

# HomeXpert

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Smart and Simple Ways to Enrich Your Home Living

Spring 2007

## MONEYWISE

## MYWORD

### What's Swimming in Your Water Glass?

"Drink more water" is a frequent recommendation for improving your health. But what if the water you're drinking causes more harm than good? That's a matter getting attention in many households across the country.

While municipal water systems try hard to protect the drinking water for their communities, contaminants can still find their way into your home, flowing straight from your tap into your drinking glass.

Problems with nasty, unfiltered water range from "really gross" to seriously damaging illness. Read on.

#### Potential Pollutants

**Lead** is bad news. Generally the result of corroded pipes and plumbing fixtures, prolonged exposure can cause brain damage.

And while **chlorine** is intentionally added to water, it can also produce unhealthy by-products, some of which have been linked to cancer and reproductive issues.

Municipal drinking water can pick up many other contaminants including sewage system overflows, water run-off from chemically treated lawns, or industrial pollu-

tion that finds its way into rivers and lakes.

According to the Environmental Protection Agency, the average American uses about 90 gallons of water each day. That's a lot of exposure, especially if you're not actually sure what's in it.

#### What Can I Do About It?

Many homeowners choose to protect their water with home treatment products.

**Under-the-sink filters** are an economical and smart choice if you're concerned mostly about drinking and cooking water. The reasoning is that water used for bathing, flushing and washing does not need the same rigorous filtration as the water they use for drinking and cooking. Makes sense.

As the tap is turned on, water is caught in a reservoir, then passes through a filtering mechanism that can remove such contaminants as dirt, mold, chlorine taste, asbestos fibers, particulate lead, iron, hydrogen sulfides and the like.

Costs for under-the-sink filters are probably less than you'd think (Just call us for more info.), but a plumber is recommended for installation.

### Refresh Yourself

By Michael E. Staples

Hello Friend,

Something strange always happened to me around this time of year. I start to get just a little antsy. Maybe it's the fresh air, the warm sun after a cold winter, or just the sense that good things are on their way. Whatever the reason, Spring always fills me with renewed anticipation and promise.

There's so much to get done – and, as usual, never enough time. I'm sure you feel the same way. That's why I want to give you one less thing to worry about.

Your HVAC and plumbing systems just worked hard through the winter to keep you comfortable, and as the weather heats up, they will be working even harder. The last thing you need is a comfort crisis. A pre-season tune-up can keep your systems performing without an unwanted interruption – and I'll take care of it for you.

Why? Because the opportunity to serve customers like you is part of what gives me Spring Fever. So go on, enjoy the rejuvenating effects of Spring and let us worry

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#### In This Issue

- Homeowners Insurance
- Home Interior Painting
- Safe Grilling

## Safe grilling practices help protect against food-related illness

As the weather starts to warm, outdoor grilling becomes more and more popular. But before you fire up the grill, remember to practice food safety. The following guidelines are among several recommended by the USDA Food Safety Inspection Service to help contain the spread of harmful bacteria:

- Defrost meat and poultry completely before grilling – preferably in the refrigerator. Thawing sealed packages in cold water is another option, or defrost in the microwave if food will be placed immediately on the grill.
- Marinate raw meat or poultry in the refrigerator, not on the counter. If the marinade will be used as a sauce later, reserve a portion – before the raw meat or poultry is added.
- Keep meat and poultry refrigerated until ready to be placed on the grill.
- Don't use the same platter and utensils for raw and cooked meat and poultry.
- Cook food to a safe internal temperature to destroy harmful bacteria. Because meat and poultry cooked on a grill often browns fast on the outside, use a food thermometer to make sure the inside is done. Never partially grill meat or poultry and finish cooking later.
- Refrigerate any leftovers promptly. Throw out food left out for more than two hours, or one hour when temperatures are above 90 degrees.

More information about safe food handling is available at [www.fsis.usda.gov](http://www.fsis.usda.gov).

## Selecting the Right Paint Color for Your Home's Interior

**W**hen painting the interior of your home, how do you choose from virtually limitless shades of color? First, it depends on your mood. Or rather, the mood you prefer your colors to have.

Colors bring out an emotional component that many people respond to – whether they realize it or not. Red, for instance, hints at a boldness and vitality. To express a sunny cheerfulness, look to yellow. For peace and harmony, try blue.

Of course, a house can be made up of different moods – bright, sunny yellow in the kitchen; the calming effect of blue in the bedrooms; and maybe a strong, confident red in the foyer or living room.

Those are only the broadest of categories because, from there, you'll have a multitude of shades and variations as colors are mixed and mingled.

### Software Is the New Colorwheel

A great way to begin your selection is with a color wheel. Ask for one in your local paint store, or if you prefer a computerized route, try a color software program.

Colors fall into two categories – warm or cool – each covering one side of the wheel. Warm colors, like yellows, oranges and reds, are opposite the cool colors of purples, blues and greens.

### Give Your Colors a Test Drive

Before you purchase gallons of paint that you *think* will look great in your home, test out the colors. Ask for sample paint cards and place them in the room in question.

But don't look just once. Instead, try them in the room several times a day to evaluate how the changing sunlight and use of lamps affect their appearance. Lighter colors are less likely to be affected by changes in lighting, but darker colors can seem distorted.

Some people will purchase small amounts of the paint they're evaluating to actually test the color on the walls themselves. (But you'd want to make sure you're truly committed to repainting before you start testing this way!)

### Consider the Room's Contents

Color can be altered not just by lighting, but also by other colors from the room's carpeting, draperies and furnishings. Coordinating your paint selections with your furnishing purchases would be ideal. But if the room's already set up, simply work around it.

While you're considering color samples at the paint store, also take with you color samples from the room – such as swatches from extra carpeting, extra drapery material or perhaps the arm cover from your sofa.

## DidYouKnow?

### Home Generators Are a Hot Commodity

Home generators are becoming more and more popular. They provide your home with a constant source of energy when destructive storms or overuse threaten your traditional means of power. When looking for a home generator:

1. Determine your emergency energy needs. Most who buy a home generator want to power their refrigerator, lights for a few rooms, furnace, water heater, air conditioner, home security system and medical equipment. Unless you have a large house with greater-than-usual heating or cooling needs, an eight-kilowatt generator should do the job.
2. Pick a generator that runs on appropriate fuel. Home generators typically use natural gas, propane, gasoline or diesel fuel. Natural gas is the most economical; propane is the second cheapest option.

## How Necessary Is Spring Cleaning, Anyway?

Spring cleaning has become a ritual of transforming the home to match the changing outdoors. The urge to bring that same sense of refreshing inside grows stronger. And while cleaning may not be high on your hobby list, this small investment in home maintenance can help maintain your property value as well as keep things running smoothly year round.

An organized approach can make the process both more productive and enjoyable. So here's your quick list of Spring cleaning "musts":

### Sort Through "Stuff"

There are always those things you can't bear to part with: clothes, books, old bicycles. The two year rule is a good measure for whether you need to keep it or toss it. That means if you haven't used it in the past two years, it's just taking up space. Take a deep breath, then let it go. Literally. You'll be making better use of your space as well as clearing the clutter.

### Give your home comfort system a little affection

That means replacing filters in

furnaces or air conditioners, and vacuuming and cleaning grates, coils and condensers. A Spring tune-up can also help prevent future breakdowns and repairs.

### Clean rugs, carpets, and floors

Shampooing wall-to-wall carpeting and waxing bare floors not only extends the life of your flooring, it impacts your health. Thorough cleaning can remove many allergens and pollutants that can affect your home's indoor air quality.

***"The two year rule is a good measure for whether you need to keep it or toss it."***

### Check Your Safety Devices

Replace your smoke detector, carbon monoxide detector, and emergency flashlight batteries. This should be done every six months since batteries lose energy even when they are not in use. Test fire extinguishers to be sure they are functioning properly too.

### Clean Windows, Shades, and Curtains

Remove and wash window treatments. Clean blinds to remove dust. White vinegar or ammonia solutions should be used to wash windows. If you also replace storm windows with screens, be sure to make any needed repairs before storing.

Spring gives us the chance to start fresh and take control of our lives, homes, and the year ahead. Make the most of the opportunity. It is, after all, an investment in yourself.

## Insure Your Home

Most homeowners have it, and many mortgage companies require it. But not all homeowners realize what's covered – and what's not.

Homeowners insurance, which insures the structure of your home and your personal belongings, varies by company and by policy. It typically pays for all or part of the cost from damage sustained from fire, lightning, smoke, theft, hail, wind, as well as other causes.

A certain degree of liability related to lawsuits from people injured on your property could also be included, though separate policies or endorsements may be needed to protect against floods, hurricanes or earthquakes.

When losses occur, claims are calculated based on what your policy allows. If you insure property for **"actual cash value,"** for instance, that means the insurance payment will be calculated based on what the item would cost to replace, minus a deduction for its depreciation.

Because costs to replace the item could be substantially higher than the original purchase price, many homeowners opt for **"replacement cost"** coverage. The loss amount is calculated on what it would cost to replace the item, but without a deduction for depreciation. Some replacement cost coverage has a dollar amount limit, while **"guaranteed replacement cost"** coverage does not.

There is one thing that is not needed, however: insurance on the land where the house stands. The land itself is not at risk of being stolen or destroyed by natural disaster.



### "Quotable"

*Any woman who understands the problems of running a home will be nearer to understanding the problems of running a country.*

– Margaret Thatcher



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about your home comfort.

Spring is a time of renewal, and whether it's spending time outdoors or just enjoying the break from the winter doldrums, there's no time like the present for spending more time with family and friends.

Wishing you the best and looking forward to visiting you in your home soon.

Sincerely,

*Michael E. Staples*

Michael E. Staples

P.S. We hope you'll enjoy the great home tips that come in this newsletter, but don't forget to check out the super offers you'll find on this page. If you aren't able to use them, feel free to pass them on to friends. After all, your friends are our friends, and we'd love to help them out too!

**HomePoints**

Water and energy can be saved by washing hands with soap and cold water. Hot water should be added only when hands are especially dirty.

**It's Like Having a Butler Adjust the Temperature "Just So" ...**  
(But Without the Snippy Attitude)



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(We recommend cutting this out and putting it on your refrigerator. Just a thought!)

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