



P.O. Box 3956, Champaign, IL 61826-3956

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

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Newsletter

INSIDE THIS ISSUE:

1. Renter's Insurance
2. How to Make Home Appliances Last Longer
3. Understanding our Discount Rental Program
4. Tips, tricks to fixing a broken garbage disposal

Note From The Editor:

Very soon you will be contacted to perform preventative maintenance on your furnace. Please allow access to your home for this vital inspection.

The result of this maintenance will be a cleaner air and more efficient furnace for your benefit (as well as to prolong the life of the unit). You will not be charged for this service. The owner will pay for this expense.

If you are not contacted by October 1st, 2011, please call us at 359-0203.

Thank you in advance for your cooperation in this matter!!

Renters Insurance

You may remember that when you signed your Rental Contract with our company you were encouraged to purchase **renters insurance**. Hopefully, you have already secured a renters insurance policy and can sleep better at night knowing that you have coverage. If you have not purchased a policy yet, this article is designed to motivate you to do so.

Why should you take the time and spend the money for **renters insurance**? The primary reason is FIRE! As you probably know, the owner of your home has property insurance on your house. However, the owner's insurance DOES NOT COVER YOUR PERSONAL PROPERTY! Therefore, if a fire occurs (and the house is damaged or destroyed) the owner will get repairs paid for (or even a whole new house built) by his/her insurance company. But, your furniture, clothing, electronics, etc. WILL NOT BE REPLACED.

The second reason for owning renters insurance coverage is to protect you from personal liability. If a friend or visitor is hurt while on your property you can bet your retirement fund that

they will sue you! In fact, the latest scam perpetrated upon tenants holding garage sales is to "slip and fall" while at the garage sale and then sue the tenant for medical expenses and "pain and suffering." Owning a renters insurance policy will protect you against lawsuits like this.

Another top reason for having insurance is to cover you in case of a burglary. If someone breaks in to your home and steals all of your cash, computers, big screen TV, etc., your insurance company will replace all these items for you.

While there are many other coverages offered with a renters insurance policy the above mentioned are the most valuable to you. It is our understanding that the least expensive way to purchase renters insurance is to combine it with your car insurance. Therefore, if you do not have coverage now, PLEASE call your auto insurance agent TODAY and ask for a quote. If you want a competitive quote please call Michael McAnally at State



One of our tenants had a fire and lost everything they owned because they were uninsured!

Farm at 217-356-2746. Please tell them that we referred you.

We are responsible for installing a smoke detector and CO detector in your home (which has been done). However, it is your responsibility to maintain working batteries in these devices and notify us if the device does not work. Recently, in South West Champaign a house fire (started by smoking materials) killed a father and two children. It was determined by the fire department that the batteries in the smoke alarms had been removed.

We highly recommend that you keep a fire extinguisher in the kitchen (near the oven) and garage. Fire statistics tell us that 90% of all house fires start in the kitchen.

"Accidents do happen --- it's inevitable!"

How to make Home Appliances Last Longer.

During hard economic times, most of us want to get the most use out of items we already own. Naturally, this applies to appliances as well. With a little time and elbow grease, you can keep your appliances running in top form for years. This, in turn, helps you save money and prevents you from buying large appliances months or years before you need to. So what should you be doing to make your appliances last? Let's take a look.



1. Washing Machines

First, always make sure you check the pockets of your clothing as coins and other objects can, over time, damage or even break the drum in your washing machine. Even if these objects don't make the drum stop working, a damaged drum can rip or wear out your clothing much faster than normal. Even though it might seem like you're saving water, or saving yourself the effort of doing an extra load, never overload your washing machine. This puts a strain on the motor, which will cause it to wear out faster.

When was the last time you checked your washing machine's fill hoses? These are the hoses that fill your washing machine with water. They're commonly made with rubber (rather than plastic

or metal). As rubber ages, it begins to degrade and crack. If the pipes burst in the middle of a load and you're not there to shut it off, the cleanup bill could top \$10,000. It's not worth taking chances here. If your washing machine's fill hoses are getting old, be sure to replace them.

2. Dryers

It's important to vacuum your dryer and the inside of the ventilation hoses on a regular basis. Lint builds up and clogs filters and hoses. When this happens, your dryer has to work harder and takes longer to dry loads. Over time, this wears out the engine faster as well. It's also just as important to regularly check the dryer vent. This vent is designed to stay closed until the dryer comes on. However, the vent often gets clogged with lint. If it gets stuck closed, your dryer will have to work extra hard to expel the moist air. If it gets stuck open, your house is going to lose cold or hot air, depending on the season, and you'll waste your efforts to save energy at home and make your home more energy efficient.

3. Refrigerators

Your refrigerator has one mechanical part that's fairly easy to access. This part is the condenser coil, located at the back of the fridge. Over time, dust and dirt build up on these coils. This buildup, in turn, impairs the coils' ability to keep your fridge working efficiently. In other words, you need to clean the coils regularly, which will help keep your energy bills low. After all, your refrigerator runs 24/7, so it's important that it's as efficient as possible. To clean the condenser coil, simply unplug your refrigerator and pull it out. Then, vacuum the coils located at the outer, backside wall. If you haven't done

this in a while, you might be surprised at how dusty they are!

4. Dishwashers

It might seem redundant to clean your dishwasher, but it's essential. Open up the dishwasher and look at the top of the door; this is the area that seals up underneath your kitchen's countertop. Over time, this gets gunky. If you don't clean it regularly, this will eventually impact how well the door is sealing in water and heat. If it starts to leak, you'll have an expensive mess on your hands. It's also important to regularly check your dishwasher's spray arm. Sometimes food can get stuck in the nozzles or build-up from tapwater can clog them. If your dishes aren't getting as clean as they used to, check the spray arm first. You might just need to clean the little jets out.

Final Thoughts

It always pays to do preventative upkeep, like regularly cleaning your appliances. You use these machines often, and they need care just like your car and your home. Also, keep in mind that if an appliance does stop working, you might be able to fix it yourself. The Internet can be a wonderful resource for diagnosing a problem. And sometimes, like cleaning the jets on your dishwasher's spray arm, the fix is easy to do on your own and can save you the expense of having a professional look at it. Do you have other tips or tricks to keeping appliances in top working order?

Understanding our Discount Rental Program

Our Discount Rental Program is unique to the Champaign-Urbana area. For over 40 years we have been giving our tenants a discount on their monthly rent for paying on time and handling their own minor maintenance. Our Discount Program has saved our tenants thousands of dollars.

Here is a review of how it works. As our tenant, you are given a Discount off of the market rental rate for your home IF you; 1) Pay us on or before the first of the month by 5pm ; and 2) Take care of all maintenance issues in an amount equal to or less than your discount amount. In other words, the owner of your home is paying you to do what most good tenants do anyway!

Thank you for renting from us and for participating in our Discount Rental Program and feel free to call us if you have any other questions.

Does not apply to Section 8 program

Tips & Tricks to fixing a broken garbage disposal

Q: My garbage disposal just stopped working. I tried the broom handle bit to get the blades to work, and I reset the little button on the bottom. I checked the fuse and the switch, but the unit still doesn't work.

I called a plumber and was told it would cost \$90.00 just to have him come and take a look at it, even if he couldn't repair it. I can't afford to throw my money away like that. – J.D., Indianapolis

A: If the cutter blades spin freely, then the motor is not locked up - a common problem in failed disposals. If there are no leaks, you do not need a plumber.

There is no electric power reaching the disposal's motor. You have already checked the obvious: a reset button and the fuse panel.

The next failure point to check is the electric switch with a circuit tester.

This pencil-like device senses if there is an electrical current in a switch, an outlet, a burned-out bulb or an exposed electric wire and gives off a visual as well as an audible signal alerting you to the presence of live electricity. This tool is a must for a homeowner's tool kit.

Simply hold the tester near the switch and check for a current. If a current is detected, turn the switch to "on" and hold the tester near the wire leading from the switch to disposal.

If there is no signal, you probably have a loose wiring connection inside the disposal. To make the repairs yourself, turn off the breaker or remove the fuse for the appliance and test again to ensure there is no electric current to the disposal.