasher is fully loaded** before running a cycle.
- 19 **Look outside your home for energy-friendly landscaping.** Deciduous trees and bushes can provide a nice wind barrier to reduce heat loss during the winter. And while mature plantings can provide shade in the summer, consider pruning sun-blocking trees or shrubs that prevent you from taking full advantage of the sun's warmth during the winter.
- 20 **Regularly inspect your roof** for damage or leaks around ducts, skylights and chimneys.

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\*Javelin Strategy & Research, 2012 Identity Fraud Report.

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