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ZUHL**  
*THE LAST NAME  
YOU'LL EVER  
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# Real News

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## THIS MONTH'S FEATURES:

- **Investment Strategies**
- **Energy Savings**
- **Hot Mulled Cider**



## Are You Energy Efficient?

With home energy costs skyrocketing, the phrase "little things mean a lot" couldn't be more timely! Fortunately, many energy tweaks don't require a handful of money or a great deal of time to perform.

**Here are a few no cost/low cost energy savers--great steps to trim home-energy costs:**

\* Turn down the temperature on your water heater. Keeping your water heater turned even a few degrees too high can cost you hundreds of dollars over time. You may find your water use dwindling, too, since less cold water is required to cool down the hot! While it may take a few adjustments to get everyone in the family pleased with the new hot water temperature, it's an improvement you can take to the bank.

\* Check for air leaking around doors. Is there a swoosh of air seeping in, under and around the door-jamb? Start by re-hanging any poorly installed doors and applying inexpensive weather stripping. Over time, replace any doors that aren't insulated and replace broken or missing storm doors.

\* Close the air vents in rooms not in use as well as the door to those rooms. Our grandparents used this trick, closing off rooms and even wings of the house they weren't currently using. For added efficiency, open the window coverings in these rooms in the winter to let in sunshine, and keep them closed in the summer to prevent cool air from seeping out.

\* Move lights and other heat-producing elements away from your thermostat: You probably can't control where the thermostat is located in your house, but you can control what you locate around it. Even a pole lamp or television set within a few feet can cause additional heat to kick on your air conditioner and drive up your bill.

\* Clean/replace your furnace/air conditioning filter. For less than five dollars, a clean furnace or air conditioning filter is the best financial insurance you can buy. During heavy use periods, replacing the filter every thirty days is advised. Make sure you don't overlook an annual system check for your furnace. Additionally, make sure that shrubs, patio furniture, or other blockages aren't impeding the flow of air around your outside air conditioning unit or heat pump. These can cause the unit to over-work and potentially overheat.

\* Contact your local utility company to request an energy audit. As a community service, most utility companies will perform an energy audit on your home, typically free of charge. They'll check for proper insulation, cracks in the eaves and roof that may be leaking precious energy and even show you how replacing windows with newer, more energy-efficient windows can permanently lower your utility bill. In addition, some utility companies help you finance necessary improvements, charging only a nominal (if any) rate of interest.

With this low cost/no cost home-energy checklist, you'll not only trim energy costs, but you'll keep on top of home repairs that could cost thousands of dollars over time.

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## November's Recipe from Wayne

### Hot Mulled Cider

#### Ingredients:

4 cups apple cider  
 1/4 cup fresh orange juice  
 10 black peppercorns  
 6 whole cloves  
 5 whole white cardamom pods,  
 crushed  
 4 star anise  
 3 (1/4-inch) thick lemon slices  
 3 cinnamon sticks  
 1 (1/2-inch) piece peeled fresh gin-  
 ger, thinly sliced

#### Preparation:

Combine all ingredients in a me-  
 dium saucepan over medium heat;  
 bring to a simmer. Cook for 30 min-  
 utes. Strain cider mixture through a  
 fine sieve over a bowl, and discard  
 solids.

Serve cider piping hot. Garnish with  
 a cinnamon stick.

Makes 4  
 Servings



*Is investing in  
 Real Estate  
 the right  
 investment for  
 you?*

## Riches in Real Estate?

Instant wealth from real estate sounds good when you hear one of these self-made millionaires tell you how they did it in a made-for-TV infomercial touting their home-study course that reveals the secrets of investing in real estate.

No one can guarantee that you will make money by investing in real estate, but many people have found and continue to find it a solid way to estab-

lish an investment income that will appreciate in value over the long term and often pay off annually in substantial tax savings.

If you feel that it's for you, getting the right advice at the outset is important. An investment counselor can help you set up a business plan that is realistic and achievable. Similarly, sound advice from a good Realtor will help you

make the right purchase. They know the factors that affect how well a property will rent, how much it will cost to maintain and how this will affect profitability.

Their advice doesn't guarantee a profitable investment, but is sure to be based on a solid knowledge of the market, how it has performed, locally, in the past and their best estimate of its potential.

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