

Landscape Aesthetics, Inc.

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April, 2011 Newsletter



Our Services Include

- *Landscape Design & Planting*
- *Patios & Raised Patios*
- *Stonework & Walls*
- *Steps & Level Transitions*
- *Front Entries & Walkways*
- *Outdoor Fireplaces & Fire Pits*
- *Poolscapes & Waterfalls*
- *Outdoor Kitchens*
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The Worst Excuse: No Time To Take Care Of Yourself

People have lots of excuses for not thinking about health and getting in shape. Lack of time is the most common excuse, says best-selling author Bob Greene in his book *The Life You Want: Get Motivated, Lose Weight and Be Happy*.

He studied peoples' schedules and found they all had time every day that would be better spent being physically active. He asks, "Who doesn't have 30, 40 or 60 minutes a day to exercise and take care of themselves?"

Green says exercise aversion is another cause. Even his most famous client, Oprah Winfrey, didn't like to exercise.

People avoid it because they don't want to experience the discomfort of working at it. But discomfort means you are exerting yourself enough to burn calories and improve your health. Some people exercise while watching TV or walking with a friend.

Once a week, it's important to make a healthy week's menu instead of just eating whatever is in the fridge.

Buy fresh fruit, vegetables, fish, whole grain bread and crackers, plus meat, but not too much. Skip the processed foods and fatty snacks.

The good news is that successful dieters take a break on one or two days of the week. Within reason, they eat whatever they want, such as a few slices of pizza but not the whole pie.

Put health on your time-management plan. When you are stronger and healthier, you'll do everything better.

Inside This Issue:

- **Energy Bulbs May Cause Problems!**
- **New Options Shake Up Television**
- **Sleep More and Lose Weight!!**

Plus much, much more!!!

Treasury Invites Taxpayers To Get Refunds By Debit Card

The U.S. Treasury wants to quit writing paper checks. At the same time, it wants to give taxpayers more choices.

Its latest effort consists of a pilot program to deliver tax refunds through prepaid debit cards. About 600,000 taxpayers earning \$35,000 a year or less have received letters inviting them to activate a debit card that can receive direct deposits.

An estimated nine million households, about one in every 12, don't have bank accounts. By activating the debit card for a tax refund, they wouldn't have to pay a check-cashing fee, and the government would save the cost of producing a check.

Each tax refund check costs the government about \$1, including the cost of processing roughly 600,000 claims each year for missing checks. Payments by direct deposit cost the government about 10 cents.

The pilot program will provide consumers with a debit card that can be used, not just for receiving refunds, but also for shopping with many features of a checking account.

Deputy Secretary of the Treasury Neal Wolin, quoted by Bankrate.com, says the debit card "can be used for everyday financial transactions, such as receiving wages by direct

deposit, withdrawing cash, making purchases, paying bills and building savings safely, giving users more control over their financial futures."

Half of the 600,000 offers from the Treasury test program will carry a monthly fee of \$4.50. The rest will be free. The different approaches will allow Treasury to determine which is more likely to lead consumers to sign up for the card.

BEST LEGAL ADVICE ONLINE

Need legal advice that's reliable and inexpensive ... or free? The editors of Kiplinger's Personal Finance recommend NOLO.COM. It's a good source for legal information and has been around for about 40 years.

They say it's easy to navigate and it's packed with practical advice about a wide range of legal issues.

Home Alarm Systems Offer Security, Peace Of Mind

Home security systems used to be thought of as just for high-end homes and high-income buyers. Today, improved technology and competitive pricing have made systems more affordable. There is a system for everyone.

Besides notifying the monitoring center of a potential break-in, the systems can include features such as monitored fire protection, carbon monoxide detection, water penetration and have sump pump failure alarms.

Home video systems allow

users to monitor their home from a remote location. Users can make sure their kids are fine and keep an eye on their homes.

It's no longer necessary to have a landline telephone to ensure a system operates without fail, and it's not necessary to have an Internet connection.

While statistics show a home without an alarm system is more likely to be burglarized, the added benefits of fire protection and other services are immeasurable. It's about peace of mind, according to Angie Hicks, founder of

Angie's List, a nationwide provider of ratings in more than 500 categories (www.angieslist.com).

Ask a prospective provider to visit your home and recommend how best to protect it. A typical system can be installed for \$49 to \$350, depending on the features. Monthly monitoring fees usually start at around \$25.

Know the contract terms, which are usually for multiple years, and learn about any fees that are not included in the installation and monthly costs.

LANDSCAPE AESTHETICS, INC.

Around The House Tip Of The Month:

Broken CFLs Can Release Mercury Vapor: They Need To Be Disposed Of Properly



Compact fluorescent lights are more than twice as energy efficient as traditional light bulbs. They are gaining market share as the congressionally mandated phase-out of incandescents begins in January 2012. California began the phase-out this January.

The curly-shaped CFLs are known to pose some risks when they break. Now the Environmental Protection Agency has issued new guidelines for their safe disposal.

They contain a small amount of mercury, which can be released as vapor. It poses potential health risks if the bulb is broken, warns the EPA.

Mercury exposure peaks in the first five minutes of breakage.

Here's what to do when a CFL breaks:

Before cleanup

- ◆ Have people and pets leave the room.
- ◆ Air out the room for five to 10 minutes by opening a window or door to the outside environment.
- ◆ Shut off the central forced air heating or air conditioning system.
- ◆ Collect materials needed to clean up broken bulbs.

During the cleanup

- ◆ Be thorough in collecting broken glass and visible powder.
- ◆ Place cleanup materials in a sealable container.

After the cleanup

- ◆ Promptly place all bulb debris and cleanup materials outdoors in a trash container or in a protected area until they can be disposed of properly.
- ◆ For several hours, continue to air out the room where the bulb was broken and leave the heating or air conditioning system shut off.

Adults are unlikely to be harmed by the 4 milligrams of mercury in a CFL, but it's best to be on the safe side.

About 72 percent of U.S. households use at least one CFL. Some 27 percent use at least one light-emitting diode. LEDs do not contain mercury, are dimmable and last much longer than CFLs, but they cost much more.

For hard-to-reach light fixtures, an LED is a good choice, though more expensive. You won't have to climb a ladder as often to remove the light globe, and you can dim the light.

Spring Day Sudoku

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

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.

Answer Key on Page 8

New Options Shake Up Television!

Some cable customers are wondering if they should continue paying \$100 or more a month for cable and movie channels, if they could quit cable entirely, or if they should go for just basic service.

New devices make it easy for homes with broadband networks to get content from the Internet, including Hollywood movies and shows. These devices include game consoles, Blu-ray players and DVR.

This could be the year when more people watch Web TV content from sources like Netflix, iTunes, YouTube, Amazon, Vudu, Hulu Plus and Crackle. They could decide to trim or quit their monthly service for cable, satellite or phone company TV service.

To Lose Weight, Sleep More

Diet and exercise are important when you want to lose weight, but unless you get a good night's rest, pounds are likely to stay where they are.

One study found that overweight adults lost 55 percent less fat when they got 5 1/2 hours of sleep a night compared to adults who slept 8 1/2 hours. And the sleep restricted group lost more muscle mass, which slows metabolism.

David Rapoport, MD, associate professor and director of the Sleep Medicine Program at the New York University School of Medicine, says doctors have long known that hormones are affected by sleep. It wasn't until recently that appetite and the influence of leptin and ghrelin entered the picture. Doctors found that both can influence our appetite. And studies show that production of leptin and ghrelin are influenced by how much we sleep.

If leptin and ghrelin are at low levels, a person will feel more hungry throughout the following day and will eat more.

New Rule Will Save Lives In Rollover Crashes

Passenger vehicles, including cars and light trucks, will have to prevent occupants from going through the side windows during a rollover, even those who are not wearing seat belts, according to new rules by the National Highway Traffic Safety Administration.

Some SUVs already have rollover-sensing side airbags that deploy instantly in the event of a rollover and stay open for a few seconds to keep occupants from being thrown through the windows.

When fully implemented by model year 2018, the new rule will prevent an average of 373 deaths and 476 serious injuries every year. The new rule will be phased in beginning in 2013.

The government doesn't specify how carmakers should carry out the protective measures, but side-sensing airbags are probably the improvement of choice.

The new airbags would be larger, more robust and designed to inflate in both side impact crashes and rollovers.

The highway administration says carmakers could also use advanced safety glass in the windows.

Back-up cameras by 2014

In December 2010, government regulators proposed a new rule requiring back-up cameras for all vehicles by 2014.

By providing drivers a full view of what's behind them when backing up, the cameras would help protect people, especially children, from being hit.

Healthy Tip Of The Month: "Teach Kids To Cook"

By the age of 8, kids should have a variety of meals they can cook.

Microwave-meals are usually the first skill kids learn. Help them understand the product packaging, knowing where to look for cook time and other instructions. Make sure they understand what not to put in the microwave and what to do if they see sparks.

By age 10, kids may have the maturity to cook on the stove. Start with a few kid-friendly meals, teaching safety along with cooking skills. Show them how to clean up during and after cooking.

As they get older, teach them how to read a recipe.

The Mom Cave: Check It Out!

It's new, it's fun, and it's strictly personal!

Now that the "man cave" has become an established custom in homes, women have taken the cue to establish a spot of their own. Forget men's huge TVs, theater chairs and eating spots, where they do manly, messy, sporting things. A woman's personal place is entirely different.

Whether it was formerly a guest room, a place next to the family room in the basement, or any unused space, the "mom cave" is generally filled with personal mementos and comfort items. It's a room they can call their own.

Many women, not just moms, are taking over a space in their homes and turning it into a haven

where they can relax and pursue personal interests. Decorators are applauding the trend.

Here's what's needed to create the cave: A place to sit, storage space, an area to do what they want to do, such as scrapbooking, and space for occasional visitors. The walls can be decorated with old or new photographs in fun frames, and bright wall colors or fancy wallpaper served as a background.

New York designer Elaine Griffin embraces the concept and recently partnered with Homegoods in Manhattan to show the new decor and space suggestions. She says the mom cave is where a woman, who nurtures everyone else, goes to nurture herself.

Griffin loves color. She says mom caves should be fun, feminine and highly personalized. They should include a reading place, probably with a nice throw on the arm of a chair, or a chaise lounge, a bookcase painted in a bright color, a fancy area rug, and maybe boxes of brightly-colored file folders and lamp shades that reflect a woman's tastes.

If they don't have a whole room, Griffin suggests taking over a spot, such as under a stair landing, for a sanctuary using narrow console tables, a rug and armchairs. Or part of the family room or dining room could be captured for their own.

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

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Index Funds Come In Many Flavors

In 1976, Vanguard developed an entirely new way to make investing in stocks easier and cheaper. Its 500 Index Fund was created on the philosophy that it's better to hold all the stocks in the market than to buy and sell individual stocks.

Because most traditional funds had not kept pace with the market over the years, the elegantly simple concept was copied by other companies. Today there are more than a thousand index mutual

funds to choose from.

Many target specific countries, industries or niche strategies. Out of this chaos, investment advisor Rick Ferri, quoted in Money, says it's possible to create an index fund mix that's right for you and costs little.

If you still want plain vanilla investing, you can choose one total U.S. stock market fund, one total international stock fund and one total bond fund.

If you're just starting to invest, the Schwab Total Stock Market (SWTSX) charges only 0.09 percent, and you can invest as little as \$100. Some consultants recommend a mix of 40 percent in that, 20 percent in Vanguard Total International (VGTSX) and 40 percent in Vanguard Total Bond (VBMFX).

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!

ROCKET REFERRAL REWARD 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 (908) 766-7200.

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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Landscape Aesthetics Inc.
 VALID THRU APRIL 30TH

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.

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

ANSWER KEY