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REAL ESTATE, RATES AND RECIPES

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Service With an Old-Fashioned Touch

Household Tips

New Air Conditioning Law Effective 1/23/06



Central air conditioners are rated according to their Seasonal Energy Efficiency Ratio (SEER); the higher the SEER the more efficient the air conditioner. The current national efficiency standard is 10 SEER, and the new standard raises the SEER requirement to 13, an efficiency improvement of 30%. Overall the changes are good for the environment, and improve comfort and indoor air quality; however, implementation of the new regulations may be costly.

Beginning January 23rd 2006, 10 SEER air conditioning equipment will no longer be manufactured. Once the existing supply of 10 SEER equipment is depleted, only the new 13 SEER equipment will be available for replacement units. Following are some potential complications we could face when trying to make a new 13 SEER air conditioner compatible with the existing components of our 10 SEER HVAC system:

- If a condenser is replaced, the evaporative coil and air handler may need to be upgraded to 13 SEER.
- If the Freon lines are too small to handle a 13 SEER system, they must be replaced.
- The 13 SEER evaporative coils can be up to 3-4 inches taller, meaning sheet metal modifications may be needed to fit the new system in the old space. If the space is too small, there will be costs to rebuild the area or relocate the system.
- The system, as a whole may be larger and heavier, which may require the use of an additional technician to complete the installation.
- The system requires about 40% more Freon to operate.
- The system may require a larger cement pad or larger roof stand than the previous unit which may require additional modifications and costs.

One way to help offset the cost of replacing or repairing your AC system is to invest in a home warranty plan. And if you already have a home warranty, you might want to look into what your provider covers and has to offer.

OH, BY THE WAY...

We have a nation-wide network of realtors and brokers, so you're never too far away for us to help you. We can match you up with an agent just right for you, *so don't be afraid to call!*

SPLENDA® Hot Cocoa Mix

Keep in the pantry and make some when you need a rich chocolate pick-me-up.

INGREDIENTS:

- 1 (9.6 ounce) box Instant nonfat dry milk powder
- 1 1/4 cups SPLENDA® No Calorie Sweetener, Granular
- 2/3 cup Powdered non-dairy coffee creamer
- 2/3 cup Dutch process cocoa

DIRECTIONS:

- Combine all ingredients in a large bowl, stirring well. Store in an airtight container.
- Combine 1/4 cup Hot Cocoa Mix with 3/4 cup boiling water for an individual serving. Serve immediately.
- For Peppermint-Flavored Hot Cocoa Mix, add 1/2 cup crushed peppermint candies to Hot Cocoa Mix recipe. Serve with a peppermint stick.

(from www.allrecipes.com)

Average Mortgage Rates

(Source: FHLMC "Freddie Mac" www.freddiemac.com)

| Nov 17, 2005 | 30-yr | 15-yr | 5/1-yr ARM | 1-yr ARM |
|----------------|-------|-------|------------|----------|
| Average Rates: | 6.37% | 5.90% | 5.86% | 5.20% |
| Fees & Points: | .6 | .6 | .6 | .6 |



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