



Annie G's ~ Mountain Musings

March 2009

GO GREEN SAVE GREEN

You don't have to build from scratch to have a greener home. These quick and easy home fixes will shrink your consumption and your monthly bills.

Rate it. Look for Energy Star-rated products. This government program helps people make energy-efficient choices, which can lead to savings of up to a third of energy costs.



Switch the lights. Compact fluorescent light bulbs use up to 75 percent less energy than traditional bulbs. Replace them in highly used fixtures such as porch lights, bathroom vanities and office lamps.

Go with the flow. Use low-flow showerheads and consider installing low-flow toilets to reduce water usage and save on water-heating costs.

Plug in, turn off. Use a power strip for your home office or home entertainment center. Even in standby mode, consumer electronics which account for 15 percent of household electricity use a little juice, so turn the power strip off when you can.

Cool it. Turn the water temperature for your washing machine or dishwasher down to 120° F to cut water-heating energy consumption.

Seal it. Search for hidden air leaks in your attic, basement or crawl space, and seal them with caulk, spray foam or weather by up to 10 percent.

Sources: www.energystar.gov, www.eere.energy.gov

STAGE COACH



Even if your bowling trophies and musty shag carpet feel like home to you, they might turn off potential buyers. That's why staging as seen on TV has become a popular technique to help sell houses. But home staging is more than just redecorating; it's a way to help potential buyers feel like your house could be their next home. It might seem counterintuitive to spend money on a home that you're leaving, but the cost might be worth it. According to StagedHomes.com, a

leading home-staging organization, the final sale price on staged homes increased an average of 3 percent versus those that were not. Staged homes also typically spend 80 percent less time on the market.

Staging doesn't have to be expensive or overwhelming. If you don't know where to begin, talk to your REALTOR®, who can offer advice or help you find a professional stager. A basic consultation with a home staging professional might cost \$200 to \$400 depending on the market, but some are complimentary.

If you want to do it yourself, start outside. Clean the sidewalk and driveway and, if possible, add a fresh coat of paint to the house, garage door or railings. Use potted plants and new light fixtures for flash at the front door.

Inside, keep things clean and clutter-free. Pick impersonal art over family pictures. Purge unnecessary belongings, and stow what you can't throw away in decorative baskets. Sparsely arrange furniture away from walls. Add accents with mirrors, plants, rugs, pillows, colorful cookbooks, fruit bowls and other accessories. Focus on lighting, from soft bedroom lamps to natural light from

Sources: HGTV.com, StagedHomes.com



Luck O' The Irish...
or things just
considered *Lucky
Charms*

- Lucky Rabbit's Foot
- Lucky 4 Leaf Clover
- Lucky Number "7"

Lucky Stars

Lucky Break

Lucky Horseshoes

Lucky Lady Bug

Lucky Coin (Heads Up)

Knocking on Wood

Crossing Your Fingers

Blowing Out All The Birthday Candles

Today's Average Interest Rates: 01/18/09

Conforming

30 year fixed	4.660%
15 year fixed	4.480%
5 year ARM	5.740%
30 year jumbo	6.03%

(With interest rates so low, now's the perfect time to purchase property)



Spring Cleaning Tip

Think of Benjamin Franklin when you "spring forward" on March 8. Many credit a humorous essay he wrote in 1784 as a source of the idea for Daylight Saving Time.

Source: www.realsimple.com

Clear Choice



If you feel a draft every time you walk by your windows, it's probably time to replace them. Likewise, windows that stick, glass that is cold to the touch, and costly energy bills despite new insulation and other home repairs are all signs that you've put off replacing them for too long.

Whether you intend to buy and install the windows yourself or have a pro do it for you, do the research first. Know your window type: double-hung windows that slide up and down, casement windows that swing out, awning windows, etc. Then pick your preferred framing material, such as wood, vinyl or fiberglass. Each has its advantages and disadvantages, from style to price to longevity.

You must also consider where you live; energy needs in the Northwest differ from those in the Deep South. Ratings for energy efficiency, light visibility, air leakage and other factors are available from government programs such as Energy Star, publications such as *Consumer Reports* and industry sources such as the National Fenestration Rating Council.

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factors are available from government programs such as Energy Star, publications such as *Consumer Reports* and industry sources such as the National Fenestration Rating Council.

Armed with the right information, you can shop smarter. Have a target price in mind, get estimates and have the patience to

Sources: www.energystar.gov, www.nfrc.org



Did You Know March is Women's History Month?

The purpose of Women's History Month is to increase consciousness and knowledge of women's history: to take one month of the year to remember the contributions of notable and ordinary women, in hopes that the day will soon come when it's impossible to teach or learn history without remembering these contributions.

Key Events in the United States...

1848: The first women's rights convention is held in Seneca Falls, New York. After 2 days of discussion and debate, 68 women and 32 men sign a Declaration of Sentiments, which outlines grievances and sets the agenda for the women's rights movement. A set of 12 resolutions is adopted calling for equal treatment of women and men under the law and voting rights for women.

1869: (May) - Susan B. Anthony and Elizabeth Cady Stanton form the National Woman Suffrage Association. The primary goal of the organization is to achieve voting rights for women by means of a Congressional amendment to the Constitution.

(Nov.) - Lucy Stone, Henry Blackwell, and others form the American Woman Suffrage Association. This group focuses exclusively on gaining voting rights for women through amendments to individual state constitutions

(Dec.) - The territory of Wyoming passes the first women's suffrage law. The following year, women begin serving on juries in the territory

1893: Colorado is the first state to adopt an amendment granting women the right to vote. Utah and Idaho follow suit in 1896, Washington State in 1910, California in 1911, Oregon, Kansas, and Arizona in 1912, Alaska and Illinois in 1913, Montana and Nevada in 1914, New York in 1917; Michigan, South Dakota, and Oklahoma in 1918

1896: The National Association of Colored Women is formed, bringing together more than 100 black women's clubs. Leaders in the black women's club movement include Josephine St. Pierre Ruffin, Mary Church Terrell, and Anna Julia Cooper

1903: The National Women's Trade Union League (NWTUL) is established to advocate for improved wages and working conditions for women..

Women's History Month Tribute:
Mary Church Terrell (9/23/1863 -
7/24/1954) - writer and civil rights
activist.



Baileys Irish Cream Brownies

3 ounces unsweetened baking chocolate

1/2 cup butter

1 cup granulated sugar

2 eggs, beaten

3 tablespoons Bailey's Irish Cream

2/3 cup flour

Dash of salt

2/3 cup semisweet chocolate chips

Melt unsweetened chocolate with butter in microwave mix well. Cool.

Beat sugar and eggs together in mixing bowl. Add Bailey's Irish Cream and cooled chocolate mix. Mix well. Stir in flour, salt & chocolate chips. Pour into greased & floured 8" square pan. Bake at 325 F. 20 minutes (test w/wooden pick). Cool completely

Pierce brownies with a wooden pick randomly. Drizzle 3 tablespoons Bailey's Irish Cream over brownies, then frost.

Frosting

3 T softened butter

4 T Bailey's Irish Cream

3 c. confectioners' sugar

In mixing bowl, combine liqueurs & butter, mix well. Gradually add sugar & beat until spreading consistency. Frost cooled brownies

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