



Around The House

AUGUST 2010

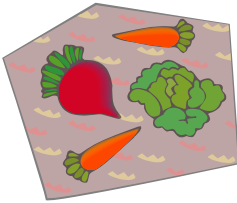
NEWS THAT HELPS THE FAMILY.

These Foods Help Your Skin Tolerate The Summer Sun

Wearing sunblock with a sun protection factor (SPF) 30 is the best way to avoid sunburn. Unfortunately, people don't do it when they will be out in the sun for only a short time.

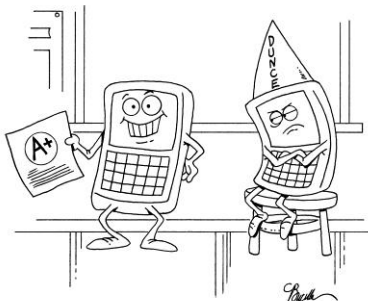
Often, that short period drags on and there they are in the sun without protection. There is a form of sun block that's always on duty, won't wash off when you sweat or swim, and has other healthful benefits. It's created by foods that block the effects of the sun.

Tomatoes. Think lycopene, the same substance that protects against some forms of cancer. Studies reported in the *Journal of Nutrition* show that when you consume just six ounces of tomato juice or a quarter cup of spaghetti sauce, you get enough lycopene to reduce the risk of sunburn by up to 40 percent.



Sweet potatoes or carrots, baby carrots included. Think beta-carotene, it's what gives these foods their orange color. If you eat a helping every other day, you will collect beta-carotene in your skin. Studies reported in *Men's Fitness* show that this vitamin can shield your skin from certain UV rays. That means you can stay in the sun longer without burning.

Lemons. Make a pitcher of lemonade and have a glass. Researchers at the University of Arizona report that lemons (also limes and grapefruit) contain d-limonene, an antioxidant known to lower skin-cancer risk. Freshly squeezed juices are the best and contain about 20 times as much d-limonene as commercial varieties. Add some peel or zest to salads. Just one tablespoon of zest a week can reduce the risk of skin cancer by up to 30 percent.



A Smartphone And His Not So Smart Brother

Inside This Issue:

- **Need A Smart Meter In Your Life?**
- **Avoid The Diet Buster Day!**
- **How To Overcome Adversity**

Plus much, much more!!!

Electricity: There Could Be A 'Smart Meter' In Your Future

Are you interested in protecting the world's environment and protecting your own pocket book at the same time? If so, you might like the new "smart" electric meters.

They record information on how much energy a household is using throughout the day. The utility company then bills according to the time of day energy is used. The most expensive hours are between 4 p.m. and 6 p.m. or 7 p.m.

A two-tier plan is offered in winter by Reliant Energy in Houston, and a three-tier plan is in place during summer. By working the plan, some customers have cut their electric bills in

half. They receive weekly emails telling how much energy they have used and projecting the amount of their next electric bill.

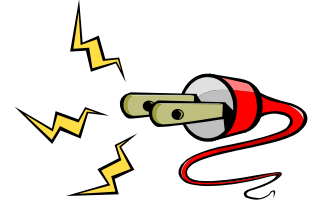
The Department of Energy is funding efforts that increase smart-meter use to a third of American households by 2015. The program is at the heart of efforts to get Americans to use less electricity. Power generation accounts for about 40 percent of greenhouse-gas emissions in the U.S.

In very warm areas, such as California and Texas, many thousands of megawatts more than utilities' usual capacity are required on hot days, especially during peak hours.

To keep the power on, generators have to use their least efficient and most polluting plants to meet demand.

In New York, peak demand is 42 percent higher than at average hours. Smart meters could help flatten peak use, according to The Wall Street Journal.

If people cook dinner or use the electric clothes dryer after 6 p.m., they will pay less for electricity and reduce greenhouse gas emissions. Those who ignore the plan will pay more than they do now, much more in some cases.



Broken toe? Don't just treat it yourself

There are several ways a toe can be broken. Stress fractures are often suffered by runners or dancers. Something heavy could fall on the toe and break it. But the most frequent cause is hitting the toe against something.

Though the pain can be severe, many people believe not much can be done about a broken toe. They may just tape the broken toe to the next one and try to keep it from moving.

This is a dangerous choice. Even if the pain is bearable and the toe finally heals, it could heal improperly and

cause problems such as arthritis or balance problems later in life.

First aid includes raising the foot above heart level to reduce swelling and applying ice. Tape a temporary "splint" on the toe to keep it from moving out of place.

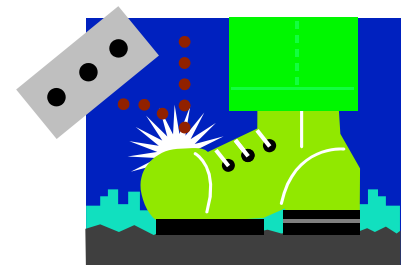
After first aid, go to the emergency room for an X-ray to determine the extent of the injury and what the proper treatment will be.

If X-rays show that the two ends of the broken bone probably won't knit together correctly, the doctor may have to

manipulate the bones to put them in the proper place.

Pooling of blood underneath the toenail requires early medical attention. It can force the nail upward, increase the chance for infection and cause the toe to be permanently malformed.

A doctor can drain the blood from under the toenail so it heals properly.





Around The House Tip of the Month:

“How To Select The Most Qualified Home Inspector”

Buying a place where you will live for many years can fill you with anticipation and excitement. Now you've finally found the home that is just right for you.

You've walked through the place, probably more than once, and everything looks perfect. But this could be the largest investment of your life to date, so you need to be sure.

You need a home inspection. Today, it's required by most lenders before the deal is closed, but who do you choose to do it?

Your real estate agent can provide several names for your perusal. Here are some questions to ask when interviewing them.

* **Certifications:** Check for affiliations such as those from the National Association of Home Builders (NAHB) or the International Conference of Building Officials (ICBO).

* **Experience in building:** The inspector has to be able to look at a wall, for example, and know how it's put together. Many home construction features are hidden from view.

* **Experience as a home inspector:** Check how long he or she has been in the business. Experience, training and insight are required for a thorough inspection.

* **Ask to see their typical inspection plan and checklist.** It should have space for written details and advice.

* **What types of equipment will be used?** Cutting-edge inspectors use more than a ladder and flashlight. They may bring electrical circuit analyzers, a carbon monoxide and fuel gas analyzer, a digital moisture meter and a digital camera to document their findings.

The report should contain a detailed picture of the house on the day of the inspection. It should itemize major components and their condition.

It should include a listing of items in need of normal maintenance or attention. And the report must list major repair items, any defect that could present a significant expense to repair and estimated repair costs.

When choosing, don't pick the cheapest inspector. For about \$50 more, you could get a more complete picture of the property.

Monthly Helpful

Hint:

**ELIMINATE
UNSIGHTLY
TARNISH FROM
YOUR BRASS
FIXTURES!**

If the brass fixtures in your home seem to tarnish quickly, rub the fixtures with a little olive oil after you polish them. The oil provides a coating that protects the brass from moisture – the primary cause of tarnish.

This olive oil trick also works well for brass kick plates and other decorative objects. **DO NOT** use the olive oil on doorknobs or anything else you grab a hold of!

Sudoku challenge

How to solve sudoku puzzles

To solve a sudoku, you only need logic and patience. No math is required.

Simply make sure that each 3x3 square region has a number 1 through 9 with only one occurrence of each number.

Each column and row of the large grid must have only one instance of the numbers 1 through 9.

Difficulty: medium.

		1	3		7			
	7	2	5			9		
5		3			2			4
	1	9	8					
	8							5
					6	1	3	
6			2			3		7
		7			8	4	9	
			4		3	6		



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- Antioxidants help to support the immune system.*
- Contains a healthy sampling of plant-based nutrients called phytonutrients.
- No artificial flavors or colors.
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Key Benefits

- Supports the optimal health and function of vital organs.*
- Provides antioxidants equal to 1 cup red grapes, 3 oz. of cranberries, one orange, one tomato, ½ cup broccoli, ½ cup spinach, one carrot, and a clove of garlic.

Beetle Bailey Celebrates 60th Anniversary

It was 1950 when Mort Walker created his Beetle Bailey comic strip. Walker was 24 years old at the time. Little did he know that 60 years later, at age 84, he would still be drawing the world's most recognizable private.

To mark the anniversary this summer, Walker is featuring Beetle, Sarge and the gang in patriotic settings. Beetle will be seen crossing the Delaware, kissing a woman in Times Square on VJ Day, and at Cornwallis's surrender at Yorktown, which led to the end of the Revolutionary War. Beetle-ized Great Moments in Military History will appear on Sundays through December.

Distributed by King Features Syndicate and enjoyed by more than 200 million readers every day, the strip appears in more than 1,800 newspapers around the globe and online.

Beetle was originally a college cutup when he debuted on September 4, 1950. With the start of the Korean War, he accidentally enlisted in the army!

How To Overcome Adversity

Sometimes it seems as if opportunities will never come your way because you are hampered by lack of education, a physical problem, and situations only you know about.

In his new book, *A Funny Thing Happened on the Way to the Future*, high school dropout Michael J. Fox gives great advice and an optimistic view of life. It's peppered with humor.

No education? He learned economics as a starving artist. He learned political science along the way. His approach to literature involved comparing books to their movie versions. In time, he received honorary degrees from several universities.

With his acting career in full swing, he also learned what happens when "life goes skidding sideways." Fox was diagnosed with Parkinson's disease in 1991 at age 30, but kept working. He disclosed the disease in 1998 but was able to continue working for another two years on *Spin City*. Then his symptoms became more apparent.

For Fox, the virtual end of one career led him to something else. While battling his own disease, he created the Michael J. Fox Foundation, which seeks a cure for Parkinson's.

He could have spent the rest of his life in an easy chair. But he wanted to do more. He started writing books.

The titles of his first two, *Lucky Man* and *Always Looking Up* tell his story of optimism. They are *New York Times* bestsellers and his new book is headed in the same direction. It's recommended reading for new college graduates.

Did he have fame and fortune on his side? Yes, but when life handed him a trump card, he refused to give up.

At age 48 now, his life can remind us that, whatever our circumstances, there are still opportunities out there for us if we continue to work toward them.

SAFE TRAVEL ABROAD!

If you will be flying to Europe or other continents, carry a full supply of all medications you will need. Keep a copy of your prescription list in your carry-on and one in checked baggage. Keep medications in their original containers.

Travelers who have heart disease should keep a copy of their most recent electrocardiogram with them as well. If you have heart problems on the trip, changes can be determined using the EKG.



Adding Adult Kids To Your Health Insurance

The government has released details about which adult children can be added to a parent's health insurance.

* The main provision included in the health care bill: Children can remain on their parents' group health insurance plan until age 26, as long as they don't have access to their own employer-provided plan.

* The child does not have to be your dependent on your income tax return and doesn't have to be living with you.

* The insurance company can't charge extra to put the

adult child on your family plan, but family plan premiums could rise by 7 percent, according to the National Business Group on Health, which represents large employers.

Employers estimate that all health care costs will rise by 6.5 percent in 2011.

* The provision takes effect Sept. 23, six months after enactment of the health care bill. But insurers are not required to offer the coverage until they start a new plan year. That could be Jan. 1.

This opportunity to enroll must be available for at least 30 days, regardless of whether a plan holds an

open enrollment period (although providing the opportunity during open enrollment for the next plan year will satisfy this requirement as long as the enrollment period for adult children is open for at least 30 days).

* Parents will not have to pay income taxes on this benefit.

The Department of Labor has issued a fact sheet and frequently asked questions about the law. You can find it at www.dol.gov/ebsa/healthreform.



How 'Framing' And Right Brain Decisions Can Lead To Mistakes

If you ever bought a stock, and even if you haven't, there's a good chance that a penny-stock peddler will phone you. He wants to sell you an investment that he claims will "quadruple your money in six months."

He starts by offering you a less risky stock that costs more and will pay off less, but has less risk. (You're already thinking no.) Then he'll come up with a stock that is cheaper but could pay off far more in less time. (Very tempting.)

The broker is using a technique called framing. How he presents the proposition dramatically

affects how you will respond to it.

Psychologists say framing works to influence decisions because you want to make fast decisions with as little actual thinking as possible. And it works because you want to avoid loss. In this case, it would seem like a loss if you didn't take the more risky stock with the big payoff.

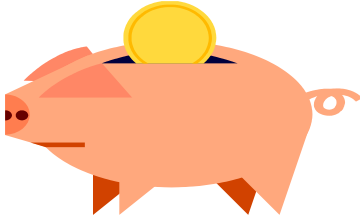
In framing, your emotions play a big role in your decisions. Even though you should be thinking about a long-term investment, you may frame a stock's performance posted last

week or even an hour ago. That could cause a rash decision.

Robert Frick of Kiplinger's Personal Finance also says people often use the right brain to quickly analyze an offer. The left brain is better at breaking down information into parts that can be analyzed.

To avoid making a fast decision on an investment, discuss it with a financial advisor or a trusted friend who will help you see the big picture.





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