



Alta Murrieta HOMES

Laura & Cheryl
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 Broker/Realtor® | Broker/Realtor®



Your Real Estate Consultants

October 2018

Alta Murrieta Residents



**COMMUNITY
GARAGE SALE
OCTOBER 13, 2018**

One way for us to support Alta Murrieta is to help with a bi-annual garage sale. This is a great opportunity to clear out the unwanted goods a couple times per year and make some extra cash! We are here to help and support you by posting directional signs on the day of the event. Below are the details for our next Community Garage Sale. Be sure to sign up early.




DATE: October 13, 2018
TIME: 7:00 a.m. to 12:00 noon
 To register, please email or call:
Laura.Team@verizon.net / 951.704.4635
Cheryl.Team@verizon.net / 951.285.1245

- ### *Looking Inside . . .*
- Community Garage Sale
 - Trick or Treat Candy Hunt - Drawing
 - Recent Buyer/Seller Sales
 - Welcome New Homeowners
 - Neighborhood Market Report
 - Recipe Corner
 - 10 Steps to Repair Credit
 - NFL Schedule
 - Halloween Word Search
 - When To Trim Trees & Shrubs
 - Advertisers
 - Trivia
 - Day Trippen
 - Are You Ready To Own
 - Tankless vs. Tank Water Heaters
 - Drawing Contest
 - What is Your Home Worth
 - Tip of the Month
 - Drawing Winner
 - Trivia Answers
 - Murrieta Police & Fire

Search for the candies throughout this newsletter to fill your "Trick or Treat" bag and be entered into a drawing to win a \$25 Amazon gift card. This is for all ages. Have fun! Email your name and number of candy pieces found to Cheryl.Team@verizon.net or text to **(951) 285-1245**. Deadline for drawing is 10/16/18.



Recent Buyers/Sellers
Represented by Team Integrity Realty



24541 Via Las Laderas
Murrieta
\$400,000



24-day escrow!

25519 Day Lily Drive
Murrieta
\$450,000



35913 Susan Dr.
Wildomar
\$585,000



26109 Fountain Bleu
Menifee
\$219,000

Welcome

New
Alta
Murrieta
Homeowners

We want to welcome the following new homeowners to our neighborhood of Alta Murrieta.

Jose & Claudia C.	John & Grace R.
Estaban & Lilia S.	Edmund & Kayoko D.
Adolfo & Claudia A.	Samuel & Jelina S.
Howard & Angeia B.	Jordan M.
Thomas & Hyangmi S.	Sergio D.
Craig & Sara C.	Geanny R.
Michael & Valeska L.	Henry & Urania R.
Mary P.	Michael D.



We hope you are all moved in and settled.
Check out **Alta Murrieta Real Estate Group** on Facebook.

"NEIGHBORHOOD MARKET REPORT" August 2018 Sold Properties in Alta Murrieta

Property Address	BR/BA	Sq/Ft	Days on Market	Sold Price	Date Sold
25176 Vista Oriente	3/3	1,651	3	\$402,500 ▼	08/31/18
25401 Boxelder Dr	4/2	1,493	10	\$380,000 ▲	08/28/18
39734 Cedarwood Dr	4/2	1,905	5	\$420,000 ▼	08/27/18
39572 Ramshorn Dr	4/3	2,137	48	\$435,000 ▼	08/16/18
25228 Corte Oranada	5/3	2,010	14	\$422,000 ▲	08/07/18
39657 Cholla Ct	4/2	1,493	8	\$390,000 ▲	08/01/18
39657 Maple Leaf Ct	4/3	2,052	35	\$425,000 ▼	08/31/18
25260 Corte Sombrero	3/3	1,725	21	\$419,900 ▼	08/21/18
39676 Avenida Miguel Oeste	3/2	1,722	50	\$385,000 ▼	08/31/18
25292 Madrone Dr	3/2	1,493	15	\$411,600 ▲	08/14/18
39508 Via Montalvo	4/2	1,895	38	\$407,500 ▼	08/22/18
39674 Avenida Miguel Oeste	4/2	2,290	12	\$419,673 ▼	08/06/18
25978 Monaco Way	4/3	1,760	24	\$400,000 ▼	08/03/18
25485 Brownstone Way	4/3	2,510	66	\$458,000 ▼	08/31/18
25474 Blackthorne Dr	4/3	2,410	101	\$390,000 ▼	08/10/18
39845 Via Castana	5/4	2,520	106	\$420,000 ▲	08/15/18
39459 Via Montalvo	3/2	1,493	353	\$350,000 ▲	08/20/18

10 Steps to Repair, Rebuild, & Protect Your Credit

Have you had one or more financial misfortunes over the past several years and now have a less than ideal credit score? If so, you're certainly not alone. Credit scores have been one of the biggest victims of the financial crisis and the recession. Unfortunately, that number can determine not only whether you can get credit and what interest rates you'll pay, but they can also affect your insurance premiums and even your ability to get a job. Here are some steps to take:



(1) Fix any errors in your credit report. It's bad enough if you've made your share of mistakes in the past so you certainly don't want to be penalized for ones you didn't make as well. About 70% of credit reports have them so there's a good chance at least one of yours does too. You can get a free copy of each of your 3 credit reports every 12 months at annualcreditreport.com or by calling 877-322-8228. Once you get your report, you can then correct any errors you find that could be hurting your score.

(2) Catch up on any missed payments. If you're having trouble making payments, you can try to work out a payment plan with your creditors or consult a non-profit credit counseling agency to negotiate on your behalf.

(3) Make sure your payments on any debt and other bills like rent and utilities are on time going forward. After all, payment history is the biggest factor in

calculating your credit score. You might also be able to get letters of recommendation from these companies when you apply for credit. For those reasons, you may want to consider having your payments automatically deducted from your checking account. Just be sure not to overdraw the account. If you do miss a payment, contact the creditor as soon as possible and ask if they would be willing to remove the late payment from your account as a courtesy and gesture of good will.

(4) Of course, you can't build a positive credit history if you don't have any credit. The problem is that it takes credit to get credit. A good place to begin would be to see if your bank will allow you to open a secured credit card. These cards require you to deposit an amount of money usually equal to the credit limit into a special savings account that the bank can collect any missed payments from. This helps to minimize the bank's risk so it's relatively easy to get but there's a chance you may still need a co-signer to qualify.

(5) After a few months of making timely payments, try to upgrade to an unsecured card. Department store cards are a good place to start because they're usually easier to qualify for. Pay your balance in full and on time each month and then try applying for a regular bank credit card in 6-12 months.

(6) After your payment history, the next most important factor is the amount of your credit that you use. Pay down as much of your credit card debt as possible and avoid closing credit cards because what matters is the amount you owe as a percentage of your total amount of credit. However, opening a lot of accounts in a short period of time to increase your available credit could actually hurt your score.

(7) Avoid closing credit cards that you've had a long time since this can negatively impact the third factor: the length of your credit history. If you have a card with an annual fee, request to switch the card to one without a fee instead.

(8) Inquiries for new credit can also damage your score. If you need a loan, shop for it within a focused period of time. A search for a single loan within a short period is looked at more favorably than searches for many new lines of credit.

(9) To help protect your credit from identity theft, consider contacting each credit bureau to put a security freeze on your credit. This prevents opening a new line of credit in your name until you unfreeze it and is generally more effective than using a temporary fraud alert. Depending on your state, freezing your credit would cost just \$10 or less per bureau and up to another \$10 to unfreeze it. Even a credit freeze isn't fool-proof though so you might also want to purchase a more comprehensive identity theft protection service.

(10) Finally, you can get a free copy of your credit score along with other potentially useful tools to track and monitor your score at sites like creditkarma.com, quizzle.com, and creditsesame.com.

This article is brought to you by:

<https://www.forbes.com/sites/financialfinesse/2011/07/05/10-steps-to-repair-rebuild-and-protect-your-credit/#29b67c593430>

Recipe Corner from . . .

Our dear friend,
client, and long-

time Murrieta Resident, Alta Curran - Thanks Alta!

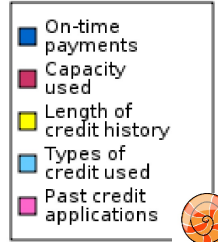
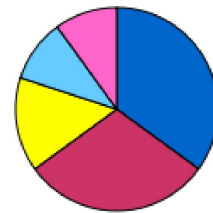
Chicken & Broccoli Casserole

2 pkgs. frozen broccoli spears, cooked & cut up	1 tsp. lemon juice
4 c. chicken, cooked & diced	1 tsp. curry powder
2 cans cream of chicken soup	2 c. cheddar cheese, grated
2 cans cream of mushroom soup	½ c. celery, diced
1 pint sour cream	1-½ c. water chestnuts
1 c. mayonnaise	3 c. rice, cooked

Put broccoli flat in bottom of 3-quart casserole dish. Combine rest of ingredients except cheese. Pour over broccoli and sprinkle cheese on top. Bake at 350° for 1 hour.



CREDIT SCORE FACTORS





NFL SCHEDULE GRID 2018



When to Trim Trees and Shrubs

The best time to prune or trim trees and shrubs is during the late winter while they're dormant. Pruning during the dormant season is ideal because:

- The wounds heal faster, keeping the plant strong.
- There is less risk of disease or pest infestation.
- There is less sap flowing. Bleeding sap doesn't really hurt the tree, but it's messy and can attract pests.
- It's easier to see what you're doing while the leaves are gone.

Pruning Guidelines:

- Conifers: Prune in late winter while fully dormant.
- Non-blooming Trees and Shrubs: Prune in late winter while fully dormant.
- Summer-blooming Trees and Shrubs: Prune in late winter.
- Spring-blooming Trees and Shrubs: Wait until immediately after they bloom. They are the exception to the rule, but you still should prune them as early as you can.

You can do the following any time of the year:

- Trim back small tree branches (the size you can cut

with handheld lopping shears).

- Lightly shape hedges and conifers.
- Remove dead or diseased branches.



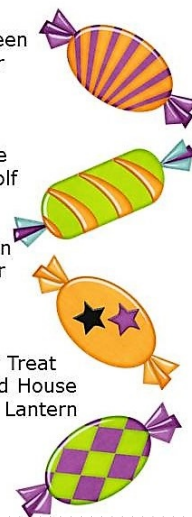
Article brought to you by:

<https://www.todayshomeowner.com/when-to-trim-trees-and-shrubs/>

TEAM	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
ARI	WSH	@LAR	CHI	SEA	@SF	@MIN	DEN	SF	BYE	@KC	OAK	@LAC	@GB	DET	@ATL	LAR	@SEA
ATL	@PHI	CAR	NO	CIN	@PIT	TB	NYG	BYE	@WSH	@CLE	DAL	@NO	BAL	@GB	ARI	@CAR	@TB
BAL	BUF	@CIN	DEN	@PIT	@CLE	@TEN	NO	@CAR	PIT	BYE	CIN	OAK	@ATL	@KC	TB	@LAC	CLE
BUF	@BAL	LAC	@MIN	@GB	TEN	@HOU	@IND	NE	CHI	@NYJ	BYE	JAX	@MIA	NYJ	DET	@NE	MIA
CAR	DAL	@ATL	CIN	BYE	NYG	@WSH	@PHI	BAL	TB	@PIT	@DET	SEA	@TB	@CLE	NO	ATL	@NO
CHI	@GB	SEA	@ARI	TB	BYE	@MIA	NE	NYJ	@BUF	DET	MIN	@DET	@NYG	LAR	GB	@SF	@MIN
CIN	@IND	BAL	@CAR	@ATL	MIA	PIT	@KC	TB	BYE	NO	@BAL	CLE	DEN	@LAC	OAK	@CLE	@PIT
CLE	PIT	@NO	NYJ	@OAK	BAL	LAC	@TB	@PIT	KC	ATL	BYE	@CIN	@HOU	CAR	@DEN	CIN	@BAL
DAL	@CAR	NYG	@SEA	DET	@HOU	JAX	@WSH	BYE	TEN	@PHI	@ATL	WSH	NO	PHI	@IND	TB	@NYG
DEN	SEA	OAK	@BAL	KC	@NYJ	LAR	@ARI	@KC	HOU	BYE	@LAC	PIT	@CIN	@SF	CLE	@OAK	LAC
DET	NYJ	@SF	NE	@DAL	GB	BYE	@MIA	SEA	@MIN	@CHI	CAR	CHI	LAR	@ARI	@BUF	MIN	@GB
GB	CHI	MIN	@WSH	BUF	@DET	SF	BYE	@LAR	@NE	MIA	@SEA	@MIN	ARI	ATL	@CHI	@NYJ	DET
HOU	@NE	@TEN	NYG	@IND	DAL	BUF	@JAX	MIA	@DEN	BYE	@WSH	TEN	CLE	IND	@NYJ	@PHI	JAX
IND	CIN	@WSH	@PHI	HOU	@NE	@NYJ	BUF	@OAK	BYE	JAX	TEN	MIA	@JAX	@HOU	DAL	NYG	@TEN
JAX	@NYG	NE	TEN	NYJ	@KC	@DAL	HOU	PHI	BYE	@IND	PIT	@BUF	IND	@TEN	WSH	@MIA	@HOU
KC	@LAC	@PIT	SF	@DEN	JAX	@NE	CIN	DEN	@CLE	ARI	@LAR	BYE	@OAK	BAL	LAC	@SEA	OAK
LAR	@OAK	ARI	LAC	MIN	@SEA	@DEN	@SF	GB	@NO	SEA	KC	BYE	@DET	@CHI	PHI	@ARI	SF
LAC	KC	@BUF	@LAR	SF	OAK	@CLE	TEN	BYE	@SEA	@OAK	DEN	ARI	@PIT	CIN	@KC	BAL	@DEN
MIA	TEN	@NYJ	OAK	@NE	@CIN	CHI	DET	@HOU	NYJ	@GB	BYE	@IND	BUF	NE	@MIN	JAX	@BUF
MIN	SF	@GB	BUF	@LAR	@PHI	ARI	@NYJ	NO	DET	BYE	@CHI	GB	@NE	@SEA	MIA	@DET	CHI
NE	HOU	@JAX	@DET	MIA	IND	KC	@CHI	@BUF	GB	@TEN	BYE	@NYJ	MIN	@MIA	@PIT	BUF	NYJ
NO	TB	CLE	@ATL	@NYG	WSH	BYE	@BAL	@MIN	LAR	@CIN	PHI	ATL	@DAL	@TB	@CAR	PIT	CAR
NYG	JAX	@DAL	@HOU	NO	@CAR	PHI	@ATL	WSH	BYE	@SF	TB	@PHI	CHI	@WSH	TEN	@IND	DAL
NYJ	@DET	MIA	@CLE	@JAX	DEN	IND	MIN	@CHI	@MIA	BUF	BYE	NE	@TEN	@BUF	HOU	GB	@NE
OAK	LAR	@DEN	@MIA	CLE	@LAC	SEA	BYE	IND	@SF	LAC	@ARI	@BAL	KC	PIT	@CIN	DEN	@KC
PHI	ATL	@TB	IND	@TEN	MIN	@NYG	CAR	@JAX	BYE	DAL	@NO	NYG	WSH	@DAL	@LAR	HOU	@WSH
PIT	@CLE	KC	@TB	BAL	ATL	@CIN	BYE	CLE	@BAL	CAR	@JAX	@DEN	LAC	@OAK	NE	@NO	CIN
SF	@MIN	DET	@KC	@LAC	ARI	@GB	LAR	@ARI	OAK	NYG	BYE	@TB	@SEA	DEN	SEA	CHI	@LAR
SEA	@DEN	@CHI	DAL	@ARI	LAR	@OAK	BYE	@DET	LAC	@LAR	GB	@CAR	SF	MIN	@SF	KC	ARI
TB	@NO	PHI	PIT	@CHI	BYE	@ATL	CLE	@CIN	@CAR	WSH	@NYG	SF	CAR	NO	@BAL	@DAL	ATL
TEN	@MIA	HOU	@JAX	PHI	@BUF	BAL	@LAC	BYE	@DAL	NE	@IND	@HOU	NYJ	JAX	@NYG	WSH	IND
WSH	@ARI	IND	GB	BYE	@NO	CAR	DAL	@NYG	ATL	@TB	HOU	@DAL	@PHI	NYG	@JAX	@TEN	PHI

HALLOWEEN WORD SEARCH

- Halloween
- October
- Spooky
- Scary
- Ghost
- Vampire
- Werewolf
- Witch
- Zombie
- Skeleton
- Monster
- Black
- Orange
- Candy
- Trick or Treat
- Haunted House
- Jack O' Lantern
- Boo
- Spider
- Bats



Y W I T C H D Y R A C S J W K
W J A C K O L A N T E R N C D
L H E G G H O S T H S K A R E
N R E T S N O M A P K L O E I
O O S U E D R L I R B J P B B
T O U V M R L D P S E Z V O M
E B O Z V O E G B G H C A T O
L A H L W R I E N A W F M C Z
E T D E Y A R A Y E Y J P O S
K S E T A E R T R O K C I R T
S N T K K O Q E Y I O T R J O
I Y N X L U W D P X O Z E O Q
K M U E S O N T I N P S K F B
M N A U L A L V C M S X K C P
J E H F C T F J K T G B N N B


Why Spend Your Valuable Time Cleaning House?

- Family owned and operated since 1992
- Attention to detail
- Superior rating on YELP



Barrera's House Cleaning
951 677-2863

TRIVIA CHALLENGE

- What is lava called before it comes out of a volcano?**
 - Lava
 - Pyroclastic flow
 - Tephra
 - Magma
- What is a clowder?**
 - Group of domestic cats
 - Stand of virgin oak trees
 - A type of clam
 - Flock of wild pigeons
- Which is the only rock that can float in water?**
 - Igneous
 - Metamorphic
 - Pumice
 - Sedimentary
- Why do butterflies stand on their food?**
 - Prevent others from taking it
 - Their tongues are short
 - They taste with their feet
 - To hide it from bees
- Where is the Great Red Spot located?**
 - Mojave Desert
 - Australian Outback 
 - Jupiter
 - Mariana Trench
- When did the first color TV go on sale to the public?**
 - Spring of 1932
 - Summer of 1950
 - Fall of 1961
 - Winter of 1946
- Which is the most common trigger for allergies in fall?**
 - Ragweed
 - Bananas
 - Damp leaves
 - Falling leaves
- On average, which country leads in highest number of tornadoes each year?**
 - Argentina
 - Australia
 - United States
 - Japan
- Where is the Great Barrier Reef located?**
 - Florida
 - Fiji
 - Singapore
 - Australia

~Find answers on back page~



DAY TRIPPEN Take a visit to Oak Tree Village, 14 acres of family fun, in Oak Glen any time of the year and you will see one of the most scenic spots in Southern California. Oak Tree Village is nestled in the heart of Apple Country a mile high, where it is cooler in the summers and has enough snow to make snowmen and sled in the winters. The mile-high Oak Tree Village was created for folks to come and enjoy a simpler way of life, surrounded by the fresh crisp air and partake of the beautiful change of seasons year round. Here you will find a Restaurant & Bakery, Oak Tree Village Shops, Animal Park/Zoo, Mountain Town Museum, and a Calendar of Events. Oak Tree Village has been the best kept secret for many families to enjoy year after year. We now invite you to come be a part of our family heritage and traditions. Just under an hour from Los Angeles or Palm Springs, spend the day having' some good ole' country fun. Oak Tree Village - 38480 Oak Glen Road, Oak Glen, CA Phone: (909) 797-4420 or (909) 797-2311



Are You Ready to Own? Give Us The Chance to Show You How!



There are several no and low down assistant lending programs that are helping people become a homeowner. Rents are at an all-time high and continue to increase. You may be able to purchase a home with a monthly payment close to what you are paying for in rent currently. If you are a first-time homebuyer needing a little help with your down payment or closing costs we may have a lending program suited for you to meet those needs.

NOTE: There are many loan programs and grants that cater to first-time home buyers, especially on the state and local levels. While a person who has never owned a home before certainly counts as a first-time home buyer, those who have owned a home before can also qualify as first-time home buyers under certain circumstances.

**GOT QUESTIONS?
REACH OUT TODAY TO FIND OUT MORE!**



Let Laura & Cheryl walk you through the buying process every step of the way. There is no obligation to see if you qualify to purchase a home, you may be surprised! Let's get started on the road to possible home ownership!

Call Today: (951) 290-8450

Tankless vs. Tank Storage Water Heaters

Water heaters can be a costly investment for homeowners that you'll be living with for over a decade. That's why when it's time to equip your new home, or replace your old water heater it's important to consider cost, efficiency, and longevity of your new water heater. We've put together this comparison of storage water heaters vs tankless water heaters to help homeowners and contractors decide on the type of water heater that's best for you. We'll examine the pros and cons of tankless and traditional water heaters so you can make an informed decision.

What Is a Tankless Water Heater?

Tankless water heaters, also known as on-demand water heaters, use high-powered burners to rapidly heat water as it runs through a heat exchanger and deliver it directly to your faucets or shower without storing it in a tank. Tankless water heaters are usually powered with electricity or gas. These types of water heaters were found to be 22 percent more energy efficient on average than the gas-fired storage-tank models in tests conducted by Consumer Reports.



How are "Traditional" Tank Storage Water Heaters Different?

Storage tank water heaters are commonly found in most homes. Their components are an insulated tank, typically holding 30-50 gallons of water, to heat and store the water until it's needed. A pipe emerges from the top to deliver hot water to its destination, i.e., kitchen, bathroom, or other sinks. Typically, there are storage-tank water heaters that use either natural gas or electricity for their fuel. Natural gas storage-tank water heaters use almost 50 percent less energy, costing less to operate, than the electric variety. However, they cost a bit more than electric models. They also feature a temperature and pressure-release valve that opens when either temperature or pressure exceeds preset levels.

Tankless Water Heater Energy Efficiency

Homeowners with on-demand (tankless) water heaters that use 41 gallons or less of hot water each day, enjoy between 24 and 34 percent more energy efficiency than storage tank water heaters. If you use lots of hot water daily (around 86 gallons), you might enjoy energy efficiency of an additional 8 to 14 percent. Purchasing a tankless water heater will cost you a bit more than a traditional storage tank water heater, but, tankless varieties last longer than conventional water heater models which translates to a 20+-year useful life, as compared to storage tank types which last only 10 to 15 years before

self-destructing, possibly flooding your basement or home, depending on their location. If you want to "hit a home run," install a tankless water heater at each hot water outlet. Why? You may receive energy savings of 27 to 50 percent if you put on-demand water heaters at all hot water outlets in your home.

Tankless Water Heater Installation

Since there are no perfect products (tankless water heaters are no exceptions), there are good points and downsides to on-demand water heaters, too.

Tankless Water Heater Advantages

- Saves you money over time. According to Energy.gov, "For homes that use 41 gallons or less of hot water daily, demand (or tankless) water heaters can be 24% to 34% more energy efficient than conventional storage tank water heaters." Tankless water heaters (if gas-fired) will save homeowners over \$100 annually the longer they remain in service. Electric tankless water heaters still save homeowners around \$44 per year according to the US Department of Energy.
- Longer useful lives than storage tank water heaters. Tankless water heaters typically last 20 to 30 years, double the forecasted useful life of a storage tank water heater. Be aware that "hard water" areas, may reduce the useful life of both types of water heaters.
- Does not consume the space of a storage tank water heater. On-demand water heaters are small and may be installed in "tight quarters." They can even be installed on outside walls if your home is terminally space-challenged.
- You'll have hot water whenever you need it. You won't have to wait even 15 to 25 seconds for your water to become hot as tankless water heaters deliver two to three gallons of hot water per minute. Many storage tank water heaters take longer to heat water, because of the larger volume of water they must heat, than most tankless types.

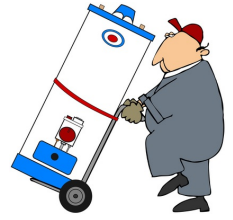
Drawbacks of Tankless Water Heaters:

- Higher purchase cost than storage tank water heaters. Instead of \$500 to \$800 for a good storage tank water heater, you'll spend over \$2,000 to around \$4,500 to buy and install a tankless water heater.
- Tankless water heater installation can be costly if you're replacing a storage tank water heater with a tankless-type water heater for your home. When you choose to retrofit a tankless water heater in place of a storage tank variety, your plumber-installer will take more time (increasing the installed cost) of replacing a storage tank water heater because of the complexity of relocating existing piping.
- They can be "output challenged." Simultaneously taking showers and doing laundry can cause your tankless water heater to fail to keep up with the hot water demand on it. If you have multiple showers in use in your home, you often will have one of the

shower-takers endure a "chilly" experience.

Tank Water Heater Advantages

■ Storage tank water heaters have lower initial cost by a significant margin. Instead of spending over \$2,000 to \$4,500 to buy and install a tankless water heater, it will only cost you around \$500 to \$800 to purchase and professionally install a good storage tank water heater.



■ Storage tank water heaters operate simpler than tankless varieties, resulting in less costly maintenance and repairs. Their simplicity makes for easy, low-cost repairs when these water heaters are not functioning properly. Tankless water heaters are more complex and expensive to repair and, obviously, replace.

Drawbacks of Tank Water Heaters

- Somewhat higher utility bills. Since storage tank water heaters heat, then reheat water to pre-set temperature, irrespective of what your hot water needs happen to be, they increase your utility bills. If these water heaters function in a cool environment (location), they'll work harder in the winter months, driving your gas or electric bills even higher during the cold winter.
- Occupy more space because of their size than on-demand water heaters. If your home is space-restricted, you'll have challenges finding enough area to locate storage tank water heaters. Also, they cannot be located outside your home like tankless water heaters.
- You don't want to be the last family member to take a shower. If you have a typical home water heater, you might want to get a larger one if you often have multiple showers taken. While this option may relieve the hot water shortage, your energy bills will increase along with your hot water availability. Average storage tank water heaters can only support three showers in a row. You won't like being the fourth shower-taker unless you prefer chilly, not hot, showers
- Need to be replaced more often than tankless water heaters. Since storage tank types have a shorter useful life (about 1/2 the life of on-demand water heaters), typically 10 to 15 years, you may need to buy and install them almost twice as often as tankless water heaters, reducing your purchase savings.

Summary – If your bank account can manage the higher initial cost of a tankless water heater, you'll save more money over time by choosing tankless. But, if you are on a fixed modest income, a storage tank water heater might make more sense for you. Discuss the two types of water heaters with your plumber to weigh your options.

Information brought to you by:
<https://www.petro.com/resource-center/tankless-hot-water-heaters-vs-tank-storage-water-heaters>

DRAWING CONTEST



Enter for a chance to win a \$25 Gift Card from Target. Let's build your creative confidence and show everyone your drawing skills. Monthly drawing contest for ages 12 and under. This month create a HALLOWEEN DRAWING. All drawings must be submitted by October 15, 2018 in order to be eligible for the contest. The winner will be randomly drawn and acknowledged in our next month's newsletter. Winner will be notified by email and/or phone.



Submit all drawings to: Cheryl Shadden at Cheryl.Team@verizon.net or mail to Team Integrity Realty - 37290 Los Alamos Road, Murrieta, CA 92563.

Name: _____ Age: _____
Address: _____
Parent Phone: _____ Parent Email: _____

TRICK
or
TREAT

A large empty rectangular box with a thick black border, intended for the drawing contest. The box is positioned on the left side of the page, below the registration information.

LOCAL POSTAL CUSTOMER

Published to provide information, news and helpful tips for our customers, this newsletter is intended for entertainment purposes only; it is not intended to be a substitute for professional advice, whether medical, legal, financial or otherwise. As such, it should not be used as a substitute for consultation with professional accounting, tax, medical, legal or other competent advisers. Before making any decision or taking any action, you should consult a qualified CPA, physician, attorney, or financial advisor. Credit is given to authors of various articles that are reprinted when the original is known. Any omission of credit to an author is purely unintentional and should not be constructed as plagiarism of literary theft.

Find Out What Your Home Is Worth!



Knowing what your home is worth is valuable information to have if you are thinking of selling your home. There is no cost or obligation for this valuable service. For your **FREE** market analysis Call **Laura** or **Cheryl** or visit www.SoldInMurrieta.com
(951) 290-8450

Tip of the Month



Regularly Clean Out Your Rain Gutters

Homeowners should regularly clean their gutters every few months to ensure rainwater can flow freely. Effectively cleaning your gutters means getting on a ladder and using a gutter trowel to scoop the leaves and debris out of the gutters. Once all the debris is out, use a hose to flush the gutters and test water flow. If you do not feel comfortable getting on a ladder to clean your gutters, there are many companies that offer gutter cleaning services.

Congratulations

Lily D.
 (Age 9)

Your drawing was randomly chosen as our Drawing Contest Winner to receive a \$25 Target Gift Card!

**LOOK
 INSIDE**
 for the new
 drawing contest!



- Trivia Answers**
1. Magma
 2. Group of domestic cats
 3. Punice
 4. They taste with their feet
 5. Jupiter
 6. Summer of 1950
 7. Ragweed
 8. United States
 9. Australia

MURRIETA— According to the Murrieta Police Department and Murrieta Fire & Rescue, the city of Murrieta became a little bit safer August 28. The departments officially launched their new computer-aided dispatch and records management system and a new fire station alerting system. The cost for the new CAD/RMS system is \$1.8 million, and funds were raised



through the collection of developer impact fees and federal-seized asset forfeiture funds. No taxpayer general fund monies were used in the purchase. According to a press release issued by Murrieta and did not meet the collective needs of both departments due to its inability to adequately abstract accurate and timely data.” The new system, made by Tri Tech Software Systems, has crime mapping and analytics which will be utilized to prevent and solve crime more effectively and efficiently.



Police, the system transition is a part of a four-year capital improvement project and replaces a “system (that) was antiquated and did not meet the collective needs of both departments due to its inability to adequately abstract accurate and timely data.” The new system, made by Tri Tech Software Systems, has crime mapping and analytics which will be utilized to prevent and solve crime more effectively and efficiently.

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