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Home News of the Triangle

News To Help You Save Time And Money

Fall 2017

Wealth Advice From Those Who Know

Despite what you might think, becoming wealthy is often boring. It's often small, daily choices that lead to financial security in the fullness of time. Here are tips based on the success of some of the world's wealthiest people.

You Don't Have to Game the System. Billionaire Warren Buffett lives in Omaha, Nebraska, and he made his investment fortune on the fundamentals: focusing on companies with strong annual cash flow, and choosing companies that aren't at risk of technical obsolescence. Buffett spent the early part of his career investing in insurance companies. It's not sexy, but it obviously worked. Whether you have \$50 to invest or \$5,000, sticking with the fundamentals is smart.



Simplify Your Life. Carlos Slim, a Mexican business magnate, was ranked as the richest person in the world from 2010 to 2013. He has lived in the same house for more than 40 years. Constantly pursuing things you don't need puts you on a financial treadmill, not an upward escalator.

Be Driven by Passion. Christopher Paul Gardner is "only" a millionaire, but he was a homeless single father for a time. The inspiration for the movie *The Pursuit of Happiness*, his advice is "Find something you love to do so much, you can't wait for the sun to rise to do it all over again. That way, even if you don't make millions, at least you'll never have to 'work'."

Win a Prize!

Check out the Quiz Question on Page 2

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Save to Invest; Don't Save to Save.

According to author Grant Cardone: "The only reason to save money is to invest it. Put your saved money into secured, untouchable accounts. Never use that money for anything, not even an emergency." He adds that this will force you to increase your income, which is, of course, another key to wealth.

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Price is what you pay. Value is what you get.—Warren Buffet

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Home Maintenance for Fall

While fall's gently tumbling leaves seem so peaceful, they can also be a wake-up call that winter is coming. Now's the ideal time to take care of some important home maintenance.

- Have your chimney cleaned and inspected. Creosote buildup in the flue can cause a fire. When the first cold snap comes, you want to be ready to light that fire!
- Change your air filters. Clogged filters impact the efficiency of your heating system.
- Have your HVAC serviced—you don't want to discover a problem on that first cold night and have to pay for an emergency repair.
- Repair or replace the caulk and weather stripping around your windows and doors.
- Clean gutters and trim tree limbs away from your roof.

Fall Quiz Question

Question: *September comes from the Latin root for what number?*

The first person to call in with the right answer will win a prize!

Call Amy at 919-469-6539 with your quiz answer.

NOTE: It usually takes 2 days for the winning answer—don't hesitate to try!

Congrats to our summer quiz winner, Darius Perry!

Keeping Tidy Your Way

The company Lifehacker recently surveyed people, seeking their best cleaning hacks. Here are three of the best responses:

1. Fit your house to your habits. If you tend to drop your keys on the counter when you come in the house, put a small basket on the counter or hooks on the wall next to the counter. If you tend to toss your dirty clothes on the floor next to the bath door, stick a hamper there.

Look at where your clutter tends to wash up into piles, and consider adding a cabinet there. Sure that'll get cluttered, too, but at least you can close the doors to hide it.

2. Schedule cleaning around entertainment. If you like a particular podcast and don't feel like you have time to listen, kill two birds with one stone. Enjoy that podcast while scrubbing the toilet or vacuuming the house. Or clean out the cabinet your clutter washes up into.

3. Clean little things while waiting. You put toast in the toaster...3 minutes to clean some dishes. You turn on the computer...2 minutes to clean your desk. Your daughter takes an extra 10 minutes to get ready after you tell her it's time to go...wash the bathroom counter or clean the mirror. Embrace the wait time.

Keep Fruits and Vegetables Fresh for Longer



Have you ever loaded up on fresh produce during your weekly trip to the market only to forget about your goodies and find them limp and browning in your crisper drawers days later? What a waste! Save yourself money and subsequent trips to the grocery by properly storing your fruits and veggies to keep them fresher, longer!

- As some fruits and vegetables ripen, they release ethylene, a gas that can cause other produce to become spotted, soft, or mealy. To prevent this, keep ethylene-sensitive produce separate from varieties that emit the gas. Avocados, bananas, cantaloupes, kiwis, mangoes, nectarines, pears, plums, and tomatoes are ethylene-producing, so keep them away from ethylene-sensitive produce like apples, broccoli, carrots, cucumbers, leafy greens, potatoes, and watermelon
- Store unwashed salad greens in a paper towel-lined, air-tight container. The paper towel absorbs the moisture that would otherwise turn the greens limp and brown.
- Citrus fruits such as oranges, tangerines, lemons, and limes, will do fine for up to a week in a cool, dark place, away from direct sunlight, but you can lengthen their lives by storing them in the fridge in a mesh or perforated plastic bag.
- Celery lasts longest when wrapped loosely in aluminum foil and stored in the fridge.
- Avoid washing fruits or vegetables until you're ready to eat them, as moisture encourages them to spoil faster. If you must prepare your produce in advance, be sure to dry everything thoroughly, then store in a clear container on top of paper towels. This keeps the moisture at bay and keeps your produce visible—easy grab and go!
- Feeling guilty about the produce that has already gone bad in your fridge? It doesn't have to go completely to waste: compost it! Find a friend or neighbor with a compost bin, take it to a local community garden, or start your own backyard compost.

Bugs, Ants, Spiders?



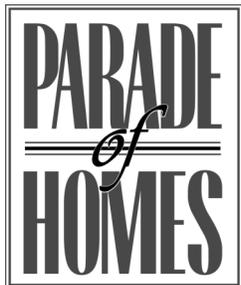
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The Parade of Homes is coming!

Sept 30-Oct 1, October 6-8, &
October 13-15, 12-5pm each day

For info on the Wake County Parade, visit:

<http://bit.ly/WakeParade>

For info on the Durham/Chatham/Orange
County Parade, visit:

<http://bit.ly/DurhamParade>



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