

March 2012 Newsletter



*"The March wind roars like a lion in the sky,
And makes us shiver as he passes by.
When winds are soft, and the days are warm and clear,
Just like a gentle lamb, Then spring is here."
- Author Unknown*



\$4,800 Picture



It has been said that a picture is worth a thousand words; well this picture is worth \$4,800.00

I have never been one to listen to all the war stories that come from our industry; however, every so often something sticks for some reason or another. One of the earliest stories I heard was about an inspector and a lawsuit over an electrical service. A simple photo showed the condition of the panel before the addition and that the service was correct at the time of inspection. As the story goes, the home burnt to the ground and the engineer confirmed it was because of an overloaded service. The home owner's insurance policy was forced to pay the claim and subrogate a claim against the contractors involved. I can only imagine the response of the home owner: "If it wasn't for my agent and his/her referral and that simple picture, life could be very different. "

To the home inspector, the moral of the story is to take a lot of pictures and prove the work that you do. I must admit, the motive has always been a little selfish; however, I now have a war story of my own.

continued on next page

Green Velvet Cupcakes

2 1/2 cups all purpose flour
1 Tablespoon cocoa
1 teaspoon baking soda
1 1/2 cups oil
1 Tablespoon vinegar
2 oz. green food coloring

2 cups sugar
1 teaspoon salt
2 eggs
1 cup buttermilk
1 teaspoon vanilla

- Preheat oven to 350 degrees.
- Grease and flour cupcake pans.
- Lightly stir eggs in a medium bowl with a wire whisk. Add remaining liquid ingredients and stir together with whisk until blended. Set aside.
- Place all the dry ingredients in your mixing bowl and stir together really good with another wire whisk.
- Add wet ingredients to the dry ingredients and mix on medium-high for about a minute or until completely combined.
- Pour into pans and bake for about 20 minutes or until a toothpick inserted comes out clean.
- Then make the frosting.

Cooked Frosting

1 cup milk
1/3 cup flour
2 sticks butter, room temp
1 cup sugar
1 teaspoon vanilla

- Cook milk and flour. (cooked until pretty thick)
- Cool.
- Cream butter and sugar. Add vanilla and mix until combined.
- Add cooled cooked mixture to creamed mixture and beat until combined.



Don't forget the Shamrock Sprinkles!

\$4,800 Picture (continued)

Several months ago I performed a home inspection for a client that had an onsite inspection from his insurance company this past week. The result of the inspection stated a pre-existing condition noted as raised tabs (wind damage) on the roof. The unnamed insurance company declined coverage for the remaining life of the roof that has been covered for months now. What the insurance company was not banking on was a photo of the front and back of the roof at the time of inspection, a clean clear photo showing no defects. So much for pre-existing conditions.

This brings to point a simple fact, as our present economy changes so must our practices. The days of trust and expectation are over and documentation is imperative. A simple photo whether provided as a client service in a home inspection or real-estate listing can equal great value to both agent and customer.

Note to our home owners: Now is a great time to get the camera out. Take lots of photos and save them on a CD. It is a simple step that can save you thousands in a cover loss.

-Chris Rose, HI-0389

REFERRAL COUPON

Refer a Friend for a Home Inspection and Receive
a \$10 Firehouse Subs Coupon and Your Friend gets
\$25 off their Inspection!



Expires March 31, 2012

Previous clients only, Offer must exclude realtors.

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