

HOUSECALLS



* YOUR NAME ADDRESS AND TELEPHONE NUMBER *

Your Picture Here

Refrigerators Give the Kitchen a Trim Look

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.

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.

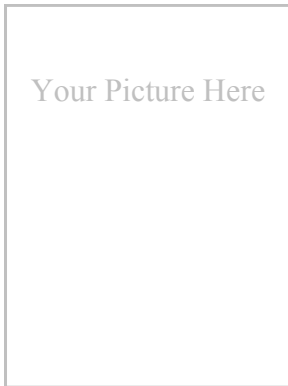
Of course, the rehab only takes

place for a month or two. Many people with fulltime 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.

Because he owns eight other financed properties with various levels of profit, he makes a very nice living.

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.



August Puzzle

Across

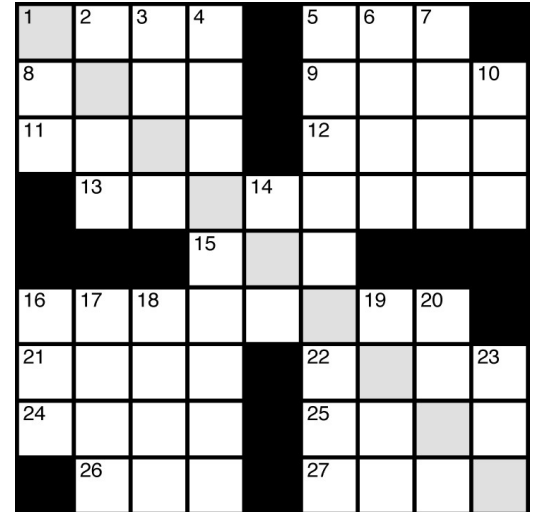
1. Philistine
5. "Casablanca" pianist
8. Anger
9. Bon mot
11. Gumbo thickener
12. Carbamide
13. Residents of the Balkans
15. PC linkup
16. Mexican street musicians
21. Bluenose
22. Put decorations on a tree
24. Talk effusively
25. Means justifiers
26. Assembled
27. Greek promenade

Down

1. Pal
2. Thousand ___, Calif.
3. Shrek, e.g.
4. Tail lamp

5. Shrinks
6. Emanation
7. Appearance
10. ___ de deux
14. Farm call
16. Automobile sticker fig.
17. Starch

18. Ascend
19. Stalk
20. Prefix with China
23. Fed. construction
overseer



Ask the Expert

Q. Could you give us any advice about homes and real estate agents in other cities?

A. Certainly, I could give you information about average pricing and the quality of neighborhoods in other cities. And I could steer you toward a real estate agent I know to be honest and productive. But I hate to see you move.

My impression is that you haven't made a firm decision on whether to move from this place to another city.

Consider this: The degree to which you will miss family and friends should be part of the decision. There's more to the process than the business of moving and buying.

Scientists at Yale University have completed a study called "The Social Attachments to Place." It was published in the journal Social Forces.

The Yale people discovered that proximity to family and friends was more important than wages when people considered new employment.

If he moves, the man of the house won't be able to text, "Want a beer?" to his pal down the street, and the lady of the house couldn't go to the mall with her sister.

According to the study, managers would not move unless their pay was increased

and they received a signing bonus. Blue collar workers who moved more than 40 miles from home usually commanded substantial pay increases.

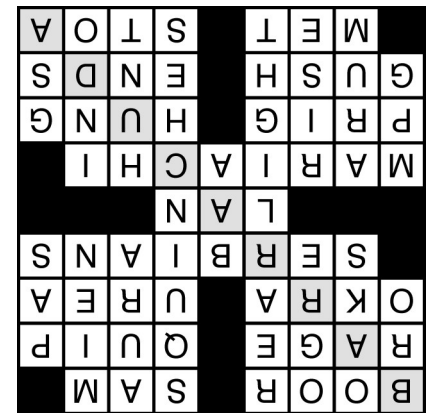
Maybe you already have an employment offer that will pay a premium in order to get you to move. It could be worth your while to do it if the premium is high enough.

On the other hand, if you're going to move and look for a job after that, you won't get

that bump in income.

Part of the study was done before the recession. There are probably less-tempting pay offers now. But the takeaway is same: There's still no place like home.

Wherever you live in our town, you still have the joy of unexpected encounters with people you haven't seen for quite a while. How much is that worth?





Avoid a Medical Emergency **Heat and Humidity = Danger**

Emergency rooms see an increase in cases of heat stroke and dehydration in July and August.

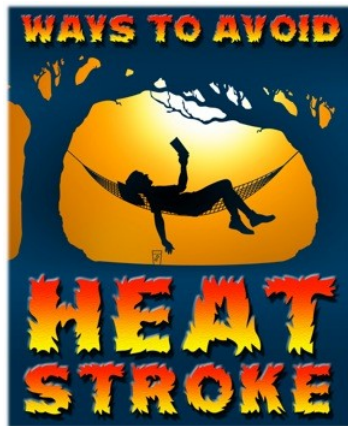
The American College of Emergency Physicians gives this advice on how to stay safe in hot weather:

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 hu-

midity, 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.

Heatstroke is a medical emergency. Symptoms include confusion, an altered mental state, unconsciousness and hot, dry skin. Call 911. Do not give fluids, which can cause seizures.

Wedding Planning Software

In 2010, the cost of the average wedding was \$24,641. The average number of guests was 141.

The arrangements for these events can be very complicated, but software can help the planner (the bride and groom or parents) keep track of prices and arrangements. Search the Web for wedding

planning software, some of which is free. The top-rated package is the iDo Wedding Couple Edition, according to experts at bridaltips.com.

Discuss the guest list and limitations with both sets of parents, allowing each the same number of guests. If one set of parents has more people they need to invite, give the other parents a few more seats at the rehearsal dinner.

Event Planner Tasha Brown of Boston, writing in *The Wall Street Journal*,

suggests letting single guests who have been with someone for some time bring their dates.

Decide whether children will be invited. If many parents are disappointed at not being able to bring them to the big event, compromise by hiring a baby sitter.

Moneysavers: Instead of having a dinner and dance, marry in the morning and have a nice luncheon. If mom or dad are disappointed at not having a dance, hire a DJ and have dancing at the lunch.

Gyrating Movie Seats, *Feel Actors' Movements in 3-D Movies*

At 50 specially equipped theaters, movie goers this summer will be able to feel actors' movements right in their seats.

Motions range from being pitched forward, backward or side to side and give the experience of a momentary freefall when a character jumps off a cliff. Seat controls let the viewer dial down the intensity of the movement, which at the highest setting can reach up to two times the acceleration caused by gravity.

Made by D-Box Technologies of Montreal, the seats are one more way theaters are moving to compete with

home theater systems. The company has 70 installations worldwide and 50 in the United States. It aims to expand to 200 locations within a year and to 1,000 locations within four years, according to *The Wall Street Journal*.

Guy Marcoux, D-Box vice president of marketing, says it took 600 hours to program seats for "Fast Five." Engineers go through movies frame-by-frame to create a "motion track", which is like a sound



track and controls the seat.

For complex scenes, such as a character racing away from an explosion in a car while being shot at, a single frame could feature multiple

motions simultaneously, and the D-Box chair would jar the viewer in all the appropriate directions.

Tickets for a movie with D-Box seats cost \$8 more than a regular ticket but offer a unique experience.

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August 2011

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Sun	Mon	Tue	Wed	Thu	Fri	Sat
	1	2	3	4	5	6
7	8	9	10	11	12	13 Full Moon ○
14	15	16	17	18	19	20
21	22	23	24	25	26	27
28	29 New Moon ●	30	31			