

Rodney Harvey

Subject: Your October 2024 Real Estate Update



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Hello Valued Client,

When we walk outside our doors this time of year, it's not uncommon to be spooked by the haunted sights and sounds around our neighbourhood. While that's all in good fun, other spooky sights and sounds around your home might not be. For example, maybe you are spooked by a toilet that has suddenly started making strange noises, or you hear a dripping sound from a faucet in the middle of the night that sends shivers up your spine. You may need a plumber if any of those spooky sounds haunt you. If that's the case, I want you to know you don't have to be in the dark looking for a plumber or any other contractor you may need. I have a full list of reputable contractors I can recommend for whatever spooky sounds or sights you may discover around your home.

So don't hesitate to reach out if you are looking for a contractor recommendation or have any real estate-related questions. And on the topic of recommendations, if you know anyone looking for a real estate agent, please pass along my name.

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Fire Prevention 101

Every October, Fire Prevention Week arrives, making it the opportune time to review important fire safety reminders to help prevent a horrible tragedy like a house or condo fire from ever happening. Here are some helpful reminders:



- Make sure you have working smoke alarms (changing the batteries every daylight savings time is a great way to remember, but you should test them every month), and ensure there is a smoke alarm on every level of your house and in every sleeping area.
- Never leave a stove unattended and keep oil away from heat sources.
- Keep your heaters away from anything flammable.
- Replace any damaged electrical cords.
- Don't leave candles or fires unattended. Use a screen for fireplaces to prevent sparks from flying.
- Have your heating system serviced regularly, including your chimney if you have one.
- Remove lint from the dryer lint trap after every use and clean out your dryer vent annually.
- Only plug power bars into a grounded outlet, never plug extension cords and power bars into one another, and only connect light-load appliances into power bars (e.g., computers, lamps, chargers, etc.)

It can be easy to overlook preventative fire maintenance when we get busy with life, so keep these tips in mind to reduce your risk of a tragedy.

Cost-Cutting on Your Insurance

Whether you are in a home or condo, having insurance is an important part of being a responsible homeowner. But like most things these days, the chances of it going up each year are high. So, what can you do to keep your premium as low as possible?



Every year, just **before your insurance renewal, get quotes** from at least three other insurance companies. Avoid getting dinged with a cancellation fee by switching companies mid-plan.

Ask if there are any **discounts** available. There may be discounts for bundling home and auto insurance, investing in home upgrades to security, plumbing, electrical, heating, or flood prevention systems like sump pumps or a sewer backwater valve, group rates (e.g., alumni discount), if you are 55 and over and claims-free, or if you are a non-smoker. Also, be sure you are **only quoting for the coverage you need**, as opposed to over-insuring.

Another way to save may be to **increase your deductible** to lower your premium. Just be sure you can afford to pay the deductible should you suffer any losses. **Paying annually** may also save you money on service charges and interest you otherwise might incur with monthly payments.

Takeaway: You could potentially be putting money back into your pocket instead of needlessly spending it if you set aside some time annually to review your insurance coverage and shop around.

Tips for Hiring a Headache-Free Contractor

Construction projects aren't cheap, and with horror stories of construction companies running off with money for uncompleted or shoddy work, it's important to do your due diligence when hiring a contractor. If you are looking to hire a contractor, read on for some helpful tips.



- Get five to six quotes for comparison.
- Make sure they are applicably licensed and insured. Ask for proof and check for validity.
- Ask to see their past work through three references, check online reviews, and their status on the Better Business Bureau website.
- Have a signed contract by both parties detailing the project, the time frame, the payment schedule, warranty description if offered, and how unexpected issues might be handled, such as unintended damage to your property. Ensure you are excluded from liability to pay a subcontractor if the contractor does not pay them. For big projects, consider hiring a lawyer to review the contract.
- Avoid paying cash, as reputable companies pay their taxes.
- Avoid contractors who offer services door-to-door (many scams are associated with this).
- Make sure you get a receipt that specifies “paid in full.”

A little due diligence before hiring a contractor can save you a big headache, and get things done right the first time.

Also, remember recommendations are a great starting point when getting quotes, and I'm happy to provide them to you. Please don't hesitate to reach out.

Notable, Quotable, Quotes!



“Each day comes bearing its gifts. Untie the ribbons.”

Ruth Ann Schabacker

“Living is the art of getting used to what we didn’t expect.”

Eleanor C. Wood

“Never fear shadows. They simply mean there’s a light
shining nearby.”

Ruth E. Renkel

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