



Around The House

MAY, 2011

NEWS THAT HELPS THE FAMILY.

Services this month

- Lawn mowing
- Broad Leaf weed control
- Weed preventative
- Mulching
- Sprinter turn on
- Annual plating

Handle A Difficult Conversation With Skill

Talking to a neighbor, co-worker or relative about a problem is one of the most dreaded conversations. But handled calmly and with respect for the other person, the conversation can lead to an improved state of affairs for everyone involved.

- * Choose the time and place. Don't talk with a person who is angry or upset. Go to a private place where you can talk face to face.
- * Don't sugarcoat the problem or mix bad news with good news.
- * Be prepared for different perceptions of the problem and what should be done about it, but keep your own solution in mind. Don't back down just because the other person gets upset.
- * Let the friend, co-worker or your employee tell his side of the story. Don't interrupt.
- * Consider passive responses, such as saying nothing or playing along for a time even if you don't agree.
- * Try for a win-win solution, says Todd Smith in his book, Little Things Matter. Aim for a compromise, if possible, that satisfies you both.
- * Show empathy. Usually this leads to a person accepting responsibility.
- * Always maintain eye contact.
- * Stay calm when stating the problem or hearing the response.

Inside This Issue:

- Its Not Too Late To Profit On Stocks!
- Easy Driveway Repairs
- Dieting With Whole Grains

Plus much, much more!!!



"I've decided to diet while trying to quit smoking. It's a low fat, nicotine patch."

History Predicts: It's Not Too Late To Profit On Stocks

Many small investors have remained on the sidelines as stocks have nearly doubled since the March 2009 bear market low. Many of them are wondering if it's too late in the recovery to profit from stocks.

Here are some statistics compiled by USA Today about bull markets of the last 80 years:

* Since 1932, the average duration of bull markets is 3.8 years. The present bull market is only about two years old. About 80 percent of bull markets lived more than two years.

* The average gain of the past 15 bull markets is 136.4 percent. Right now, the current gain is 93.7

percent. James Stack of InvesTech Research says the gain this time is not so high but could rise. The market is rebounding from its worst drop since the Great Depression.

* Bull markets become bearish when the economy becomes unbalanced by by inflation, a sharp rise in interest rates, or drops in key leadership stocks. Stack says he doesn't see any of these indications now, so he believes it's not too late to get in.

At Altfest Personal Wealth Management, they predict people who buy stocks now will make money in 2011. At this writing, the stock market is still 16 percent off its all-time high. Corporate profits are up,

the economy looks like it will have a good year, price-to earnings are reasonable, and unemployment is slowly being reduced.

Experts at Dunham Loss Averse Growth Fund say that the economy is in an upturn, but are uneasy about the nation's debt. They say stocks will continue to rise for a while, but they will not remain bullish unless the S&P 500 hovers at about 1300.

Not everyone is so positive. The chief strategist at Oppenheimer is concerned that the market has gotten ahead of itself. It has already priced in strong profits and the bounding economy.



Watch For Lumens

The government wants the next generation of light bulbs to be measured by lumens, meaning brightness, and to show an annual energy cost for each. A 60-watt bulb is about 800 lumens, but you may see a lumens estimate of 750 to 1050 on a specific brand of bulb.

Indoor Gas Leak Cautions

If you smell gas in your home or business, leave immediately and get far enough away so you no longer smell gas.

Before leaving, do nothing that could create a minor spark, which could trigger an ignition if gas has significantly accumulated.

Everyone knows better than to light a match, but these are some steps you may not be aware of.

* Don't use a phone or cellphone before leaving. If you notice the leak while talking on the phone don't

hang up.

* Don't turn any lights, appliances, or anything electrical, on or off.

* Don't open or close windows.

* Don't start a vehicle if it's in an attached garage, and don't use the garage door opener.

Call the utility company as soon as possible from a phone in a different location.

Switching a wood-burning

fireplace to gas

If you like the coziness of a burning fireplace but don't like to find wood and store it, or the task of building a fire, you may be among homeowners who decide to switch to a no-fuss gas fireplace instead.

The Chimney Safety Institute of America recommends that the chimney be thoroughly cleaned before installing a gas-burning unit. With gas, creosote doesn't build up as quickly, but the chimney needs to be inspected for cracks.



Around The House Tip Of The Month: “Easy Driveway Repairs That Will Beautify Your Home!”



You might not think so, but a driveway that's filled with cracks, stains or pot holes can be unsightly and even unsafe! If you'd like to give your asphalt driveway a "makeover," just follow these quick and easy steps...

Stain Removal: To remove grease stains, mix one cup of laundry detergent in one gallon of hot water. For really stubborn stains, you can pick up a professional-grade asphalt stain remover.

Small Cracks: For small, hairline cracks of ½ inch or less, you'll want use an asphalt-based caulk. Your first step is to clean the crack with a wire brush. After you remove the dirt and debris with the brush, rinse the crack with a hose. After the crack has been thoroughly cleaned, apply the caulk. Note: Before you fill the crack, measure the depth of the crack. If it measures more than a ¼ inch deep, you'll first want to partially fill the crack with sand. Pack the sand with water and let it dry. After the sand has dried, apply the caulk. For cracks that are a ½ inch or wider, you'll need to fill the gap with a mixture of sand and asphalt sealer. Following the directions on the asphalt sealer, mix the sand and sealer into a putty-like substance. Use a disposable container to make the mixture in. A pie tin would work well for this. Place the mixture into the gap and smooth over the surface with a metal trowel. If your first application sinks down, be prepared to apply another coat.

Pothole Repair: Potholes are formed when water gets into small cracks in the asphalt surface, softens the soil beneath, and makes the driveway unstable. If you don't have extensive pothole damage, you can fix the problem yourself. The first step in fixing a pothole is to remove all of the damaged paving. You may have to dig down between 2 and 6 inches to do so. Next, fill the hole with gravel to within 4 inches of the surface. Using a 4 x 4 piece of wood, mash down the gravel.

Now you'll need to apply a cold-mix asphalt patching compound in 1-inch layers. Use a shovel and trowel to apply the compound. After each 1-inch layer has been applied, use the 4 x 4 to mash down the compound. Continue applying the compound until it's built up to ½ inch above the surrounding, undamaged area. At this point, apply a thin covering of sand to the area. Finally, slowly drive your car tire over the patched area to smooth it over. You'll want to be sure that the patched area is level with the surface of the driveway.

If you'd really like to give your asphalt drive the best protection, apply an emulsified asphalt sealer to your driveway. This sealer will help prevent cracks and staining. It's easy to do, just follow the manufacturer's directions.

All the supplies you need to tackle these projects can be found at your local home improvement store.

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.

Number Magic Sudoku

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

Answer Key on Page 5

Cash Buyers Are Getting Big Bargains!

Investors in many areas of the United States are snapping up homes in all-cash deals, betting that prices are at or near bottom. They are breathing life into some of the nation's most depressed housing markets.

Cash buyers accounted for more than half of all transactions in the Miami-Fort Lauderdale area last year, according to analysts from Zillow.com. In the meantime, Miami prices rose 15 percent in 2010 from a year earlier.

In Phoenix, the number of buyers paying cash hit 42 percent in 2010, more than double the rate in October of 2008, according to the Raymond James equity research division.

Nationally, 28 percent of sales were all-cash transactions in 2010. The rate was 14 percent in October, according to the National Association of Realtors.

Economists say the jump in real-estate purchases by cash is another sign of the revival of spirits in the U.S. economy.



[Scientists Create Blood Powered Turbine To Power Pacemakers](#)

Scientists in Switzerland have developed turbines so tiny they can fit inside your arteries.

The idea is that the miniature turbines can be implanted into your bloodstream, where they will then create energy from your moving blood to power artificial organs like a pacemaker. One turbine can produce around 800 microwatts of energy.

The issue with the device is that it poses a risk of creating blood clots. Current models create small amounts of turbulence in the blood stream, which could be potentially deadly. However, the creators are working on tweaking the design to make the turbines completely safe, at which point they could eventually replace battery-powered pacemakers.

Via [Gizmodo](#)

Buying A Medigap Policy

Medicare Supplemental Insurance (Medigap) is sold by private insurance companies to fill the "gaps" in Medicare coverage.

Generally, when you buy a Medigap policy, you must have Medicare Part A and Part B. You pay the monthly Medicare Part B premium of \$96.40 per month. It's usually deducted from Social Security checks.

Initial signup period: For six months beginning the month you are 65 or older you can enroll in Part B, or you can buy Medigap within 63 days of losing other health care coverage.

The cost: Insurance companies can only sell a standardized policy. Medigap policies must follow state and federal rules and must provide the same benefits. The only difference in the policies is their cost.

Changing Medigap coverage: There is no specified time to do it. Whenever you decide to switch coverage, sign up with the new company. Then notify the previous insurer that you are changing your carrier.

Kentucky Derby Runs On May 7, 2011

A field of three-year old thoroughbreds pound the track during the Kentucky Derby, often called "The Most Exciting Two Minutes in Sports." It has excited the world for more than 125 years.

This year, the purse is \$2 million.

Besides being a sports classic, the "Run for the Roses" promises annual events that are colorful, fashionable and known for their traditions.

One of the most bizarre incidents came in 1889, when the wanted bank robber, Frank James, brother of Jesse, attended. He saw Spokane win.

When officials are asked about the most popular celebrity to attend, it is Jack Nicholson hands down. He tops the list of the famous, infamous and royals who attend each year.

The Derby song is "My Old Kentucky Home," sung before each race.

The official drink is the mint julep, a refreshing concoction of Kentucky Bourbon, fresh mint, powdered sugar and branch water.

Jockeys' traditional silks are usually the home track or stable colors.

More than 25,000 slices of the creamy chocolate Derby Pie are served.

The official spectator hats are traditional bowlers for the men and wide-brimmed hats for the ladies.

A garland of 60 long-stemmed roses is presented to the winning jockey by the governor of Kentucky. But the jockey doesn't wear it, the horse does.

Home Tip Of The Month: "Add Some Vacation Motif"

It would be nice to live year-round in an exotic place. This year, decorators are adding reminders of foreign lands to their homes.

Talavera is the colorful pottery many people associate with Mexico. It has centuries-old patterns.

Mediterranean and Moorish influences are popular. Tile, leather, pottery and carvings are all part of the picture. Spanish style furniture is rustic, distressed, and has metal accents.

ANSWER KEY

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

Long-Term Use Of Nicotine Replacement Products Is OK

Smokers who want to quit often turn to nicotine replacement therapy (NRT). Nicotine is the most addictive chemical in cigarettes, and replacing it can ease the difficulty in quitting.

At this time, public health officials are backing away from recommending against long-term use of nicotine gum, lozenges and patches.

* The Food and Drug Administration wants to eliminate the 12-week warning on product packages and instead recommend that the quit-smoking aids be used for as long as needed, even if that means using them for years.

* Producers of anti-tobacco therapies say their studies

show that those who use them are about twice as likely to quit smoking after 12 weeks, compared to those who don't use NRT.

* Research published in the Annals of Internal Medicine shows that smokers who use a nicotine patch for 24 weeks are more likely to stay off cigarettes.

* At the cancer-prevention division of Roswell Park Cancer Institute in Buffalo, N.Y., experts say there doesn't appear to be any great harm in using the products for a long term. People are much better off chewing gum or wearing a patch than smoking.

* The hazards of nicotine pale beside the dangers of smoking, which is the leading cause of lung

cancer and the most preventable cause of cardiac death.

* About one in five American adults smokes, a rate that has remained virtually unchanged since 2004.

* Quitters who have heart disease should consult their doctors before using NRT products. Nicotine can elevate heart rates and raise blood pressure.

* Obtaining nicotine from a gum, lozenge or a patch doesn't entirely replace the pleasure of smoking, but nicotine can reduce the physical symptoms of withdrawal. Quitters are then more likely to overcome longings for the taste of tobacco, the sensation of smoke and various personal rituals.

Dieting With Whole Grains Reduces Abdominal Fat

When you calculate the calories in your weight reduction diet, be sure to include the value of whole grains.

An important clinical study of people age 20 to 65 shows that dieters who included plenty of whole grains not only lost more belly fat, they reduced an inflammation marker linked to diabetes, hypertension and cardiovascular disease.

Over the 12-week study, all dieters got the same weight-loss advice, but half

of them ate whole grains instead of refined grains.

The two groups lost the same amount of weight, but the whole-grain group lost significantly more fat from the abdominal region than those who ate white bread and other refined grains.

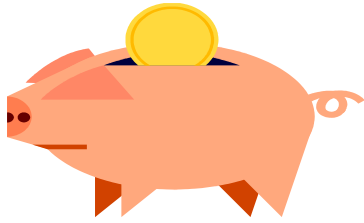
The whole grain group also experienced a 38 percent decrease in C-reactive protein, an inflammatory marker linked to the risk of heart attack, stroke, high blood pressure and diabetes. The reduction was similar to that seen with the

use of statin drugs.

Senior researchers for the study say a lot of foods claim they contain whole grains but are not really major sources.

They recommend finding products in which at least 51 percent of grain comes from whole grain. Examples of such foods include oatmeal, whole grain cereal, brown rice, granola bars, popcorn and whole-wheat crackers.





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

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