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Buying a used smart financial decision to ma since new cars canlose more to

Here are some tips and suggestions from the National Crime Prevention Council about the best way to give your home a lived-in look.

Ask a friendly neighbor to help out

Knowing your neighbors improves your overall safety in a variety of ways, but their help is especially important when you're away from home. Choose a neighbor who you trust, give them a key to your place, and offer to do them a favor in return for watching your place.

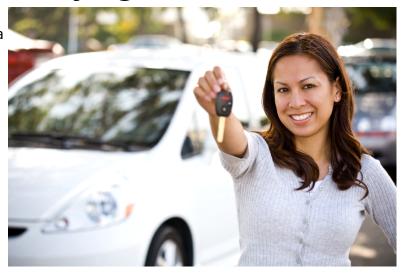
Don't let the yard be neglected

For longer absences, make sure that the lawn gets mowed and the plants watered. This may require asking a friend or family member, or hiring someone. Again, consider the spread of information, and try to keep your absence known to only a few highly trusted people.

Don't advertise your absence on Facebook The fact that your house

Five Tips to Buying a Used Car

Buying a used car is a smart financial decision to make since new cars canlose more than 15 percent of their value once they are driven off the car lot. Since you've already come this far as a smart consumer, here are five important things you



should do before you sign the papers and commit to buying a used car.

1. Discuss with your insurance agent

Your insurance agent can give you advice in deciding which type of car would be the most reasonable as far as your insurance policy is concerned. Safety features, popularity with thieves and other factors affect insurance rates.

2. Check the Carfax Report

Carfax has free and paid reports that will show you the history of the car you're looking at with its previous owner. This will help protect you from buying a lemon or a vehicle that may not last very long due to faulty repair.

3. Compare safety options between vehicles

Prominent safety features like front and rear airbags, anti-lock brakes and automatic seatbelts help keep you and your family safer as well as reduce your insurance premiums. Make sure you research what options are available in used cars of different models and different years so that you can find the best safety options for the year range you can afford.

4. Investigate car values

Check the value of the car you looking at on Kelley Blue Book before you spend money or get a loan for a used vehicle. Don't ever take someone's word for it; do your own research and, if necessary, get ready to haggle.

5. Have your mechanic check out the car

Your mechanic can detect and mechanical problems that may end up costing you more than what the car's worth in the future. The once over may cost you, but it could be well worth it to avoid potential repair fees beyond the basics that any used car buyer should expect.

is standing empty is not something that you want spreading virally through the network of friends of friends. You can wait to share your photos until you've come home.

If you have a land-line phone, disconnect it or turn down the ringer

An unanswered ringing phone is a clear indication of an empty house.

Take valuables out of your house

Although with these precautions in place, it's unlikely your house will be broken into, it's also important to protect your most vulnerable possessions, just in case. Small, very valuable items should be placed in a bank safe deposit box, and weapons should be locked in an unmovable (built-in) gun safe.

Put internal lights on different timers

It's important to invest in more than a single timer, since different rooms are used at different times when people are really there. Create a fictitious traffic pattern that makes sense: living room lights off at bedtime, bedroom light on, bathroom light on briefly at least once in the night.

Put a radio on a timer

Hearing a radio playing inside the house will

Used cars may be a fiscally responsible choice, but you still have to put the time in and do your research so you can drive off the lot with full confidence, an insurance policy you can afford, and an intact wallet.

definitely discourage burglars, although this only works if it's on a timer so that it is not playing continuously.

Follow these tips to protect your house while you are away, and if you have any questions about more ways to keep your home safe and your belongings protected, give us a call at %% account_phone_number% %.











