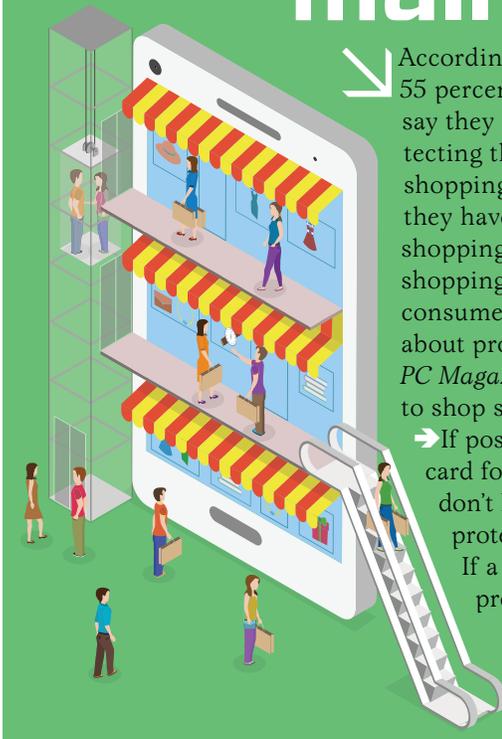


your home

Tips and trends for homeowners, buyers and sellers

mall security (ONLINE VERSION)



According to a 2014 Deloitte survey, 55 percent of American consumers say they are concerned about protecting their personal data when shopping online, and 42 percent say they have similar concerns when shopping in stores. With the holiday shopping season fast approaching, consumers need to be more vigilant about protecting their personal data. *PC Magazine* offers the following tips to shop safely online.

- If possible, avoid using a debit card for purchases. Most debit cards don't have the same level of fraud protection that credit cards have. If a debit card is all you have, protect your PIN by shielding the keypad with your hand or body.
- Visit only trusted sites, which are more likely to be

- secure. Make sure an "https" appears in the site's URL and a lock icon is visibly displayed. Log out of all shopping accounts after completing a transaction.
- Avoid using a public Wi-Fi for your online shopping and financial transactions. Also use a password manager to create strong, unique passwords for each shopping site.
- Provide as little information to merchants as possible. Online retailers do not need to know your social security number or birthdate to do business.
- Purchase gift cards directly from the retailer, not through a third-party source. Some scammers will auction off gift cards on sites like eBay with little or no funds on them.
- Review online bank statements frequently to confirm charges; don't wait for your monthly statement to arrive in the mail. If you notice any questionable charges, contact your financial institution immediately. Keep these suggestions in mind, and you can enjoy a secure holiday shopping experience.

CURBING THE WINTER BLAHS

While the weather outside might be frightful, your home's curb appeal can still be delightful. The following ideas from HGTV.com can help make your home stand out even when it's cold and gray outside.

- **Clean the gutters.** Clogged gutters can cause water damage to your home, create ice dams that can damage gutters and attract pests.
- **Keep visitors safe.** Clear the walkways, driveway and stairs of snow and ice so prospective buyers can make it to your front door without slipping.
- **Provide proper lighting.** As the days get shorter, it gets darker earlier. Lights can illuminate the path to the front door, and sconces or lanterns on each side of the door can give buyers a warm welcome.



- **Colorize the exterior.** Bare trees won't hide your home's faded or chipped paint, so give your home a fresh coat. A front door painted in a bright color can make it stand out amidst the gray landscape.
- **Use winter decorations wisely.** Keep holiday decorations to a minimum, and use them to show off your home's best features. A string of white lights around the windows can make your home look festive.
- **Bring out the green.** Evergreen trees and cold-weather plants, such as pansies and witch hazel, can liven up a dreary landscape. By following these simple tips, your home can make a great first impression in any season.





DON'T RUIN their holiday

➤ It's easy to overlook our furry companions during the rush of seasonal celebrations. The holidays can be disruptive to pets' routines, so it's important to keep their eating and exercise habits to a normal schedule, according to the American Society for the Protection of Cruelty to Animals (ASPCA). The following tips can help keep pets out of harm's way during the holidays.

➔ Anchor the Christmas tree so it doesn't tip and fall over, injuring your pet. This will also prevent the tree water, which may contain poisonous fertilizers, from spilling.

Also keep wires, batteries and ornaments out of paws' reach so pets don't get hurt.

- ➔ Consider decorating the tree with bows or strands of popcorn, ribbon or garland. Avoid shiny strands of tinsel that can be tantalizing to cats, but also dangerous. One small nibble can lead to an obstructed digestive tract, severe vomiting and dehydration.
- ➔ Fresh holly and mistletoe might appear harmless, but when ingested, pets can suffer nausea, vomiting and diarrhea. Instead, choose colorful, artificial plants made from silk or plastic.
- ➔ Don't leave lighted candles unattended. Pets can accidentally burn themselves or cause a fire if they knock candles over. Place candles in appropriate holders on a stable surface, and extinguish them when exiting the room.

With so much activity going on, give your dog or cat a quiet place to retreat to, complete with fresh water, their favorite toy and snack, and a place to snuggle.

SAY YES TO CRS

Buying or selling a home can seem like an overwhelming task. But the right REALTOR® can make the process easier — and more profitable.

A Certified Residential Specialist (CRS), with years of experience and success, will help you make smart decisions in a fast-paced, complex and competitive marketplace.

To earn the CRS Designation, REALTORS® must demonstrate outstanding professional achievements — including high-volume sales — and pursue advanced training in areas such as finance, marketing and technology. They must also maintain membership in the National Association of REALTORS® and abide by its Code of Ethics.

Work with a REALTOR® who belongs in the top 3 percent in the nation. Contact a CRS today.



Certified
Residential Specialist
The Proven Path To Success



DO YOU KNOW SOMEONE WHO IS THINKING ABOUT BUYING OR SELLING A HOME? PLEASE MENTION MY NAME.

This newsletter is for informational purposes only and should not be substituted for legal or financial advice. If you are currently working with another real estate agent or broker, it is not a solicitation for business.

