





NEWSLETTER



**POWERHOUSE** 

# POWERHOUSE



Fall 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 <u>realtyexecutivespowerhouse@gmail.com</u> www.realtyexecutives.com/office/powerhouse - www.realtyexecutivespowerhouse.com





# **IT'S THAT TIME OF YEAR - LEAF BURNING**

# What to Do with Fall Leaves Green Alternatives to Burning That Help Keep Our Air Clean

## **Option 1: Create Valuable Compost from Your Leaves**

A big pile of leaves will decompose, but very slowly. To speed things up, see our <u>home composting guide</u> and "Everything you wanted to know about home composting" (Important links at right).

Leaf volume and decomposition time can be greatly reduced by shredding. Rake dry leaves into low piles and mow over them several times with a mulching mower. Up to  $\frac{3}{4}$ " deep of shredded leaves can be applied to your lawn. You can add shredded leaves to your compost pile, and use the compost in the spring.

## **Option 2: Use Leaves as Mulch**

#### In the vegetable garden

- Use leaves to cover bare soil in your vegetable garden during the winter and to protect cold-hardy vegetables like carrots, kale, leeks and beets for extended winter harvest. In the spring, you can turn the leaves into the soil.
- Decaying leaves use up soil nitrogen, so add an organic source of slow-release nitrogen, like composted animal manure, before planting.

### In the flower garden

- Shredded leaves make good mulch for garden beds and are less likely to blow around. The leaves will gradually turn into compost, enriching your soil.
- If you prefer the look of bark mulch, cover bare soil with shredded leaves first, then a top layer of bark mulch.
- Keep total mulch depth to three inches or less and don't let mulch touch tree trunks or the base of shrubs as this can encourage pests and disease.

## **Option 3: Municipal Composting**

Your community may offer curbside collection of leaves, or allow residents to bring leaves to a central location. Leaves are then composted and the compost made available to the public. Ask your local <u>recycling coordinator</u> if this is an option in your community as not all landfills will accept yard waste.

## Not an Option: Burning

It is illegal to burn leaves anywhere in New York State. Brush of a certain size may be burned. See the <u>burning regulations</u> FAQs for details.

## What's Wrong with Burning?

- The smoke from burning leaves contains dangerous compounds.
- The smoke can irritate anyone's lungs, but it is especially harmful to children, the elderly and anyone with respiratory or cardiovascular disease.

Any outdoor fire can spark an accidental brush, forest or





## **4 COSTLY MISTAKES PARENTS MAKE DURING BACK-TO-SCHOOOL SHOPPING**

### Mistake No. 1: Shopping at the wrong places

Many parents assume the dollar store has the lowest prices on school supplies, but experts say this often isn't true. "Picking up supplies for \$1 each may seem like a smart move, but their prices can't beat those loss-leader offers from top retailers," says Kendal Perez, <u>a savings expert with CouponSherpa.com</u>. For example, Perez found a 100-sheet composition book from both Target **TGT**, **+0.97%** and Staples**SPLS**, **+2.60%** for \$0.50, compared with \$1 from Dollar Tree.

Amazon AMZN, +0.39% also typically isn't the best bet, says Benjamin Glaser, the features editor at DealNews, who — after analyzing the prices of dozens of back-to-school items — recommends shopping at two places: Target (for supplies) and Wal-Mart WMT, -1.00% (for backpacks and clothing). His analysis showed that on a basic list of supplies you'd save \$16 by shopping at Target compared with Wal-Mart and \$24 to \$32 by shopping at Target versus one of the office supply stores. A spokesperson for Amazon says that "back-to-school is one of the best times of the year to shop on Amazon" as the company "scours prices - both offline and online - in order to make sure we meet or beat the lowest prices out there." For a basket of clothing and a backpack for the kids, Wal-Mart was the winner, as the store has many items of clothing for under \$10. And if you want to get all your shopping for clothes and supplies done in one place, Glaser says you'll probably

end up spending about the same whether you go to Wal-Mart or to Target.

There are, of course, many exceptions to this rule. Amazon often has great deals for buying supplies in bulk, which may appeal to a parent with a lot of kids or to a group of parents who wants to shop for supplies for all their kids together, Glaser says. Look out for the sales offered at office supply retailers like OfficeMax, Staples and Office Depot, as they often offer items like pens, pencils and notebooks at loss-leader prices as low as 10 cents, Perez adds.

## Mistake No. 2: Ignoring price drops after purchase

While it feels good to wash your hands of back-to-school shopping, savvy consumers know that you can get savings even after you swipe your card at the register. "Request price adjustments," says <u>consumers savings expert Andrea</u> <u>Woroch.</u> "Most stores will give you the difference if something you buy goes down in price shortly after your purchase date." While this may be too annoying to do on small items like pens or folders, it is "especially smart on big ticket purchases like laptops and tablets," she says.

### Mistake No. 3: Buying all the school supplies the teacher asked for

Roughly three in four teachers or schools now provide students with a list of supplies to purchase before the school year begins, according to research firm The NPD Group. And while these lists can be helpful, "don't assume your student needs absolutely everything on the list for his or her first day of class," says Perez. Indeed, instead of buying all the supplies before school even starts, it may pay to wait until after school starts (at least for some items that you aren't sure your child will need or items he seems not to use each year) to make sure they really need those items, says Brent Shelton of deal aggregator FatWallet.com.





# <u>4 COSTLY MISTAKES PARENTS MAKE DURING BACK-TO-SCHOOOL SHOPPING</u> "CONTINUED"

#### Mistake No. 4: Shopping too early in the summer

Fully 15% of parents say they start back-to-school shopping more than two months before school starts, according to the National Retail Federation, but that can be costly, experts say. "Shopping early (in July) for back-to-school is typically a bad idea from a budget perspective," says Perez. "The best savings arrive in August." The office supply and big box stores begin offering massive sales on these items at this time, she says.

While August is a great time to purchase basic school supplies like pens and notebooks, you should wait to buy other things: "Columbus Day in October is a good time to shop for denim and fall apparel since these items have been on store shelves for around two months and retailers start discounting them to make way for winter clothing, outerwear and boots." says Perez. "Expect savings of 40% off or more, and look for additional discounts as the season progresses." For tech gadgets like laptops, wait for Black Friday or Cyber Monday, if possible, she adds. **Powered By Livefrye** 

## Hempstead Police Department Launches "School's Open -Drive Carefully" Campaign

# FAMILY & PARENTING, SCHOOL & EDUCATION, LOCAL NEWS, COMMUNITY, CHARITY & CAUSE, PRESS RELEASES BY LONG ISLAND NEWS & PR PUBLISHED: AUGUST 23 2016

The Hempstead Police Department is urging parents to teach their children some simple safety tips before they head back to school.

"Very soon, thousands of children will be walking to and from school and school buses – many for the first time," said Police Chief Michael McGowan. "Everyone who drives has a responsibility to be especially careful during this busy time for youngsters."

"Hundreds of young children are killed each year in collisions with motor vehicles, and thousands more are severely injured," added McGowan. "Children tend to be at greater risk during the back to school period because they are thinking more about seeing old friends and new teachers than watching for cars and trucks. Others are going to school for the first time."

Drivers should be especially cautious in school areas, keeping their speed at or below posted limits and being prepared to stop, on both sides of the street, for school buses with flashing red lights, as required by New York State law.

To help protect children, Chief McGowan offered these six pedestrian-safety tips from AAA Northeast's New York region, the local AAA affiliate:

- Look all ways before crossing the street.
- Cross only at corners
- Obey police officers, school crossing guards, members of AAA School Safety Patrols, and traffic signals.
- Watch for turning cars.
- Be especially alert in bad weather.
- Play away from traffic.

AAA Northeast is a not-for-profit auto club with 62 offices in New York, New Jersey, Connecticut, Massachusetts, New Hampshire and Rhode Island providing more than 5.2 million local AAA members with travel, insurance and auto-related services.

For more information, please call the Incorporated Village of Hempstead Police Department at 516-483-6200 or visit the webs





# FOR THOSE MUSSEL LOVERS



This dish is part of a <u>laid-back dinner party</u>, with particular emphasis in the laid-back part. (There's even a suggestion built into the timeline that reads, "Open a bottle of white wine to use in the mussels and the pasta. Pour yourself a small glass." The sweet and briny mussels are a big part of what makes the dinner both company-worthy and stress free.

More <u>quick and easy shellfish recipes</u>.

3-1/2 to 4 lb. mussels

2 Tbs. extra-virgin olive oil

1 Tbs. unsalted butter

6 medium cloves garlic, finely chopped

4 shallots, thinly sliced

1/4 tsp. crushed red pepper flakes

1-1/2 cups dry white wine, such as Sauvignon Blanc or any other crisp, herbal white wine

3/4 cup chopped fresh flat-leaf parsley

### Good-quality crusty bread, sliced or torn into pieces, for serving

Rinse the mussels well under cold water. Pick them over, pulling off any beards and discarding any mussels that are broken or gaping open.

In a large pot with a lid, heat the oil and butter over medium heat. Add the garlic, shallots, and red pepper flakes and cook until fragrant and soft but not colored, 3 to 5 minutes.

Add the mussels, wine, and half of the parsley. Increase the heat to high, and cover the pan. After 2 minutes, remove the lid and toss the mussels well with a large spoon. Cover the pot again and cook until the mussels have opened wide, another 3 to 4 minutes. Add the remaining parsley, give the mussels a final toss, and divide the mussels and the broth among bowls. Serve the bread alongside.

To learn more about mussels visit - http://www.finecooking.com/item/5532/mussels

### nutrition information (per serving):

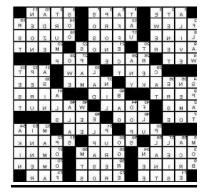
Size : based on eight servings, Calories (kcal): 260, Fat (kcal): 9, Fat Calories (g): 80, Saturated Fat (g): 2, Protein (g): 24, Monounsaturated Fat (g): 4, Carbohydrates (mg): 10, Polyunsaturated Fat (mg): 1.5, Sodium (g): 570, Cholesterol (g): 60, Fiber (g): 0,





#### Across

- 1. Had a bite
- 4. Mournful melody
- 8. Lee who created Spider-Man
- 12. Took a jet
- 13. Bushy hairdo
- 14. Directive
- 16. Slender mark
- 17. Sci-fi sightings
- 18. Anise-flavored liqueurs
- 19. Avoid
- 21. "The Dukes of Hazzard" deputy
- 23. Govern and punish ending
- 24. Soaked
- 25. Dash
- 27. Soda drink
- 29. Small coin
- 30. Rule
- 31. Suitable
- 34. Underhanded
- 37. Identity
- 38. Observe
- 39. Impudent
- 40. Auction action
- 41. \_\_\_\_ and graces
- 42. Not afternoons
- 43. Young horse
- 45. Furniture wood
- 47. Foot part
- 48. Nautical journal
- 49. Slippery swimmers
- 50. Baby dog
- 51. An entreaty
- 52. Soccer star Hamm
- 55. Shopping center
- 59. Dinner course
- 61. Hit on the behind
- 63. Neptune's realm
- 65. Unit of metric weight
- 67. Prefix for potent or present
- 68. Pickling liquid
- 69. Take it easy
- 70. Sign of the future
- 71. This, in Spain
- 72. Cupid
- 73. Long way



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#### Down

- 1. Existing
- 2. Doctrine
- 3. Water pourer
- 4. Greek letter
- 5. Make a difference
- 6. Inclined (to)
- 7. Lackluster
- 8. Canals between Huron
- and Superior
- 9. Strong suit in cards
- 10. Carpenter's tool
- 11. Light gas
- 12. Defect
- 15. Letters 18,19,20
- 20. Expedition
- 22. E-junk mail

- 26. No matter which
- 28. Run a deficit
- 29. Tabby or persian
- 30. Boy
- 31. Z \_\_\_ zebra
- 32. South American
- nation
- 33. Exam
- 34. Small argument
- 35. Lost movie clownfish
- 36. Celtic tongue
- 37. Nothing; zero
- 40 Diago of luga
- 40. Piece of luggage 41. Yankovic and Pacino
- 43. Type of vaccine
- 43. Type of vaccing
- 44. "My mistake!"

- 45. Very small
- 46. Cry of grief
- 49. Texas city
- 50. Bush or tree, e.g.
- 51. Less contaminated
- 52. "\_\_\_ mia!"
- 53. Lying within
- 54. Comparable
- 55. "GoodFellas" group
- 56. Large lot size
- 57. Floral necklaces
- 60. Shrek, for example
- 62. Disappearing word
- 64. First called
- 66. Geog. features





## <u>Very</u> <u>Useful Websites</u>

For information on flood insurance and rates visit:

https://www.fema.gov/nationalflood-insurance-program

Health insurance for the uninsured: Four unique ways to help you find health coverage and determine eligibility for public and private health plans in every state.

www.coverageforall.org

Mature travelers with special needs: Information on the accessibility of accommodations...attractions ...cruise ships...public transportation...etc.

## http://access-able.com

Seasonal Jobs: Search seasonal opportunities for high school and college students, as well as adults, at camps, amusement parks, resorts, hotels, national parks and more.

### www.indeed.com

Ask any questions: Reliable, instant answers on more than four million topics.

### www.answers.com

**Calorie counters:** Calories in various foodswww.thecaloriecounter.com. Calories burned through different activitieshttp://nutribase.com/exercala.ht

## House Prices Inch Higher but Show Signs of Deceleration

U.S. house prices rose 1.2 percent in the second quarter of 2016 according to the Federal Housing Finance Agency (FHFA) House Price Index (HPI). House prices rose 5.6 percent from the second quarter of 2015 to the second quarter of 2016. FHFA's seasonally adjusted monthly index for June was up 0.2 percent from May. The HPI is calculated using home sales price information from mortgages sold to, or guaranteed by, Fannie Mae and Freddie Mac.

"Although the appreciation rate for the second quarter was of similar magnitude to what we've been seeing for several years now, a close look at the month-over-month price changes during the quarter reveals a potentially significant market shift," says FHFA Supervisory Economist Andrew Leventis. "Our monthly price index indicates that in each of the three months of the quarter, the increase was only 0.2 percent. This is a much more modest pace of appreciation than we've seen in some time and most likely reflects accumulated pressures from significantly reduced home affordability."

While the HPI rose 5.6 percent from the second quarter of 2015 to the second quarter of 2016, prices of other goods and services were nearly unchanged. The inflation-adjusted price of homes rose approximately 5.7 percent over the last year.

Home prices rose in every state except Vermont between the second quarter of 2015 and the second quarter of 2016. The top five states in annual appreciation were: 1) Oregon 11.7 percent; 2) Washington 10.3 percent; 3) Colorado 10.2 percent; 4) Florida 10.0 percent; and 5) Nevada 9.6 percent.

Among the 100 most populated metropolitan areas in the U.S., annual price increases were greatest in North Port-Sarasota-Bradenton, Fla., where prices increased by 15.7 percent. Prices were weakest in Bridgeport-Stamford-Norwalk, Conn., where they fell 3.3 percent.

Of the nine census divisions, the Mountain division experienced the strongest increase in the second quarter, posting a 1.9 percent quarterly increase and an 8.1 percent increase since the second quarter of last year. House price appreciation was weakest in the Middle Atlantic division, where prices rose 0.6 percent from the last quarter.

For more information, visit www.fhfa.gov/hpi. RisMedia





# 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 ...

<u>www.yelp.com/events/floral-park-ny-us</u> Yelp Events, Floral Park Things Concerts, Festivals, Art, Film & More

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

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







## **MORE PERSONAL SAFETY TIPS**

#### "CONTINUED"

## AT HOME

Equip your door with a deadbolt or drop bolt lock. The lock should also have a highly pick-resistant cylinder protected by a guard plate.

The door viewer should be of wide-angle type which gives a fuller view of the outside area.

Do not open door until you are sure of the identity of your visitor(s).

Always lock door when leaving, even to put out trash, pick up mail or walk the dog.

Do not leave house key under the mat, in mailbox or in any other area near the door.

If on returning you find the door open or tampered with, do note enter. Leave immediately and notify police.

If you lose your keys or they are stolen, replace lock cylinders immediately.

For fire scape windows the Fire Department approved "ferry" gates are recommended. Any key operated gate is against the law on fire escape windows.

A licensed locksmith will show you a variety of window locks that are available for all types of windows.

If awakened at night by an intruder, lie still, try not to panic and at first opportunity call the police.

Don't volunteer any information to unknown callers on the telephone.

## WHEN WALKING

Older pedestrians (ages 70+) accounted for 18 percent of all pedestrian fatalities in 2001, In 2000, the death rate for this age group was higher than any other age group. Source "National Center for Statistics and Analysis, National Highway Traffic Safety Administration and the U.S. Department of Transportation".

- Never cross against the light.
- Cross at the corner, never between parked vehicles or in the middle of the block, Stay within crosswalk.
- Watch for cars turning into crosswalk. Before crossing, make certain that all cars have stopped.
- Never assume the driver will see you or be able to stop in time. Your safety is your responsibility.

## **CONFIDENCE GAMES**

"Con artists" are smooth-talking criminals who aim to separate you from your money through trickery and deceit. They can be men or women working alone, in pairs or in groups. They may stop you on the street, call on the phone or ring your doorbell. They may pretend to be repairmen, building inspectors or assume any other identity. There are many different kinds of confidence games. Strangers offering goods at low rates, any scheme that involves removing your savings or other valuables from safekeeping, fortune tellers, readers, advisors, people claiming to be from IRS (they never call). Do not hesitate to call police of any suspicious situations.





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How What Better Way Too Show Support For Our Troops And Vets Then **Right Here At Home**  $\bigstar$ 

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/



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Dennis Winnie and Anna Gaetano **Realty Executives Powerhouse** 244-06 Jericho Turnpike Floral Park. NY 11001 (516) 695-2395 - (516) 395-9271 - Fax: (516)-437-8074







# 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.





# **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 <u>realtyexecutivespowerhouse@gmail.com</u> and we will be happy to review any suggestions you might have.