



# NOVEMBER MEETING

Tuesday, Nov. 15, 2016

Meeting Location **RAAR**

6776 East State Street  
Rockford, IL 61108

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## The Rockford Fire Department

Fire Codes and New Regulations For Fire Extinguishers

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Cost: FREE for members, \$15.00 for non-members

**Networking 6:30 P.M.**

**General Meeting 7:00 P.M.**

## Letter from the President

Fall is here and the weather has been fantastic allowing us time to get our properties ready for the winter season. Here is just a short list of things that you should be thinking about to prevent problems arising from the cold winter months ahead. Your furnaces are probably already at work so make sure that you have changed the filters. It's also a good idea to vacuum cold air return vents to help the furnace circulate air as efficiently as possible. Close all the storm windows to keep the cold out and save on energy bills. If you have older windows consider plastic wrap kits that help reduce drafts. You can also use a paintable latex caulk to seal cracks in the window framing and casing areas. Consider replacing your old thermostat with a programmable thermostat that can be adjusted to save energy. Entry doors should be examined and seals should be added where gaps exist. Chimneys should be inspected by qualified professionals to ensure that they are drafting properly. Carbon Monoxide detectors should be present and within 15 feet of each bedroom. Reverse your ceiling fans to push hot air down when the furnace is running. Remember hot air rises! This is especially important for homes with high ceilings. There are also some important things to do on the outside of your home as well. Clear the gutters and downspouts of leaves and sticks to ensure water doesn't build up and get behind the fascia and soffit. Consider heat tapes to eliminate ice jams that allow water to back up and leak through the roof. This weather has allowed us to get fresh paint on the outside walls and trim but once the temperature drops down remember there are paints that can be used down to 35 Degrees Fahrenheit. Preventative maintenance goes a long way and you still have time.

Our November 15th 2016 meeting is this coming Tuesday. We will have representatives from the Rockford Fire Department to discuss issues related to residential rental property and safety issues in-

*continued on page 2*

## **RAA rental forms for members only**

*Forms are available at the following locations.*

*Please call in advance to be sure someone will be available to help you.*

### **RAA Meetings**

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cluding new Fire extinguisher regulations. We will also have the City of Rockford's New Police Chief "Daniel O'Shea" Sharing his vision for the city of Rockford and Crime prevention.

I would also like to announce that our **Christmas Party** will be December 13th 2016 at **Giordano's Pizza** from 6:00pm-8:30pm. Pizza, Salad, soda pop and desert will be provided. Members and one guest are free and any additional guests will be \$13.00 per person.

All members need to register themselves and any guests by going to the RAA website at [RockfordApartmentAssociation.org](http://RockfordApartmentAssociation.org)

Thank you all!

—Karl Fauerbach, RAA President

## **RAA Interviews** by Jerri Cole

As I read through Anita's interview I was reminded how lucky we are to be landlords. especially after surviving the early years when most of us were broke. It can be a real struggle, but as you finally get to the point that you have a unit or two paid off, you begin to see the light at the end of the tunnel. You begin to reap the benefits and your life can be so much better financially as Anita has found out. She had the wisdom to search for better ways to do things and is now enjoying the retirement we all hope for. Another role model for RAA.

## **Meet Anita**

I'm married and have lived in Roscoe with my husband Chuck Stanhope for the past ten years. Together we have 38 units and a rental farm. He takes care of the units in Beloit and Janesville, and I manage the units in Rockford and Loves Park. Between us Chuck has two daughters and I have a son. And just this summer we have a new granddaughter!!

In our free time we like to travel anywhere. We visit friends or take cruises or tours. We recently purchased a second home in California, a real fixer upper, so that's a new hobby. At home in Roscoe we like to garden, and Chuck likes to golf and attend car shows. I like doll shows.

I bought my first duplex on S. Gardiner St. in Rockford in 1971 at age 23. My grandparents gave me the money. They lived downstairs, and I lived upstairs. As I painted and fixed up the building, I realized how much I liked doing the work and how much better it looked. But I didn't have much money at that time as I was a hairdresser. How I ever got a loan is still a mystery. It was my start and next I discovered if I became a realtor I could buy and sell properties and get a commission toward the down payment. So I got my license in 1977 and my broker's license in 1982. I bought income properties, fixed them up and then sold them. I did this for many years awhile working as a residential realtor. I retired from Century 21 in 1998. Now I just take care of my rental property and have certainly enjoyed the slower pace.

We hope our apartment business makes a difference in the community, and we strive to rent to qualified tenants.



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Being a landlord, for the most part, allows you to manage your own time. I appreciate all the wonderful trips and traveling experiences apartment income has allowed us to have. It also paid for my son's college. Owning rental units also provides your body and mind with all the physical and mental exercise you may want or may not want. And lastly all the great people you meet along the way—tenants, loan officers, realtors, insurance agents, and our RAA members and friends.

The first thing I like least about being a landlord is breakdowns of any kind. Next is tenants defaulting on their lease agreements, late rental payments, and problems happening when you're out of town. Just the usual things we all face.

This happened only once in all the years as a landlord. A tenant called and said he was moving out of state but would stay until I found another tenant. I could show his neat apartment any time and when I found a new tenant I could tell him when he could move and he would move out. He moved on the day I said, leaving the apartment in great shape. I spent a few hours touching up and the new tenant moved in that night. TRUE STORY!

I've been a member of RAA for many years. The first place I can remember meeting is the Pump Handle Restaurant. I've gotten so much help and saved so much money by listening and applying great ideas and advice I learned at the meetings. Just at this year's May meeting, a fellow tablemate, Sue, talked me into checking for a better insurance rate. I called and got a quote for the same coverage at \$800.00 less. In the 2014 May meeting, the hail storm year, I had a discussion with a roofing company at a booth about hail damage. Because of that information, I ended up with two new architectural roofs, some siding, and a gutter for a few hundred dollars!! I still can't believe it; I was so fortunate to qualify.

One of my pet peeves is seeing the dumpster overloaded with mattresses, furniture, or boxes. Or walking behind the dumpster and finding more unwanted items.

One of the best things Rockford can do to help landlords is to provide good jobs to our young people so they will stay in the community. We need to solve the problem of our high taxes.

My best advice to new landlords is to take care of your tenants. They're your customers and they can refer other good tenants, just like any other business does. Also use good products and tools; it saves you time and money. Use a bookkeeping system that works for you so you know how you are doing financially with your properties. And don't forget to learn about taxes—real estate tax, income tax, income tax brackets, and capital gain tax. Depreciation and tax deferred exchanges are important tax tools we all can use too.

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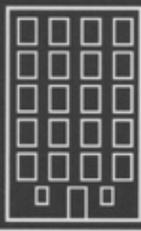
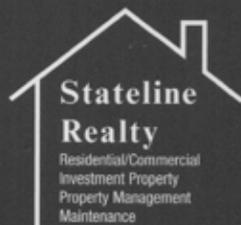
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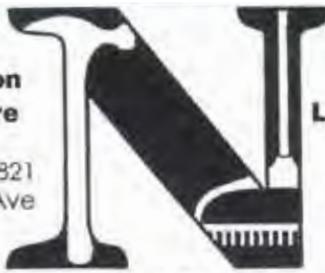
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## How to Do Fall Furnace Maintenance

By Max Alexander of This Old House

Reprinted from [www.thisoldhouse.com](http://www.thisoldhouse.com)

Before chilly autumn nights set in, you need to make an appointment for your furnace's annual checkup. Without this yearly cleaning and inspection, a system can wear itself out quickly, pump deadly carbon monoxide into your home, or simply stop working.

We asked This Old House plumbing and heating expert Richard Trethewey to show us the proper steps that a service professional would follow for an oil-burning forced-air furnace; the basics on a gas system are similar. In both, fuel is mixed with air and ignited, heating a sealed chamber. Fresh, filtered air then blows across the outside of the hot chamber and into the heating ducts. (Homes with radiators have boilers instead of furnaces. These heat water instead of air, but the annual checkup is similar.) In all, the dangerous exhaust from the combustion chamber is vented out a flue or chimney.

Whatever type of system you have, don't wait until it breaks down to call for service. A clean, well-adjusted heating system will save you money on fuel and prolong furnace life. Annual servicing is cheap—typically less than \$100—especially when compared with the price of a new furnace. "You wouldn't wait more than a year to service your car," Richard says. "The heat in your house is just as important."

### Shutting down the System

Before performing any maintenance, Richard makes sure to switch off the electrical power and the fuel supply. The distinctive red power switchplate can usually be found at the top of the cellar stairs or near the burner itself, while the fuel shutoff valve is near the oil tank or on the incoming gas pipe. Note the location of both in case of a future leak or fire.

### Cleaning the Combustion Chamber

In the combustion chamber, fuel mixes with air and is ignited, generating heat—as well as carbon soot, water vapor, carbon dioxide, and worse. A buildup of soot can cause the chamber walls to corrode. Richard scrapes out built-up carbon using a small wire brush. Then he removes loose material with an industrial shop vacuum and inspects the chamber for holes or corrosion before replacing the cover.



**Allen Much**

Appliance Repair & Building Services

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### Inspecting the Flue Pipe

Richard checks for holes in the exhaust flue that could leak carbon monoxide, particularly where the pipe meets the furnace. Small holes can be patched with foil tape, but corroded flues must be replaced. He also adjusts the flue pipe's barometric damper, which moderates the chimney draw. "A big, tall chimney in an old house tends to suck too much air, compromising efficiency," he says. "Your service pro can weight the damper to lessen the draw."

### Replacing the Oil Filter

The oil filter (found in oil-powered systems only) prevents small impurities from clogging the oil-burner nozzle, which could result in a misfire that shuts down the system. Richard first closes the oil valve, then removes the old filter and replaces it, setting aside the dirty filter to be disposed of according to local hazardous-waste regulations.

### Changing the Air Filter

"During the winter, all the air that your family is breathing comes through this filter," says Richard. "You can't change it too often, but never let it go for more than a year." Changing the filter is something any homeowner can do easily. At the same time, Richard checks the blower belt's wear and tension. (The blower, driven by an electric motor, moves heated air from the furnace through ductwork to room vents.) A loose belt can slow the blower, compromising efficiency. If the belt deflects more than  $\frac{3}{4}$  inch when pressed firmly, it can be adjusted by sliding the motor backward slightly.

### Adjusting the Burner and Testing Efficiency

Richard sets up a combustion analyzer, which calculates furnace efficiency by measuring gasses in the exhaust flue. He makes sure that the burner's air gates are adjusted for the proper ration of fuel to air. "You want the fuel that you've brought to the be burned before it goes up the chimney," Richard says. He also replaces the oil nozzle, which atomizes the fuel just before it ignites, and checks the flame color and shape at the igniter. For either oil or gas, this is a key indicator of stable and complete combustion. In a gas system, this is the time when the burner tubes should be vacuumed clean.

### Cleaning Floor Vents

The fall is a good time for homeowners to remove floor registers and vacuum out the ducts, which are magnets for dust, pet hair, small toys, and food scraps. All of this reduces its efficiency, forcing you to crank up the heat. You'll also breathe a little easier without this debris in the air. 

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## Working Smoke Detectors, CO Detectors Save Lives

By American Alarm Blogging Team

Reprinted from <http://www.americanalarm.com/blog>

On Wednesday February 12th, a woman in her 50s lost her life when a fire broke out in an apartment of a three-family home in Cambridge, Mass. Fire officials determined the cause of the fatal blaze was an electric baseboard heater that may have malfunctioned.

The home fire alarm system (smoke detectors) inside the apartment, as well as throughout the building, had been disconnected or did not have batteries, said Cambridge Fire Chief Gerald R. Reardon.

"A working smoke alarm coupled with an escape plan can double one's chances of surviving a fire," he said.

Similarly, two men and one woman in their 30s and 40s were found dead of carbon monoxide poisoning in a home in Plaistow, New Hampshire on Tuesday, February 18. A fourth person was found unresponsive and taken to the hospital.

Investigators determined that carbon monoxide levels were 10 times the level at which a detector would have sounded.

There was a carbon monoxide detector in the home but the batteries had been removed, said State Fire Marshall J. William Degan. Investigators determined the source of the carbon monoxide was the home's propane fired heating system.

New Hampshire state fire officials are reminding people about the importance of functioning fire and carbon monoxide detectors.

Carbon monoxide detector batteries need to be replaced every six months, and the detector itself needs to be replaced after five to 10 years depending on the manufacturer, said Brian Johnson, division chief of fire prevention for the Londonderry, N.H. Fire Department.

"You're taking a gamble if you don't replace it," said Johnson. "There's no guarantee it's going to work."

After the deadly fire in its city, the Cambridge Fire Department offered some safety tips to keep people safe.

"Install smoke detectors on every level of your home and outside the bedrooms. Test your smoke detectors monthly. If they are battery operated, replace the batteries at least once a year or when they 'chirp'. This chirping sound means the battery is low."

In light of these tragic events, we want to remind you of the importance of working smoke detectors and carbon monoxide detectors in your homes.

Dean Impey

Hours:  
Mon. - Sat. 7:30-6 & Sun. 9-3

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One of the most shocking statistics provided by the NFPA is that more than 60% of all fire deaths in the United States occur in buildings where smoke detectors – the simplest, and least expensive of fire safety devices – aren't installed or aren't working properly. In fact, there were no smoke alarms in 37% of home fire deaths, and at least one alarm was present but non-operational in 23% of home fire deaths.

Dead or missing batteries in smoke detectors and carbon monoxide detectors play huge roles in these preventable tragedies. It's imperative that you don't ignore the signals from your smoke and carbon monoxide detectors warning you that their batteries are failing.

Integrated smoke alarms will send a signal to your monitoring company to notify the fire department in case of a fire. To make sure it is working properly, it is important to have your system checked once a year. Some companies offer this service free of charge to monitored customers.

A functional smoke alarm system is one of the most effective ways to protect your loved ones from the perils of a fire in the home. Installing a monitored home smoke and fire alarm system to complement your existing home alarm system is an even better solution for ensuring total safety and peace of mind.

Additionally, installing monitored carbon monoxide detectors offers another layer of protection for you and your loved ones. The staff at our 24-hour Security Command Center is always ready to respond to a carbon monoxide alarm at your home. As soon as we receive a CO signal, we will call for the fire department to respond. 

A couple had been married for 40 years and had just celebrated their 60th birthdays. At their anniversary party, a fairy appeared and, because they had been so devoted to each other for so long, granted each of them a wish.

The wife said she wanted to travel the world, to visit exotic places, and POOF, the tickets appeared in her hand.

Then it was the husband's turn to make a wish. Shyly, he said: "I'd like to have a woman 30 years younger than me."

POOF, and he was ninety.

Two old friends were chatting in a bar. "What are you going to get your wife for your 20th wedding anniversary?" asked one.

"I was thinking about a trip to New Zealand," said the other. "She'd love that."

"A trip to New Zealand? That's pretty impressive. But how will you be able to top that for your 25th anniversary?"

"I don't know. Maybe I'll pay for her fare back."



*RAA members enjoy some treats and conversation*



*John Nelson and Frank Haney were Winnebago county board chairman candidates. ↓*

*John Nelson Addresses the group. ↑*



*Muffy and Anthony from Anthony's Pest control give away Raffle prizes. →*

# Rockford Apartment Association Directory

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## Rockford Apartment Association Code of Ethics

We, the members of the RAA, recognizing our duty to the public and the intimate nature of the relationship between the apartment resident and the owner, or manager, and being aware of the vastly increasing role of the apartment industry in providing the home of the future, and in order to provide the apartment-residing public with the maximum in quality and service upon the highest standards of honest and integrity, do hereby bind ourselves, with each and every member, together and alone, agreeing that, so long as we remain members of the RAA and so long as nothing contained herein shall be unlawful, we shall:

- Promote, employ and maintain a high standard of integrity in the performance of all rental obligations and services in the operation of our apartment communities.
- Maintain and operate our apartment communities in accordance with fair and honorable standards of competition, ever mindful of the purposes of the Rockford Apartment Association and in compliance with the bylaws thereof.
- Strive continually to promote the education and fraternity of the membership and to promote the progress and dignity of the apartment industry in creating a better image of itself in order that the public may be better served.
- Seek to provide better values, so that an even greater share of the public may enjoy the many benefits of apartment living.
- Establish high ethical standards of conduct within the apartment industry in the business relationship between the owner, managers and suppliers of products and services to the apartment industry.
- Maintain property standards of the appropriate governmental authority.
- Ensure that every qualified individual, regardless of that individual's race, color, religion, gender, disability, familial status or national origin is afforded the same opportunity to rent an apartment and enjoy the benefits of apartment living.

Financial statement available upon request to members in good standing.

The content and opinions expressed in the RAA newsletter do not necessarily reflect the views of, nor are they necessarily endorsed by, the Rockford Apartment Association or its board.