



FS Plumbing Heating & Cooling Around The House

MAY 2009

NEWS THAT HELPS THE FAMILY.



Garden Spots Can Be Inspirational

A tiny garden can bring you closer to nature as you tend the plants with special care and watch them grow.

It could be a niche in a corner of the yard, a raised bed of flowers or vegetables, a window box or two or a container garden on the deck. In any case, the compact garden takes less time and work. The satisfaction comes from working with each individual plant.

For most flowers and vegetables, consider a spot that gets morning sun and afternoon shade. If your place is shady, search for shade-loving plants with greenery or flowers that may be planted under an ornamental tree.

Adding a wooden bench or chair will give you a place to relax in your niche. You could add a sundial, a birdbath or trellises for your climbing vines.

Men particularly enjoy building a rose garden. One costs a little more to start, but with proper care the roses will come back bigger and more beautiful with each passing year.

Roses are very attractive as they bloom in sunny niches, raised beds, or even when growing in wooden wine barrels from the garden store.

Container gardening is a pleasant alternative to having a garden in the yard. Containers come in all shapes and sizes. They can be put on trays with wheels so you can move them whenever you want. Or they can be put on stands to make a more dramatic statement. And you don't need "mud shoes" to tend them after a rain.

Plastic containers require less water than clay pots. Soil in clay pots dries out faster.

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"And for you, Dorothy, a portable GPS system to help you find your way back to Kansas."

Inside This Issue:

- Dangerous Summer Insects
- It's Strawberry Time!
- The Stimulus Package and You

Plus much, much more!!!

These Summer Insects Can Be Dangerous

There are good bees all around the country. European honey bees pollinate flowers and crops and are generally beneficial creatures. Gardeners often invite them into their yards by adding nectar-rich plants to their landscapes. But another type of bee could be a killer.

Africanized honey bees: If you live in Florida, some dangerous characters may be moving into your neighborhood. Their stings could be fatal.

When you know these killer bees may be in your area, have an escape route planned in case they attack. Go indoors or to a car. The Florida Department of Agriculture cautions against attempting to remove any bee colony yourself. Call an

exterminator. Fire ants: They are also found in the South. If they have been recognized in your area, be careful not to disturb their nesting sites. Wear protective boots where fire ants are suspected.

To get rid of them, spread bait products that the ants carry back to their nests.

Ticks carrying Lyme disease: These pests are more common in colder climates. If they are suspected in your area, use pesticides and repellents. Spray repellents on your boots and clothing. People who have been in the woods should inspect themselves, their clothing and their pets for ticks.

West Nile virus-carrying mosquitoes: The Illinois

Department of public health says you should remember the "Five Ds" of mosquito avoidance.

* Dusk until dawn. Limit time spent outdoors from dusk to dawn when mosquitoes are most active.

* Drain any standing water where mosquitoes could lay eggs.

* Doors and barriers. Install screens on windows and doors to keep mosquitoes from entering.

* DEET. Apply an insect repellent containing DEET if you will be outdoors for very long.

Rocky Mountain spotted fever: It's another disease carried by mosquitoes in some parts of the country.



Run For Your Life... Or At Least Walk

OK, not everyone can run. But most people can walk pretty fast or do other weight-bearing exercise to strengthen bones, tendons and muscles. Those who do it will probably have a longer, more enjoyable life.

A remarkable new study by Stanford University followed middle-aged males beginning in the 1980s. One group of men in the study were runners and the others were not.

Over time, there were just half as many deaths from all causes among the runners' group versus the

non runners. Even more significant, disabilities in the runners occurred 12 to 16 years later than in the non runners.

Doctors at Stanford were surprised by the longevity effect and especially surprised by the quality of life the runners experienced.

At the time the project began, those who opposed it predicted that the men who ran every day would suffer serious injuries and many would require knee replacements. As it turned out, the result was just the

opposite. Runners did not have higher rates of osteoarthritis and total knee replacements.

The study was one more example of how simple things like exercise make a big difference in future health.

Those who are inspired by the runners' story should check with their doctors before starting to exercise and go slow at first.

As the old saying goes, you have to walk before you can run.

**Monthly Helpful
Hint:
Put A Book On
Your Cell Phone**

They don't have large screens like a Kindle or a Reader, but cellphones have the advantage of being with you all the time. You can download a book for as little as 99 cents from Apple's iTunes or Amazon's Kindle store. Some classics with no copyright protection can be downloaded free of charge.

At Random House, they say the mobile phone will become the most popular way to read digital books in the coming years.

FS Plumbing Heating & Cooling
Around The House Tip of the Month:

***“Ask The Expert – What To Look For When Buying A
New Home”***

Q We're thinking of buying a lovely older home, but we are naturally concerned as to whether the home has been maintained well. Are there some standard things to look for?

A When you fall in love with a house, it is so easy to overlook its bad points and the flaws in maintenance, too!

Still, when making a major purchase such as a house, we must be practical.

Even if the house looks well maintained, you should give it this 7-point review.

1 Trees. Check them out. Dying trees and dead branches are an emergency waiting to happen. The first spring storm that comes around might give you some very serious damage. Look for bent branches, if you had a heavy snow storm in the winter. Look for tree roots peeking through the soil as it can suggest a shallow-rooted plant.

2 Pavement condition. To put it simply, cracks happen. Still, you should evaluate the pavement condition and ask yourself if it appears generally solid.

3 Gutters. They should be clean.

4 Air conditioner condenser. The first thing you think about when you look at a house is no doubt NOT the air conditioner condenser. But it is worth taking a look. The condenser should be free of debris, leaves and dirt.

5 Deck integrity. Look for areas of wood rot, chipping or raised fibers on the wood. Observe the overall strength and stability of the deck.

6 Garage door operation. Simply: Does the door open and close? That is not something you want to find out after you move in.

7 Downspouts. Look to see that rain is directed away from the foundation of the house.

You will know best how each of these points should be weighted. For example, you might expect a newer home to have a pristine driveway. Meanwhile, an older home packed with charm but might have a driveway with a crack or two. You'll have to decide how important each point is.

Deuces Wild Sudoku

To solve a sudoku puzzle, 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 in the large grid that have a 2 in them.

We chose 2 because there are several of them in the puzzle.

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

Now observe. In the middle left region, what is the only possible location for the 2?

This technique is called scanning, and you usually do it with your eyes.

The difficulty rating on this puzzle is easy.

**Cool Fact Of The Month:
"It's Strawberry Time"**

In Florida, strawberries begin to ripen in February, with the season moving northward each month. May is National Strawberry Month, which means that, right now, they are plentiful everywhere in the nation.

Not only are they rich in vitamin C and other nutrients, but strawberries may lower blood levels of C-reactive protein (CRP), a signal of inflammation in the body. High CRP levels are associated with an increased risk of heart disease and stroke.

Researchers at Harvard School of Public Health say fresh or frozen strawberries help to protect the heart but may be helpful for arthritis too. So eat your fill, now and all year round.

LET'S WELCOME OUR NEW CLIENTS THIS MONTH
INTO OUR "FS PLUMBING HEATING & COOLING FAMILY"

Here are some of our new clients that became members of our "FS Plumbing Heating & Cooling Family" this past month. I'd like to welcome you and wish you all the best!

The Harris family- Freehold, The Williams Family- Freehold, The Benton Family- Howell, The Repko family- Clarksburg, The Olexsak family- Freehold, The Wellington family- Howell, The Andrews family- Lakewood, and the Astroff family- Howell

We are giving recognition to our new clients and our superb friends who are kind enough to refer

Quick Energy Saver Tips!

Dusting: If you dust your light bulbs, you can increase the amount of light emitted up to 50 percent. Vacuuming vents and registers improves heating system efficiency.

Stovetops: Keeping the reflector pans under stovetop burners shiny will make more efficient use of heat. If they aren't shiny any more, cover the reflectors with aluminum foil so they reflect more heat. Replace aluminum when it gets dull.

Drying clothes: Consider drying light-weight items like socks and cotton shirts together. They will dry faster than if they are grouped with bath towels. When drying bath towels, let them tumble dry until they are soft but still a little damp. Take them out of the dryer and let them dry naturally the rest of the way.

Copper Goes To The Kitchen

Stainless steel is still the big seller for upscale kitchens, but homeowners looking for a trendy or old-world look are choosing copper for sinks, rangehoods and even countertops.

Copper is ideal for historic homes, and is highlighted in this year's 1920 Italianate Decorator's Show Home. Designers say it's not really trendy but has its own unique look.

It's practical and durable. Copper has antimicrobial properties that kill off bacteria within eight hours.

Mindful Meditation: Five Minutes To Better Health

"Mindfulness meditation" is the act of paying close attention to your thoughts, feelings, actions and body sensations in an objective, nonattached way.

Pain: Doctors at the University of Wisconsin say it is a proven pain reliever because pain has emotional and cognitive aspects. When you recognize pain with kind, nonjudgmental attention, special areas of the brain produce fewer signals that are interpreted as pain.

Just five minutes of mindfulness meditation can be helpful.

Anxiety and depression: It decreases anxiety by 44 percent and symptoms of depression by 34 percent, say doctors at the University of Wisconsin.

Subjects who took an 8-week mindfulness-based stress reduction (MBSR) program had more brain chemicals associated with a happy, calm state after taking the course. The mediators also had higher immunity scores.

Stress: Doctors quoted in Prevention say mindful walking is a successful stress reliever. Pick a quiet place in your home and walk slowly back and forth or in circles. Look ahead and focus on how one foot makes contact with the ground, your weight shifts, and the other foot lifts and moves forward.

Keep your mind on your feet. If your mind wanders, gently bring it back. A 10-minute session is recommended.

To find a course in mindfulness-based stress reduction in your area, visit www.umassmed.edu/cfm/mbsr/.

MBSR is technically defined as a common form of complementary medicine addressing both physical health and emotional wellbeing.

The Stimulus Package And You

The \$787 billion stimulus package, signed by President Barack Obama, includes tax benefits and spending increases that will directly benefit many Americans.

Reduction in income tax:

The IRS is updating withholding tables to incorporate the Making Work Pay tax credit of \$400 for singles and \$800 for couples. When employers receive the new tables, the changes will be made.

First time homebuyer tax credit:

Singles with income of up to \$75,000 and couples earning up to \$150,000 who buy their first home (or who haven't owned a home in the last three years) can claim a tax credit of up to \$8,000, or \$4,000 for singles, which does not have to be paid back. The home must be bought between January 1 and December 1 (not

December 31) of 2009.

This is an "above the line" tax credit, which means you don't have to itemize taxes to get it.

New car tax credit in

2009: Individual taxpayers who earn up to \$125,000 in 2009 (\$250,000 for couples) will be able to deduct state taxes, local sales taxes and excise taxes paid for the purchase of any new car, light truck, recreational vehicle or motorcycle priced at up to \$49,500. This is also an "above the line" tax credit.

New car tax credit in 2010

and 2011: Taxpayers can claim a tax credit of up to \$2,500 for the purchase of a plug-in hybrid until manufacturers sell more than 200,000 of them. The credit starts at \$417.

One-time check for Social Security, Supplemental Security Income, railroad

retirement benefits and veterans disability compensation: \$250 checks are scheduled to be mailed in June 2009.

Education

Pell Grants: The recovery bill increases the maximum Pell Grant, funds for low-income undergraduates and certain post-graduate college students, by \$500 for two years starting July 1. Maximum grant for 2009 will be \$5,350. It will be \$5,500 in 2010.

Higher education tax

credit. The new \$2,500 annual tax credit can be claimed on tax returns filed in 2010 and 2011.

529 plans and computer expense: Money withdrawn from a 529 college savings plan is taxable if not used for a qualifying expense. Under the stimulus plan, computer-related expenses are allowable.

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How To Handle Demanding, Self-Centered People

By having a few strategies, you can reduce stress and handle tyrants and troublemakers.

Writing in Corporate & Incentive Travel, author and consultant David Posen, M.D., suggests the Seven "A"s.

Avoidance. Steer clear of them if you don't need the contact.

Appraisal. Try to

understand the their backgrounds and circumstances.

Assertiveness. Address the issue but not in an aggressive way. Try to come up with a benefit within the issue for the tyrants.

Acceptance. OK. You can't change the way they are, but realize that you can live with it.

Appeasement. If you are in a place where you can't argue, it's probably best to give in for now. End the contact.

Asbestos suit. If they become very abusive, step back and visualize a Plexiglas shield between you.

Accommodation. Try fence-mending and bridge-building.

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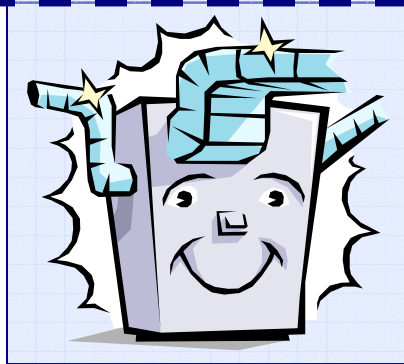
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4	5	9	2	8	1	3	7	6
8	3	1	7	4	6	9	2	5
7	6	2	5	3	9	8	1	4
3	1	4	9	2	5	7	6	8
5	7	8	4	6	3	1	9	2
2	9	6	8	1	7	5	4	3
9	4	3	1	5	2	6	8	7
1	8	5	6	7	4	2	3	9
6	2	7	3	9	8	4	5	1

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