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TODAY'S PROMPT PAYMENT,
 BUILDS TOMORROW'S CREDIT!
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Happy

Thanksgiving
November Newsletter

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**NOTE FROM
 THE EDITOR:**

Attached to this month's issue is an important letter regarding the safety of your home. Please take the time to fill out the questionnaire at the bottom of the attached letter and return it to our office.

COLD WEATHER PRECAUTIONS



There are several important steps you can take to protect your home during cold weather .

1) Prevent ROOF LEAKS: CLEAN OUT YOUR GUTTERS!!!!

2) Prevent pipes from freezing:

- Disconnect hose from outdoor faucet and turn off interior basement shut-off to faucet if there is one.
- In very cold weather, open cabinet doors under sink in kitchen and bathroom to allow heat to get to plumbing.
- Do not shut off any unheated basement areas where plumbing runs.
- In very cold weather, in parts of the house where there are possible problems, keep faucets dripping slightly.

3) Smoke detector and fire extinguisher.

- Check your smoke & CO2 detector for proper operation at least once a week. Replace the battery as needed. Do not disconnect or remove the battery.
- Check your fire extinguisher to make sure that it is charged.

4) Basement shut-offs for utilities, furnace.

- Check in the basement or your utility room to make sure you know where the main shut-offs are for gas, electricity, and water.
- Most furnaces have a electric switch near them, similar to a regular light switch. Do not accidentally turn this off, as a forced air gas furnace will not operate when power to it is shut off.

5) Prepare Landscaping & Outdoor Surfaces

- Trim trees if branches hang too close to the house or electrical wires.
- Plant spring flower bulbs and lift bulbs that cannot winter over such as dahlias in areas where the ground freezes.
- Seal driveways, brick patios and wood decks.
- Move sensitive potted plants indoors or to a sheltered area.

- 6) Prepare an Emergency Kit
 - Buy indoor candles and matches / lighter for use during a power outage
 - Find the phone numbers for your utility company and tape them near your phone or inside the phonebook.
 - Buy a battery back-up to protect your computer and sensitive electronic equipment.
 - Store extra bottled water and non-perishable food supplies (including pet food, if you have a pet), blankets and a first-aid kit in a dry and easy to access location



IF A PIPE BURST IN YOUR HOME, immediately shut off the main water valve and turn on the lowest faucet in the house (in the basement or

on the first floor if you don't have a basement) so that water will drain out of the faucet instead of through the leaking pipe. Dry any wet areas as soon as possible to reduce the likelihood of mold problems. Then call our maintenance coordinator at 776-2643!

50 TOP REASONS (EXCUSES) WHY TENANT'S ARE LATE PAYING RENT

It's past the first of the month, if you have not paid your rent, here are some of the excuses we have **already** heard:

1. My boyfriend is in jail and they won't release his wallet to me.
2. I quit my job because my supervisor was sexually harassing me!
3. Inspection found my brakes faulty, had to fix them.
4. Had to buy my medicine, to go to work, to pay you rent.
5. I paid my rent, but then I got my electric bill and it is so high—Can I have my rent check back and pay you on the 15th instead?
6. My husband gave me the rent money but I bought my little girl (3 yr.old) some toys—Please don't tell my husband.
7. It was my birthday yesterday and I lost it at the casino boat. I'll pay you in a couple of weeks.
8. My car broke down and I had to get a new one. Yup. A brand NEW one.
9. Oh that's right. I forgot to apply for unemployment.
10. I didn't work this month so I thought I didn't owe you anything.
11. Husband got robbed.
12. I got shorted on my tips this month.
13. My kids need Easter/school/Christmas outfits so I will pay you next week with the late charge.
14. I can't pay my rent 'cuz my dog got ran over. The dog is dead, but I still had to pay the vet instead of the rent—Can you believe it??
15. They messed up my paycheck at work.
16. Someone broke into my apartment and took the cash I had for the rent. But, I will get another disability check next month. No, I did not file a police report.
17. My sister lived with an abusive boyfriend and he threw acid in her face and stabbed her to death. I had to go to her funeral out of state and when I got there I found out my sister's children had nothing to eat. So I gave them money.
18. It was my son's birthday, and I had to give him a party.
19. I was working during the hours the banks are open and so I couldn't go deposit the rent.
20. My kid was in the hospital.
21. I was in an accident and I'm waiting for the insurance check.
22. I would have paid but you didn't pick it up before I spent it.
23. Maybe if I got a checking account I could pay it.
24. Three members of my family died this week (even though rent was due last week)
25. My car broke down and I had to pay to fix it so I could get to work.
26. I went to the track last night and lost it on the ponies, I told you to show up Friday after work.
27. You didn't cash my check fast enough.
28. I lost my address book with your phone number and address.
29. Had to bail the boyfriend/girlfriend out of jail.
30. Had to buy gas to get to work.
31. The bank messed up my account.
32. Mother/Brother/Sister/Wife/Girlfriend emptied my bank account.
33. Check must be lost in the mail – I need you to work with me.
34. I gave it to your husband. (Even though you don't have a spouse.)
35. Didn't have as much money as I thought.
36. Sick and truck broke down, but I had to buy and add another AC unit.
37. Went to jail after a traffic stop because cousin got out of car and "acted ignorant."
38. Pay check didn't come in yet.
39. You weren't there when I came to pay.(Right, we have a drop box you know!)
40. My check will be here on the ____th.
41. I slipped at work. I might be able to pay on the 15th.
42. Had to pay the renewal for my medical marijuana card.
43. I overspent for Christmas (Top excuse in January).
44. My child is going to Prom (Top Excuse in March-May).
45. I'm putting my son through community college.
46. I got bills.
47. Have money in the bank, but ran out of checks and the bank manager says it will be two weeks before he can get me anymore.
48. I'm getting a big insurance settlement and will use that to get all caught up.
49. My rent will be late because I had to buy a new bed.
50. "I have been volunteering and don't have rent, I was hoping you would sponsor my rent this month since I have been volunteering so much".

These excuses are all real responses from tenants in the past. While we understand that things happen to all of us, including the things listed above, unfortunately no matter the reason, no excuses are acceptable for non-payment. Eviction proceedings will start if rent payment is not received.

The owners of your home has a mortgage payment to make each month. If the payment is not made—Foreclosure begins. So, to protect **your** credit rating and the **owner's** credit rating, we **must** be paid on time each month.

Thank you for paying your rent promptly!!