

# HomeXpert

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Smart and Simple Ways to Enrich Your Home Living

Spring 2006

## MONEYWISE

### What's Swimming in Your Water Glass?

"Drink more water" is a frequent recommendation for improving your health. But what if the water you're drinking causes more harm than good? That's a matter getting attention in many households across the country.

While municipal water systems try hard to protect the drinking water for their communities, contaminants can still find their way into your home, flowing straight from your tap into your drinking glass.

Problems with nasty, unfiltered water range from "really gross" to seriously damaging illness. Read on.

#### Potential Pollutants

**Lead** is bad news. Generally the result of corroded pipes and plumbing fixtures, prolonged exposure can cause brain damage.

And while **chlorine** is intentionally added to water, it can also produce unhealthy by-products, some of which have been linked to cancer and reproductive issues.

Municipal drinking water can pick up many other contaminants including sewage system overflows, water run-off from chemically treated lawns, or industrial pollu-

tion that finds its way into rivers and lakes.

According to the Environmental Protection Agency, the average American uses about 90 gallons of water each day. That's a lot of exposure, especially if you're not actually sure what's in it.

#### What Can I Do About It?

Many homeowners choose to protect their water with home treatment products.

**Under-the-sink filters** are an economical and smart choice if you're concerned mostly about drinking and cooking water. The reasoning is that water used for bathing, flushing and washing does not need the same rigorous filtration as the water they use for drinking and cooking. Makes sense.

As the tap is turned on, water is caught in a reservoir, then passes through a filtering mechanism that can remove such contaminants as dirt, mold, chlorine taste, asbestos fibers, particulate lead, iron, hydrogen sulfides and the like.

Costs for under-the-sink filters are probably less than you'd think (Just call us for more info.), but a plumber is recommended for installation.

## MYWORD

### Spring Splashing

By Paul Rowe

Hello Friends,



I can't say that I'm really sorry all those gray days of winter are getting behind us. When I'm out riding in neighborhoods, it's nice to see the springtime colors showing up again.

I hope you're enjoying the start of this season too. If you're like me, you're at risk of a good bout of "spring fever." But like most of you, I'm much too busy to slow down right now. I've got work to do – and that work I'm doing is for you.

One reason the change in the seasons always gets my attention is because it has an impact on how I serve my customers. Spring, for instance, gives me the big warning flag that summer's coming, and that means your plumbing system can find itself facing a lot more activity.

Use increases in the warmer months – whether it's watering your lawn or taking extra showers after every outdoor activity or having kids in the house more often. So call us and let us give your plumbing system a thorough

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**Your Quik Call Comfort Hotlines:**

**415-441-2255  
650-994-4227**

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#### In This Issue

- Homeowners Insurance
- Home Interior Painting
- Safe Grilling

## Safe grilling practices help protect against food-related illness

As the weather starts to warm, outdoor grilling becomes more and more popular. But before you fire up the grill, remember to practice food safety. The following guidelines are among several recommended by the USDA Food Safety Inspection Service to help contain the spread of harmful bacteria:

- Defrost meat and poultry completely before grilling – preferably in the refrigerator. Thawing sealed packages in cold water is another option, or defrost in the microwave if food will be placed immediately on the grill.
- Marinate raw meat or poultry in the refrigerator, not on the counter. If the marinade will be used as a sauce later, reserve a portion – before the raw meat or poultry is added.
- Keep meat and poultry refrigerated until ready to be placed on the grill.
- Don't use the same platter and utensils for raw and cooked meat and poultry.
- Cook food to a safe internal temperature to destroy harmful bacteria. Because meat and poultry cooked on a grill often browns fast on the outside, use a food thermometer to make sure the inside is done. Never partially grill meat or poultry and finish cooking later.
- Refrigerate any leftovers promptly. Throw out food left out for more than two hours, or one hour when temperatures are above 90 degrees.

More information about safe food handling is available at [www.fsis.usda.gov](http://www.fsis.usda.gov).

## Selecting the Right Paint Color for Your Home's Interior

**W**hen painting the interior of your home, how do you choose from virtually limitless shades of color? First, it depends on your mood. Or rather, the mood you prefer your colors to have.

Colors bring out an emotional component that many people respond to – whether they realize it or not. Red, for instance, hints at a boldness and vitality. To express a sunny cheerfulness, look to yellow. For peace and harmony, try blue.

Of course, a house can be made up of different moods – bright, sunny yellow in the kitchen; the calming effect of blue in the bedrooms; and maybe a strong, confident red in the foyer or living room.

Those are only the broadest of categories because, from there, you'll have a multitude of shades and variations as colors are mixed and mingled.

### Software Is the New Colorwheel

A great way to begin your selection is with a color wheel. Ask for one in your local paint store, or if you prefer a computerized route, try a color software program.

Colors fall into two categories – warm or cool – each covering one side of the wheel. Warm colors, like yellows, oranges and reds, are opposite the cool colors of purples, blues and greens.

### Give Your Colors a Test Drive

Before you purchase gallons of paint that you *think* will look great in your home, test out the colors. Ask for sample paint cards and place them in the room in question.

But don't look just once. Instead, try them in the room several times a day to evaluate how the changing sunlight and use of lamps affect their appearance. Lighter colors are less likely to be affected by changes in lighting, but darker colors can seem distorted.

Some people will purchase small amounts of the paint they're evaluating to actually test the color on the walls themselves. (But you'd want to make sure you're truly committed to repainting before you start testing this way!)

### Consider the Room's Contents

Color can be altered not just by lighting, but also by other colors from the room's carpeting, draperies and furnishings. Coordinating your paint selections with your furnishing purchases would be ideal. But if the room's already set up, simply work around it.

While you're considering color samples at the paint store, also take with you color samples from the room – such as swatches from extra carpeting, extra drapery material or perhaps the arm cover from your sofa.

## DidYouKnow?

### Home Generators Are a Hot Commodity

Home generators are becoming more and more popular. They provide your home with a constant source of energy when destructive storms or overuse threaten your traditional means of power. When looking for a home generator:

1. Determine your emergency energy needs. Most who buy a home generator want to power their refrigerator, lights for a few rooms, furnace, water heater, air conditioner, home security system and medical equipment. Unless you have a large house with greater-than-usual heating or cooling needs, an eight-kilowatt generator should do the job.
2. Pick a generator that runs on appropriate fuel. Home generators typically use natural gas, propane, gasoline or diesel fuel. Natural gas is the most economical; propane is the second cheapest option.

## Strategic Landscaping Saves Energy

If you need extra motivation to tackle those lawn projects you've been meaning to get done, it may help to realize that your investment can pay for itself in a couple of ways.

Landscaping not only increases your home's value and curb appeal, but it can also reduce your home's energy use.

### Made in the Shade

According to the U.S. Department of Agriculture, one shade tree has the cooling effect of five air conditioners. So, to help keep summertime energy costs down, deciduous trees are a great choice for the west or south sides of the house.

Trees planted 15' to 25' away from a house can lower temperatures inside your home as the sun seeks to bear down on roofs, walls and windows. They soak up the heat as it travels toward your home, and their moisture also provides a cooling air. Thus, houses shaded by trees run their air conditioners less.

### Go for the Green?

Even better, if they're "deciduous," you'll achieve an opposite result in wintertime – because the leaves are gone. They don't block the sun, but instead clear a path for the warm rays that will help heat

your home. They also allow more light to break through bare limbs.

Evergreens have a benefit too, however. They stand firm against strong winds, but you'll want to place them differently. While summer sun exposure is harshest on the south and southwest sides of the home, winter wind exposure typically hits from the northwest.

The year-round bulk of large evergreen trees on the north and west side of the property will serve as effective windbreaks. That can be a big help because, in many homes, almost one third of heating is lost because of cold winds.

*"One shade tree has the cooling effect of five air conditioners"*

### "Cutting Edge" Plantings

Shrubs do another kind of work to reduce your energy use. Place them near outdoor condensers to give shade to the air conditioner in summer. Use them to shade walls too. But don't let them grow so high they keep winter sun from reaching windows.

And there are other options. Deciduous vines on trellises along the southern and western walls can provide a cooling effect in summer, while evergreen vines on the north side can insulate against winter winds.

What you do in your yard this weekend isn't likely to affect this month's energy bill. Yet whether it takes years for the windbreaks to pay off, or until next spring for the ground covers to get the job done, you'll still benefit from improved property values and better curb appeal.

### "Quotable"

*Any woman who understands the problems of running a home will be nearer to understanding the problems of running a country.*

– Margaret Thatcher

## Insure Your Home

Most homeowners have it, and many mortgage companies require it. But not all homeowners realize what's covered – and what's not.

Homeowners insurance, which insures the structure of your home and your personal belongings, varies by company and by policy. It typically pays for all or part of the cost from damage sustained from fire, lightning, smoke, theft, hail, wind, as well as other causes.

A certain degree of liability related to lawsuits from people injured on your property could also be included, though separate policies or endorsements may be needed to protect against floods, hurricanes or earthquakes.

When losses occur, claims are calculated based on what your policy allows. If you insure property for **"actual cash value,"** for instance, that means the insurance payment will be calculated based on what the item would cost to replace, minus a deduction for its depreciation.

Because costs to replace the item could be substantially higher than the original purchase price, many homeowners opt for **"replacement cost"** coverage. The loss amount is calculated on what it would cost to replace the item, but without a deduction for depreciation. Some replacement cost coverage has a dollar amount limit, while **"guaranteed replacement cost"** coverage does not.

There is one thing that is not needed, however: insurance on the land where the house stands. The land itself is not at risk of being stolen or destroyed by natural disaster.





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inspection. We want to make sure it's ready for the heavy load.

We can also help with anything you've been "meaning" to get repaired. Any leaking faucets and toilets come to mind? Please know we're here to make your life easier. So let us hear from you – now, and whenever you need us.

In the meantime, I hope you'll take this opportunity to get outdoors, spend time with family and enjoy this bright and sunny season.

Sincerely,

*Paul Rowe*

Paul Rowe

P.S. Check out the great coupons on the back of this newsletter. You'll find some real savings. But please feel free to pass them along to family and friends if you aren't able to use them!

**HomePoints**

**Water and energy can be saved by washing hands with soap and cold water. Hot water should be added only when hands are especially dirty.**

**10% OFF**

Maximum of \$300.00

This coupon is good through June 30, 2006, and is good for ANY STANDARD RATE JOB!

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**Magic Plumbing & Drain Service**  
415-441-2255 or 650-994-4227

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**Bathroom & Kitchen Remodeling starts with the basics, but...**

"Where should the sink go? How about the shower? What options do I have with new fixtures? Where do I start..."

Let us help your project be on time, within budget – and most of all – able to give you the highest return in comfort and value.

When your project starts by calling Magic Plumbing & Drain Service at 415-441-2255 or 650-994-4227,

**It ends with your pleasure.**

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*Everything Beneath the Kitchen Sink*

Here at Magic Plumbing & Drain Service, we specialize in everything beneath the kitchen sink. We know all about the inner workings of your home and how to keep them working properly!



We know what a pain a clogged drain is, which is why we're so great at fixing the problem. We hate slow drains just as much as you do, which is why you should give us a call!

**Magic Plumbing & Drain Service**

**415-441-2255 or 650-994-4227**

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