



Landscape Aesthetics, Inc.

Around The House

JANUARY, 2011

NEWS THAT HELPS THE FAMILY.



Our Services Include

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- Patios & Raised Patios
- Stonework & Walls
- Steps & Level Transitions
- Front Entries & Walkways
- Fireplaces & Fire Pits
- Poolscapes & Waterfalls
- Outdoor Kitchens
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- Pergolas & Pool Houses
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- Fencing, Gates & Arbors
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How To Keep Those Pesky New Year's Resolutions

Aim low. It goes without saying that most New Year's resolutions are easier announced (or written) than done—but if you set the bar too high, you're doomed from the start. Instead of a sweeping declaration like "I will lose 30 pounds by April and finally fit into that dress," target a goal that's more attainable, like losing 10 or 15 pounds.

Don't overload yourself. It's difficult enough for the average person to follow through on one ambitious New Year's resolution; why on earth would you saddle yourself with three or four? Choose the most pressing issue at hand—losing weight, finding a girlfriend, improving your relationship with your parents—and concentrate on that. Trying to do everything simultaneously practically guarantees failure across the board.

Tell everyone you know. One school of thought says that New Year's resolutions are best kept to oneself, but look at it this way: the more people to whom you announce your resolution (say, to get out of your dead-end job by spring), the more people there'll be to prod you along if you fall behind. There's no shame in seeking help if you can't accomplish your resolution on your own.

Reward yourself. Following through on a New Year's resolution is rarely easy, so a little Pavlovian conditioning goes a long way. If you've resolved to shop less, congratulate yourself for not buying those shoes by springing for a steaming hot cappuccino at the mall. If you've resolved to be nicer to people, buy yourself a nice jacket after enduring that tedious cocktail party without delivering any insults.

Wait until spring. Sometimes the best way to accomplish a New Year's resolution is to make it at a time of year of your choosing, rather than the one dictated by the calendar. May 1 is a good alternate date, since the change of season will neatly coincide with the change you're hoping to accomplish in yourself.

Inside This Issue:

- Your House Is A Great Shelter!
- Simple Energy Saving Tips
- Health Insurance Prices Online!

Plus much, much more!!!



"Does the wet snow make my butt look too big?"

To Complete Your Living Room, Consider A Wing Back Chair

The wing back has become the glorious occasional chair that doesn't have to be used in pairs and doesn't have to match the sofa.

Doing what few other pieces of furniture can do, decorator Sara Ruffin Costello says it wakes up a room by offering a jolt in height and shape. It kills the boxy symmetry from which boring living rooms suffer. They work especially well in contemporary homes.

There are many choices. There are smaller-scale

wing backs (visit johnderian.com for examples) and larger, more traditional Americana pieces, which can be upholstered in a solid color or a pattern (see georgesmith.com).

For the man cave, or rooms with more space, the seamless and fluid take on the wing back and ottoman is the Grand Papillo from B&B Italia. It has a very modern look.

The first wing back chairs were designed to protect the lord of the castle from

drafts. Over the centuries, the basic style endured.

Wing backs had their heyday in the 17th and 18th centuries as British gentlemen's chairs. The new Hugo chair from Bernhardt is a 21st-century version with button tufting, nail trim, tailored lines and a low seat.

It's beautiful, but if you and older guests have trouble getting out of a low chair, you might want to think twice about this one.

Wrinkled Bed Sheets?

To have them come out of the dryer wrinkle-free, dry them alone. Shake them out so they are not balled up when they come out of the washer, and then dry the sheets and pillowcases without the rest of the load.

A House Remains A Great Shelter From The Storm

Knight Kiplinger, editor-in-chief of Kiplinger's Personal Finance, reminds homeowners and home buyers that an investment in a home not only a sanctuary for you and your family, it also remains a great tax shelter.

The ability to deduct property taxes is "the last great tax shelter" and you get a tax break on a large part of the profits if you decide to sell in the future, Kiplinger says.

Kiplinger speculates that for some years to come, home values will not rise much more than the national level of inflation. Values will still rise but they won't skyrocket, he says. That means that, unlike in the bubble years, when you buy a house now,

you can't expect to make a huge profit if you sell the house in a year or two.

But speculating in real estate is not the most important thing homebuyers are looking for. Rather, they visualize the place they want and search for more comfort, convenience and enough space, a home where they can relax and raise their families.

Some look forward to living in the same home for many years. They dream of holiday gatherings in the homestead with their children and grandchildren.

A home is the largest investment most people will ever make and it is the most desired investment. Fortunately, thanks to the

modern mortgage system, people don't have to save for decades to afford a house.

Low mortgage interest rates give the practical-minded another reason to move forward with housing plans. While the average 30-year mortgage interest rate is about 4.17 percent, some mortgage companies are offering even lower rates. While rents rise every year, fixed mortgage payments stay the same.

Some retirees want to age in place, that is, keep their home for years after they retire. Others want to downsize. If less space is what they want, that problem is easy to solve.

Landscape Aesthetics, Inc.

***Around The House Tip Of The Month:
“Simple Energy Saving Tips”***

As energy prices soar, homeowners are looking for ways to improve energy efficiency. These improvements will not only help your home stay cooler in the summer, but they will also allow your home to hold heat during the winter. The CertainTeed Home Institute offers these tips:

Upgrade your attic insulation. This is especially important if your home was built before 1980 because the recommended levels have been raised since that time. Also, check that the insulation around windows and doors is sufficient. This can either be done yourself or with the help of a contractor.

Strategically plant trees and shrubs to reduce heat exposure. Low-lying evergreens planted close to the foundation of your home can help slow the escape of cool air during the summer and insulate during the winter.

Have your cooling and heating units serviced regularly to ensure that they are working efficiently. Also, be sure to change the filter regularly.

Weather-strip, caulk and seal around all windows, doors, electrical boxes, and plumbing penetrations. Check if roof eaves and/or siding are airtight.

Close the east/west facing blinds and curtains during the day to minimize heat gain. Also, close the vents in the guestroom and other infrequently used rooms to allow the flow of air to concentrate on the frequently used rooms.

Install an automatic programmable thermostat. It will help control your home's temperature around your living schedule.

For more ideas on how to improve the energy efficiency of your home, visit www.certainteed.com.

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.

Happy New Year Sudoku

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

Types Of Hardwoods!

There are a number of choices to be made when you are replacing existing flooring with hardwood.

Prefinished hardwood requires less installation time and effort. Unfinished floors can be sanded and stained to the color you want, now and later.

Engineered hardwood has thinner pieces of wood layered on top of each other. For those concerned with high humidity, engineered hardwoods expand and contract very little as opposed to solid hardwoods.



**20 Old Quarry Road, Bernardsville, NJ 07924
908-766-7200**

Landscape Aesthetics, Inc. offers snow removal and ice control services for commercial, corporate, industrial, institutional and condominium/townhouse developments. We offer timely, reliable and thorough services to ensure that your property is taken care of as expected by customers, personnel, tenants and/or residents. We also ensure your property is safe, clean and inviting.

Landscape Aesthetics provides a full range of services to enhance and keep your property at its very best this upcoming winter season including:

- Snow plowing and removal
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Call us today at 908-766-7200 to discover how Landscape Aesthetics can create a worry free winter for you. For landscape enhancement services, please see our enclosed brochure. Visit our website at www.LandscapeAesthetics.com for more details on our complete line of services. References can be provided.

Insurance: Do You Need An 'Umbrella'?

Healthy Tip Of The Month: “Fruit, Vegetable Consumption”

Americans still aren't eating enough vegetables and fruits, according to the Centers for Disease Control and Prevention. Their Healthy People 2010 targets call for 75 percent of Americans to eat at least two daily fruit servings and 50 percent to eat three or more vegetables per day. But only a third of Americans are eating enough fruit, and about half are eating three vegetables a day.

A 2009 CDC study shows orange juice to be the most popular fruit item, and potatoes are the most popular vegetable, but many of those potatoes are eaten as French fries.

A person who accidentally injures another, or damages his/her property, could be sued for hundreds of thousands of dollars, maybe millions of dollars. Having an "umbrella" insurance policy could keep them from losing their homes, investments, life's savings and future income.

The term umbrella is used because it covers liability claims from all policies underneath it, such as auto and homeowner policies.

The question is: Do you need an umbrella?

Recent stories in the New York Times show how an umbrella policy would work. Say you crash into a Mercedes with a highly paid executive at the wheel. He is injured so badly, he cannot return to work. A jury awards him millions of dollars, and you have to pay it. The court takes your savings, your home, all other assets, and requires you to pay part of your salary for decades.

People who have an umbrella policy would be covered for the damages. It protects their net worth over and above what other insurance does. And it pays legal costs for defending yourself against a law suit.

For people who have any sort of assets, like a home with a large amount of equity, umbrella insurance can be a key part of financial protection. But not many people carry it.

State Farm, the biggest home insurer in the country, says only about 12 percent of its policy holders buy umbrella coverage.

State Farm charges about \$160 a year for a million dollars in coverage.

Health Insurance Prices Online

The Department of Health and Human Services (HHS) now posts health insurance prices on the Internet. The information covers 4,400 individual and family health plans offered by more than 225 insurance carriers. You can check prices at www.healthcare.gov.

Plan information is updated monthly, according to HHS. It takes into consideration such factors as where an individual lives, age and gender. The Web site also gives:

- ◆ Monthly premium estimates.
- ◆ Maximum out-of-pocket costs.
- ◆ Deductible.
- ◆ Major types of covered services.
- ◆ Percent of plan applications denied in the past three months.
- ◆ Percent of plan applications that charged more than the base price.

About 16.7 million people younger than 65 have individual policies, according to federal estimates.

The site also helps consumers identify government programs they might be eligible for, such as Medicaid or high-risk insurance pools.

How 'Passing The Buck' First Occurred

Back in the days of the old and wild west, poker became a popular saloon game. It also became a problem because poker players thought little of trying to cheat their tablemates.

The dealer had the greatest opportunity because he could manipulate the cards, engage in the infamous "dealing off the bottom of the deck" move, or skillfully peek at the cards he dealt other players.

To avoid fights over whose turn it was to deal, they passed an object to the next dealer. Usually it was a knife. It became known as the buck, short for buck horn, which most knife handles were made of.

Over time, the meaning of the phrase "passing the buck" changed. Instead of legitimately moving a responsibility to the right person to handle, it became known as a way to pass off a job or responsibility to someone else. That person was stuck with it whether or not he had the time or skill required.

President Harry Truman's famous statement that "the buck stops here" was viewed (and still quoted) as a way to state that, as President, he took responsibility for whatever was happening in the country. He had courage.

In his recent book, *Leadership Courage* (a five-star book at Amazon),

David Cottrell asks, "What are you responsible for at work? You are responsible for the success or failure of all activities you are associated with ... for everything you can control or influence." His statement was aimed at people in leadership roles, but in one situation or another each one of us has to lead.

Cottrell doesn't mean we have to do everything our self. Delegating a task, project or routine to another person, one who is qualified to do it, is a good move.

It's far different from "passing the buck." But when we're the dealer at any level, we should make sure the one we're dealing to has a chance of success.

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How To Save On
Your Next Home
Project**

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Teen Driving Contract Saves Lives

Fatal car crashes involving teen drivers fell by about a third over five years ending in 2008, according to a new federal report. The report partly credits the drop to tougher state limits on younger drivers.

The Centers for Disease Control and Prevention, who made the study, say Wyoming had the highest death rate with about 60 traffic fatalities involving 16- and 17-year-old drivers per 100,000 people at that age. New York and New Jersey had the lowest rate at about 10 per 100,000.

New York prohibits teen driving until age 18. New Jersey essentially bans kids from driving until they are 17.

Wyoming allows younger teens to drive until 11 p.m., while other states have a 9 p.m. deadline.

The number of teen deaths has been decreasing since 1996. CDC officials credit part of the decline to safer cars, airbags and highway improvements.

The most recent step forward in preventing teen fatalities is the parent-teen driving agreement. It helps new drivers and their families agree on such matters as the hours the teen will be allowed to drive, whether or not passengers will be allowed in the car, and promises to obey traffic laws.

Safe driving requires much more than what state laws call for, and signing an agreement before teens start driving is helpful in establishing expectations.

SEND A REFERRAL: GET A PRIZE

For every referral you send our way that becomes a new client and books a new project for \$10,000 or more, you will receive a tree planted on your property from our in-house tree growing nursery.

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!

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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 (908) 766-7200.

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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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Landscape Aesthetics Inc.
 Valid thru January 2011

Landscape Aesthetics, Inc. has been creating beautiful outdoor living spaces for over 20 years. Our creativity and expertise in developing unique, breathtaking designs are unsurpassed in originality and craftsmanship. We provide full service New Jersey Landscaping and design including finely crafted stone walls, patios and walks, fabulous outdoor fireplaces and kitchens, picturesque plantings, stunning pools and waterfalls, poolscape renovations, masonry, landscape management services as well as a tree growing nursery.

Our clients have found an added richness of fine outdoor living with our designs. Instead of a vacation, how about having us create a stress-free 'staycation' in your own backyard with an exciting new poolscape. Consider replacing your existing wood deck with the timeless beauty of a finely-crafted raised stone patio which is maintenance free. How about also equipping that patio with an outdoor kitchen. You can also extend your outdoor living season by adding the elegance and warmth of a crackling fire in one of our exquisite outdoor fireplaces.

By incorporating various outdoor elements such as space, plantings, water, landform and ornament into our designs, we create unique living spaces that create enjoyable memories to last a lifetime.

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

ANSWER KEY