



E*Star Electric, Inc.

Around The House

SEPTEMBER, 2009

NEWS THAT HELPS THE FAMILY.



Exercise Helps Your Heart Even If You Don't Lose Weight

Maybe you've been exercising some and pretty regularly, but the bathroom scale hasn't budged and your middle is still about the same size.

You have probably made an improvement in your cardiovascular health, and that could be even more important than your pants size.

Researchers at Harvard University and Brigham and Women's Hospital report that a moderate amount of exercise is associated with as much as a 41 percent reduction in cardiovascular risk. While their study was done entirely on women, men can assume they have a similar benefit.

In various study subjects, Body Mass Index changes accounted for just 10 percent of the reduction. Blood biomarker improvements accounted for about one-third of the risk reduction, and blood pressure changes were accountable for 27 percent of the improvements. Reduced cholesterol accounts for a 20 percent improvement.

The benefits of regular moderate exercise outweigh what the scale will tell you. The researchers found that the more study subjects exercised, the greater their cardiovascular health improved.

The surprise was that cardiovascular risk dropped by 27 percent for those whose activity burned just 200 to 599 calories per week.

The risk was reduced by 32 percent for those who burned 600 to 1,499 calories per week, and 41 percent for those who worked off 1,500 calories a week.

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Inside This Issue:

- **Calcium Reduces Cancer Risk!**
- **Learn "How To Be Lucky"**
- **Make Your Home Energy Efficient**

Plus much, much more!!!



"Just a suggestion. You might want to remove the dead witch before I show it."

Fake Winnings, Dead Debts, False Bills: How to Recognize Scams

A few days after the funeral, a "collection agency" calls and says your deceased mother or dad owed \$500 and it's up to you to pay the bill.

This scam takes advantage of people who are still in grief. Elderly people are often targeted. When threatened with legal action, they may rush to settle. Another goal of the con artist is to obtain bank account and Social Security numbers.

Unless you are a cosigner, you are not responsible for the deceased's debt and you should not pay, whether or not it's a legitimate bill.

Police say con artists are ramping up their old false winnings game. In difficult times, people are eager to win at something. Some

will send thousands of dollars to "pay taxes in advance" to receive lottery winnings. After getting the money, the con man disappears.

One type of improper "bill collection" may be initiated by legitimate companies. It involves accounts that are settled for one reason or another. But five or six years later, the company sells a list of old debts to a collection agency for pennies on the dollar.

In one case, a cardholder's brother asked to borrow his card so he could use it "just to check into a hotel." The brother charged \$3,000, moved to another city and couldn't be found. The card company settled for \$1,500.

Six years later, a collection agency came after the

former cardholder for the balance. In spite of the threats, he insisted the account was settled. He never heard from the collector again.

Other cases involve smaller amounts of money. A collector called to say a woman owed \$55 in bank charges on an account that had been closed for several years. He said he could ruin her credit by reporting that she had a bounced check and never paid for it, which wasn't true.

Though some people would be bullied into sending money, this woman was not.

The AARP Foundation offers advice about fraud. Call 1-800-646-2283 for information.

Tax Credit Expiring; New Credit Proposed

The landmark \$8,000 tax credit for new home buyers expires Dec. 1, 2009, taking with it one of the great bargains for new buyers.

No one knows what will happen after December 1. Most observers are betting Congress passes some other tax credit. It could be one similar to the lower credit in 2008 or even higher than the current credit.

If you are planning to take advantage of the new tax credit, now is the time to

begin the home buying process.

Start by looking for financing. Remember that, with your good credit, the tax credit will give you a head start on a down payment.

What's the future of the tax credit? There are many proposals. One bill making its way through congress gives a home buyer tax credit of \$15,000 and makes the credit available to all home buyers, not just those who have not owned

a home in three years.

Economists say raising the tax credit will be difficult because it reduces tax revenues.

The bill, which has wide support in real estate and banking circles, is not law now and will have to overcome serious challenges should it ever be signed by President Obama.

Best advice: Take advantage of this incredible tax credit now!

WHERE'S THE SALT?

A study by the University of California at San Francisco shows that if everyone ate one gram less of salt each day, there would be 200,000 fewer deaths from heart disease in the next decade.

Most salt comes from restaurant food and fast food, but staying home for the evening results in high salt intake in the form of salty snacks. Good low-sodium products include fruits, Quaker Oats, vegetables and some peanut butters. Many salt-free seasonings are available.

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"WHERE WOULD THEY LIKE TO LIVE"

According to a national survey by Pew Research Center, the mile-high city of Denver is the place 43 percent of those interviewed would like to live.

Denver was first in the top 10 choices, followed by San Diego, Seattle, Orlando, Tampa, San Francisco, Phoenix, Portland, Sacramento, and San Antonio.

Eight percent of those interviewed said their favorite place to move would be Detroit.

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***Around The House Tip of the Month:
"How to Build a Wooden Fence"***

First decide exactly where to put it.

If the fence is along your property line, discuss its outline with your neighbors. Check your survey to be sure the fence is entirely on your own property.

Determine material size: Make a string outline and measure it to calculate the length and quantity of boards you will need. Use standard 8-foot or 6-foot boards for less work sawing.

Buy treated lumber: Always use treated lumber for the posts. (Remember that about one-third of the post will be under ground, so buy an appropriate size.) The boards will last longer if they are treated, but using two coats of good paint on untreated lumber is acceptable.

Make a square corner: Set a post 6 feet from one corner and 8 feet from the other. The corner is square if the distance across the hypotenuse of this triangle is 10 feet.

Setting a post in concrete: After determining post spacing, dig the post hole about six inches deeper than the desired depth and fill that space with gravel to drain moisture away.

Make the bottom end of the hole wider than the top to ensure a solid base. The post should have concrete below it and on all sides. Use a plum line to be sure that it's vertical. Brace the post until the concrete is set.

After setting, if the posts are higher than your design calls for, cut them to size before nailing the boards.

Attaching the boards: Use 3 1/2 inch nails for nailing 2x4s to posts. Use 2 1/4 inch nails to fasten 1 inch boards. (Or drive screws into place with a power screwdriver.) Use galvanized or better nails or screws.

Place the bottom board at least 6 inches above the ground to keep it away from rainwater and to make it easier to cut grass under it.

Be sure that both ends of the board are the same height from the ground.

**Breaktime
sudoku**

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.

Here's a tip for playing. We call the 3x3 squares "regions." With a highlighter, color in all the rows and columns with a 4 in them. Note that in the middle region

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| 9 | | | | 3 | | | | 5 |
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of the first column, the only place for a 4 is in the top right square. This is called scanning. You usually do it with your eyes. The difficulty rating on this puzzle is easy.

Calcium Reduces Cancer Risk!

A report recently published in the Archives of Internal Medicine shows that men who consumed at least 1,500 mg of dietary calcium daily were 26 percent less likely to get colon or other digestive cancers than those who consumed 500 mg or less.

Women who consumed 1300 mg a day were less likely to get any type of cancer.

Answer Key on Page 8

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!

Charles Gibson and Angie Mullen

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

iPhone app can help the Autistic

It happens that an autistic child or adult can be intelligent but be unable to speak or communicate. The same is true of children and adults with Down syndrome, cerebral palsy, or Lou Gehrig's disease, and even stroke patients who have lost the ability to speak.

Now there's help from an unexpected source. Researchers at Penn State have developed the Proloquo2Go app for the Apple iPhone and Apple iPod Touch.

Co-developer Samuel Sennot says the software can be used in place of devices that cost \$8,000 to \$10,000. He just loves it that people can get the Apple units at Best Buy. He won't tell how many of the apps have been sold, but says that at \$149.99 each, business has been "extremely brisk."

The mother of one seven-year-old autistic child, who never spoke, knows the "2Go" program has changed the family's life.

Quoted in USA Today, she says that with the touch-screen mp3 player strapped to his arm, her son can touch icons that voice basic comments, commands and questions.

He uses the "talker" to communicate with everyone including his service dog, who responds to voice commands from the unit.

The app is not difficult to customize so it can reflect the individual's situation and interests.

At last, it's wonderful for the family to know what their "mini genius" is thinking.

Bad Gutters, Runaway Water

Haven't checked your gutters for months or years? If they're clogged, they can cause problems that are costly to repair. For example:

- * Cracked ceiling. Blocked gutter drainage that results in standing and overflowing water will eventually weaken the wood on the fascia and roof. Then, water leaks into your attic, which can cause a ceiling to crack.

- * Rotted wood. When water builds up and repeatedly overflows, the wood fascia begins to break down and decompose. Replacing fascia is an expensive repair.

- * Cracks in the foundation. Clogged gutters overflow, causing water to pool around the foundation. It weakens materials at potential penetration points.

Check the gutter system for pitch, clogs, broken fasteners, and separation where gutters meet the fascia board.

Watch Your Washing Machine!

According to the State Farm Insurance Companies, washing machine hose failures cause about \$150 million in water damage each year to homes in the United States and Canada.

It is well worth \$10 or \$20 to replace the hoses when they become worn versus the cost of long-term damage. Inspect your hoses once a month for bulging or swelling, and routinely replace them every two years. Leave at least four inches between the water connection and the back of the washing machine to prevent kinks.

You can find washing machine hoses at hardware stores, home repair centers and plumbing outlets.

Learn How to Be 'Lucky' In Life

If it seems like other people get more lucky breaks than you do, it's time to figure out why. Some clues:

* They have that can-do attitude and feel they can grab onto an opportunity when it comes their way. They expect to be winners.

* Lucky people enjoy talking to strangers. They smile and say "hello." Other people's stories can be enlightening and may result in friendship or beneficial contacts, says Keith Ferrazzi in his book *Never Eat Alone*.

* Notice that they keep their options open instead of having a single-minded devotion to one goal. They, and you, have more options than you think.

* The lucky ones build strong relationships at work

that help to bring them success. Their social network outside work is a source of information and of support in difficult times.

* Getting more luck involves saying "yes" when you'd rather say "no." Say yes to serving on committees, running for office or working for charities.

* Always do your best work even if you think the task is unimportant. You'll get a reputation as the go-to person.

* Practice "counter-factual" thinking. The degree to which you think something is fortunate or not is the degree to which you will generate alternatives. The unlucky person is distraught over having a car accident, for example. The

lucky person is thankful that he wasn't killed, and makes friends with the other driver and people at the scene of the accident.

* Taking calculated risks can increase your good luck. Lucky people always want something new. They try new things, go to new places or take on work outside of their comfort zone.

* Enjoy yourself and have a balanced life. Maintain good relationships, explore a satisfying hobby and make physical fitness a priority.

Try to do most of these things and continue to help others. Good luck will come to you.

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Your Next Home
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September 13: National Grandparents Day

If you are a grandparent, the gift you would probably like most is a visit from your grandchildren.

If you have a grandmother or grandfather of your own, turn that statement around. The nicest thing you can do is to stop by to see them and give them a big hug.

Visiting might not be possible in our time of far-

flung families. If your grandparent or great-grandparent lives far away, a phone call is the next best thing.

When it comes to giving a gift-giving, don't settle for another shirt or another plant. Picture frames are one area where you can get creative. A multi-window frame can be filled with snapshots that you bring.

Help to fill the slots or if the grandparent is able, he or she can do it without you.

If you planned ahead, there are many places you can order coffee mugs, T-shirts, handbags or wallets with family pictures on them.

For these and other options, search for grandparents gifts on the Web.

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

ANSWER KEY



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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