



Homeowner Happenings

June/July 2009

Getting Junk Mail that you don't want?

Every year the average person gets 41 pounds of paper junk mail!
www.DirectMail.com lets you select which types of junk mail you want to receive and which you don't.

- Read the FAQ at **www.DirectMail.com** to better understand why you can benefit from removing your name from mailing lists
- You need to provide an email address to confirm your removal from these lists. Then, you will need to respond to the email sent by DirectMail.com to complete your removal.
- It will take several weeks for these changes to take effect and reduce your junk mail
- This service is provided for free.



DirectMail.com™

It's where you go for direct mail.

1-888-690-2252

Remove your name from some (or all) direct mail lists by calling

1-888-690-2252

or

fill out a form at:

www.directmail.com/directory/mail_preference

*Remember, Habitat Wake uses an automated calling service, **Call-Em-All**, to send recorded messages of events and resources. **This means less mail for you to manage.** When you answer the phone or check voice mail, the message will start, "**Hi, this is Habitat.**" Just say "hello" and the recording will play.*

HOPELINE, INC. -- Someone Who'll Listen When Times Are Tough

Phone 231.4525 or visit www.hopeline-nc.org

HopeLine provides telephone-based counseling 24 hours/day, 7 day/week to any caller experiencing a crisis. All calls are confidential. Highly trained, non-judgmental volunteer crisis counselors take the calls. They accept calls from all persons needing to talk about important issues –including teens. The counselors will listen when you're sad, worried, suicidal, have a decision to make, angry, frustrated, or feel there's nowhere or no one to turn to. Anyone who calls will be fully heard; helped to understand, analyze and stabilize the situation using gentle questioning that leads to a discussion of a resolution. Counselors can refer callers, if needed, to appropriate agencies along with reassurance about what to expect.



HopeLine, Inc.
We're here to listen...
919-231-4525



Side Businesses That Can Create Cash for You

Excerpted and updated from [The Simple Dollar](#) 4.12.09

Here are 10 ideas from www.TheSimpleDollar.com on how to start simple side businesses to generate cash flow and potentially create a long-term revenue stream that becomes your own business!

- 1. Babysitting.** Got lots of evenings free? Like kids? Babysitting may be a great side business for you. Keep an eye on multiple children on Friday or Saturday nights and you can earn some solid income.
- 2. Cake Decorating.** Enjoy baking and have a bit of an artistic touch? Learn how to decorate cakes and make them for special events.
- 3. Catering.** If you love to cook, start a home catering business. Catering is a business that's perfectly aligned to reward those who plan well and can often fit perfectly into weekends, lining up wonderfully opposite a normal workweek.
- 4. Cleaning services for businesses.** Many businesses and civic institutions have a need for individuals who will provide cleaning services at a low-cost outside of business hours. This is a great side business for those who can put in a few hours late at night or on weekends.
- 5. Gardening services.** Some people are willing to pay others to get a vegetable or flower garden started for them in their yard so they can have access to ultra-fresh produce without all the legwork.
- 6. Housecleaning.** Many people simply don't enjoy cleaning their homes and are willing to pay a reasonable price to have someone do the work for them.
- 7. Landscaping services.** Willing to mow lawns and trim bushes and trees? Many people are quite happy to pay for such services. Not only is this a great side business for a fit adult, it's also a great way for a teenager to get a small business started.
- 8. Senior citizen assistance.** Many elderly people need assistance with a wide variety of simple household tasks – cleaning, laundry, and so forth. Many children of elderly people are quite willing to hire someone to help out their parents.
- 9. Sewing and alterations.** If you're handy with a sewing machine, you can offer basic services for garment repair and modification for a small price on lazy evenings.
- 10. Homemade items.** Whatever your hobbies, crafts or interests if you want to take your interests beyond making things for gifts to making things to sell it's all possible in today's electronic world. Check out the site www.etsy.com which is one website where you can sell (or buy) "all things homemade." Etsy currently charges \$.20 to list each item for four months and a 3.5% sales fee on each item sold.

When you're ready to shift your side business to a full-fledged small business, SCORE can be of assistance. SCORE, described as "counselors to America's Small Business," is a nonprofit that educates entrepreneurs. Locally, SCORE offers low-fee classes in conjunction with Wake Technical Community College and free counseling sessions. SCORE offers free, walk-in counseling at the Cameron Village library, every 1st & 3rd Wednesday from 9:00 AM – noon; and, every 2nd & 4th Wednesday from 4:00 PM – 7:00 PM. See <http://www.raleighscore.org> for more information.

Thrifty Ideas

Excerpted and updated from [AARP Magazine](#) May & June 2009

- ✓ **PUT THE WORK IN WORKOUT:** “I figure I save \$20 a week by mowing my yard myself, \$100 a week by cleaning my house, and \$50 a month by grooming my dog. Plus, doing all these chores keeps me so active there’s no need to join a gym!”
- ✓ **FREEZE YOUR ASSETS:** “I put money into a plastic container with water and freeze it. When I see something I want, I know that by the time the money is defrosted, I won’t want that item anymore.”
- ✓ **SWEAT THE SMALL STUFF:** “I save money by keeping track of everything I buy. I keep an envelope in my purse for receipts. At the end of the day I see where it’s all gone. It’s amazing how much you can spend without realizing it.”
- ✓ **THINK “JUNK”:** “I have had enough yard sales, and made enough Goodwill donations, to know that many things aren’t really necessary or are impulse purchases that will sit on a shelf. So I generally do not buy anything without giving two items to Goodwill.”
- ✓ **LEARN A SKILL:** “Rather than hire a plumber, I go to the library to research a problem so I can do the repair myself. With a computer and Internet access, it’s easy to get an answer to any questions.”

10 Healthy Foods for Under \$1 Per Serving

Excerpted and updated from the www.divinecaroline.com, article by Brie Cadman



Food prices are climbing overall. And, highly processed and packaged foods are the most expensive and least healthy choices available. Here are 10 food selections that cost less than \$1 per serving and are healthy:



- ✓ **Apples** – high-fiber; naturally packaged as a single-serving; can be eaten without any preparation
- ✓ **Bananas** – high in potassium and fiber; great in smoothies and on cereal
- ✓ **Coffee** – in moderation, provides antioxidants; made at home it’s quite affordable
- ✓ **Eggs** – good source of protein; think breakfast omelet, egg salad sandwich, and dinner frittata
- ✓ **Lowfat milk** – high in vitamins A & D; think cereal, smoothies or dunking Oreos
- ✓ **Oats** – high fiber; lowers cholesterol; provides a hearty breakfast; makes tasty oatmeal cookies
- ✓ **Potatoes** – eaten with the skin, a good source of Vitamin C and potassium; think breakfast potatoes, potato salad, baked with sour cream and chives
- ✓ **Spinach** – high in vitamin C and iron; found year round; cook as a veggie or serve raw as a salad
- ✓ **Watermelon** – over 90% water to provide hydration; freeze chunks for popsicles
- ✓ **Whole grain pasta** – high in protein and vitamin B; a hot dinner with sauce or a cold salad with veggies

Tip: The healthier foods (such as veggies, meat and dairy) are on the outside loop of the store and the packaged goods are on the aisles.

Calendar of Events

- Syretta Hill, Family Support Manager, is on maternity leave until mid/late July. Syretta's family welcomed baby boy Jude on April 23! While she's out, call John McIntyre at 833.1999 x249 with any homeowner support questions.
- If you know of someone interested in our homeownership program, please refer them to a Homeownership Information Session. They can also call x351 for a calendar.
- As a homeowner, if you'd like to attend a homeowner education class to "refresh" your knowledge or skills please feel free to do so; and, you will earn access points for attending.

June 2009	Event	Location
Sat., June 6 9:30 AM – 11:00 AM	Homeownership Information Session	Habitat Conference room
Tues., June 9 6:30 PM – 8:00 PM	 Homeowner Education: <u>Partnerships</u> – Habitat, Homeowner Associations, Citizen Advisory Councils	Habitat Conference room
Tues., June 16 6:30 PM – 8:00 PM	Homeownership Information Session	Habitat Conference room
Tues, June 23 6:00 PM – 7:30 PM	 Investing Basics class	*Triangle Family Services

July 2009	Event	Location
Fri. July 3 – Sun, July 5 Habitat offices, ReStore and construction closed for Independence Day (no sweat equity)		
Sat., July 11 9:30 AM – 11:00 AM	Homeownership Information Session	Habitat Conference room
Tues., July 14 6:30 PM – 8:00 PM	 Homeowner Education: <u>Estate Planning</u>	Habitat Conference room
Sat., July 18 9:30 AM – 4:00 PM	First Time Homebuyers Workshop (register with *Triangle Family Services)	Church of the Good Shepherd 125 Hillsborough St
Tues., July 21 6:30 PM – 8:00 PM	Homeownership Information Session	Habitat Conference room
Tues., July 28 6:30 PM – 8:00 PM	 Financial Teen Talk (for both teens and parents)	*Triangle Family Services

Habitat Wake offices and ReStore are located at 2420 Raleigh Boulevard in Raleigh.

Approved applicants in the process of building and purchasing their homes can earn Sweat Equity hours for attending Triangle Family Services or Habitat Wake workshops *once*.

***Triangle Family Services (TFS) has a new location for credit counseling services:**

700 Blue Ridge Rd., Suite 101, Raleigh, NC 27606. Phone (919) 821-1770 or email cccs@tfsnc.org
You must call/email to register for workshops.



To receive ACCESS hours, you must show verification of attending the workshop or session (i.e. certificate, letter, or signed business card) to Habitat Wake's Family Services staff.

For more events, please be sure to check listings at: www.habitatwake.org/news/special_events