



Around The House

MARCH, 2011

NEWS THAT HELPS THE FAMILY.

How To Get Finances Back On Track

If you are back in the workforce after a layoff, you might be wondering how to address financial issues.

Services this month

- Spring Cleanup

For many re-employed people, a new paycheck might not solve all money problems. According to a survey by CareerBuilder, among workers who were laid off in 2010 and found new jobs, 61 percent took pay cuts.

With money tight, pay attention to urgent expenses first. Attend to maintenance on your home and car. If you put off medical care for yourself and your family, that should be attended to. Advisors for Money magazine say it's important to get the basics back on track.

The next priority is paying off credit card debt you have accumulated, paying more on the card with the highest interest rate first. Big credit card debt can harm your credit rating. Paying off a home-equity line of credit is less urgent. The interest is tax deductible. Since the debt is secured, it won't affect your credit score very much.

Since you have probably used all or most of your cash reserves, it's important to rebuild them at the same time. If you have \$500 a month in discretionary money, advisors recommend that you put \$300 toward debt and \$200 toward savings. Next comes your retirement fund. Even if you can only manage a very small amount, contribute to your new company's 401k plan right away.

If you don't have enough cash to save and pay down debt, plus put a small sum into your retirement plan, it might be wise to refinance your mortgage. Especially if you have significant home equity, it will be easier to do now that you are employed.

Once you have met these goals, you will have more money to put into living life instead of playing catch-up.

Inside This Issue:

- State Tax Collections Rise!
- Spring Time: Time To Clean The Gutters!
- Eat Down The Fridge & Stay Healthy!

Plus much, much more!!!



"Mom, what appears over our heads when we have an idea?"

Elegant, Exclusive, Wall Coverings Now Found Online

A decorative touch of upscale wallpaper connotes luxury and personal style. Until recently, however, such papers have been sold only to decorators.

In trade-only showrooms, only professionals had access to the most desired damasks and brocades. These fine wall coverings are often hand-printed, by order, or in limited editions.

A new generation of artisans is more interested in e-commerce, and consumers have discovered their wares. Product designer Jonathan Alder (jonathanadler.com) says about 40 percent of their business is now to consumers. The designs

reflect his "happy chic" view of life.

At Anthropologie (anthropologie.com), consumers can buy patterns and murals made by famous artists. Its in-house, self-stick wallpapers featuring prints range from \$88 to \$198 per roll.

Flavor Paper (flavorleague.com) has funky prints, hand-screened papers and digitally reproduced murals, according to The Wall Street Journal. Rolls are printed to order at about \$150 each and customized with any of its standard colors. Its scratch-and-sniff papers are a hit, but you can order the fruity

graphics unscented as well.

Future Perfect (thefutureperfect.com) is New York's go to destination for wallpapers by its famous designers. Decorators get a discount for purchases over \$5,000. Other upscale paper sellers:

Kathryn Ireland (kathrynireland.com) of Los Angeles; Wallpaper Collective (wallpapercollective.com) whose best seller is Large Pencil on Bone; Walnut Wallpaper (walnutwallpaper.com); and Decorator's Best (decoratorsbest.com), an online showroom.

Professional Carpet Cleaning Is Good For Your Carpet And Your Health

The main reasons people call a professional to clean their carpet: They want it to look like new again and be sparkling clean.

What most don't realize, is that professional carpet cleaning has many more benefits, including health benefits.

Steam cleaning is the most thorough method of carpet cleaning and most likely to restore the lush appearance of your carpet. Even traffic wear can sometimes be prevented.

Running the vacuum cleaner and using a store-bought carpet shampoo machine can't remove deep dirt particles from between the carpet fibers. The particles are sharp and you press on fibers when you walk on the carpet. Fibers can be cut, which results in wear patterns and a shortened carpet life.

Professional cleaning also will improve the air quality in a home. To the casual observer, the house just has a nice aroma, but there's much more to it than that. The deep cleaning removes

allergens such as those caused by dust mites living deep in the carpet and pollen from trees, grass and flowers.

Children and adults who have asthma or allergies will feel better and be less likely to get a respiratory infection after these allergens are removed.

March: Workplace Eye Health and Safety Month

In the U.S., an estimated 2,000 workers per day suffer an eye injury on the job. The injuries can rob them of their sight and change their lives. Workers and safety managers should assess individual areas and jobs for potential accidents. They could be caused by impact, heat, chemicals, dust, glare, and optical radiation.

Prevent Blindness America advises that safety glasses and goggles should be certified for industrial eye protection. On some jobs, a face shield and goggles are required.



Around The House Tip Of The Month:

Spring: Time To Clean The Gutters



You really have to do it before the spring rains come. Just make time, get your mind in the gutters, and clean them.

One reason you want to get the stuff out of them is to make sure rainwater flows away from the house. In a cold climate, it could break your home's foundation when it freezes.

Another reason to do it now: If the gutters are clogged, rainwater will spill over and rot the fascia board, the soffits, and the plywood under the roof. It could cause a wall or ceiling to crack.

The most important factor in the project is safety. You might not like the idea of moving the ladder every few feet, but getting up on the roof to do the cleanout is a lot more dangerous. If you don't have a ladder that's high enough, one can be rented.

On a single-story house, you might chance going up on the roof but only if it doesn't have a steep pitch and you have shoes with good traction.

Place the ladder on a secure base. Put it against the house, not the gutter, which can break loose.

Get a helper to hold the ladder and climb up until you can look down into the gutter. Be careful to avoid any power or electrical lines. Use glove-covered hands to scoop out the muck or use a garden trowel to clear horizontal run areas. You can empty the leaves into a plastic bag or bucket or fling them down onto a tarp.

Clean the downspouts so water has a place to go. Scoop stuff out of the top, then run water down the hole. Water pressure will remove almost anything. If necessary, remove the clog with a wire hanger or a broomstick.

Run a hose along the gutters to remove anything you missed.

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.

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

Answer Key on Page 6



State Tax Collections Rise!

Local and state finances have improved since July 2010. Tax collections are surpassing projections and are at the highest levels since 2008. Including government aid, state and local government revenue is running at a record high.

Nearly every state is seeing increased income. State tax collections in Georgia were up 7.4 percent in the first five months of its fiscal year.

In California, tax collections were up by 8.6 percent or \$2.5 billion in the five months ended November 30. The state shouldn't face a cash crisis for the rest of the budget year, according to state controller, John Chiang.

Other states with solid gains include Ohio, New York, Illinois, Florida, and Michigan. The \$200 billion in federal stimulus still makes Washington the No. 1 source of states' incomes..



Consumer Reports: Now Isn't The Right Time To Switch To A Hybrid

Even with gas prices rising, now might not be the best time to pick up a hybrid. At least, according to Consumer Reports online automotive editor Jeff Bartlett

According to Bartlett, because an increasing percentage of people are trading in their current vehicles for something more fuel efficient, that's causing the prices for traditional cars to drop significantly.

"The best advice for a fair portion of people is to think through the long-term picture and hold to a gas-guzzler for next few months," he told HybridCars.com. He's not saying that hybrids aren't more cost effective in the long run, but instead that consumers should simply wait until the prices level out a bit before making the switch.

"We encourage people to make a careful decision they can live with."

Reducing The Pain Of Wrist Arthritis, Increasing

Wrist arthritis is common in older adults. Often, it develops as the result of a past trauma or fracture, but there are simple steps that can reduce pain and increase function.

- ◆ Learn the difference between general discomfort and pain resulting from strain or overuse. For example, if you have arthritis in one wrist and it hurts to turn a doorknob, use the other hand. Or install lever type door handles.
- ◆ Apply heat, cold or both. An electric heating pad or warm water soaks can ease pain and stiffness. An ice pack or cold water soaks can reduce pain from a flare-up caused by too much activity.
- ◆ Contrast baths can also be helpful. Soak hands in warm water for 10 minutes. Then switch to cold water for one minute. Or cycle back and forth for half an hour and end with warm water.
- ◆ Apply a topical prescription pain reliever gel like Voltaren or Solaraze.
- ◆ Over-the-counter pain relievers can help. Acetaminophen, (Tylenol and others), Advil has the lowest risk of side effects.
- ◆ Wear a splint to limit movement during a wrist-intensive activity.

If pain persists, ask your doctor for a prescription pain medication or corticosteroid injections.



Oh Deer! Beware Of The Hazards Of Deer Collisions

The annual cost of deer-vehicle collisions in the United States is almost \$4 billion. A 2010 study by State Farm Insurance and Fortune magazine predicted there would be 1.1 million such crashes before 2010 ended.

Though the mating season from October to December brings the most crashes, Bambi and his pals are crossing the roads throughout the year. Pennsylvania had the highest number of crashes last year at 102,165, followed by Michigan with 101,174.

Among the 35 states where at least 7,000 deer-vehicle collisions occur per year, New Jersey and Nebraska posted the largest increases, 54 percent. In all the states, crashes increased by more than a third from the previous year.

Some drivers avoid roads through forests and areas of heavy brush, where deer can appear suddenly. Others drive at a reduced speed to give them more time to stop and the deer more time to cross. At night, using high-beam headlights allows the driver more time to spot a deer.

Be aware of deer crossing signs and believe them. Deer generally use the same routes each day to find water, food and their resting places. They are most active from 6 p.m. to 9 p.m.

Deer travel in groups. When you see one deer, there could be several others coming behind it. Brake, don't swerve. Swerving to avoid a deer can cause a more serious crash, such as into an oncoming car in another lane, or swerving off the roadway and into a tree or a utility pole. If a deer collision can't be avoided, it's best to hold on to the steering wheel and let the crash occur. The goal is to maintain control of the vehicle.

Healthy Tip Of The Month: "Eat Down The Fridge!"

It's an expression borrowed from the Great Depression era that means eating foods you already have instead of buying more.

The idea is a healthy one, since the largest percentage of food thrown away is made up of vegetables and fruit. Kim O'Donnel, author of *The Meatlover's Meatless Cookbook*, challenges you to be resourceful for a week or longer in order to reduce food waste.

According to Jonathan Bloom in his book, *American Wasteland*, Americans annually throw away about 197 pounds of food per person.

It's Spring! The Home Market Is Heating Up

The big day is March 20, the first day of spring. As almost everyone knows, it begins one of the most active seasons for home searches.

For good reason: If you can dodge the April showers, the weather will be nice. Flowers coming out everywhere will tempt you to drive about and see what appeals to you. Even if you haven't decided to take the plunge, you could find that today's bargains are hard to resist.

Home sellers will be out there with bells on. They know that buyers, dreamers and lookers will be out in force. Whichever category you fall into, they and their real estate agents will be pleased to see you.

Agents know that the

lookers and dreamers of today could be buyers in the future. The agents are available in their offices or at open houses to tell you about the finer points of buying and selling. When your time comes, you will be prepared and knowledgeable.

Visiting open houses can be more than an enjoyable Sunday afternoon activity. Visitors get an idea of what features and home designs would best suit their needs, as well as what features should be added to their list of wants. Often, they can pick up a sheet of detailed information on a home, which can be referred to later on.

In spring, there are more homes on the market than at any other time of the year. You'll find good

bargains on some foreclosures that banks are willing to sell at a reduced price. But whether or not a home that interests you is in foreclosure, the price will be less than it would have sold for a few years ago.

Many have significant reasons to sell. Some sellers have to move to another city because of their work. They want to make a move well before school begins in fall.

Other properties might be part of an estate and heirs want to make a deal. Some sellers are retired and want to move to a smaller place.

There are many reasons sellers and their agents would like to see you.



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

ANSWER KEY

March is Red Cross Month

The American Red Cross demonstrates the power of human compassion and embodies the capacity for kindness and generosity of this great nation.

This month, we honor the men and women of the American Red Cross. They exhibit the spirit and character of America by serving others.

Since its founding in 1881, the American Red Cross has helped millions of individuals overcome the effects of natural disasters

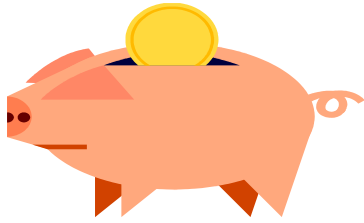
and emergencies. It plays an important role in our communities by helping maintain the blood supply, offering programs for youth and the elderly, supporting members of the military and their families, and promoting health and emergency preparedness.

The humanitarian mission of this organization extends around the world. It is committed to helping improve the prevention and treatment of diseases. It is working to strengthen community health

programs in developing areas of the world. These efforts help save lives and show the strength and generosity of America.

We are grateful for the work of the volunteers and staff of the American Red Cross. During this month, we pay tribute to all those who have answered the call to serve a cause greater than self and have offered support and healing in times of need.





SEND A REFERRAL: GET A PRIZE

For every referral you send our way that becomes a client, you will receive a gift from our company:

“\$150 Credit to your account”

By referring your family, friends & neighbors, you’ve helped our business grow. Offering these special rewards is our way of saying, **“Thank you, you’re the best!”**

Without you, we couldn’t do what we do. To take advantage of our Referral Reward Program, just fill out the enclosed referral sheet and either fax or send it in. That’s all there is to it!

ROCKET REFERRAL REWARD PROGRAM!

If you use this form, we will be able to make sure you get credit for all of your referrals when they become clients. If you have any questions, just give us a call at: 201-391-9471.

You’re Name: _____

You’re Phone: _____

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

Name _____

Address _____

City, State, Zip _____

Home Phone _____



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

Fax To: 201-812-2622

Mail To: 69 Broadway, Park Ridge, NJ.07656

Email To: office@robpatonlandscaping.com

www.robpatonlandscaping.com