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News ON THE HOUSE

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Be sure to talk to your real estate professional on how you can protect your home & budget with First American

Visit me at: www.FindHomesInCharlottesville.com



Happy Holidays!

I hope you enjoy this month's newsletter which is full of tips and ideas for you as a homeowner.

As an experienced real estate professional, I have an in-depth understanding of my clients' needs and challenges. I want you to know that my experience is at your disposal, so please feel free to call me for any of your real estate and/or home warranty needs.

Can Saving Our Environment Save Our Economy?

The new president and Congress face a set of challenges that rival any of the modern era: a troubled economy, insecure energy supplies and the threat of climate change. These issues are closely intertwined, and none is easily solved on its own. But with the right approach, America can be on a path toward economic growth and a cleaner, more secure future.

Many experts say that the best way to solve the energy crisis is through a carbon cap, or a limit on greenhouse gas pollution. A cap solved America's acid rain problem in the 1990s, and it can be used today to cure our dependence on foreign oil.

A cap obligates companies to pay for the carbon they emit - the less they emit, the less they pay - so it is in their best economic interests to invest in alternative fuels and technologies to help grow a booming, green economy.

A carbon cap will produce millions of jobs in sectors across the economy, from steel manufacturing to clean energy product development. For example, wind energy turbines have more than 8,000 parts: a small wind project uses at least 4,466 tons of steel, 609 tons of composite fiberglass, 610 tons of steel rebar and 12,470 tons of concrete.



With the new jobs created by carbon cap legislation, America would have a clear edge over European and Chinese competitors, similar to our lead in the space race and the Internet revolution.

While a carbon cap may boost our economy, failing to enact climate-change legislation would threaten America's future growth. Among the hardest hit businesses will be insurance, banking, real estate, farming and tourism, all affecting the American heartland.

As the new Congress settles in after the New Year, ask your Senators and Representatives to support climate-change legislation.

DID YOU KNOW...

Having **the right home protection plan** helps ensure that **your home & your budget is protected.**

Call your Real Estate Professional today to find out how you can **save time and money** on home repairs.



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When to Hire a Plumber, When to DIY

Home repair shows might convince some Americans to tackle big projects, but when it comes to plumbing, do-it-yourself projects aren't always a smart idea.

Plumbing errors can lead to messy problems, the kind that destroy personal property and eat up insurance claims. If you cause more problems than you fix, your plumber will have to spend more time repairing your mistakes, raising his price.

Here are some tips for Americans trying to decide which plumbing projects require a professional: Insulating pipes. Installing installation is an easy project, so if you have the time and don't mind bending into cramped lofts, go ahead and insulate your own pipes and water heater. You can use different materials - jackets, boards, moldings, tapes and mats. So, ask people at the home repair store to talk you through the different materials.



Replacing valves and hoses. Even the most un-handly Americans can replace showerheads and washing machine hoses, but when it comes to valve replacement, it's better to hire a professional. You do not want to install a shut-off, shower or tub valve incorrectly, unless you enjoy cleaning up after floods.

Installing a water heater. Water heaters are expensive and important pieces of equipment, so call in a pro. A typical water heater lasts 15 to 20 years, so even though water heaters can be expensive to install, they are largely a one-time expense.

Leaks. Even small leaks cause considerable damage, so you shouldn't chance a do-it-yourself job. If you see a flood, turn off the water supply and call a plumber.



Homemade for the Holidays: Save Money without Sacrificing Style

Feeling the pinch of the current economy but have a gift list that goes on forever? Do-it-yourself gifts can be an excellent choice for those who need to spend less this holiday season. This season, try Chocolate Praline Toffee Crisps, a great gift choice for teachers, neighbors and co-workers.

1. Preheat oven to 350 degrees Fahrenheit. Arrange crackers side by side in single layer in a large bar pan. Combine brown sugar, butter and vanilla in a 3-quart saucepan. Bring to a boil over medium heat, stirring occasionally. Boil sugar mixture 4 minutes, stirring constantly. Be sure to boil the sugar mixture for the full 4 minutes before adding pecans. If using a candy thermometer, the temperature of the mixture should reach 244 degrees Fahrenheit when the topping is cooked.

2. Remove from heat, and stir in pecans. Immediately pour sugar mixture over crackers and spread evenly. Bake 10-14 minutes or until

Ed Begley Jr., a movie and television actor whose credits include "A Mighty Wind" and "Batman Forever," used to get laughs for his so-called extreme eco-friendly practices, including riding a bike to gala events. Today, Begley, who embraced the green movement in 1970, seems to have had it right all along.

As a result of his convictions, Begley created "Begley's Best," a line of natural, non-toxic household cleaning products, and recently published "Living Like Ed: A Guide to the Eco-Friendly Life." In 1988, Begley moved into a house built in 1936 and has transformed it into an example of his dedication to energy conservation.

Begley's roof hosts a wind turbine and more than 6 kilowatts of solar panels that provide the majority of his home's energy as well as power his car. Begley says he only pays about \$300 a year in electric bills. Despite his extensive efforts, Begley realized his environmentally friendly house still had room for improvement after a home energy performance evaluation. An infrared camera showed leaks where heat was escaping in the winter, and cool air was seeping out in the summer.

After sealing off his basement, Begley's home required a water heater that could operate in such an environment.

Most standard and tankless water heaters operate at about 80% thermal efficiency, meaning at least 20 cents of every dollar spent on energy to heat water is wasted. With the Vertex 100 operating at 96% thermal efficiency, this amounts to a substantial difference in lost energy and money over the life of a water heater.

Providing higher output with more efficient combustion to produce hot water at lower operating costs, the Vertex 100 will also help reduce Begley's heating bill in the winter - pushing him one step closer to total sustainability.



Search for Eco-Friendly Solutions Pays Off



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sugar mixture is bubbly and the pecans are lightly toasted. Remove the pan from oven to cooling rack; cool completely.

Chocolate Praline Toffee Crisps (Yields 48 crisps)

12 whole graham crackers
1 cup packed brown sugar
1 cup butter (do not substitute margarine)
1 tsp double-strength vanilla
2 1/2 cups coarsely chopped pecans
1/4 cup semi-sweet chocolate morsels
1/4 cup white chocolate morsels

3. In prep bowl, microwave semi-sweet chocolate morsels on high 30-60 seconds or until smooth, stirring after each 20-second interval. Place resealable plastic bag into a cup. Pour chocolate into the bag, and trim corner to allow chocolate to flow through; drizzle over crisps. Repeat with white chocolate morsels. Let stand until chocolate is firm.

4. Cut into 24 squares; cut squares diagonally in half to form triangles. Once the chocolate is firm, store the crisps between layers of parchment paper in an airtight container in a cool place.