



# Hud & Mary Wilson's Real Estate Reader

(909) 229-8093

[www.HudandMaryWilson.com](http://www.HudandMaryWilson.com)



It can be difficult to judge a haircut if you don't know what to look for. We take a look at the art of hair styling.  
**(page 2)**



All analog TV signals are being shut off next February. Find out what you need to know about the digital switchover.  
**(page 3)**



There are a lot of creative ways to cut costs on the road. Learn how to save a bundle while traveling.  
**(page 2)**



## Energy-Efficient Home Improvement Projects

In an effort to curb out-of-control energy costs, homeowners are flocking to energy-efficient home improvement projects. Here's a look at four of the most popular green improvements.

### Air Sealing

In a traditional home, air seeps out of the floor bottoms, the ceiling tops, cracks in the attic, and window frames. Add it all up, and you have to keep the heater on a lot longer during the winter and the A/C on a lot longer during the summer. Air sealing is the process of "sealing your home's envelope", thus eliminating costly breeches in your home's insulation and exterior.

### Energy-Efficient Toilets

The average toilet dumps 1.6 gallons of water per flush. Most energy-efficient toilets clip that number by at least 20%. That doesn't seem like a lot, but over a year, that adds up to almost 10,000 gallons saved for a family of four.

### Compact Fluorescent Lighting

This improvement is a no-brainer. CFL lamps are miniature versions of full-size fluorescent lamps but are 4 times more efficient and 10 times more durable. Many energy analysts expect these lights to become mandatory within the next several years.

### Recycled/Renewable Flooring

Recycled flooring is exactly what it sounds like, and, for obvious reasons, it is more efficient than new wood flooring. Renewable flooring refers to flooring made from fast-growing woods that require a minimum of resources, such as bamboo. Recycled and renewable flooring have become increasingly popular over the last several years.



## Recovering From An Injury

Whether you are recovering from major surgery or just nursing a sprained ankle, this guide will help you recover more quickly.

**Set specific goals** Most patients have a general idea of where they want to end up, but few patients develop a complete vision of their recovery goals. For instance, someone recovering from a basketball injury may identify his/her goal as "playing basketball again", but this creates more questions than it answers. Instead, set short, specific goals. For instance, instead of "playing basketball", you could set the goal of dribbling up and down the court at half-speed for 5 minutes a day. By staying focused on the next small step, you will keep progressing towards your ultimate goal without feeling discouraged.

**Respect your rest** Healing is largely a passive process. Your body takes care of the heavy lifting, if you provide the right ingredients. One of the main ingredients is sleep. Sleep is when the majority of tissue regeneration takes place. A healthy sleep schedule also improves your immune system, reducing the chance of infection or other complications.

**Stay positive** The effect of positive thinking on your body's capacity to heal cannot be overstated. Recent studies have demonstrated that people with high degrees of negative emotions (anger, depression, resentment) heal almost half as quickly as those who have only average degrees of negative emotions.

**Exercise and eat well** When you exert yourself physically, your body responds by dumping all sorts of hormones and chemicals into your muscles to help them recover and rebuild. As it turns out, these are the exact chemicals required by your body to heal an injury. Find some light exercise that you can do on a daily basis, even if it's not at all related to your injury.

# Low-Cost Alternatives to Travel Expenses

Economists expect travel expenses to increase substantially this year, but it's not all bad news. The internet has given consumers many new ways to find better deals while traveling. In this no-nonsense guide, we take a look at a few practical tools designed to save you big bucks.



## Hotels

There are a lot of creative ways to save on lodging costs while traveling. Oftentimes, time-share owners are unable to stay during their assigned time and make their rooms available at a fraction of the cost of hotel rooms. You can find these deals on sites such as [www.redweek.com](http://www.redweek.com). You can sign up for a home-exchange program, such as [www.homeexchange.com](http://www.homeexchange.com), which allows you to trade your home with another person in another region for a specified time. Finally, you can go camping. Campgrounds are much cheaper than hotel rooms, and if you are staying in an area with an attractive climate, this works particularly well.

## Rental Car

To curb rental-car costs, consider bidding for a rental car at [priceline.com](http://priceline.com). There is no charge to bid, and every bid is considered. You will receive an instant result. The hard part is determining your price. The best bet is to start very low and work your way up until a price is accepted. You can save as much as 50% on market value doing this. This same option is available for hotel rooms and air fare, and the same technique can be employed. Also, when you rent your car, ask for a small vehicle. Oftentimes, rental car companies run out of their smallest cars and are forced to hand out larger ones at no extra charge.

## Air Fare

The hundreds of websites dedicated to finding low-cost air fare are well known and, for the most part, very helpful. In general, you should employ a few tactics when using these sites. First, spend a few days monitoring prices before buying anything. New deals and prices are usually released on a weekly basis, so one week is a good time to monitor a site before making any decisions. Also, monitor several sites at once, to determine the best market value. When you find a deal you like, always check the airline's website to see if the airline's offer for that same flight is actually better. Oftentimes, it is. This does not have to be as much work as it seems. You can sign up for email lists and have deals sent to you. Then, print the emails at the end of the week to determine the best deal. Finally, you can increase your leg room, on a budget, by requesting the emergency-aisle seat. The aisle is considerably wider, but airlines rarely charge extra for it. If they do, the charge is minimal.

# How Good Is Your Haircut?



Your haircut shapes the way you are viewed by the world. A good haircut can make you feel confident and stylish, while a bad one can make you feel ugly and unsure of yourself. Here are several practical tips for improving your haircuts.

## Demand variety

Like any art form, hair styling is practiced by people with varying degrees of talent. Even a skilled stylist can take shortcuts, ultimately leaving the customer with a lesser haircut than the stylist who employs more sophisticated, careful technique. When you are receiving a haircut, take note of how many different blades, combs, and clippers are used. If the stylist seems to spend a lot of time with just one or two tools and cuts from only one direction, you are dealing with a novice, and you would probably be better off elsewhere. A skilled stylist will employ several different tools (that will almost never include electric clippers) and cut from several different angles, varying his/her eye level often to see your head from every possible direction.

## Come clean

Great stylists don't simply use better products and know more techniques; they spend more time getting to know the individual heads of their clients. If you want your stylist to cater your haircut to your particular head and hair composition, you must come with clean, dry hair. This is the only way for your stylist to see what your hair looks like in its natural state. Since many products today are engineered to bond with water in order to form a stronger bond, a soapy shower may not be enough to get rid of the product residue. On the day of your haircut, lather your dry hair with shampoo before stepping into the shower to rinse it off. This will help the shampoo penetrate to each follicle before the water has a chance to form a protective coat.

## Notice the results

The best way to judge your haircut is to analyze the results. Does your hair look weird just a few weeks after having it cut? That is an indication that you did not receive a good **(continued on page 3)**

## Hot New Product



[www.aptera.com](http://www.aptera.com)

## The Apera: 230 Miles Per Gallon

If rising gas prices are getting you down, consider the other side of the coin. Record gas prices have ushered in a new era of creativity for automakers. Steve Fambro's Apera prototype is a perfect example of this trend. The 3-wheeled, super-aerodynamic car looks more like a spacecraft than a vehicle designed for the streets, but its design has a lot to do with its efficiency. The low-drag design contributes to its amazing 230-mpg test rating. That's right—the Apera gets 230 miles per gallon. All of a sudden, \$4 per gallon doesn't sound so bad.

(continued from page 2)

cut in the first place. A good cut will hold its shape for several weeks because the stylist will have taken note of your particular head shape and pattern of hair growth. You should also take note of the time it takes you to style your hair each morning. A good cut will look fashionable without being endlessly styled. If your hair is too difficult to style or must be cut too often, politely mention this to your stylist and see if he/she is able to correct the problem. If not, find someone else.



### Tech Tip: Adding Video to Your Website

If you would like to add streaming videos to your website but have held off due to the time, bandwidth, and/or complexity of working with videos in an online environment, YouTube can help you out. Every single YouTube video page has a little box on the right-hand side of the page labeled "embed video." Simply copy the text in that box and paste that code anywhere on your website, and that video will be embedded onto your website automatically. The video plays on your site, but it is hosted on YouTube's servers, which means the video loads quickly and plays flawlessly, regardless of your individual server capacity. Here's the official how-to:

<http://www.google.com/support/youtube/bin/answer.py?hl=en&answer=57788>

## What You Need To Know About The Digital Switchover

### The Digital Switchover

On February 17, 2009, all analog television signals will be permanently switched off, leaving only digital television signals. This change has confused many consumers, leading to a lot of unnecessary purchases. Here's what you really need to know.



### Why are we switching?

There are several reasons that a digital infrastructure is superior to an analog one. For starters, the picture is clearer, and there are more channel options. Additionally, the analog

channels will now be free for emergency response teams. Finally, the spectrum being replaced by digital will eventually be auctioned off and sold for another more compatible technology, such as national wi-fi internet.



### Do I need to buy a new TV?

No, not at all. There are already reports of overzealous electronics salesmen trying to persuade customers otherwise, but even

the oldest TVs are compatible with digital cable, provided an inexpensive converter box is connected.

### Do I need the converter box?

Probably not. Unless your TV is more than a few years old, it probably has an input for digital cable. The only TVs that require converter boxes are the ones that receive signals using "rab-



bit-ear" antennae. If you do need a converter box, they cost about \$40-\$60 and are very easy to use.



### Do I have to pay for the converter box?

Yes and no. You have to select the converter box, but the U.S. government will provide you with a \$40 coupon to assist you in the purchase of one. For most consumers, this will mean the government picks up about 60%-70% of

the total cost, but if you purchase a low-end box, you may be able to have the government pay for the whole thing.



### Is there anything else I should know?

A lot of businesses are trying to capitalize on consumer confusion, by suggesting they are selling necessary equipment for the digital switchover. If anyone tells you that you need to buy anything other than the converter box for the digital switchover, that person is lying.

Find out more about the digital switchover, apply for your converter coupon, and ask specific questions at:

[www.dtv2009.gov](http://www.dtv2009.gov)