

Easy Ways to “Go Green”



These days, most people want to do their bit to help the environment. Unfortunately, not everyone is willing, or able, to install solar panels on their roof or implement an in-ground heat recovery system.

Luckily, there are many smaller things you can do that can make a big difference. Here are some ideas that can help you “go green” easily and inexpensively.

Get a recycling bin and learn how to use it. Most jurisdictions have a recycling program. You may be able to get a rebate on your recycling bin or even get it for free. Keep a list of items that can be recycled on your fridge door, so that everyone in the family can participate.

Get a kitchen compost bin. Find out if your jurisdiction has a compost pick-up program. If they do, get a kitchen compost bin. Composting can reduce landfill waste by as much as 32%.

Use energy-saving light bulbs. Low energy light bulbs have come a long way in recent years. Their consistent glow and brightness now rival their incandescent counterparts. By replacing regular 40-watt bulbs with energy-saving 8-watt bulbs, you could save nearly 50% of the electricity you used for lighting. Results may vary by brand.

Shop for local produce. Many grocery stores and supermarkets offer produce – fruits, vegetables, – that are grown within a 100 mile radius. The short transportation distance, means significantly less fossil fuel is required to get the produce delivered to your local store. Keep in mind that some non-local produce, such as apples in the off-season, often need to be transported thousands of miles.

Let nature do the work. As an alternative to air conditioning, open windows and block out the passive heat gain from the sun with curtains. Do the opposite in winter. Strategically using curtains and windows can lower your energy bill by as much as 20%.

As you can see, you don't have to do much to have a “greener” home. Just a few little changes can make a big difference.

How To Budget For Closing Costs



If you're shopping for a new home, you're probably aware that there will be some costs over and above the purchase price. It makes sense to budget for these costs so you're not surprised – and unprepared – when you get the bill.

Most of these costs fall into a category that the real estate industry calls “closing costs.” The most common types include land transfer tax, lawyer's fees and disbursements, sales taxes, and for newly-built

homes, utility hook-ups.

You should also consider other expenses you will incur, such as home insurance and moving expenses.

Of course, if your new home is a condominium, you'll also have to account for the monthly condo fees.

Closing costs can vary depending on the type and location of your new home. A good REALTOR® can help you determine the costs you will incur.

Think, Act... Live!

“The worst days of those who enjoy what they do are better than the best days of those who don't.” **Jim Rohn**

“Remember, you only have to succeed the last time.” **Brian Tracy**

“Failure is the opportunity to begin again more intelligently.” **Henry Ford**