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ISSUE 143



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Cost is how much you pay for something; **value** is how much you get back in relation to that cost. Smart homeowners try to get the most value for their investment in remodeling or replacement projects. And, despite the decline in home prices in many areas of the country, remodeling projects have continued to hold steady. **Remodeling** magazine's annual report shows that maintenance-type projects and moderately priced home upgrades have continued to provide stable paybacks, even in a slower market.

Statistics from the National Association of Realtors® show that home prices have fallen by an average of 7 percent nationally in the past year. However, according to **Remodeling's** 2008–2009 Cost vs. Value Report the value of investments in home remodeling projects declined only 3.86 percent between 2007 and 2008. If you

are wondering where to use your money safely during these uncertain economic times, you can still confidently invest in your home.

Currently, one of the best cost versus value projects is replacement windows. Many homeowners are concerned about energy efficiency, and replacement windows are one of the best ways to make your home more efficient and cut down on overall energy costs. New windows contribute to curb appeal, and any project that improves the appearance of your house will hold its value.

Curb appeal can be greatly improved by changing the appearance of your home's exterior; siding replacement is also at the top of the list. Fiber-cement siding cost versus value ranks slightly above vinyl siding in value, although it costs slightly more. Fiber-cement siding gives the homeowner the look



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Cost Versus Value in Home Remodeling

(Continued)

of wood without its disadvantages. Plus, it is guaranteed for up to 50 years and is ideal for hot, humid climates.

Wooden decks complete the list of the top projects, although in some areas of the country the cost versus value is lower. Climates in areas like Florida, Texas, and New Mexico make outdoor construction projects more of a gamble, as oppressive summer heat drives people indoors. The demand for outdoor living and entertaining space in places like South Carolina, Georgia, and Massachusetts, however, is on the rise.



Kitchen and bath remodeling is a perennial top-ten in cost versus value projects, but homeowners must spend their money wisely. If a remodel strays too far from classic appeal, then potential home buyers may turn away.

The overall trend in cost versus value projects is focusing on smaller, cost-effective projects. This suggests a more discerning attitude in light of the financial downturn. A healthy dose of common sense is always beneficial when planning a project to make sure it is appropriate for the space and resources. Ask us about the cost versus value considerations for your project.

Franzoso Contracting, Inc. – Let's Talk About Entry Doors

Entry and exterior doors can be a key focal point of your home. Unfortunately, because they are exposed to weather and heavy wear, these doors often show their age prematurely. Most older doors are made from wood, a material that has the warm, natural look and feel that many people prefer but is vulnerable to the elements. Season after season of sun and rain eventually warp, crack, and bow wood, as the sun's ultraviolet rays break down wood's natural lignin, and moisture repeatedly shrinks and swells wood fibers. As a result, when given enough time, wood doors need to be replaced.



Fortunately, entry and exterior doors have changed significantly during the past few years and homeowners may now select from a wonderful array of options, including high-tech alternatives made of fiberglass composites and steel.

One significant change with entry doors is that, unless you're looking for a bare-bones door replacement, you may buy an entire "entry system." With an entry system, a door is pre-hung in its frame, the door's bottom edge interlocks with the threshold, and weather stripping encircles the door's perimeter. The hinges and lockset are designed as part of the system, and sidelites often flank the door. With a system, all components are designed and machined to work together reliably and with uncompromising energy efficiency.

For the sake of discussion, it helps to consider doors according to their primary face material. The choice of wood, fiberglass, or steel as a surface material has the greatest impact on a door's appearance, cost, durability and security.

Nearly all doors, wood and non-wood alike, are termed either "flush" or "paneled" doors. Flush doors are flat and smooth on both faces. Paneled doors have rectangular recesses (panels) framed by horizontal rails and vertical stiles. Panel construction originated with wood doors to minimize cracking and warping by giving panels enough room to shift as they expand and contract with changes in moisture. Doors with doorlites (windows) have panel construction with one or more lites substituting for panels.

Just a few things you should know about steel and fiberglass entry doors:

Steel Exterior Doors

- Insulation-filled steel doors can have high R-values, up to an R-15 because the steel frame is filled with polyurethane foam.
- Steel is ideal for unprotected exposure to sun and moisture.
- Very easy to maintain.
- There is no exposed wood to warp, rot, bow or splinter.
- Provides superior security qualities.
- Has the option of coming with magnetic weather stripping to ensure a strong hold that keep the elements out and prevents air and water infiltration.

Fiberglass Exterior Doors

- They are paintable, stainable and come in many styles.
- Genuine look and feel of a wood door.
- Insulated fiber glass doors have up to an R-11 rating.
- Offers four times greater insulation performance than a wood door.
- Architecturally correct stile- and rail-grain pattern.
- Resists nicks and dents.
- Does not chip, warp, rot, or crack.
- Fiberglass is proven far superior to wood in strength, weather ability and durability.



Let Boys Help with Housework

Kids today do 25 percent fewer household chores than their counterparts of 30 years ago. Presumably, kids spend more time doing schoolwork and participating in youth group activities and athletics. Even adults do less housework because of modern appliances and because they can hire help to do it for them. But one aspect hasn't changed in 30 years—parents still are more likely to assign household chores to girls. Further, even those who assign equal numbers of chores to boys and girls are more likely to assign certain types of chores to boys and certain types to girls, creating a gender bias.

For example, sons are typically asked to take out the trash, wash the car, or mow the lawn. Daughters are much more likely to be asked to vacuum, dust, clean bathrooms, or help in the kitchen. We may be perpetuating a stereotype without even realizing it, and this may contribute to boys growing up believing that housework is a woman's job. Studies at the University of Maryland show that young girls hope to share housework and child care with spouses when they marry. Plus, studies reported in the *American Journal of Sociology* show that marriages are more stable when domestic duties are shared.

Teach both boys and girls how to do all types of household chores, without assigning certain jobs to boys or girls. Remind kids that they may have their own apartment in a few years and will need to know how to care for their own place. Sociologists at the University of Massachusetts Amherst say that housework helps develop the habit of serving others and can help kids learn that the world is not all about them. Remember to teach them about cooking and nutrition—helpful skills for family life. Boys especially need to know that it's okay to be in the kitchen. Having these skills will contribute to a healthy family life for your children after they leave the nest.






The Basics of Buying Fresh Fish




Fish is a protein food with fewer calories than other meat sources, and it's lower in saturated fat and higher in "good fats." Eating two servings of fish per week can cut the risk of heart disease by one-third. Plus, the omega-3 fatty acids contained in fish raise levels of serotonin. This can combat depression, and help regulate your body's inflammation cycle, which can relieve conditions like arthritis. Fish also contains selenium, which is thought to have cancer-fighting properties.

Despite all that good news, more than half of Americans seldom eat fish, and if they do, it's usually at a restaurant. That's partially because selecting and buying the best fish can be overwhelming. The truth is that with some basic knowledge, you can enjoy fish at home too. Here are some guidelines to help you through the process.

Shop at a quality fish market:

-  The store should smell clean, not "fishy." Counters and floors should be clean.
-  Whole fish should be halfway immersed in clean crushed ice. Fillets should sit on top of the ice. Seafood should not be sitting in puddles of water.
-  Salespeople should be knowledgeable and able to answer questions.

Buy fish that meets these standards for freshness:

-  Whole fresh fish should have shiny skin; tightly adhering scales; clear eyes; clear, firm flesh that springs back when pressed (no brown spots); and a moist, flat tail. Gills should be cherry-red or pink, not brownish.
-  Saltwater fish should smell clean, not "fishy;" freshwater fish should have no smell other than a slight scent of lake or river water.
-  For fresh fillets and steaks, flesh should appear dense without gaps between layers. White-fleshed fish should have translucent-looking flesh with a pinkish tint.

Fish is extremely perishable, so proper handling is important. It's a good idea to bring a cooler with you to the market to keep fish cold. You should purchase fish as close as possible to the time you plan to use it. Refrigerate whole fish up to two days; fillets and steaks no more than one day.

"A perfect summer day is when the sun is shining, the breeze is blowing, the birds are singing, and the lawn mower is broken."

~James Dent

"Love is to the heart what the summer is to the farmer's year - it brings to harvest all the loveliest flowers of the soul."

~Author Unknown

"A life without love is like a year without summer."

~Swedish Proverb

"The dandelions and buttercups gild all the lawn: the drowsy bee stumbles among the clover tops, and summer sweetens all to me."

~James Russell Lowell

"Then followed that beautiful season . . . Summer . . . Filled was the air with a dreamy and magical light; and the landscape.

Lay as if new created in all the freshness of childhood."

~Henry Wadsworth Longfellow

"Rest is not idleness, and to lie sometimes on the grass under the trees on a summer's day, listening to the murmur of water, or watching the clouds float across the sky, is by no means a waste of time."

~John Lubbock

"A single sunbeam is enough to drive away many shadows."

~St. Francis of Assisi

"Deep summer is when laziness finds respectability."

~Sam Keen

Brain-Healthy Choices: Staying Mentally Fit

When we think about staying fit, we generally think about our bodies from the neck down. We don't always think about mental fitness. But your brain health is equally important. It plays a key role in nearly everything you do. Like other parts of your body, your brain can lose agility as you get older, and it can deteriorate even more if you don't take care of it. The good news is that you can do a lot to help keep your brain healthier as you age. And these steps may reduce your risk of Alzheimer's disease or other dementia. Here are some secrets for maintaining mental fitness:

Get physical exercise. Physical exercise benefits your brain as well as the rest of your body. Exercise stimulates the production of new neurons, and it stimulates the production of new blood vessels, which increases the amount of oxygen and nutrients that reach the brain. Even 30 minutes of moderate exercise three to four times a week can have a beneficial effect.

Maintain a healthy diet. Your brain uses 20 to 30 percent of the energy your body produces even though it accounts for only 2 to 3 percent of your overall body weight. A combination of healthy carbohydrates, proteins, and fats will ensure that your brain gets what it needs.

Exercise your mind. New activities, new hobbies, and new concepts challenge your brain and keep it active. Your brain needs exercise much the same as a muscle does to stay strong. Take an art class, learn a foreign language, or take a dance class.

Watch your blood pressure, blood sugar levels, and cholesterol. These numbers are as important to brain health as they are to the rest of your overall health. Enlist the help of your physician if necessary to control these levels.

Reduce stress. Stress has the same types of negative effects on the brain as it does on the rest of your body. It can kill neurons and deplete nerve cells. Reduce sources of stress and enlist help in managing those you can't eliminate.

Foster positive, supportive relationships. Unhealthy relationships bring about negative changes in our biochemistry that can impact brain health. Maintain supportive relationships that boost your self-confidence and that encourage you to challenge yourself in positive ways.

Focus on the positive aspects of things. Attitude is important. We can control whether we are positive or negative, active or passive, optimistic or pessimistic.

Relax. Meditation and relaxation techniques can contribute to stress reduction and overall brain health.



STOP

Internet Poachers from Stealing Your Wi-Fi



If you use a wireless router in your home, you and your family's information could be at risk. As you may know, a wireless router allows you to "wirelessly" connect to the Internet, and most routers have a coverage area of about 150 feet. This is a great advantage if you have multiple computers or a laptop, as you can access your Internet connection from most areas of your home. Unfortunately, this capability comes with a big disadvantage as well.

In most cases, the coverage area of a typical router extends outside your home. This could grant access to your home network to your neighbors or to transient Internet poachers. Internet poachers are people who park their laptops in their cars and drive around looking for an unguarded network connection. When they find one, they park

and take advantage of the free Internet, provided by you. Once someone gains access to your network through your router, they could also gain access to your personal information.

There are several simple ways to prevent or deter such behavior, and you do not need to be a computer guru to implement them.

The easiest method is to access your router settings and change the password that permits access to your network. Most people who purchase and install wireless routers never take the time to change the factory-supplied passwords, which generally are well-known or easy to obtain. Make sure that your new password is more than eight characters long and contains at least one number and one or more special characters.

Another easy fix is to turn off the router when you are not using it. If your router stays on all the time, then you are providing hackers and poachers about eight hours per day while you are at work and six to eight hours at night while you are sleeping to attempt to gain access through your router.

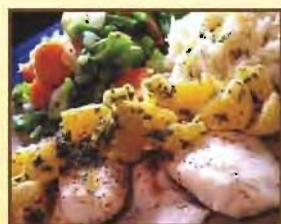
Make sure your computer's operating system, applications and virus protection are current. As poachers get savvier, technology evolves to combat their attempts to access your information. You will add an extra level of protection if your computer is up to date.

These steps are fairly simple to complete, so take the extra time to protect yourself and your family.



Recipe: *Roasted Tilapia with Orange- Parsley Salsa*

All parts of the orange are used to flavor this dish. It is perfect for a quick weeknight meal or to impress guests at a dinner party. Serves 4.



Roasted Tilapia with Orange-Parsley Salsa

Ingredients:

- 4-6oz. tilapia fillets
- 3 large oranges
- ¼ cup fresh parsley
- 2 tablespoon good quality extra-virgin olive oil
- ¾ teaspoon salt
- ½ teaspoon fresh ground black pepper
- 2 cups cooked rice*

Preparation:

Preheat oven to 400 degrees.

Salsa: Grate 2 teaspoons orange rind. Peel and section oranges over a bowl; reserve 2 tablespoons juice. Chop sections. Combine rind, chopped orange, 2 tablespoons parsley, 5 teaspoons oil, and ¼ teaspoon salt and toss.

Sprinkle fish evenly with ¼ teaspoon salt and ¼ teaspoon pepper. Place fish in an ovenproof skillet coated with remaining 1 teaspoon oil. Bake in oven for 14 minutes or until fish flakes easily when tested with a fork.

Combine 2 tablespoons reserved juice, 2 tablespoons parsley, ¼ teaspoon salt, ¼ teaspoon pepper, and rice in a bowl and toss.

Serve: Spoon ¼ cup rice onto plate; add fish over rice, and top with ¼ cup of salsa mix.

*Any type of rice works well with this dish.



No one is safe from scammers, even the grieving. Scammers repeatedly target grieving spouses or other family members who have recently lost a loved one. Bereaved family members, particularly the elderly, can be easy targets at such a vulnerable time.

In a recent scam in Mississippi, family members were informed that the deceased had an unpaid debt. Families were threatened with debt collection efforts if the debt wasn't settled immediately. A similar scam prompted nationwide attention in 2002. In those cases, grieving families in 14 states received payment demands on supposedly unpaid debts. The calls were received within days of the death and requested payments in various amounts up to \$700. The caller used a bogus collection agency and a rented mail drop in Delaware to collect the money. In another scam in North Carolina, a caller requested payments supposedly in arrears on a life insurance policy belonging to the deceased. The caller explained that the life insurance money would be released if the payment was received and then requested a credit card number to settle the debt.

Scammers have invented other ways to trick the grieving. In Indiana, bereaved families were contacted by individuals claiming to be state employees from the Vital Records Division requesting personal information to complete the death certificate.

To protect against these types of scams:

Know your obligations. If you are not a cosigner on a loan, you're not responsible for the debt and have no obligation to repay it.

Know the procedures. If you are a cosigner for a loan or a credit card, legitimate collection agencies may contact you following the borrower's death. However, bill collectors should go through the executor or probate court to collect a debt owed by the deceased, so provide ONLY that contact information.

Obtain facts. Have the collection agency furnish proof of the debt in writing—who is owed, how much, for what reason, and when the debt was acquired.

Verify authenticity. Contact the Better Business Bureau to verify the authenticity of the collector. Notify your state attorney general's office if you suspect fraud.

Protect personal information. In obituaries, don't include details such as the deceased's birth date (use only the year) address, or those of family members. Never provide a caller with the deceased's personal information.

Follow up. Mail copies of the death certificate to all three credit-reporting bureaus and credit issuers to cancel accounts. Check the deceased's credit history four to six weeks later to ensure that no fraudulent accounts have been opened.



"Just curious, Lenny. How come you never participate in 'Casual Friday?'"



Nines Sudoku

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

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 once 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 9 in them.

We choose 9 because there are several of them in the puzzle.

Now observe. In the bottom left region, what is the only possible location for the 9?

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

The difficulty rating on this puzzle is easy.

What Our Customers Are Saying

“

I am very much pleased with what was done and when I have a future need for work on my condominium I will certainly contact you. ~ Ms. T of Briarcliff Manor

We both feel they did an excellent job and we are extremely happy with their work. It looks like a new house. We would recommend your company to anyone looking to have siding and gutter work done. ~ Mr. & Mrs. B of Peekskill

”

Trivia Question

Thanks to everyone for your entries.

Congratulations to:

No winner last month.

Answer to previous trivia question:

C) The Dark Knight

Question:

Approximately how much does the adult human brain weigh?

- A) 2.5 lb
- B) 5 lb
- C) 4.5 lb
- D) 3 lb

If you know the answer, call...

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Scheduled Films for July:

SUMMER HOURS

July 17, 18, 19, 22 @ 8pm

Dir. Olivier Assayas / French (NR) 103 minutes

Three far-flung siblings return to their family's country estate, where they will need to decide what to do with their great uncle's art collection, as well as whether or not to sell off the house. "Summer Hours, director Olivier Assayas' tender, sun-kissed, Chekhovian drama, brims with life and loveliness even as it meditates on the loss of childhood. This shimmering production is a sophisticated appreciation of the objects accrued over a fortunate lifetime" (Entertainment Weekly).

ROCKY - FREE FILM

July 19 @ 3PM

Dir. John Avildsen / English (PG) 119 minutes

You might have forgotten how terrific this movie really is, and how its fierce, crazy, defiant optimism spoke to a weary nation emerging from political scandal and a long, bloody, inglorious war. Quite possibly the most exhilarating sports movie ever made, Rocky packs an emotional punch to the solar plexus. This Cinderella story of a down-and-out Philly boxer who gets a long shot at love, redemption and the heavyweight crown resonated with audiences worldwide. Unforgettable performances by Sly Stallone, Talia Shire and Burgess Meredith. "Sheer magic — an authentic and touching portrait of a loser who becomes a winner in the things that matter" (Spirituality and Practice).

GOODBYE SOLO

July 24 @ 8pm, July 26 @ 3pm, July 29, 30 @ 8pm

Dir. Rahmin Bahrani / English (R) 91 minutes

Solo is a singularly cheerful Senegalese cab driver working the streets of Winston-Salem, North Carolina. One day he picks up a most unusual fare: William, a grizzled old man who offers him \$1,000 to be driven to the top of a mountain in Blowing Rock National Park. Solo makes it his mission to find out why. "Grace defines Mr. Bahrani's filmmaking. I can't think of anything else to call the quality of exquisite attention, wry humor and wide-awake intelligence that informs every frame of this almost perfect film" (NY Times).

THE GLASS HOUSE

August 1*, 6, 16 @ 8pm

*Q&A w/Dir. Hamid Rahmanian & Producer Melissa Hibbard

Persian (NR) 92 minutes

The fringes of Iranian society can be a lonely place, especially if you are a teenage girl with few resources to fall back on. *The Glass House* follows four girls striving to pull themselves out of the margins by attending a one-of-kind rehabilitation center in uptown Tehran. Forget about the Iran that you've seen before. *The Glass House* take us on a never-before-seen tour of its young underclass: Samira struggles with drug addiction; Mitra addresses neglect in her creative writing; Sussan teeters on a dangerous ledge after years of sexual abuse; and Nazila channels her anger into blazing rap music. Nominated for a Grand Jury Prize at Sundance. "Superb cinema verité style. It deftly portrays a spirit of hopefulness." (Variety).

FRANZOSO CONTRACTING

TEAM
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Home & family NEWS

"News You Can Use Around Your House"

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