

WALDOW'S WORDS

Volume 6, Issue 1
January, 2007

New Life for Old Computers

According to the National Safety Council, approximately 63 million computers became obsolete in 2005. So what can you do when it's time to ditch your old computer? Many organizations accept computer donations (as long as the computer is in good condition and meets certain requirements), which are generally tax deductible. To learn more about the donation of electronics to schools, charities and nonprofit organizations, visit www.Earth911.org.

If your computer is too outdated to donate, you should consider recycling. Computers are made with a variety of elements, like plastics, glass, steel, gold, lead,

mercury, cadmium and fire retardants that can be reused. If thrown away, these computers can release toxins into the environment, potentially polluting the water and air. Recycling the resources in computers also eliminates the need to obtain these elements from nature, decreasing production impacts on the environment. To learn more about recycling your computer, go to electronicsrecycling.org.

No matter what option you choose, don't forget to remove personal information from your computer. Experts recommend using professional disk cleaning soft-

ware to delete your Internet browser's cache, cookies, history, e-mail contacts and messages, documents, recycle or trash folder and non-transferable software. The best thing to do is to use a disk-cleaning utility that overwrites data so it can't be recovered.



INSIGHTS AND INFORMATION FOR THE HOME OWNER

Dear Friends,

"Making resolutions is a cleansing ritual of self assessment & repentance that demands personal honesty, & ultimately reinforces humility. Breaking them is part of the cycle." Eric Zorn

Happy New Year!

Aloha,

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PMI BECOMES DEDUCTIBLE IN 2007

A new tax change makes private mortgage insurance deductible this year. Borrowers closing loans for home purchases in 2007, who have annual household incomes of \$100,000 or less, will be able to get a low down payment mortgage and deduct the full cost of their mortgage insurance premiums on their federal tax returns. The deduction is set to expire at the end of 2007. Consult your tax preparer for details.

Quick Fix [Up]

Here are five improvements you can make that might help your home sell faster in a cooling - market:

Create a welcoming entrance. Make sure your front door is clean, polish the hardware (or replace it if necessary) and repaint the door if it is in poor shape. Finally, add a new doormat, update your mailbox, and place attractive greenery or flowers on either side of the door.

Remove clutter and put it in storage. Box up anything you won't use in the next few months

(including holiday decorations, seasonal clothing or sports equipment, old toys, etc.) and send it to a storage facility.

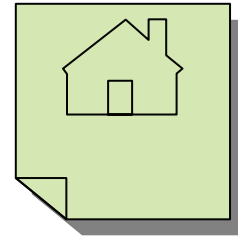
Replace outdated window treatments with simple white miniblinds or wood blinds cut-to-measure at a home center. This is a fairly simple fix that can refresh your rooms in just one weekend.

Update your storage space with closet systems so the closet looks organized, not cluttered.

Have wood floors professionally cleaned and polished.

If you have worn, dirty, or badly

colored carpeting with wood underneath, tear it out and expose the wood.



Come visit me at our new office at Main and Market, Wailuku.

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