



News from

The Front Porch

Winter 2011 - Brought to you quarterly by The McCue Mortgage Company



ReCONNstruction Center

Have you heard about the ReCONNstruction Center? Located right in the center of New Britain, CT, the non-profit ReCONNstruction center was founded in 2003 with two goals in mind: (1) to reduce waste in Connecticut's landfills and (2) to become a good resource for affordable, used building materials. The ReCONNstruction Center – operated out of a 6,500 square foot warehouse – accepts donated used household and building materials (everything from siding, insulation, flooring and lighting to the proverbial kitchen sink!), and re-sells them to consumers looking to save money on their home construction and improvement projects.

Not everything at the ReCONNstruction Center is used – many building and home improvement contractors make tax-deductible contributions of surplus new materials rather than throw them away. Staffed primarily by volunteers and a small paid staff, the ReCONNstruction Center operates very similarly to Goodwill stores and the Salvation Army – but only for home and building materials. If you're donating materials, you may obtain a receipt of your donation for tax purposes, and the Center is always looking for volunteers.

In addition to being a green resource for builders and homeowners, the ReCONNstruction Center is also a good neighbor: any profits they make each year are donated to Habitat for Humanity, Susan G. Komen for the Cure, and the New Britain Chapter of Rebuilding Together. So if you're thinking about undertaking a home-improvement project on a budget (or have just completed one and have materials to donate), it's worth checking out the ReCONNstruction Center. The store is located at 230 South Street, New Britain, and showroom hours are T-F 9 a.m. – 6 p.m., Sat. 9 a.m. – 4 p.m., and Sun. Noon – 4 p.m. (closed Mondays). You can learn more about the ReCONNstruction Center and see a sampling of the materials for sale at the Center's website, www.reconnstructioncenter.org. ▲

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...AS MUCH AS
YOUR MONTHLY
MORTGAGE PAYMENT!!!



Enter today. It's simple! Go to our website www.mccuemortgage.com and look for the **Got Email? Win Cash!** icon. Click on that and fill out the simple online form. Be sure to fill in the email field, as the winner will be notified by email.

On March 30th, we'll randomly select a winner from all entries received. If you're a winner, you'll receive a check equal to your monthly mortgage payment.

Why do we want your email? We'll be communicating more and more by email, be it for contests, special announcements or other important information. We will not share your information with any outside entity, and will only email you business related information. Contest rules can be found on our website.

Don't wait, register today. Your next mortgage payment could be "on the house" if you win!

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Stargazing at the John J. McCarthy Observatory in New Milford



The clear skies of winter offer some of the best stargazing, and there's a great little observatory tucked away on the grounds of New Milford High School in New Milford that offers an amazing new take on it. A little over a year ago, the John J. McCarthy Observatory completed a "true scale" solar system – installed at 12 locations in New Milford and spanning a 6-mile area. Visitors

may obtain a free solar system "passport" at the town library, and complete rubbings at each of the solar system locations around town, and then return to the library for a special "Solar System Explorer" stamp. It takes about 2 hours to complete the tour. JJMO also offers free stargazing and lecture opportunities via its "Second Saturday Stars" series, held the second Saturday

of each month, gathering at the New Milford High School auditorium.

For more information, visit JJMO's website, www.mccarthyobservatory.org, or use the site to schedule a tour or event at the facility! ▲

Warm Up Your Home this Winter for Less than \$50

There are many things you can do to keep your home warmer this winter, but here are a few more easy "fix-ups" you can do for less than fifty bucks each:



Purchase "draft dodgers" to reduce the gap below your doors. Better yet – make them yourself (or engage your kids in a fun and useful bad-weather craft project) – using an old fleece-type scarf, towel, or other fabric scraps. Simply sew the sides and fill with sand or kitty litter! Cost: free!

Lower the temperature on your water heater. Most are set to 140°F. Lowering the setting to 120°F can reduce your water heating costs by 5 – 10%. Cost: a few minutes of your time.

Install a programmable thermostat. We've said this before...but if you haven't done it already, doing so can reduce your heating costs by \$150 - \$200 in one winter. Cost: about \$50 (per thermostat).

For just a few dollars each, you can buy "shrink to fit" window insulation kits at your local hardware store. These kits are easy to install, and shrink to your window using a hairdryer. Cost: about \$15 for 5 windows.

Any of these suggestions will help save you money in the long run by reducing your heating bills... plus, you're wasting less energy and doing your part for the environment as well! ▲

Winner of the "Best of the Holidays" Contest



Don & Joan Anderson of Ansonia, CT were the winners of the "Best of the Holidays" contest. The photo of the Anderson's decorated house (pictured above) was one of many great entries we received, and it was good to see many of our customers in the holiday spirit. The Andersons won one month's payment. "Thank you so much!" said a delighted Joan Anderson. "We are very excited. We love our new home, and thanks to McCue Mortgage for making it possible for us to "Realize Our Dream. Thank you for choosing our home for Best of the Holidays!"

You could win too. Enter the email contest in this issue, play the puzzle...or do both!

Five CT Families Win Tickets to CT Science Center

In October, McCue held a drawing for five families to win "A Day of Innovation and Adventure" at the Connecticut Science Center in Hartford, as part of its continued 60th anniversary celebration. The winners were: the Andrade family of Bristol, the Cianciolo family of Waterbury, the Colombaro family of Chaplin, the Cormier family of Vernon, and the Ratzler family of Colchester. Each family won 5 tickets to the Science Center! Congratulations!

Photo by Lanny Nagler – Provided
by Connecticut Science Center



Winners' Page



McCue Mortgage Loan representative Kathy Richters (left in photo) presents a check to Jennifer Carone of Manchester, who was the winner of our 2010 puzzle contest.

Congratulations to Puzzle Winner Jennifer Carone of Manchester!

Jennifer Carone of Manchester, CT, was the winner of the Front Porch newsletter puzzle contest for 2010 when her name was drawn from all the correct entries for the period 11/30/09 – 11/30/10. Jennifer won a month's mortgage payment courtesy of McCue Mortgage after she correctly answered the question: What gets bigger the more you take away? The answer: A hole. Jennifer's name was randomly selected from all those who submitted correct answers this year. "What a surprise," said Jennifer. "The kids are going to have a great Christmas now. Thanks McCue!" Look for the puzzle in each issue of the Front Porch newsletter to increase your odds of winning! ▲

Annual Statements

If you are a McCue Mortgage customer, you should have received your 2010 annual mortgage statement. The annual statement reflects the information McCue Mortgage is required to report to the IRS under the name and Social Security Number/Tax Identification Number of the primary borrower on the mortgage. The statement identifies the total amount of interest we received on your mortgage, real estate taxes we have paid on your behalf, and points you paid in conjunction with the origination of your loan. Additionally, commencing January 1, 2010 and ending December 31, 2010, the interest rate required to be paid on the mortgage escrow accounts for Connecticut owner-occupied properties was 1.50%. This interest rate is reflected in your annual statement.

It is important to verify the Tax Identification Number on your annual statement matches your Social Security Number. If not, please contact us immediately. Visit our website for Frequently Asked Questions and step-by-step instructions on how to understand your annual statement or call Monday through Friday from 8:30 a.m. to 4:30 p.m. at 1-877-786-5363 or 1-800-382-0017 option 1. ▲

The Front Porch

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at McCue Mortgage!



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 ...AS MUCH AS YOUR MONTHLY
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From the back porch...

Did You Know...

- The winter sky is often considered better for stargazing because the cold air cannot hold as much moisture as warm air – rendering it less hazy and therefore clearer.
- Orion the Hunter is the most conspicuous winter constellation in North America, and is brightest in January. Its primary markers are four stars forming a rectangle, with three stars grouped in the center forming Orion’s “belt.”
- Orion’s rectangle contains two of the sky’s brightest stars: Betelgeuse, at the shoulder (upper left), and Rigel, at the foot (lower right).
- Hanging from Orion’s “belt” are three fainter stars, representing a dagger – and the middle “star” is actually the famous M42 nebula – a grouping of gases visible through a telescope and sometimes through binoculars.
- Orion has two of his hunting dogs at his side – represented by Canis Major and Canis Minor. Orion also holds a “shield,” which is thought to protect him from Taurus, the Bull constellation.

For a laugh...

A theologian and an astronomer were talking together one day. The astronomer said that after reading widely in the field of religion, he had concluded that all religion could be summed up in a single phrase. “Do unto others as you would have them do unto you,” he said, with a bit of smugness, knowing that his field is so much more complex. After a brief pause, the theologian replied that after reading widely in the area of astronomy he had concluded that all of it could be summed up in a single phrase also. “Oh, and what is that?” the astronomer inquired. “Twinkle, twinkle, little star; how I wonder what you are!”

Got a Clue?

Betelgeuse, one of the brightest stars in the Orion constellation, is how many light years from earth?

- a) 425 b) 477
 c) 528 d) 573

Email your answer to:
puzzle@mccuemortgage.com and include your name, loan number, address and phone number.

Remember to play the puzzle every issue to increase your odds of winning! We take all the correct answers and select one winner each November. The winner will receive one month’s mortgage payment courtesy of McCue Mortgage. The winner will be notified and published in *The Front Porch*. You must be a McCue Mortgage customer to win.

Answer to last issue’s puzzle:
 How much did the largest pumpkin ever grown weigh? Answer: b) 1,725 lbs



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