

# Your Comfort Solution

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Ideas To Improve Your Home Life

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**DuAll**  
Heating & Cooling  
www.DuAllHeating.com



## YOUR MONEY

### Writing a Will

Wills are generally the centerpiece of an estate plan, allowing people to direct how their property should be divided and who should get it after they die.

Anyone can create a will with an inexpensive software package. If married, some think it's easier to do a joint will. Each person should have a separate will -- with consideration to the key points listed below.

1. **Name a personal representative or executor.** In an individual will, you can name a person or institution to act as personal representative, called an executor in some states. This person will be responsible for making sure that the will is carried out as written and that the property is divided up and distributed as directed.

2. **Name beneficiaries to get specific property.** Your will can specify separate gifts of property -- called specific bequests -- including cash, personal property, or real estate. Likely beneficiaries for such bequests are children and other relatives, but they may also include friends, business associates, charities, or other organizations.

3. **Specify alternate beneficiaries.** In fashioning their wills, most people assume that the beneficiaries they name will survive to take the property they've specified for them. The most thoughtful wills provide for what should happen if those beneficiaries don't survive -- either by naming a backup recipient or indicating that the person's spouse or children should take the property instead.

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## MY WORD



The leaves are just starting to turn. By the time you read this, they will be in full vibrant color. All the reds, browns and yellows that color the fall season. I enjoy the crisp chill in the air in the mornings, knowing that the day will warm with sunshine. Looking back over the summer, we had no hundred degree days and only a handful of 90's. The hail storm at the end of summer was pretty bad. Reminded me of the large marbles we used to play with as a kid. We called them "Boulders"

According to the future-cast for Chicago-land, they are calling for lots of cold weather and above average snowfall. If I'm lucky, I can get another year out of my snow-blower. It smokes and shakes and makes a heck of a racket, but it does move a good amount of snow.

I am proud to announce that we have added a third truck and a new employee to better service our customers. Josh comes to us with a fresh attitude and great desire to service our customers. Please give him a warm welcome when you meet him.

The DOE furnace requirement

has been pushed back five years, so we are still able to install 80% furnaces. We will keep an eye on this and keep you informed.

In our last edition of this newsletter I talked about our Maintenance Savings Plan and after that we signed up quite a few new members. That tells me that we were not very good at educating our customers for all the ways to get value. I assure you, we are going to do a better job in the future. One of the ways we will be doing that is thru the use of Facebook. For those of you that use Facebook, please check out our page and "like us". We'd really like to see our "Likes" number grow. So, everyone who "likes us" by Nov 15<sup>th</sup>, will be entered into a drawing for a \$50 gift card to Darden Restaurants (Longhorn, Red Lobster, and Olive Garden, plus more) We will announce the winner via our Facebook page and blog on our Website.

Da' Bears have a new coach and a great bunch of players. The future looks promising.

Hoping everyone has a safe and enjoyable Holiday season

Larry

### Special Points Of Interest

- Your Security
- Clear view windows
- Donate Blood



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## YOUR LIFE

## Your Security

You're an easy target. That's what we hear from police, experts, and especially people who have spent time on the other side of the law. Crime never takes a holiday, these security missteps may surprise you -- or at least remind you to be more aware.

**Making a break-in too easy:** About half of all break-ins aren't break-ins but walk-ins. We are in a hurry in the morning -- kids going to school, running late for work, doctors' appointments, what have you -- and forget to take that one or two minutes to check the doors and locks, usually on the back side. You have a pet, you let it out to do its business -- and then forget the security French door or sliding glass door.

**Leaving your garage door open:** In addition to providing access to everything in the garage, the door most likely leads to an interior door and access to your house. That interior door probably isn't as strong as an exterior door. And once a burglar's in your garage, the neighbors can't see him.

**Leaving valuables in sight:** When thieves target a house, they will approach the door and look in -- the quality of furniture, whatever there was -- helps give them an idea of how the people spend their money, so mirror-tinted windows, or coverings will help eliminate that.

**Taking a holiday:** People often don't do anything to make the house look occupied. The police suggests this trick: Put some inexpensive kids' toys on the lawn. Also, on Facebook, share news of your trip only after you return.

**Being carefree with keys:** Leaving keys under the doormat or elsewhere outside the home is always a risk. And avoid hiding your car keys inside or outside the car. That just makes it easier for thieves to engage in a spur-of-the-moment theft.

## VOLUNTEERISM

## Thanksgiving

Well, it's time for nice turkey dinners, apple or pumpkin pie, glasses of sherry, and most important of all, celebrating with family and friends. However, what about people who don't experience Thanksgiving the same way as you do? Helping to make it a wonderful event for other people through volunteering can create a very meaningful Thanksgiving Day for you and other members of your family.

Volunteering for Thanksgiving can include helping deliver and serve food, or raising or donating funds. It's all about giving what you can, in the spirit of generosity and helping others. This article suggests a number of possibilities to share your Thanksgiving spirit around.

**Consider how you'd like to help out on Thanksgiving.** If you choose to volunteer outside the home, it's possible that you'll need to either minimize or change your home meal preparations in order to be able to spend time volunteering and staying with the people you're helping out. If that isn't something you're keen about, tell the place you're volunteering at that you only have a certain amount of time available on the day. At the very least, consider donating money or resources.

**Consider involving the whole family.** It's really good for children to help out on Thanksgiving Day because it teaches them about the value of giving to others and the importance of community service. They will also experience how people less fortunate than themselves

cope on Thanksgiving Day. It can be a great idea to make this a yearly tradition in your family. However, also be sure to keep volunteering all year round, as your help and kindness is always needed, whatever the time of year.

**Be prepared to do anything.** Soup kitchens aren't just in need of people to cook and serve the food. They will also need people to collect the food, check that there is enough food for everyone expected, set up the service area, help those people coming to the soup kitchen find the place and be served and seated, etc. and make deliveries. They also need help with cleanup afterward. If you're flexible about the role you're prepared to take on, then you can find yourself indispensable for the day!

## HOUSEHOLD TIP

## Window cleaning, Tiresome chore

### Blinds are dust magnets!

*Use an antistatic spray.* To keep dust from piling up quickly, use an antistatic spray, such as Static Guard, on the window blinds right after you clean them.

### Shades are filthy!

*Dust or wash the shades.* Dust shades regularly with a soft cloth, a duster such as the Swiffer, or the dusting brush on your vacuum. (Be sure to dust both sides of the shades.) If they're stained or spotted, it's time for a real cleaning. Though you can wash them in place (with a drop cloth over the floor and furniture), it's best to remove the shades. Place one shade at a time across a worktable covered with a plastic sheet or shower curtain. Wash vinyl shades using a sponge and a so-

lution of 1/4 cup white vinegar in 1 quart (1 liter) of warm water. Washing them in the bathtub is even easier. Run some warm water in the tub, add a squirt of dishwashing liquid, and wipe each side with a large sponge. To rise, dunk them in clean water or hold them under the shower. Then wipe with a clean, soft cloth. Many fabric shades can also be washed, but take a close look at the care instructions before washing them. It's best not to leave them in the water for more than a minute or so.

### Windows always streak after washing!

*Use a window-washing squeegee with a smooth, soft rubber edge.* Washing windows is a tiresome chore, but it's even worse when your labors leave streaks on the windows. Here's how the pros avoid streaking when they wipe off their windows: Use a window-washing squeegee with a smooth, soft rubber edge. (Or use crumpled-up

black-and-white newspaper—avoid the color sections.) Dry a 1-inch (2.5 centimeter) strip at the top or side of each window and always start your squeegee there—starting on dry glass is one key to avoiding streaks. Don't wash windows in direct sunlight, because quickly dried glass is more susceptible to streaking. Evenings or cloudy days are the times for window washing.

### Windows get dirty too fast!

*Change your heating and cooling system's filter.* If the interior glass surface of your windows gets dirty unusually fast, you may need to change the filters on your furnace or air conditioner. Modern airtight homes trap more dust, pollen, dander, and other particles inside than ever before. Furnace and air-conditioner filters help trap that dirt and also extend the life of your appliances. Filters should be changed every month or two or anytime you can't see light through the filter when you hold it up to a light.

## YOUR BODY

## Blood Donations

Blood donating is a voluntary procedure. You agree to have blood drawn so that it can be given to someone who needs a blood transfusion. Millions of people need blood transfusions each year. Some may need blood during surgery. Others depend on it after an accident or because they have a disease that requires blood components.

There are several types of blood donation:

- **Whole blood.** This is the most common type of blood donation, during which approximately a pint of whole blood is given. The blood is then separated into its components — red cells, plasma, platelets.
- **Platelets.** This type of donation uses a process called aphaeresis. During aphaeresis, the donor is hooked up to a machine that collects the platelets and some of the plasma, and then returns the rest of the blood to the donor.

- **Plasma.** Plasma may be collected simultaneously with a platelet donation or it may be collected without collecting platelets during an aphaeresis donation.
- **Double red cells.** Double red cell donation is also done using aphaeresis. In this case, only the red cells are collected.

To be eligible to donate whole blood, platelets or plasma, you need to be:

- In good health
- At least 17 years old — the minimum age varies by state with some states allowing 16-year-olds to donate with parent permission; there's no upper age limit
- At least 110 pounds
- Able to pass the physical and health history assessments

The eligibility requirements are slightly different for double red cell donation.

Check with your local donor center for specifics.

Blood donation is safe. New, sterile disposable equipment is used for each donor, so there's no risk of contracting a blood borne infection by donating blood.

Your blood will be tested for blood borne diseases, such as hepatitis, HIV and syphilis. If these tests are negative, the blood is distributed for use in hospitals and clinics. If any of these tests are positive, the blood bank notifies you, and your blood is discarded and not used.

If you're a healthy adult, you can usually donate a pint of blood without endangering your health.

Within 24 hours of a blood donation, your body replaces the lost fluids. And after several weeks, your body replaces the lost red blood cells.



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DuAll Heating and Cooling is a family owned and operated business based in Bolingbrook, Illinois. We are licensed, bonded and insured. We service all types of furnaces, air conditioners and water heaters. We currently install Trane, Amana, Ruud, and Goodman Heating and Air conditioning equipment. These companies offer our customers the most value and best warranties. Indoor air quality is a very serious issue. DuAll is constantly learning new ways to improve our customer's living space such as through duct cleaning, which we currently offer. Our customers reside in Naperville, Bolingbrook, Romeoville, Woodridge, Lisle, Downers Grove, Lemont, Plainfield and other surrounding communities. Our philosophy is quite simple: We treat our customers as we would like to be treated. We are respectful, courteous, and above all, honest. DuAll is N.A.T.E. Certified, two time winner of the *Best of Bolingbrook Businesses Award* and a proud member of the Bolingbrook Chamber of Commerce.

## ON THE LIGHTER SIDE

Who said; "Never look down on anyone unless you're helping them up."

Answer: Rev. Jesse Jackson

## CONTINUED

(Continued from page 1)

- 4. Name someone to take all remaining property.** If you opted not to make specific bequests of property, a will is also the place to name people or organizations to take whatever property is left over. This property is usually called a "residuary estate."
- 5. Give directions on dividing personal assets.** If you want assets divided among children, charities, or other beneficiaries, the will should note precisely what property is included in that pool. It should also specify whether assets are to go directly to beneficiaries or whether they're to be sold and the value divided among the beneficiaries, either equally or according to stated percentages.
- 6. Give directions for allocating business assets.** Business assets are often separate from personal assets -- and most business owners have very specific ideas about what should be done with them after their deaths. If you don't have a written plan covering the windup of the business, see an experienced estate planning attorney to ensure that your wishes are clearly indicated in each will(s).
- 7. Specify how debts, expenses, and taxes should be paid.** The will should spell out your wishes regarding how to settle debts and final expenses, such as funeral and probate costs, as well as any estate and inheritance taxes. Usually a specific source, such as a bank account, will be tagged to cover these costs
- 8. Cancel debts others owe.** A nice added touch is that people making wills can use the documents to relieve those who owed them money from the responsibility of paying that debt -- along with any interest that accumulated on it -- to them or their survivors.
- 9. Provide a caretaker for pets.** Since the law considers pets to be property, the best way for you to assure a good home for any pets is to leave the animal to someone named in the will who has agreed to give it a good home. Many people also leave that person an amount of money to help cover the caretaking expenses.