

LANDSCAPE AESTHETICS, INC.

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August, 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*
- *Fireplaces with Overhead Structures*
- *Pergolas & Pool Houses*
- *Spas, Cozy Coves & Pondscapes*
- *Fencing, Gates & Arbors*
- *Master Planning & Design*

Heat And Humidity Add Up To Danger

Emergency rooms see an increase in cases of heat stroke and dehydration in July and August. The American College of Emergency Physicians gives this advice on how to stay safe in hot weather: Check the heat index before going out to work, play or practice and plan accordingly.

Avoid direct sunlight in the middle of the day. Schedule activities for the early morning or early evening hours. Wear loose, light-colored clothes and hats. Dark colors absorb more heat. Drink lots of water or sports drinks, about 8 ounces an hour when in the sun in order to avoid dehydration. Take frequent breaks in the shade or in air-conditioning to cool off.

Calculate the "apparent temperature" before taking part in activities. According to the National Oceanic and Atmospheric Administration:

* At 90 degrees and 50 percent humidity, it feels like 96. At 70 percent humidity, it feels like 106 degrees. Heat exhaustion is likely, so take it easy.

Heat exhaustion can include cramps, heavy sweating, nausea, heart-rate changes and dizziness. Get the victim out of the sun, remove excess clothing and place cool towels on extremities. Fan and give small sips of water.

* At 95 degrees and 50 percent humidity, it feels like 107 degrees. At 70 percent humidity, it feels like 124 degrees. At that temperature and at any higher temperature or humidity, it is extremely dangerous to be outside, and heatstroke could occur.

* At 100 degrees, humidity ranging from 35 percent to 55 percent can cause heat exhaustion. At 100 degrees, humidity of 60 percent or higher puts a person into heat stroke territory.

Inside This Issue:

- **Information on our in-house tree growing nursery!**
- **Exterior basement wall waterproofing and drainage system services installed by Landscape Aesthetics, Inc.**

Plus much, much

Time For A Withholding Checkup

The W-4 you have on file determines how much money is withheld from your paycheck for income taxes. The amount is determined by how many dependents you claim.

The most obvious reason to make a new W-4 is because you have fewer or more dependents, but there are other reasons.

* If you paid a big tax bill this year, you probably had income from other sources, but income tax is supposed to be on a pay-as-you-go basis. You could face underpayment penalties if don't report the extra income regularly.

One way to avoid the penalty is to increase your withholding so an additional amount is deducted from each

paycheck. You can also avoid penalties by paying estimated taxes every quarter, but it's easier to increase your withholding, according to experts at TurboTax.

* If you had a big tax refund, you have to ask yourself whether it would be better to decrease your withholding and invest in an interest-paying account. You can arrange an automatic deposit made from your paycheck to a savings or investment account. Or you could have it deducted from your bank account.

When you have high-interest credit card bills, paying on them would be a better use of the money. The average federal income tax refund for 2010 was almost \$3,000.

* If you converted an individual retirement account to a Roth IRA in 2010, increasing withholding will reduce the amount you have to pay when you file your 2011 tax return, according to H&R Block.

The IRS offers a withholding calculator at irs.gov. You'll need a pay stub and your 2010 tax return to use it. To increase withholding, increase your number of dependents or specify an additional amount to be withheld, such as \$50 or \$100.

Choosing A Wall Color

Candice Olson, host of HGTV design show *Candice Tells All*, says when designing a room, she first furnishes it and hangs the art work.

When choosing a paint color, she takes into account the fabrics, artwork, rug colors and other elements that will be in the space. She says color has to have context, but she's careful not to make walls too bright.

For a room with neutral furniture, she says trendy wall colors are violet and wisteria, a pale tint of violet.

Average 401(K) Balances Rise

In spite of losses during the recession, 401(k) balances are rising. They recently were at a 12-year high average of \$74,900, according to Fidelity Investments, the nation's largest plan provider.

The average balance rose by 12 percent from one year ago and marks the highest level since Fidelity started tracking account balances at the end of 1998.

According to USA Today, the change reflects stock

market increases but also increased by contributions by individuals and companies. That doesn't mean most workers are not worried about retirement. The Employee Benefit Research Institute reports that 56 percent of workers say they have saved less than \$25,000 toward that goal.

Many Americans had to tap into their retirement during the recession when times got tough. About 22 percent of plan participants

still have a loan outstanding, according to Fidelity.

There are currently efforts to boost participation in 401(k) plans. Many companies automatically enroll employees, but most of them choose a 3 percent savings rate. Plan sponsors say workers need at least 10 percent of their earnings for retirement savings, says the Defined Contribution Institutional Investment Association.

LANDSCAPE AESTHETICS, INC.

***Around The House Tip Of The Month:
“How to Select the Most Qualified
Home Inspector”***

Buying a place where you will live for many years can fill you with anticipation and excitement. Now you've finally found the home that is just right for you.

You've walked through the place, probably more than once, and everything looks perfect. But this could be the largest investment of your life to date, so you need to be sure.

You need a home inspection. Today, it's required by most lenders before the deal is closed, but who do you choose to do it?

Your real estate agent can provide several names for your perusal. Here are some questions to ask when interviewing them.

* **Certifications:** Check for affiliations such as those from the National Association of Home Builders (NAHB) or the International Conference of Building Officials (ICBO).

* **Experience in building:** The inspector has to be able to look at a wall, for example, and know how it's put together. Many home construction features are hidden from view.

* **Experience as a home inspector:** Check how long he or she has been in the business. Experience, training and insight are required for a thorough inspection.

* **Ask to see their typical inspection plan and checklist.** It should have space for written details and advice.

* **What types of equipment will be used?** Cutting-edge inspectors use more than a ladder and flashlight. They may bring electrical circuit analyzers, a carbon monoxide and fuel gas analyzer, a digital moisture meter and a digital camera to document their findings.

The report should contain a detailed picture of the house on the day of the inspection. It should itemize major components and their condition.

It should include a listing of items in need of normal maintenance or attention. And the report must list major repair items, any defect that could present a significant expense to repair and estimated repair costs.

When choosing, don't pick the cheapest inspector. For about \$50 more, you could get a more complete picture of the property.

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.

Breaktime Sudoku

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

**Landscape Aesthetics, Inc.
In-House Tree Growing Nursery**

Landscape Aesthetics, Inc. is proud to offer the highest quality shade and ornamental trees from their in-house tree growing nursery in New Jersey. We take the extra step and go above and beyond to ensure each and every one of our trees either meets or exceeds the industry standards.

We deliver and install quality trees at competitive prices.

Landscape Aesthetics can transform any open backyard into a beautiful natural setting. Our trees make excellent privacy & perimeter borders. We are very customer service oriented and are capable of working with all details of the tree installation process. We ensure quality installation and satisfied customers!

Our crew has experience in planting all sizes and varieties of plants, shrubs and trees.

Answer Key on Page 8

Landscape Aesthetics Inc. has been creating beautiful outdoor living spaces for over 20 years. Their creativity and expertise in developing unique breathtaking designs are unsurpassed in originality and craftsmanship. Landscape Aesthetics has established a reputation in New Jersey as being the standard by which all other landscape designs are measured.

Exterior basement wall waterproofing prevents water from entering foundation walls therefore preventing the wicking and molding of building materials. We use the newest technology and products to assure that your system will continue to keep your home dry for many years. Our goal is to promote a healthy mold free basement living environment for homeowners and to create awareness of the common problems that create: mold, flooding, basement leaks, water damage, foundation settlement and foundation repair. Homeowners continue to battle the elements when maintaining their assets. Water penetration and intrusion are especially problematic. Water intrusion is trouble when considering the effect it has on damage to interior finishes and mold development. Visit our website: www.LandscapeAesthetics.com



These Refrigerators Give the Kitchen a Trim Look

Cynicism Creates Heart Risk!

Cynics are distrustful people who generally believe the worst about others. But cynicism is a learned attitude and changing one's outlook can do much to improve life and health.

Studies at the University of Michigan in Ann Arbor show that a cynical outlook increases the risk of heart disease. And cynical people are more likely to have diabetes, obesity, and to smoke. The link between these conditions and cynicism will be studied further.

Maybe there's not a great deal of room in your kitchen and you could use an extra 8 or 9 inches of space between the fridge and the kitchen table. Or maybe your kitchen is large, but it bothers you to have the refrigerator reaching out from the counters and dominating the view.

When shoppers are choosing a new unit, they may not be aware that counter-depth refrigerators are available at appliance stores and department stores. Best Buy and Lowes, for example, have some in their stores. Online, they show a large selection, including French door styles, side-by-sides, and units with the freezer at the top or at the bottom.

They come in white and black as well as stainless steel. Depth, without the door handle, is from 23 1/2 to 29 1/2 inches. The height of various units is from 63 inches to 86 inches.

The GE Profile and others can be ordered with custom doors that will match your kitchen cabinets. They are available for 23 and 25 cubic foot sizes. The panels can be made acrylic, wood or almost any material you want. They slide easily into place.

Though customized counter-depth refrigerators cost less than built-ins, they cost somewhat more than a conventional fridge.

Landscape Aesthetics, Inc. provides trusted drainage system services in your area!

Making sure you have a good drainage system is essential. Protecting your yard from excessive water cannot only keep your lawn looking its best, but also help protect you from getting water in your basement. Too much water can easily drown your grass out; too little and it's going to dry out. The right quantity of water is key when figuring out an adequate lawn drainage system.

Most of the time, your gutters are where the excess water will come from. Installing a drainage system will be a great solution. You can install trenches or drain pipes near where the water builds up.

View a gallery of our finely designed & built projects at: www.LandscapeAesthetics.com



It's A Great Time To Invest In Real Estate

Homes cost less, but rental prices are up and still rising.

Savings and CD interest rates are the lowest in years, and the stock market is in an iffy position. It could even suffer a second dip.

So where can you invest your money and get a decent return? Consider buying a home and renting it out. In the United States, the average rent is at its highest level in history and going up every year.

Writing in Kiplinger Personal Finance, one veteran developer and house rehabber says now is the time to strike. You could buy a \$120,000

house in the city for \$42,000. Add \$10,000 for repairs and renovations and, depending on the property, you can rent it out for up to \$1,000 a month.

Some of the rehab costs could be saved if you can patch a few cracks in the walls and do some of the cleaning and yard work yourself.

A rental property offers a big opportunity for people with some time to spend on it, such as a retiree, a teacher who has the summer off, or a man or woman who works part time.

Of course, the rehab only takes place for a month or two. Many people with

full-time jobs are willing to spend weekends and some evenings on it in order to increase their monthly income after it's rented.

One man with good credit was able to finance the purchase price of a home and improvements at 7.75 percent interest. On that particular house, with little money of his own invested, and after paying for the financing and expenses, he makes a profit of \$430 a month.

While being a landlord is not as easy as signing on the dotted line, for many people it is a great opportunity to increase their net worth and their monthly income.

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

(908) 766-7200

Insulin: Type 2 Diabetes Patients Shouldn't Be Afraid To Take It

Traditionally, insulin therapy for type 2 diabetes was recommended for patients whose hemoglobin A1c was 10 points above normal. Today, doctors are beginning treatment with insulin much earlier, sometimes for a short period of time.

Some type 2 patients are concerned or even afraid to take insulin. Here are some common myths:

Myth: It will make me gain weight. Fact: Newly diagnosed type 2 patients gain a few pounds whether

they take an oral medication (Glucophage, Actos, Avandia) or take insulin. A study published in Diabetes Care shows that those who took a medication gained more weight over time. Patients between ages 21 and 70 who took insulin began losing weight over time.

Myth: If I take insulin, I must be sicker. Fact: Insulin is increasingly used much earlier in treatment. It is not a medicine of last resort. Your goal should not be to avoid insulin but to prevent complications

that can affect your nerves, kidneys and eyes.

Myth: I'm scared of needles. I could never give myself an injection. Fact: Some patients fear pain; others fear there is a stigma to taking insulin.

Most people are surprised at how easy the injections are. The needles are extremely thin and coated with silicon. They slide in painlessly. Some people prefer the smaller pen needles.

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!

Fax To: (908) 647-0803

Mail To: 20 Old Quarry Road, Bernardsville, NJ 07924



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www.LandscapeAesthetics.com

Landscape Aesthetics, Inc.

Monthly Specials below

3 FREE TREES!

*Book a new installation project for \$10,000 or more
and receive three large trees installed on your property.*

Please call (908)766-7200 for more details



Landscape Aesthetics Inc.

Expires August 31st

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

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

ANSWER KEY