

# POSTNOTES

NEWS AND INFORMATION

VOL 7 NUMBER 3

## SAFETY SENSE

### PROTECT CREDIT SCORES

**Are you planning on getting a loan for a house or car?** A good credit score can help you secure a competitive interest rate and possibly save you thousands of dollars. It is very important to protect the “3-digit number” that shapes your financial future.

Here are some tips that can help earn you a good rating on your credit report.

**AUTOMATIC PAYMENTS PAY OFF.** A recent study showed that those who make on-time automatic payments score 100 points higher than those who don't.

**SKIP “RED FLAG” LENDERS.** It may be tempting to sign up for in-store credit cards that offer discounts on purchases, but these cards can actually lower your credit score. Stay with major cards like Visa or MasterCard for score safety.

**KEEP YOUR ACCOUNTS OPEN.** Most people think that it is smart to close a credit line that is not in use, but it can actually hurt your credit score since it lowers your total credit line. Keeping an old card that shows a long, stable pattern of paying your debt will improve your score.

**BUNCH THE REQUESTS FOR NEW CREDIT.** Too many inquiries make banks think that you are looking for a lot of borrowed money. Instead, do your research, but get all loan quotes in a 14-day period; normally lenders count all those credit inquiries as one.

**FIND OUT WHAT OTHERS KNOW ABOUT YOU.** More than 70% of credit reports have errors that could be lowering your score. The most common error is loans that have been reported twice, so it looks like you owe double. Credit reports can be found at [www.equifax.com](http://www.equifax.com) or [www.transunion.com](http://www.transunion.com)



Boost your credit score before that next major purchase.

## MOTIVATION

### EMBRACING CHANGE

I don't know many people who like change. Yet change is constantly happening either to us directly or in the world around us. We either embrace change and take control of our lives or life takes control of us.

Consider the following:

- We get older and there's no way to stop the aging process.
- We have children; they grow up and move out.
- We change jobs, by choice or by default.
- We acquire new friends and lose old ones.
- We will fail and have to take a different direction.
- We will get a new car and move house.
- We gain or lose weight.
- We buy different clothes because our styles change.
- We spend money on new things and technologies.
- We pay more and more taxes.
- We must find a new direction for our lives.



In actuality, we are in a constant state of change. How can we accept and embrace change more?

We are looking in *the past* when we feel guilty, sad, or remorseful. We sure can't change the past, however, the lessons that we have learned are valuable experience.

Worry is the result of projecting ourselves into *the future*. There are no “crystal balls” to tell us what the results of our actions will be. We use our experience and intuition to make calculated decisions.

The only way that we may have any control over our future is to live in the *present moment*. Live our life. Enjoy our life. Take action towards our vision and goals. Be present in mind and body.

The present moment is all that we have. The decisions we make at this moment decide our path, our future. Change will occur in our lives.

We're the ones in the driver's seat making the choices and the decisions in the present.

Have a clear picture of what you want in your life. Close your eyes. Think and dream about what you really want. Imagine that you could not fail. What would you have? Make sure the picture is in color, through your own eyes, close up, and in clear focus.

Now, keep that with you every day, reviewing it, cherishing it, being thankful for what you have today, and being in the moment making the picture come true.

Act as if it has already happened, that the picture is real now, and you'll be surprised how much faster you'll get there.

Make the change now! Embrace it.

Debra Pestrak Professional Speaker

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## COST EXPECTANCY QUIZ

### STRUCTURE/EXTERIOR

Guess the average cost to replace the following components.

- |   |   |  |   |
|---|---|--|---|
| 1. Basement entrance                            | <input type="checkbox"/> \$1,000-\$5,000    | <input type="checkbox"/> \$6,000-\$10,000  | <input type="checkbox"/> \$11,000-\$15,000    |
| 2. Basement main beam                           | <input type="checkbox"/> \$700              | <input type="checkbox"/> \$1,000           | <input type="checkbox"/> \$1,500              |
| 3. Basement support post/foundation             | <input type="checkbox"/> \$300              | <input type="checkbox"/> \$500             | <input type="checkbox"/> \$800                |
| 4. Termite Prevention (chemical soil treatment) | <input type="checkbox"/> \$1,400+           | <input type="checkbox"/> \$2,000+          | <input type="checkbox"/> \$5,000+             |
| 5. Excavation/Waterproofing                     | <input type="checkbox"/> \$75 - \$90/sq.ft. | <input type="checkbox"/> \$90-\$100/sq.ft. | <input type="checkbox"/> \$100 - \$125/sq.ft. |
| 6. Foundation Cracks (excavation)               | <input type="checkbox"/> \$300-\$900        | <input type="checkbox"/> \$1,000-\$1,500   | <input type="checkbox"/> \$1,600-\$2,000      |
| 7. Foundation Cracks (injection)                | <input type="checkbox"/> \$150              | <input type="checkbox"/> \$350             | <input type="checkbox"/> \$600                |
| 8. Partition Wall Removal                       | <input type="checkbox"/> \$600-\$1,600      | <input type="checkbox"/> \$1,700-\$2,500   | <input type="checkbox"/> \$2,500-\$3,600      |
| 9. Re-support Floor Joist (sistering)           | <input type="checkbox"/> \$100-\$200        | <input type="checkbox"/> \$200-\$300       | <input type="checkbox"/> \$450-\$550          |

1. \$6,000-\$10,000 2. \$1,500 3. \$500 4. \$1,400+ 5. \$90-\$110/sq.ft. 6. \$300-\$900 7. \$350 8. \$600-\$1,600 9. \$200-\$300

CONTACT YOUR LOCAL HOME INSPECTOR FOR A FULL VERSION OF OUR  
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## SHOW OFF YOUR TREASURES

Pillows, lamps, pictures, boxes and vases are the jewelry of your home, providing the perfect finishing touch. Place every "brooch" in just the right place, with these simple examples.

- 1 For great impact, group similar objects together.** Arranging several silver picture frames on a skirted table creates a lovely focal point in your living room.
- 2 Arrange accessories in odd numbers.** A grouping of three candlesticks or three vases on your mantel is less predictable and more interesting than a matched pair.
- 3 Vary shapes and sizes in an arrangement.** Combine a medium-height vase of flowers, a round plate and a stack of art books to create a visually pleasing arrangement on a coffee table.
- 4 Create excitement by arranging accents in unpredictable ways.** Rest a picture on a mantel or table instead of hanging it. Dress up a table with a small area rug placed on the diagonal instead of the traditional tablecloth.
- 5 Layer accents to create depth and charm.** Overlap two toss pillows to cozy up a corner of a sofa. Then tuck in a throw behind them for added comfort.



## RELAXATION TIME GET MORE OUT OF LIFE!

### NEW USES FOR OLD THINGS

#### TRANSPARENT TAPE

**Original Purpose:** Sealing gift wrap.

**AHA! Use:** Cleaning between computer keys. Slide a 2-1/2" strip between the rows on your keyboard. The adhesive side removes dust and particles.

**Real Simple REWARD:** Fewer typpppppos.

#### RICE

**Original Purpose:** Making a bed for your stir-fry.

**AHA! Use:** Scouring your coffee grinder. Mill a handful of grains and the fine particles will absorb stale odors and clean out the residual grounds and oil. Discard rice and clean.

**Real Simple REWARD:** A cleaner cup of coffee.

#### TOOTHPASTE

**Original Purpose:** Brightening your pearly whites.

**AHA! Use:** Buffing scratches from CD's that skip. Apply a small dot of toothpaste (not gel) to a cotton pad. Rub in a straight line from the center of the CD outward and over the scratch. Rinse off the toothpaste with water.

**Real Simple REWARD:** Your heart, not the CD, will skip a beat when Sinatra sings.



## INSPECTION INSIGHTS

### BASEMENT LEAKS AND MOISTURE

From time to time, virtually all homes with basements will have moisture problems or direct leaks in areas below grade. This does not necessarily mean that the home is poorly constructed.

Usually the problem is caused by improper grading that prevents water from effectively draining away from the foundation. Experience has shown that faults can also develop when gutters and downspouts get clogged, depositing unusually large quantities of water on the ground near the home.

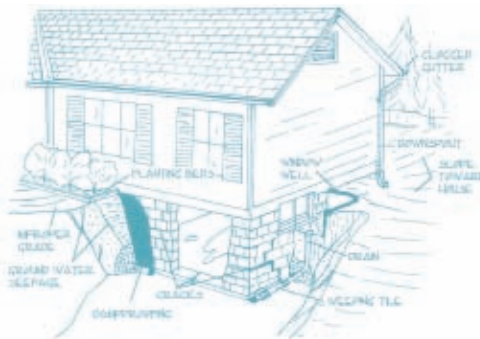
#### How to recognize leaks or moisture problems

A leak is usually obvious, but other moisture problems can sometimes only be detected indirectly, such as finding mold (sometimes hidden by interior finishes) or detecting musty odors (usually when the area has been closed for a period).

#### Where does the moisture come from?

Outright leaks can occur under specific conditions, especially in early spring when melting snow can't penetrate the frozen soil but finds its way down the side of the foundation where heat loss has made the soil permeable.

Seepage, which is just a slow leak, can occur in the fall or spring when heavy rainfall or melting snow causes the ground near the foundation to become saturated. Homes built before 1950 seldom have weeping tiles to draw water away from the foundation, and in homes more than 20 years old these tiles may no longer be effective due to deterioration.



A significant source of basement moisture is condensation. When the basement air is humid, moisture will condense on cool surfaces, such as cold water pipes, foundation walls or the floor slab.

#### The telltale signs of moisture

- a musty odor
- a white powdery mineral deposit on masonry or concrete walls (this is called efflorescence)
- stains, discoloration or decay on window sills, sill plates, wood posts or even furniture or cardboard boxes stored in the basement
- bulging or lifting drywall tape, popped nails, bubbling or peeling paint and detaching wallpaper
- rust at the base of heating equipment, steel posts or appliances
- lifted floor tiles, buckled paneling, mildew on carpet

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## COMMUNICATIONS

### GREAT THANK-YOU NOTES

Don't freeze at the thought of putting words to paper. Your note will be sincere if you:

**Include a warm greeting.** You'd be surprised how many people forget to address the person they are writing to. Precede the name with "Dear," "Hi," "Ms.," "Mr.," or any form of address you find fitting.

**Mention the gift or reason.** Be specific with realistic, short statements like, "The flowers look great on the kitchen table."

**Keep it short and sweet.** A short paragraph is sufficient. Brevity will give you some punch and make a stronger impression.

**Wrap it up.** Closing sentences can repeat your general thanks, such as, "Again, thank you for your generosity. I'm sincerely grateful."

**Use e-mail.** It's okay for all but the most formal situations, such as giving thanks for a wedding gift, especially if you and the giver e-mail regularly.



## A WINDOW TO REALITY

### HOME DÉCOR MOOD ENHANCERS



Yes, creating a home that reflects who you are really can enhance your well-being.

- **Think about the places you loved as a kid** and add elements reminiscent of those times.
- **For a warmer kitchen, add a comfortable chair or two.** Swap your TV for a small stereo so you can play soothing music while cooking.
- **For a cozier family room, rethink the seating.** Arrange sofas so everyone can see each other and talk together.
- **To de-stress, create privacy retreats.** Add a chair by a window in the family room just for you!

#### Did you know?

Studies show that having flowers in your house reduces stress.



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## HOUSEWATCH MAINTENANCE

### HOW TO REDUCE BASEMENT MOISTURE PROBLEMS

- Make sure the ground slopes away from the house everywhere.
- Keep gutters and downspouts clear so water flows away.
- Repair floor and wall cracks to eliminate seepage.
- Do not establish flower beds too close to the house.
- Repair damaged weeping tiles, and poorly-drained window wells.
- Fill small cracks in bricks and other siding to keep out wind-driven rain.
- Improve ventilation by installing an exhaust fan or opening basement windows.
- Raise the temperature in the basement or install a dehumidifier.
- Vent moist air (from bathroom or clothes dryer) to the outside.
- Insulate cold water pipes and basement walls.



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### MOTIVATIONAL QUOTES

“You must have courage to bet on your ideals, to take calculated risk, and act. Everyday living requires courage if life is too be effective and bring happiness.”

**MAXWELL MALTZ**

### WHY PILLAR TO POST<sup>®</sup>?

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Our goal is to enable you to have confidence in the home buying decision and transaction process. The inspection provides an excellent opportunity to gain in-depth knowledge about the home. During the inspection, we will point out and discuss areas of concern regarding the property. We then provide a detailed, unbiased report with all this information.

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