

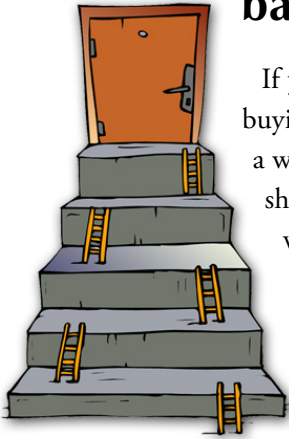
HOME-VIEWS

Monthly Newsletter for Today's Homeowner

June 2009



The multiple benefits of a basement dehumidifier



If you have a basement in your house, buying a good basement dehumidifier is a worthwhile purchase. Although there should be no mold or moisture problem when your basement is properly built at the beginning, this is not the case for many households that were built to a lesser standard. Mold and mildew are going to grow where dampness is present. They will

not only lead to the destruction of the structure of your basement, but they can cause serious health problems to the members of your household.

You first need to decide whether you want to install a portable dehumidifier or a fixed dehumidifier. Pricing is no doubt one of the major factors to consider, but you will also need to keep in mind the time involved in setting it up and getting it working properly. Clearly, you do not want a basement dehumidifier that runs slowly and ineffectively.

Before buying a basement dehumidifier, you can either go online to do some research or visit your local store to get a feel for how the dehumidifier would fit into your basement. You will need to figure out how much space you have to work with, as getting a dehumidifier that is too big for your purposes is going to add to, not alleviate, any trouble.

It is not hard to select a basement dehumidifier, but the trick is to maintain it correctly. Many people end up forgetting to check and fix their dehumidifier consistently, resulting in the dreaded wet basement. You do not need to do a lot of work to keep your dehumidifier in good shape; just make sure you empty the water container on a regular basis.

You do not want to waste your money buying a brand-new dehumidifier that does not last long. With proper maintenance, the average basement dehumidifier can last for five to six years. That could save you a lot of money . . . and time spent in visiting your family doctor.

Asset protection: Why do you need it?

By the time people reach their forties, many have a growing family and numerous financial responsibilities. Many already own a house and quite a few other valuable assets. This is the phase of life where they focus on their career in order to provide for their family and to pay for their mortgage and other living expenses. They also focus more on investments to achieve greater financial security for their family and to ensure a comfortable nest egg for retirement.

As your own financial portfolio and personal worth grow, it is imperative that you take steps to protect your assets. A practical solution for creating an additional umbrella of security for your family is to take advantage of asset protection that minimizes the risk of your losing your assets or being taxed heavily for them.

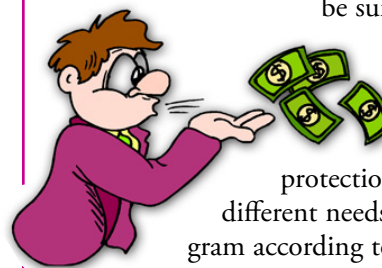
You are more than painfully aware of how much effort it has taken to build up your assets. But you need to know that it takes even more effort to protect them. Here are some helpful guidelines for doing that:

Plan early. Be sure not to start asset protection planning too late or you are only inviting trouble and headache for your family.

Be focused about your objectives. You must be sure of your goals in order to be able to draw up a well-thought-out asset protection strategy. There is no universal process for asset protection, as every individual has different needs; you have to tailor a program according to your future plans.

Follow the law. Never ignore the legal aspects of dealing with asset protection. Of course, you can divide your assets according to your own wishes, but you must abide by the restrictions put forward by the law in this regard. Whether you decide to set up offshore asset protection or an asset protection trust, a legalized deal will help you avoid all sorts of discrepancies later.

Taking steps such as these to protect your assets will benefit your family greatly, and they in turn will be grateful for your foresight and generosity.





Barbecue maintenance tips

Nothing seems to say “Summer’s here” better than meals cooked on an outdoor grill. When purchasing a barbecue grill, think of it as an investment rather than just another item for your outdoor entertainment. You should expect this cooking tool to become a large part of your outdoor activities for many years to come. But as with any other investment, proper maintenance and care is needed to ensure that your barbecue grill will work efficiently throughout the life of the product.

While some maintenance and cleaning is specific to the type of barbecue grill you own (gas, electric, charcoal, or smoke), the majority of the maintenance involved does not change from grill to grill. The first thing that you should do to your grill before each use is a routine brushing. Using a brass wire grill brush (or other brush suitable to your type of grill), clean off the cooking surfaces. (Do not use a brass

wire brush on racks with nonstick surfaces, as the brushing could harm them.) If the racks in your grill are especially dirty, you will want to remove them and wash them with soapy water. They may even need some extra “elbow grease” and the use of a steel wool pad (again, however, not on racks with nonstick surfaces).

Once you are sure that your grill is free of all buildup and debris, and that your grill is completely cooled off, you will want to spray the racks with a light layer of cooking oil to prevent your cooking surfaces from sticking to food or rusting. It is especially important to make sure your barbecue grill is completely cold, as spraying cooking oil on a hot surface may cause the oil to heat up and ignite, which would not merely damage the grill but be potentially dangerous to you and anyone near you.

Finally, take the time to protect your barbecue grill from the outdoor elements by covering it when cooled off and not in use. Covers are available for grills in all shapes and sizes. Handled with care, your barbecue grill will help create mouthwatering meals as well as delicious memories of warm-weather fun.

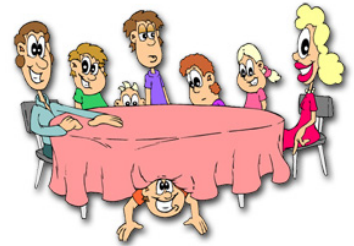
How to keep family traditions alive

Each family, big or small, has its own traditions that are followed over a long period of time. Keeping these family traditions alive is the responsibility not only of the parents, but also of the grandparents, the aunts and uncles, the family friends, and, as they get old enough, the children as well. Whether family tradition consists of birthday parties, or the annual family vacation to that special place everyone loves to visit, or something far different that just happens to touch a funny or sentimental chord in everyone’s heart, the idea is that families share special memories and rituals to honor the uniqueness of their group.

When children are still young (and so too the parents), family traditions seem to involve a lot of excitement and playfulness. As the kids and parents get older, families try to keep their traditions alive in perhaps less energetic but still meaningful ways. Once the children become young adults and enter college, or even graduate school, the traditions can begin to fall

apart due to conflicting schedules and added distance. On the other hand, because the grown children now spend less time with their folks on a daily basis, they look forward to those family gatherings as an excuse to visit the house they grew up in and to relive favorite memories.

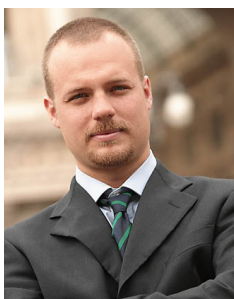
The fact remains that families need those times together to reinforce family bonds and to pass along the sense of family identity and history to new generations. Cherish and keep family traditions alive by doing what you used to do as a kid. Take the time to help your mother bake cookies, to be at the Thanksgiving dinner and play family games afterward, to sing “Happy Birthday” as your brother or sister blows out the birthday candles on the cake. Do whatever it takes. These are some of the most precious moments you can share with your loved ones. Do not let them vanish.



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