



*Experience the advantages of
working with an Executive.*



POWERHOUSE

NEWSLETTER



POWERHOUSE



Winter 2016 Issue

**Realty Executives Powerhouse
244-06 Jericho Turnpike
Floral Park, NY 11001
Office: 516.437.8080
Fax: 516.437.8074**

OUR COMPANIES MISSION STATEMENT

AT REALTY EXECUTIVES POWERHOUSE, WE DEDICATE OURSELVES IN REPRESENTING BOTH SELLERS AND BUYERS WITH THE MOST ETHICAL BUSINESS PRACTICES IN THE INDUSTRY WITH UPDATED TECHNOLOGY TO PROCESS A SMOOTH TRANSACTION. THE BEST INTERESTS OF OUR CLIENTS WILL ALWAYS COME FIRST AND WE WILL PLACE THE CLIENTS' CONCERNS AHEAD OF OUR OWN IN EACH AND EVERY TRANSACTION, AS WE ARE DEDICATED TO THE DEVELOPMENT OF LONG TERM CLIENT RELATIONSHIPS! OUR TEAM-APPROACH PHILOSOPHY ENSURES YOUR NEEDS ARE IMPORTANT TO EACH AND EVERY MEMBER OF OUR ORGANIZATION.



If you enjoy reading our newsletters, please call or drop me a line regarding any question you might have related to real estate or home ownership, or just drop by for a friendly cup of coffee. You can contact me at 516.437.8080 or cell 516.695.2395
If you would like to receive our newsletter email us at realtyexecutivespowerhouse@gmail.com
www.realtyexecutivespowerhouseny.com - www.realtyexecutivespowerhouse.com



*Experience the advantages of
working with an Executive.*



HOW TO AVOID WINTER HOME MAINTENANCE ISSUES

Cold weather can wreak havoc on your home. According to the [Insurance Information Institute](#), losses from winter weather average around \$1.2 billion a year in the U.S. The best way to avoid problems caused by winter weather and precipitation is to prevent them before they happen. Here are five common problems that occur and some tips on how to prevent them:

1. Roof leaks and ice dams

Small gaps between roofing materials can turn into big problems in the winter when extreme temperatures cause expansion and contraction. To prevent an ice dam from forming, the DIY experts of [The Family Handyman Magazine](#) recommend making sure any gaps in the roof or attic that allow hot air to escape from your home are tightly sealed and closed. During warmer weather, look out for water staining, loose shingles, missing caulk, or nails that extend into an attic space. Cleaning your gutters and breaking up piles of ice that begin to form on your roof will also help prevent ice dams. Call a handyman or add these tasks to your to-do list to save yourself from major headaches later.

2. Frozen pipes

When the pipes freeze in poorly insulated areas of your home, the resulting leak can cost thousands of dollars to fix. [California Water Service](#) indicates that approximately 250,000 homes suffer severe damage due to frozen pipes that burst and cause damage to floors, walls, and furniture. To prevent frozen pipes, [Consumer Reports](#) recommends keeping your heat set to at least 55 degrees, even when you're not at home. And if you'll be out of town for an extended period of time, protect vulnerable pipes by adding insulation, opening cabinet doors, or turning off your water.

3. Mold

In winter, mold can grow near improperly insulated vents in bathrooms, laundry rooms, or exterior walls, causing damage to drywall and ceilings. [The Center for Disease Control and Inspection](#) suggests using a dehumidifier in problem areas of your house, as well as removing carpeting from any areas that are damp or humid. Inspecting your home for signs of mold can address any air flow problems before they become an issue.

4. Chimney problems

When temperatures are cold outside, creosote begins to form inside your chimney. [The Chimney Safety Institute of America](#) says creosote is formed when smoke, water vapor, gases, unburned wood particles, hydrocarbon, tar fog, and assorted minerals leave the fireplace and flow up into the cold chimney. Creosote is extremely flammable and without proper chimney maintenance, your home could be at risk of a chimney fire. Examine the exterior of your chimney for any cracks, warping, or discoloration from smoke before winter arrives. Also, get your chimney inspected and repaired regularly to avoid sparking a fire that could destroy your home.

5. Falling trees

Strong winds, heavy ice and snow can cause branches to fall during winter storms. Trees that tend to fall due to ice and snow storms include willow, white pine and some varieties of maple. Experts recommend trimming overhanging branches that could damage your home if they fall. Bracing tree trunks with cables attached to stakes around the tree is another common solution.



*Experience the advantages of
working with an Executive.*



**St. Francis Hospital,
The Heart Center®**
Catholic Health Services
At the heart of health

Recommendations from the U.S. Public Health Service advise certain patients with heart disease to participate in medically supervised cardiac rehabilitation programs. Benefits of such participation include increased strength, exercise capacity, confidence, and in many cases, life expectancy.

St. Francis Hospital's DeMatteis Center for Cardiac Research and Education in Greenvale has an indoor track, aerobic and resistive exercise equipment, and men's and women's locker rooms with showers. All classes are medically supervised. Morning and evening classes are available, as is ample complimentary parking.

Most insurance companies cover our services. If you, or anyone you might know could benefit from our services, we encourage you to discuss cardiac rehabilitation with your doctor.

If you have questions, would like a tour of our facility, or would like to join, please call us at (516) 629-2040.

Sincerely,

Sue Palo RN-BC, MA
Director
Rehabilitation & Community Services



*Experience the advantages of
working with an Executive.*



**St. Francis Hospital,
The Heart Center®**

Catholic Health Services

At the heart of health

The Diabetes Education Center

Diabetes Self-Management Education Group Sessions

The Diabetes Education Center provides a comprehensive educational program for people living with diabetes and their families. Participants receive an 8 hour course, provided over 4 sessions. Each participant receives an individual assessment prior to the start of class. Classes are provided by Registered Dietitians, both of whom are Certified Diabetes Educators. Topics covered are as follows:

MODULE A – Diabetes Overview

- ❖ Pathophysiology of diabetes
- ❖ Definition of Type 1 and Type 2 diabetes
- ❖ Components of treatment
- ❖ Preventing and treating hypoglycemia & hyperglycemia
- ❖ Blood glucose meter usage
- ❖ Psychosocial impact on blood glucose control

MODULE B – Nutrition 1

- ❖ Food's effect on blood glucose levels
- ❖ Importance of reducing dietary fats
- ❖ Diabetes and exercise
- ❖ Dietary management of hypoglycemia
- ❖ Dining out strategies

MODULE C – Nutrition 2

- ❖ Meal Planning options
- ❖ Creating a meal plan
- ❖ Sick Day Rules
- ❖ Effects and usage of alcohol
- ❖ Food labels
- ❖ Sweeteners

MODULE D – Medication & Complications

- ❖ Medications: Oral agents – pills & Insulin
- ❖ Prevention of long-term complications
- ❖ Lab tests
- ❖ Exercise
- ❖ Foot care
- ❖ Goal Setting

Our program is designed to equip you with the tools and information that will lead to optimal health and improvement in your blood sugar control. We welcome you to participate in this educational experience.

Call today! 516-629-2070



Experience the advantages of
working with an Executive.



THE HEART OF GOOD EATING

Please join us and learn how to select the best foods for your heart. This informative class will present the basic principles of heart-healthy nutrition, dining out tips, label reading and much more.



2016 CLASS SCHEDULE



Daytime: 11:00 a.m. - 12:00 p.m. on January 6, March 4, April 6, June 1, July 6, September 7, October 5, December 2.

Evening: 6:00 p.m. - 7:00 p.m. on February 3, May 9, August 3, November 9.

This is a **FREE** class, but pre-registration is required. Registration is accepted by mail, email Denise.Mokotoff@chsli.org or phone **(516) 629-2069**.

PLACE: The *DeMatteis Center for Cardiac Research and Education*
(**NOT at the hospital**)

DIRECTIONS: LIE (495) to Exit 39 (Glen Cove Rd). Go North to Northern Blvd. (Rte. 25A). Make a right turn onto Northern Blvd and proceed east for one mile to the second traffic light. Make a left turn into the Center's parking lot.



Complete and mail to:

Denise Mokotoff, MS, RD, CDE
St. Francis Hospital
100 Port Washington Blvd.
Roslyn, N.Y. 11576

Class Date _____

Number of people Attending _____

Name _____ Phone _____

Address _____

Town _____ State _____ Zip _____

HOGE2016



*Experience the advantages of
working with an Executive.*



Braised Lamb Shanks



INGREDIENTS - SERVINGS 4

- 2 tablespoons [cumin seeds](#)
- 3 tablespoons coriander seeds
- 1 teaspoon [salt](#)
- 4 [lamb shanks](#) (about 250g each)
- 2 tablespoons [olive oil](#)
- 1 [onion](#), finely chopped
- 1 [carrot](#), finely chopped
- 2 stalks [celery](#), trimmed and finely chopped
- 4 [garlic cloves](#), peeled and sliced
- 400 g [tomatoes](#), drained and roughly chopped
- 200 ml [dry red wine](#)
- 200 ml [port wine](#)
- 1 liter beef stock

DIRECTIONS

1. Preheat oven to 160°C.
2. Using a mortar and pestle, roughly crush the cumin and coriander seeds until fragrant. Add salt and mix well.
3. Sprinkle over the lamb shanks and press on to coat.
4. In a large deep heavy based, oven proof dish, heat the oil over medium heat and brown the shanks well. Remove and set aside.
5. Place the onion, carrot and celery in the same dish and saute over medium heat until soft. Add the garlic, tomatoes and stir.
6. Pour in the wine and port, stir then add the beef stock. Bring to the boil then turn off the heat.
7. Return the lamb to the pan, cover with aluminium foil and place in the oven for 3 hours or until the meat almost falls off the bone.
8. Remove from the oven and lift out the shanks. Set aside and keep warm.
9. Skim as much fat as you can off the surface of the cooking liquid and return to the stove top over medium heat to simmer and reduce to a slightly syrupy consistency.
10. Serve with mashed potatoes or polenta.

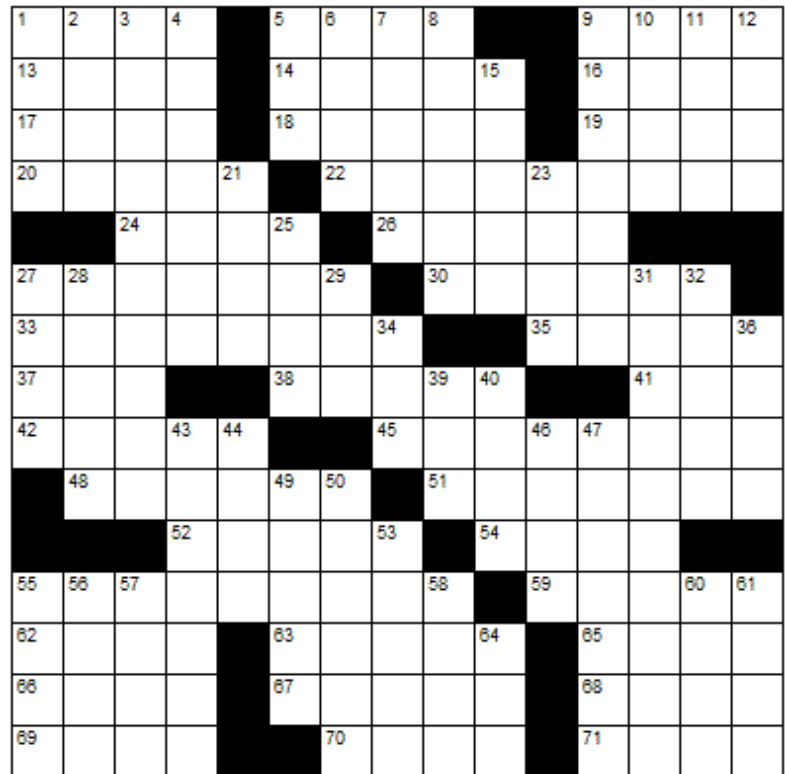


*Experience the advantages of
working with an Executive.*



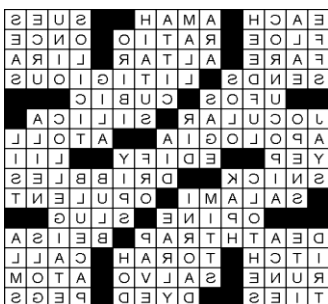
ACROSS

1. Every single one
5. Nursemaid
9. Litigates
13. A flat mass of ice
14. Relative magnitudes
16. A single time
17. Anagram of "Fear"
18. Communion table
19. Former Italian currency
20. Dispatches
22. Argumentative
24. Flying saucers
26. Having three dimensions
27. Joking
30. Silicon dioxide
33. Formal written defense
35. Coral island
37. Yes (slang)
38. Enlighten
41. 52 in Roman numerals
42. A small cut
45. Bounces
48. Highly seasoned fatty sausage
51. Luxurious
52. Express a thought
54. Strike heavily
55. Any unsafe structure
59. African antelope
62. Skin irritation
63. Synagogue scroll
65. Phone
66. Graphic symbol
67. Artillery burst
68. "Smallest" particle
69. Fastens
70. Not the original color
71. Pins



DOWN

1. F F F F
2. Wings
3. Horn of plenty
4. Attentive
5. Genus of macaws
6. Shopping center
7. Loft
8. Gap
9. Accost
10. Pearly-shelled mussel
11. Beige
12. Oceans
15. Small African antelope
21. Alone
23. Arizona river
25. Wise one
27. Blue birds
28. Unlocks
29. Disencumber
31. Resembling a college
32. Extraterrestrial
34. Assist
36. Enumerate
39. To and ____
40. Puppy sounds
43. What we wear
44. 11th Hebrew letter
46. Electric light
47. A blue woolen bonnet
49. Gloves
50. Encroachment
53. Not late
55. Soil
56. Decorative case
57. Skin disease
58. Cover with asphalt
60. Plod along
61. Charity
64. A box for bricks or mortar





*Experience the advantages of
working with an Executive.*



WHICH TYPE OF MORTGAGE IS RIGHT FOR YOU? – A GUIDE FOR HOME BUYERS

Need a mortgage to buy a home? Oh course you do! So you'll want to consider carefully which *type* of mortgage is right for you. That's right, you have options! And it's important to choose a home loan that best suits your financial circumstances, because it can save you major money and make sure those payments will likely remain within your financial reach.

Fixed-rate mortgage

True to its name, a fixed-rate mortgage means that the interest rate you pay remains fixed at the same level throughout the life of your loan (typically [15 or 30 years](#)).

Related Articles

The majority of home buyers prefer fixed-rate mortgages because they offer long-term stability, says **Katie Miller**, vice president of mortgage lending at Navy Federal Credit Union. And indeed, they are ideal if you plan to stay in your home for at least five years—and the longer you stay, the more sense a fixed-rate mortgage makes.

But keep in mind, this peace of mind comes with a price. Fixed-rate loans typically have higher [interest rates](#) than the initial rates offered on adjustable-rate loans.

Adjustable-rate mortgage

An adjustable-rate mortgage, or [ARM](#), is a home loan that offers a low interest rate for an introductory period. After that period—typically two to five years—the rate becomes adjustable up to a certain limit, depending on market conditions. If certain economic indexes change, your rate could jump after the intro period ends. If indexes *drop*, your payments might stay the same or even go down. Hence, opting for an ARM can be a bit of a gamble. If you think you might outstay the introductory period, take a good look at the maximum interest rate—it's often considerably higher than that of a fixed-rate mortgage.

Nonetheless, if you plan to sell the home within a short period of time, an ARM may be preferable. As long as you're ready to move on before the introductory period ends, you'll benefit from the advantage of making lower payments while you're living in the home. Tick tock! And because your lender will be qualifying you on the basis of a [lower monthly payment](#), you could afford a more expensive home than you would with a fixed-rate mortgage.

FHA loan

If your finances aren't in great shape, a [Federal Housing Administration loan](#) could be an excellent option. FHA loans were created for low- and moderate-income households that would otherwise be locked out of the housing market due to [subpar credit](#)—with qualifying credit scores starting at 580. FHA loans also enable you to qualify for a mortgage with a down payment as low as 3.5%. These mortgages are government-insured, which guarantees that the lender won't lose its money if the borrower defaults.

Here's the downside: Because the federal government insures these loans, borrowers must pay an upfront mortgage insurance premium. Currently the fee is 1.75%—that's \$5,250 on a \$300,000 home loan. Borrowers will also have to pay annual mortgage insurance, currently around 0.85% of the borrowed loan amount—or \$2,550 more per year. FHA loans are usually capped at \$417,000. (In certain high-cost areas, the limit is \$625,000.) This means you have limited buying power when using an FHA loan, although if you aren't looking to saddle yourself with a huge home loan, this won't be an issue.

VA loan

The [U.S. Department of Veterans Affairs loan program](#), which began with the creation of the GI Bill of 1944, gives active or retired military personnel the opportunity to purchase a home with a [\\$0 down payment](#) and no mortgage insurance premium. VA loans also offer attractive interest rates.

However, "requirements are fairly stringent," says Miller. VA lenders are typically looking for a credit score of 620, and every VA purchase loan requires a special appraisal that includes the valuation of the property and a close check of the home's condition.

USDA loan

Another type of [government-backed mortgage](#), these [loans](#) are offered by the U.S. Department of Agriculture Rural Development in towns with populations of 10,000 or less (you can check the [USDA website](#) to see whether your location is eligible). Geared toward low-income buyers, USDA loans can have down payments as low as 0%. The cons? They do charge an upfront mortgage insurance fee of 2% of the loan amount, and also carry a monthly mortgage insurance premium of 0.5%.

Jumbo loan

If you live in a pricey housing market, you may end up with a [jumbo loan](#)—a mortgage that's above the limits for government-sponsored loans. In most parts of the country, that means loans over \$417,000; in areas where the cost of living is extremely high (e.g., Manhattan and San Francisco), the threshold jumps to \$625,000. (You can [check the limit in your local market](#).)

But keep in mind: Since the amount of money being borrowed is so high, jumbo loans typically require home buyers to make a bigger down payment—up to 30% for some lenders—and have at least a 680 credit score.



*Experience the advantages of
working with an Executive.*



Annual Foods and Clothing Drive

Every year in November Realty Executives Powerhouse conducts our annual food and clothing drive for the Veterans and Homeless Shelter on Long Island. This year was no different. Anna Gaetano an agent at Realty Executives Powerhouse volunteered and delivered the donations collected to the shelters in Lindenhurst which she is also volunteers in.

I want to give a another acknowledgement to John Gridley former Governor of Kiwanis and Patricia Costello who organized and coordinated a food drive for the food pantry at Our Lady of Victory in Floral Park on December 3rd and 4th, members of the Floral Park Kiwanis Club volunteered their time in helping collect food and contributions.

Kiwanis Club of Manhasset-Port Washington Christmas Party

On December 15th Kiwanis Club of Manhasset-Port Washington held their Christmas Party at Stratmore Vanderbilt Country Club at which time John Lalena in Honor & Memory of his late wife Eleanor Lalena donated to the Kiwanis Club of Floral Park a Pediatric Trauma Kit.



From the left Floral Park Kiwanis Club Treasurer and past First Lady Rose Marie Gridley, past Governor John Gridley, John Lalena, Town of North Hempstead Supervisor Judi Bosworth, Dennis Winnie President of Kiwanis Club of Floral Park and his wife Loretta Winnie, Town of North Hempstead Town Clerk Wayne Wink and New York Assemblyman Tony D'Urso.



*Experience the advantages of
working with an Executive.*



At the next Floral Park Village meeting the Kiwanis Club of Floral Park will be presenting Stephan McAllister Police Commissioner of the Floral Park Police Department a Pediatric Trauma Kit. Commissioner Stephen McAllister is also a member of the Floral Park Kiwanis Club. The date will be announced.

Mrs. Eleanor Lalena proposed the formation of an organization to raise monies, purchase & distribute pediatric emergency trauma kits, including body boards-child size.

They were to be distributed to the fire department's EMT Units, at nearby communities. This Group of dedicated women recognized the need to improve the outcome for children who will be involved in any serious accident. The name selected for the group was the Friends' Organization for North Shore & has been change to "The Friends' Organization". The Kiwanis Club of Manhasset-Port Washington Foundation is now honored to be the sponsor for the Group. During the past 26 years approximately 400 plus kits have been distributed throughout the Greater New York Area. Kits have been presented as far North as Hamilton, as far East as Southampton & Shelter Island, as far West as NYC, and as far South as Martin & St Lucie Counties in Florida.



*Experience the advantages of
working with an Executive.*



For What Is Happening In Floral Park Visit One Of The Following WEB Sites For A List Of Events

Floral Park NY, Community Events, Event Calendar, ...

www.townplanner.com/11001/NY/Events

Incorporated Village of Floral Park

www.fpvillage.org

Floral Park Events, Concerts, Film, Nightlife, Festivals ...

www.yelp.com/events/floral-park-ny-us

Yelp Events, Floral Park Things Concerts, Festivals, Art, Film & More

Floral Park Concerts Events | Find Concerts Events in ...

www.local.com/events/category/music/floral-park-ny.aspx

Search for music events in Floral Park, NY. Find concerts, festivals, performances and more in Floral Park, NY.

Village Calendar Of Events | The Incorporated Village of ...

www.southfloralpark.org/?programs=village-calendar

For a monthly calendar view of specific events, visit our Events Calendar page.

All events in Floral Park - Page 1 of 1 - EventViva

<https://eventviva.com/events/floral-park>

Find information and tickets of upcoming events in floral park like parties, concerts, meets, shows, sports ...

Floral Park Chamber of Commerce

www.floralparkchamber.org

Floral Park Chamber of Commerce is the best place to find an event in the Floral Park, NY area.

The Incorporated Village of South Floral Park

www.southfloralpark.org

Joint Bellerose Business District Development Corp

www.bellerosebusiness.com

Welcome to the online home of the Joint Bellerose Business District Development Corporation, a non-profit Business assistance and local development corporation



POWERHOUSE

WORK WITH REALTY EXECUTIVES POWERHOUSE

In today's competitive real estate market, it can be difficult as well as stressful, to sell your home. What happens if an appliance or even a mechanical system breaks down before you sell or right after the new buyers move in?

When you list your home, I will provide you with a HWA Home Warranty Plan which will protect your eligible appliances, homes systems and components, giving you and your home a competitive selling advantage. HWA's Home Warranty, as a home seller or buyer provides coverage for repair and/or replacement with a network of authorized contractors 24/7 (subject to contract terms and conditions).

Having a HWA Warranty on your home during the listing period will help minimize your out of pocket expense, and make your home more attractive to the potential buying public. When you close on your home we will provide the buyer 13 months of coverage helping to decrease conflicts and post-sale liability.

One of the many reasons to list your home with Realty Executive Powerhouse and having a HWA Home Warranty in place is that it's **FREE!** that's right **FREE!** I will pay the cost of the HWA Warranty Plan at closing and then provide it to the buyer as well for an additional 13 MONTHS.

Contact the experienced franchise team of Dennis Winnie and Anna Gaetano at either 516.695.2395 or 516.395.9271 for all your real estate questions, and get your FREE HWA Warranty Plan.



What Better Way Too Show Support For Our Troops And Vets Then
Right Here At Home

Dennis Winnie and Anna Gaetano of Realty Executives Powerhouse
are proud to announce we will be donating out of each closing a
portion of our commission to a Veterans Organization of your
choice.

The men and women of our armed services have devoted their lives
for our freedom. Please help us to thank them.



Just A Common Soldier, also known as *A Soldier Died Today*, is one of the most popular poems on the Internet. Written and published in 1987 by Canadian veteran and columnist A. Lawrence Vaincourt, it now appears in numerous anthologies, on thousands of websites and on July 4, 2008 it was carved into a marble monument at West Point, New York. Please enjoy this tribute to the Soldiers, Sailors, Marines, and Airmen who have given so much for our country.

<http://www.justacommonsoldier.com/>



POWERHOUSE

Dennis Winnie and Anna Gaetano
Realty Executives Powerhouse
244-06 Jericho Turnpike
Floral Park, NY 11001



POWERHOUSE

(516) 695-2395 - (516) 395-9271 - Fax: (516)-437-8074



*Experience the advantages of
working with an Executive.*



Membership In The Following

Bellerose Terrace Civic Association
Community Center, Floral Park, NY 11001

Bellerose Business District
50 Superior Road
Bellerose Village, NY 11001

Queens Village Civic Association
Queens Village, NY 11428

Kiwanis International
Floral Park Chapter

If you are interested in becoming a member please contact me: Dennis Winnie
516-437-8080 or 516-695-2395.

[Download the Kiwanis International fact sheet.](#)

If you have any suggestions or would like to see certain articles in our newsletter please call us at 516.437.8080 or email at realtyexecutivespowerhouse@gmail.com and we will be happy to review any suggestions you might have.