



Around The House

JANUARY 2010

NEWS THAT HELPS THE FAMILY.

Second Wave Of H1N1 Flu Cases Expected



Though vaccine that protects against the H1N1 flu has been available, many parents have not had their children vaccinated.

Some think that the flu season is subsiding, and because their child has avoided H1N1, there's no need to get them a flu shot now.

That's not the case. The Centers for Disease Control and Prevention expect another wave of flu cases this spring. Kids who didn't get an H1N1 shot before should have one now. It will be effective within two weeks and will protect them in March and April.

Parents may think it's not a serious illness, but thousands of children have been hospitalized and many have died. Immunization is especially important if a child has a medical condition such as asthma or a heart problem.

Other parents question whether the vaccine is safe. Health authorities, however, say that it is.

If your children haven't had an H1N1 shot, now is the time to protect them, which also helps to protect you.

Inside This Issue:

- **Learn To Save On Heating Bills**
- **Housing Market On The Move Again**
- **Analyze Your Own Back Pain**

Plus much, much more!!!



"I think I'm going to watch this in Grog's cave. His cave drawings are in HD."

Home Builders Find Interesting Ways To Reduce Prices

It's called Value Engineering. The goal is to build a home with the amenities buyers want while saving costs on other aspects of the home.

KB Homes tells buyers its Value Engineered, Open Series homes are "affordably priced to compete with resale and foreclosure homes." Sales of the Open Series were up by 59 percent in the second quarter of 2009.

One luxury home builder has been working with building plans to keep overall costs down. The move has resulted in their

first sales gain since 2005, according to Smart Money.

Some strategies, like designing the home so it is built with standard lumber lengths, can save thousands of dollars.

All homes comply with local building codes, and generally the buyer is familiar with cost-cutting measures and doesn't care. The big windows in the dining room, for example, may not open, but the price of the home is right.

Various builders are using other tactics to save money for themselves and the

buyer. Not including gutters is one way to do it. Authorities at Key Land Homes say that, barring certain soil conditions, there's no reason for them. They drive costs up by \$1,000 or more. Other builders may substitute a gas-burning fireplace for a real one, but buyers like them anyway.

To make smaller homes feel larger, builders install more windows. One builder saves money by using the same size windows in every room and in every house he builds. He groups or arranges them in ways that make them look different.

Wrinkled Bed Sheets?

To have them come out of the dryer wrinkle-free, dry them alone. Shake them out so they are not balled up when they come out of the washer, then dry the sheets and pillow cases without the rest of the load.

Shopping Around Could Save Dollars On Car Insurance

We've all seen the Geico gecko and All State's Dennis Haysbert on TV. They say we can save money on car insurance and maybe we can. It depends.

Prices are determined by factors such as your credit score, one of the top three factors in pricing, along with where you drive, how much you drive, your age and your gender. Your driving record is among the top ten factors calculated in the price but unless it's terrible, it's not as important as the others.

It pays to get five or six quotes. In some cases, you could save money buying over the Internet, but allow plenty of time to fill out a

lengthy application with all sorts of questions. If you are an ultimate winner in the Web application process, you could save 15 percent over the price of buying from an agent, but not always.

Internet sellers include Geico Direct, Amica, Ameriprise, USAA and 21st Century.

In addition to your credit score, the price may also be influenced by your insurance score. Reed Elsevier sells the Choice Point Attract auto insurance score. It ranges from 200 to 997 and costs \$12.95 at www.choicetrust.com.

If you have been insured by

a company for five years or more, you might get a better deal because of the loyalty discount. Having a home insured by the same company brings the multiline discount. Accident-free brings a nice discount as well.

If you have a teen driver, you will pay a high price, but could get discounts for driver training and good school grades.

Service is an important matter to consider. That is, if your agent is located a short distance away, you could get faster service for a car accident than you would from an Internet insurance provider who is a thousand miles away.



Around The House Tip Of The Month: “Best Home Improvement Tips to Save on Heating Bills”



As the cost of heating homes has gone higher, most people, especially the common man is scrambling for means to stay warm and have sufficient money to buy the daily necessities. Normally homes are heated by fuels like oil, natural gas, or electricity, which are getting overly expensive by the day. So what are the best home improvement tips to save on heating bills? Following are some methods that can help you conserve energy while saving a lot of cash.

Install A Programmable Thermostat In Your House

Programmable thermostats are quite less expensive and very easy to install. They permit an individual to control how the heating system is operated so that he/she conserves energy by running the system only when heat is required. A programmable thermostat is extremely handy and lets the user lower the heat to 60 degrees during night, increase it to 69 degrees a few minutes before they wake up, lower it down again when they leave the house, and make it go back to a cozy level right before the user comes back.

Installing a programmable thermostat is one of the best home improvement tips to save on heating bills.

Don't Heat Spaces You Don't Use and Go In For Regular Thermostat Maintenance

If there are rooms in your house that can be left unheated, then one of the best home improvement tips to save on heating bills is to discontinue the flow of heat to these spaces by closing heating registers or switching off room heaters. However, at no circumstance close-off a room if it has a thermostat controlling the flow of heat to other rooms in the house (as it will keep turning the heat on relentlessly in an attempt to heat the cold room). Moreover, try maintaining the furnace because it is very crucial to make sure the system is running proficiently. If blocked, these units will have to work for extra time to stabilize the temperatures, increasing the heating bill.

Trim Down The Trees In Your Yard That Block The Sun

You do not have to chop off the trees or bushes that are necessary to provide shade during summers. Instead just prune down the trees a little, which will let the sun shine over the house during the winter season. Planting deciduous trees on the periphery of the house is a good idea as they permit the sun rays to filter-in during winters, when they are debarred of leaves but offer shade during summers.

Tightly Seal the Windows And Doors Of Your House To Avoid Heat Loss

Make sure all the doors, and windows of the house are sealed and shut tightly. Even small leaks generate flow of air inside the rooms and allow the heated air to get away. Same is the case with a fireplace damper. It should always be kept closed. Moreover, if feasible, use storm windows and weather-stripping compound to shut the openings.

Don't Waste Energy through Excess Ventilation

The last of the best home improvement tips to save on heating bills is to try restricting the use of exhaust fans in the house. If you want to force out the air from the room, do it. But turn off the exhaust fan immediately so that it does not let the expensively heated air to escape.

Cold Weather Sudoku

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.

The difficulty rating on this puzzle is easy.

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

Iphone App Unlocks Car Door, Starts The Car

A new iPhone application will enable users to lock, unlock and remotely start their cars with the phone rather than the car's key fob. The application includes a receiver that is installed in the car.

In order to use the app, the car just has to have electric windows and locks. It doesn't require previous installation of a remote start feature. One big advantage: If you lock yourself out of the car with the keys inside, or if you lose your keys, you can still get into the car and start it.

The Viper SmartStart is the latest example of automotive electronics functions migrating into Apple iPhone and other smartphones.



Answer Key on Page 6

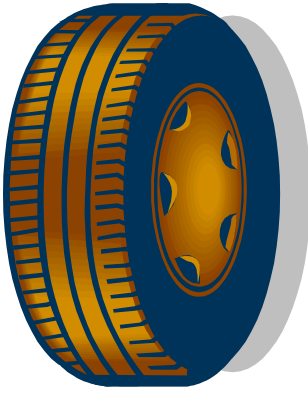
Olive Leaf Extract Offsets Stress of High Calorie Intake

It is ironic that food, which is so vital to survival, when consumed in excess is literally poison to your metabolism. Excess consumption of fat and carbohydrates rapidly leads to cardiovascular malfunction, liver malfunction, and numerous metabolic changes associated with easy weight gain and disease risk. A new animal study shows that the powerful antioxidant in [olive leaf extract known as oleuropein](#) is protective against the onset of many of these health issues.

In the study rats were fed a high carbohydrate and high fat diet for 16 weeks, compared to a control diet. Starting at 8 weeks half of the rats in each group were also given high polyphenol olive leaf extract (high in oleuropein). At 16 weeks the high carbohydrate, high fat rats had developed serious signs of metabolic disease from the excess calories. There problems included an increase in abdominal fat, and increase in liver fat, cardiac stiffness, increased markers of free radical damage, altered lipids, insulin resistance, and high blood pressure. These are the typical signs of what has become known in humans as the metabolic syndrome.

The rats that were consuming olive leaf extract along with the extra calories did not suffer the same fate. Almost all of the metabolic changes were either significantly reduced or completely prevented, with the exception of blood pressure. This is a dramatic improvement in the metabolic profile despite the high stress of excessive calorie intake. It makes sense that blood pressure would not have been improved under these conditions because the diet had so much fat sludge in the circulation that blood pressure remained higher in an effort to help push the fat sludge out of the circulation. This is a compensating measure for dietary abuse. Other studies have shown that when calories are lowered then olive leaf also helps blood pressure function.

Nature has provided many options to assist you with your metabolism. A diet rich in antioxidants is vital to healthy metabolism, especially if you are overweight as the condition of being overweight produces more free radicals than if you were normal weight. Olive leaf extract is also a great immune support nutrient so choosing this nutrient to help your metabolism may have a special value if you also struggle with a sluggish immune response.



Why New Tires May Cost A Bundle

The price of new tires for your car might put you into sticker shock. Some, such as those for the Chevrolet Camaro, cost about \$500 each.

Tire makers have pushed to equip new cars with higher-profit specialty tires that can run at higher speeds but don't last as long.

Dozens of cars on the market now have large-diameter, 20-inch wheels, formerly used only on sports cars. It's a trend that has spread to ordinary cars. The Camaro, the Nissan Murano, some jeep models and many others have similarly huge wheels and high-speed tires.

Car dealers recommend that replacement tires be similar to those that come with the car. Drivers are reluctant to settle for a speed rating of 112 miles per hour instead of 130 mph because they think the high-speed tire might be safer. They don't realize that the high-speed tires wear out faster.

All tires sold in the U.S. have to meet the same federal safety standards, and all will stand up to typical use. In an emergency, though, high-end tires with superior traction could help the driver remain in control.

According to the Rubber Manufacturers Association, 13 percent of cars sold in 2007 had the softer, 149-mph V-rated tires, and the percentage is higher now. They wear out faster than "hard compound" tires.

Softer tires do help heavy vehicles handle better. The typical car, truck or SUV weighs 10 percent more than one did a decade ago. Tires may cost less at tire shops than at the auto dealership.

Housing Market Is On The Move Again

Recently interviewed by Money magazine, Pat Lashinsky, CEO of online brokerage ZipRealty, says sales of homes between \$100,000 and \$250,000 are up 9 percent from a year ago. Buyers in some areas are going up against multiple offers.

A real estate agent in Phoenix recommends that you see homes on the first day they are listed. If there is one you want, submit an offer immediately. Don't expect a deep discount and put down 20 percent or more in order to compete with investors. If your bid is not accepted, check back with the real estate agent a few more times. Many deals fall through.

If you are selling, don't try to compete with foreclosures on price. Many buyers will pay more for a home in move-in condition, so spruce yours up and sell that fact in your marketing material.

Offering a quick, flexible closing date gives you another advantage.

If you are buying, authorities recommend that you sell your current home first so you know what you can afford to spend on a new place. When you find a home you like, offer 10 percent less than the asking price, which is a realistic discount in these times.

Technology And You: "Standardizing Phone Chargers"

At last, it appears that cell phone chargers will be standardized by 2012. Users applaud the move because it can be a big problem if they pick up the wrong charger and their phone goes dead.

Seventeen wireless handset manufacturers have agreed to make interchangeable chargers that will work for the majority of new cell phones, according to USA Today.

New Guidelines Can Help You Analyze Back Pain

The American College of Physicians and the American Pain Society have released a new set of guidelines. They will help doctors and patients classify types of low back pain and plan a course of treatment.

The doctors recommend that a patient think about when and how the pain developed before visiting a physician. At the appointment, a history will be taken that focuses on precipitating circumstances and present symptoms.

There are a few symptoms that can tell you whether your backache is more than the result of too much physical work on the previous day.

If there is any loss of sensation or strength in the leg, immediate medical attention is needed.

If there is fever, immediate treatment is required.

If pain lasts through the night, you should see a doctor soon.

* Shooting pain and tingling could be caused by lumbar disc disease.

* Back pain that intensifies and subsides repeatedly might be caused by a kidney stone.

* Pain that shoots down one leg to behind the knee is an indication of sciatica.

* Tender points and pain in the spine, neck, shoulders

and hips could be caused by fibromyalgia.

* Most back pain can be treated without surgery. Physical therapy and education on lifting and movement techniques are recommended. To prevent back injuries:

* Lift with your legs. If you have back problems, don't lift much at all.

* Stretch daily to keep the back limber and to improve circulation.

* Keep abdominal muscles strong. They support your back.



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

ANSWER KEY

New Safety Gear For Your Car

You can have sophisticated pieces of safety equipment installed in your car that are like those in luxury cars like Infiniti and Mercedes-Benz, according to a report in Money.

Rear- and Side-View Cameras. In the Infiniti EX35, they show video of areas outside the vehicle that may be hard to see. It's on a screen in the dash or a cutout on the rear view mirror. Very useful on SUVs and trucks: \$500.

Blind-Spot Warning. In the

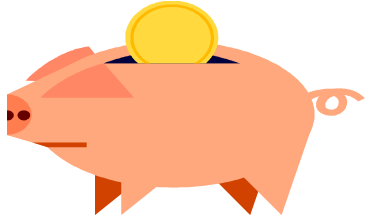
Audi Q7, it warns you with a light in or near the side mirrors. Some flash if you activate a turn signal while a car is there. Widely available on luxury cars: \$500.

Lane Departure Warning. As on the BMW 750, it lets you know with a light or sound if you are about to cross a lane marker without using a turn signal. The Infiniti EX35 crossover also brakes slightly on one side to nudge the car back into line. It comes on many luxury models: \$500.

Driver Alertness Monitoring. On Volvo and Mercedes-Benz cars, it watches steering habits for signs of fatigue. If driving is erratic, the feature alerts you, with an alarm and a light, that you should take a break. This system is not available for other cars.

With all these, safety depends on the driver's response to the signals.





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You’re Phone: _____

Referrals: If you run out of room, please feel free to use a separate sheet of paper.

Name _____

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Yes! Feel free to use my name as a reference when you contact the referrals!

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