



E*Star Electric, Inc.

Around The House

FEBRUARY, 2010

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Recycling Electronic Wastes

Modern technology has given the world convenience and pleasure, but its accompanying obsolescence has produced vast amounts of waste. Much of the material contains heavy metals, hazardous chemicals and deadly compounds. We use and discard items such as computers, televisions, cell phones and MP3 players. In most areas however, disposing of these items as trash is forbidden and usually against the law.

Some communities have recycling programs with special sites set aside to dispose of electronic items. Others mark special days during the year for them to be collected. Some larger cities have commercial firms, such as Greentech Services, which recover recyclable metals from electronics for reuse by chemical or mechanical means.

However, there are many other programs that promote reuse of electronics to benefit the underprivileged or persons with special needs.

Groups, including a Utah Partnership, Computers for Kids, often refurbish outdated computers, laptops and monitors, which they supply to schools and children with no means to purchase these systems.

Another popular program is Cell Phones for Soldiers, which collects many of the 130 million cell phones discarded each year and provides them to members of the armed services who can use them to call home from their duty stations around the world.

All these efforts are green programs, which keep harmful metals and chemicals out of landfills and, in many cases, give them a new life to aid others. No matter what item you wish to discard, a new home for it may be found by surfing the net.

Inside This Issue:

- [How to Stay Positive in Dark Times!](#)
- [Preparing For A Kitchen Remodel](#)
- [Pain In The Deck Defined](#)

Plus much, much more!!!



"Cash? Gee, I'm new here and I haven't been trained in making change. Would you like to open a store charge?"

Fewer Cars Qualify As 'Top Safety Picks' For 2010

For studying 2010 models, the Insurance Institute for Highway Safety added a new roof-strength test to the already-rigorous test it used before. Increasingly, the tests address specific circumstances under which drivers and passengers are injured and killed in collisions.

Aimed at protecting passengers in roll-over collisions, the new requirement reduced the number of top-rated vehicles to 27 for 2010 models, compared with 94 in 2009.

To become a top safety pick, a vehicle has to have the group's top rating in front, side, roll-over, and

rear-impact crash tests. It must also have electronic stability control, which helps drivers maintain control of their vehicles in situations that might result in crashes, according to The Wall Street Journal.

Large cars that received the top rating were the Buick LaCrosse, Ford Taurus, Lincoln MKS and Volvo S80.

Midsize cars with the top rating were the Audi 3, Chevrolet Malibu built after Oct. 2009, Chrysler Sebring with optional ESC, Dodge Avenger with optional ESC, Mercedes C Class, Subaru Legacy, Subaru Outback, Volkswagen Jetta 4-door,

Passat 4-door and Volvo C30. Top safety picks for small cars were the Honda Civic 4-door, Kia Soul, Nissan Cube, Subaru Impreza, and the Volkswagen Golf 4-door.

Top picks for midsize SUVs were the Dodge Journey, Subaru Tribeca, Volvo SC60 and Volvo XC90.

Toyota, says its Camry came close to perfection but fell short in the rear-impact test. BMW had no picks but says its cars pass rollover tests conducted internally.



How to Stay Positive in Life, Particularly in Difficult Times

A negative outlook can set in whether it's caused by a stressful event, a job situation or by too much routine, which may mean few events of any kind.

Dr. Daniel Wagner of Trinity University in San Antonio has found through his studies that trying to get rid of a negative thought only makes you think about it more. Instead, you should direct your thoughts elsewhere.

He recommends asking yourself a question that sets your mind in a new direction. For example, ask: "How can I make myself stronger and better able to

deal with this?" Or ask, "What is my goal?"

Wagner says when you decide on the question, keep asking it. Ponder it, wonder about it. Let it run through your mind whenever you find yourself worrying. It will change your thoughts.

Other recommendations include:

Appreciate. Focus on something you are grateful for or that you like.

Visualize. Create the experience you want to have in your mind.

Be in the present. Don't spend time reliving the past. Acknowledge the present moment and its opportunities.

Get healthier. Avoid eating junk food. Eat regular meals and exercise, both of which will give you a more positive outlook.

Find something to laugh about. It could be a joke, a TV show, a movie, or talking to a funny person. Laughing can change your outlook.

Stay away from negative people, those who criticize you, your ideas and everyone else.

**WHEN REDUCED
FAT ISN'T THE
HEALTHIEST
CHOICE**

You may find this hard to believe, but reduced-fat peanut butter isn't as healthy as regular peanut butter.

The reduced-fat variety contains less monounsaturated fat than regular peanut butter.

Monounsaturated fat is great for your heart and may actually help reduce the risk of heart attack.

To call their product "reduced-fat", major food companies replace the fat with additional sugar. So you end up with just as many calories eating reduced-fat peanut butter as you do eating regular peanut butter but without the benefit for your heart.

Around The House Tip of the Month: **"Preparing for Kitchen Remodeling"**

The kitchen is the central, most important room in a home. It has a round the clock patronage, starting from an early morning breakfast to a late night snack. So if your kitchen has become outdated, keep these kitchen renovation ideas in mind as you remodel it to remain the darling room of your home.

1. Set a Budget First determining a budget for how much to spend helps you to choose the materials and design of the kitchen renovation. Add 20% to the cost of the project to anticipate unpredicted problems.

2. Hire a Kitchen Designer If your budget allows it, hire a kitchen designer to help you determine the kitchen's new style and features from seating to storage to modifying space.

3. Choose a Design Theme You can select design themes for your kitchen renovation from a long, varied list that includes: Victorian, American country, Old World, Shaker, etc.

4. Choose a Design There are four basic kitchen renovation layouts to pick from.

- *Single-wall Design:* Used in small spaces where appliances and cabinetry are placed against the only wall that can accommodate them. Appliances are at one end while the stove is by the sink.
- *Corridor Design:* A good design for small spaces formed from two opposing counters 42 or more distant. The work-triangle principle can be used, but this layout is interrupted by high traffic.
- *L-shaped Design:* More desirable for small spaces than the first two. The work triangle facilitates a shorter cooking process and has less traffic jams.
- *U-shaped Design:* The most efficient and desirable layout, if permitted by budget and space. In the work triangle, all the appliances, storage, and cook areas face the central area occupied by the cook.

5. Efficiently Redesign Small Spaces Refit unused space under the sink with drawers and shelves, use one large sink rather than two small ones, use corner cabinets, pot racks hanging from the ceiling, etc.

6. Logical Storage Store items by frequency of use and dedicate drawers to specific items. Lazy-Susan and pull-out drawers maximize rear storage space.

7. Get Small Appliances Minimize clutter after the kitchen renovation by buying compact model appliances. Also hang appliances beneath cabinets to free up counter space.

8. Recessed Lights For Roomy Look Recessed and under-cabinet lighting make a kitchen seem larger than it is.

9. Color and Pattern Use light-colored cabinets with glass doors, light-colored flooring, and diagonal patterns on backsplash tiles and flooring for a range-like feeling.

10. Seating is Good A seating space for diners to talk with each other and the cook is a must in any kitchen renovation. If space permits, add an island with added counter space to form a focal point for a snack or lounging.

When determining your kitchen renovation ideas, be sure to keep as your goal maintaining the kitchen as your home's most popular room, where you enjoy yourself as you prepare culinary delights!

Mystery Number 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.

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

401(k)'s Are Looking Better!

Check your investments and you'll find a surprise. When the stock market average went over 10,000, your 401(k) could be worth more than it was two years ago when the market was at an all-time high.

At Vanguard Center for Retirement Research, a late 2009 look at Vanguard's 3.5 million 401(k) and other retirement savings accounts found that 60 percent of balances were either about the same as in 2007 or they were higher than they were two years ago.

How much your account has grown depends on whether you continued to invest and how diversified your portfolio is. The study showed that some accounts were still down by 10 percent, but that was still an improvement over what the value was in previous months.

LET'S WELCOME OUR NEW CLIENTS THIS MONTH INTO OUR "E*Star FAMILY"

Here are some of our new clients that became members of our "E*Star Family" this past month. I'd like to welcome you and wish you all the best!

Sandra Carnevale & Eugene Taylor

We are giving recognition to our new clients and our superb friends who are kind enough to refer their neighbors and relatives to us.

'Pain In The Neck' Defined

The term may be used to describe an aggravating person, but if it describes an actual physical symptom, the causes and treatments should be determined.

Neck problems vary from stiffness to a sharp or dull pain, sometimes accompanied by back, shoulder or arm pain. Muscle strain is often the cause. It could be triggered by leaning over a steering wheel, a computer or a desk for long periods. Muscles at the back of the neck become fatigued. It's called tension myalgia. In the future, hold your head in a different way to determine which is less stressful to the neck.

* Home treatment includes use of creams such as Flexall and Bengay. The external rubs are less likely to irritate the stomach or kidneys.

* Over-the-counter tablets such as acetaminophen (in Tylenol and others), naproxen (Aleve), ibuprofen (Advil) and aspirin are good for relieving pain.

* Lie down for 10 minutes during the day to take the load off your neck.

Massage is also helpful.

Osteoarthritis, disk degeneration and whiplash are more serious causes.

Decide Whether To Pay Income Taxes by Credit Card

If you don't have the money to pay your income taxes by the due date, you have three choices:

1 You can pay late for a monthly fee of 1 percent of the balance due per month, \$10 on a \$1,000 tax. (Be sure to file on time even if you can't pay.)

2 You can set up a payment plan with the IRS for a one-time fee of up to \$105. 3 Or you can pay by credit card. If you think you can soon pay off the charged taxes, there may be advantages.

You have more time to pay the bill without filling out extra forms.

You could earn rewards, but check with the card company to see if tax payments qualify for a reward.

There are disadvantages.

Unless you have a low-interest deal, you could pay a lot of interest before the credit card charge is paid.

There are costs. The IRS charges a convenience fee of 2.49 percent of your bill. If you owe \$1,000, the fee will be about \$25.

A new, large charge on your credit card could affect your credit score, especially if the tax charge puts you over 50 percent on your card limit.

HOW TO REMOVE CORK PIECES FROM A BOTTLE OF WINE...

It even happens to the best of us... if you run into this predicament, simply insert a long plastic drinking straw into the bottle over the cork crumb, hold your finger over the end of the straw and lift out the piece of cork.

Protect Your Pet from Dog-Nappers

The American Kennel Club reports that dog theft is not an unusual crime. State legislatures are taking the matter seriously. In Texas, the legislature is considering making pet theft a felony. California and Delaware have tried to regulate roadside pet sales, where stolen pets are often sold.

Some dog-nappers aim to collect a ransom. One California woman paid \$10,000 for the return of a dog taken from her parked car. Other thieves want to make money selling the

dog or may want to keep the pet for themselves.

Here are some tips to help you avoid pet-nappers:

- * Don't leave a dog unattended in the yard for long periods, especially if the fenced yard is visible from the street.

- * If a stranger admires your dog during walks, don't answer questions about how much it cost or tell where you live.

- * Never leave a dog alone in the car even if it's

locked. It's an invitation to thieves.

- * Don't tie your dog outside a store. Either shop at a store that allows pets to come in or leave the dog at home.

If your pet is missing, check with animal control. Dogs should have identification on their collars or on a microchip. Immediately file a police report and distribute a flyer with a recent photo of the dog.

**Call Today To Learn
How to Save On
Your Next Home
Project**

(727) 209-3413

Qualifying For the Medical Expense Deduction on 2009 Taxes

The medical expense deduction has been one of the least-used tax breaks because it allows no write-off for the first 7.5 percent of adjusted gross income.

This year could be different for the 16 percent of the workforce who have been unemployed for part of the year or were underemployed. While their year's income was lower, their out-of-pocket medical expense may still have been high. Every tax deduction helps.

- * Health insurance paid with after-tax dollars is deductible from taxable income, including COBRA and Medicare Parts B and D.

- * The deduction covers a wide range of expenses including eyeglasses, hearing aids, contact lens solution, physical therapy, acupuncture, home health care and dental work.

- * Travel to doctors' and dentists' appointments and treatments is deductible at 24 cents a mile for travel by car or the actual expense of other travel.

- * Medical expenses must be paid this year with after-tax dollars or a credit card.

- * Home modifications such as air conditioning for a person with allergies or a swimming pool for physical therapy are deductible.

- * The cost of programs to treat alcoholism, stop smoking and lose weight may also be deductible.

- * You can't deduct the cost of cosmetic surgery, hair transplants, gym memberships or spa treatments. The cost of over-the-counter drugs is not deductible.

Note that, unlike a tax credit that counts dollar-for-dollar against taxes you owe, the deduction simply reduces the amount of your taxable income.

For more information, see IRS Publication 502 at www.irs.gov.

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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!

REFERRAL PARTNER 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 (insert your phone number).

Your Name: _____ Your 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 _____

Name _____

Address _____

City, State, Zip _____

Home Phone _____

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

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



At E*Star Electric, we are famous for quickly responding to the service needs of our wonderful customers. After all, if something electrical has stopped working properly; the customer wants it to work again – FAST! For this reason, we make scheduling service calls a priority. We offer 24 hour electrical service because we know that disruptions can happen at any hour of the day or night.

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