



# AROUND THE HOUSE

MARCH 2017

NEWS FROM OUR FAMILY TO YOURS YOURS



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  - Additions
  - Whole House Remodeling or Build
  - Energy Efficient
  - Siding/Windows
- Home Offices

## Inside This Issue:

- **Keep Your Family Safe by Poison-Proofing Your Home**
- **Learn How Your Credit Score Can Affect your Job Prospects**
- **Rethink the Way You Plan Your Vacation**

Plus much, much more!!!

## The Ever-Elusive Pot of Gold

One of the most storied rainbow myths is that there's a pot of gold at the end of every one. Not only that, but that the pot of gold is guarded by a tricky leprechaun. The legend goes like this:

Once upon a time, the Vikings lived in Ireland, looting and plundering as they pleased, then burying their ill-gotten treasures all over the countryside. When they eventually departed from the Emerald Isle, they inadvertently left behind some of their booty, which the leprechauns found. Now, the leprechauns knew the Vikings had gotten their treasures through stealing, which was wrong. This bad behavior made the leprechauns mistrust all people, Viking or not. In order to ensure no humans could take what they now considered *their* gold, the leprechauns reburied it in pots deep underground all over the island. When rainbows appear, they always end at a spot where some leprechaun's pot of gold is buried [source: Mystical Myth].

Here's the catch: Believers who've searched for the legendary pot o' gold always end up stymied, because they can never find the rainbow's end.

It's true rainbows appear to form perfectly rounded arches. But in reality, rainbows form full circles. Then why don't we see circles? When we're standing on the ground, we can only see light that's reflected by raindrops above the horizon. Thus, we can't see a rainbow's lower, hidden half. There is one way you may be able to see a full-circle rainbow, though. If you're a pilot or passenger in an airplane or helicopter – and thus can see below the horizon – you might see a rainbow as a full circle. Sometimes people climbing tall mountains can view circular rainbows as well [sources: Lewin, National Geographic].

Since a rainbow is a circle you'll never reach the end or the bottom. Rainbows seem to move when you do, because the light that forms the bow is always at a specific distance and angle from you [source: Howard].

Remember we said earlier that rainbows were optical illusions? That's why you'll never find your pot of gold, alas.

*Before we had airplanes and astronauts, we really thought that there was an actual place beyond the clouds, somewhere over the rainbow. There was an actual place, and we could go above the clouds and find it there. ~ Barbara Walters*

*Don't miss out on all the beautiful colors of the rainbow while you are looking for that pot of gold. ~ Unknown*

## National Poison Prevention Week – March 19-25

Each year, approximately 3 million people – many under age 5 – swallow or have contact with a poisonous substance. The American Academy of Pediatrics offers tips in both English and Spanish to prevent and to treat exposures to poison.

To poison proof your home:

Most poisonings occur when parents or caregivers are home but not paying attention. The most dangerous potential poisons are medicines, cleaning products, liquid nicotine, antifreeze, windshield wiper fluid, pesticides, furniture polish, gasoline, kerosene and lamp oil. Be especially vigilant when there is a change in routine. Holidays, visits to and from grandparents' homes, and other special events may bring greater risk of poisoning if the usual safeguards are defeated or not in place.

- Store medicine, cleaning and laundry products (including detergent packets), paints/varnishes and pesticides in their original packaging in locked cabinets or containers, out of sight and reach of children.
- Safety latches that automatically lock when you close a cabinet door can help keep children away from dangerous products, but there is always a chance the device will malfunction. The safest place to store poisonous products is somewhere a child can't reach.
- Purchase and keep all medicines in containers with safety caps and keep out of reach of children. Discard unused medication. Note that safety caps are designed to be child resistant but are not fully child proof.
- Never refer to medicine as "candy" or another appealing name.
- Check the label each time you give a child medicine to ensure proper dosage. For liquid medicines, use the dosing device that came with the medicine. Never use a kitchen spoon.
- If you use an e-cigarette, keep the liquid nicotine refills locked up out of children's reach and only buy refills that use child resistant packaging. Ingestion or skin exposure with just a small amount of the liquid can be fatal to a child.
- Never place poisonous products in food or drink containers.
- Keep coal, wood or kerosene stoves in safe working order.
- Maintain working smoke and carbon monoxide detectors.
- Secure remote controls, key fobs, greeting cards, and musical children's books. These and other devices may contain small button-cell batteries that can cause injury if ingested.

**If your child has come in contact with poison and has mild or no symptoms, call Poison Help at 1-800-222-1222.**



"Stop complaining about the dust. You knew I was a Pixie when you married me."



"We did date for a long time before we got married, so I guess he is a preexisting condition."

### Just for Fun

1. Help - Yesterday - Revolution
2. Moth - Meat - Medicine
3. Robert Kennedy - Julius Caesar - John Lennon
4. Orchestras - Ears - Brakes
5. Cliff - Springboard - Platform
6. Radio - Brain - Tidal
7. Shag - Red - Magic
8. Snow - Corn - Dandruff
9. Tennis - Small Claims - Supreme
10. Surprise - Search - Slumber

### COMMONYMS

What's a commonym you ask? A commonym is group of words that have a common trait in the three words/items listed. For example: A car - A tree - An elephant ... they all have trunks. These will make you think!

Answers on last page

What would you get if you crossed Quasimodo with an Irish football player?

Answer on last page

### March Is:

- Irish American Month
- Music in Our Schools Month
- National Craft Month
- National Frozen Food Month
- National Nutrition Month
- National Women's History Month
- National Peanut Month
- Red Cross Month

### Working From Home (or Hardly Working?)

Ready to abandon the office to work at home? Before you do, remember the hum drum, or no hum drum, can become mind boggling.

Consider this:

**Isolation:** One of the biggest challenges of working from home is being alone, all day, every day. Try to break up your day with junkets outside the house. Your local coffee shop could make for a nice, occasional offsite working spot.

**Punch a clock:** The tendency to forget to set, and stick by, working hours is not something you want to make a habit. Commit to a firm start and end time for your work day. Break that commitment only in emergencies. When you punch out, don't punch back in until the next day.

**Distractions:** Housework, errands, kids, pets -- these can't be allowed to become a distraction. To be productive, you must make a commitment to being at work while at home.

For small business people, sharing office space is a possibility. This can put business owners in a work setting with other busy bees.

### Bad Credit Could Affect Job Prospects

Your good credit or bad credit might do the talking for you with Human Resources.

With the exception of 11 states, employers can check your credit report before they hire you, especially if you are applying for a job in which you handle money or a corporate credit card. Employers might check your credit report if you will be privy to corporate secrets.

Career-level jobs in finance nearly always involve a credit check. After all, according to Investopedia.com, the employer suspects that if you can't handle your own finances, why should the company's finances or client finances be different?

According to Credit Karma, 11 states have restrictions or prohibitions on companies checking credit reports. They are: California, Colorado, Connecticut, Delaware, Hawaii, Illinois, Maryland, Nevada, Oregon, Vermont or Washington. The practice is also forbidden in New York City.

If you are applying for National Security clearance, you will have a credit check, regardless of where you live.

About 47 percent of U.S. companies require a credit check, according to a 2012 study by the Society for Human Resource Management (SHRM). Even so, 80 percent of the respondents in the survey reported hiring a candidate even though there was a derogatory mark on a credit report.

If a company does ask you to sign a release authorizing them to pull your credit report, that could be good news. According to the SHRM survey only 2 percent of companies check applicant credit before an interview and 58 percent wait until they are ready to extend an offer.

Regardless of how much bad credit can hurt, good credit always gives the applicant higher marks.

### Checking Your Social Security Benefits

**Marriage, age at retirement, the length of employment, and other considerations affect the amount of your Social Security benefit. But to get a rough estimate go straight to the Social Security Administration's portal. After creating an account, the site will show complete earnings records over an individual's entire working life. USA Today points out that only the 35 highest-earning years will count, but those early years will also get an inflation adjustment for comparability.**

	6	1	7				5	
9					5			3
	4		2					
	2					6		
	3		9		1		7	
		4					3	
					8		1	
1			3					6
	5				2	9	4	

To solve a sudoku, you only need logic and patience. No math is required.  
Simply make sure that each 3x3 square region has a number 1 through 9 with only one occurrence of each number.

Each column and row of the large grid must have only one instance of the numbers 1 through 9.

The difficulty rating on this puzzle is easy.

WE WELCOME THIS MONTH'S NEW CLIENTS TO THE "CHRISTIE'S" FAMILY

Here are some of our new clients that became members of the "Christie's Design/Build Remodeling" this past month. I'd like to welcome you and wish you all the best!

**Donna Gratton – Johnstown Co**

*We are giving recognition to our new clients and our superb friends who are kind enough to refer their neighbors and relatives to us.*

### Plan an Inverse Vacation

When people plan a vacation, they probably have a particular destination, like Disney World, in mind from the beginning. From that point, they will try to find the best deal available for that location, but they will always be limited to deals surrounding that choice. Enter Inverse Vacation Planning.

Trent Hamm at The Simple Dollar explains that for people who want to vacation on a budget they should be looking at things backward. Find the deal, then consider going there.

This approach is sort of like browsing the clearance racks at a department store. People are not usually looking for something specific there, but often, a great deal will suddenly appear. Clearance shopping is a very gratifying experience for many because they receive a great deal and the unexpected thrill of surprise.

Get started by keeping your eyes open for deals. Trent explains that deals will often fall into people's lap if they are simply on the lookout for opportunities. Visiting family across the country, taking advantage of a friend's unused cabin or stumbling upon a program that offers free tickets and discounts to students of a certain age are all ways in which he was able to turn something that looked uninspiring on the surface into a meaningful family vacation that everyone could enjoy.

Travel is often the largest expense for far-away destinations and searching for flights well in advance can reveal incredible discounts if a person does not already have an endpoint in mind. If a family was not even considering an international trip for their holiday, discovering insanely cheap tickets to the UK might spark a new feeling of possibility and interest.

Don't forget to check last minute cruises. Cruise ships want to be full. If you are flexible, you can get the last rooms at a great price. Watch for sales and try the adventure of not really knowing where you'll end up.

### Cracking the Credit Score Formula

Learning how one's credit score is determined is essential for many because Fox Business explains that around 30 percent of Americans have a credit score that falls into the poor and bad credit groups, below 601 on the popular 300-850 scale. These people will often have a difficult time obtaining credit, and the ones that do will suffer from higher interest rates.

#### The Formula

The best way to go about fixing a poor credit score is to learn about the different categories that make up a credit score and how to improve all of them. The Wall Street Journal highlights the categories that impact credit score in order of importance.

#### Payment History -- 35 percent

Missing a payment is one of the worst offenses in the credit world, and according to Experian, the missed payments will affect the score for up to seven years. To be clear, late payments are those made after 30 days, and there are high penalties for payments 60 or 120 days late. Keeping current on your payments and contacting creditors before a missed payment is key.

#### Amount Owed -- 30 percent

The amount owed is the current credit balance compared to the total credit limit. So, if someone has \$100 of credit and has a current balance of \$30, then they owe 30 percent. Importantly, the report views this as a percentage of the credit limit, so a higher limit will allow for carrying a larger balance. CreditSesame, a top credit management resource, says that individuals should aim for no more than a 10 percent debt-to-limit ratio.

#### Extent of Credit History

The length of credit history makes up 15 percent of the total score, and reports favor those with a longer track record of credit. Establishing credit at an early age is key and parents with college-age children can help them get a jump start by cosigning a low-limit credit card.

#### Diversity of Credit and Recent Credit Applications -- 20 percent

These two areas each represent 10 percent of the score, and they provide another snapshot to lenders of credit activity. Too many recent applications can make an individual look desperate or impulsive, but having a wide-array of credit instruments such as store cards, credit cards, auto loans, and a home loan shows that the individual is capable of managing different types of credit well.

## St. Paddy's Day Colcannon

### Ingredients

- 5 pounds red potatoes, quartered
- 1 head cabbage, cored and shredded
- 2 tablespoons butter
- ½ cup butter
- 1 teaspoon minced garlic
- 4 green onions, sliced, white parts and tops separated
- White pepper to taste
- 1 ¼ cups hot milk
- 1 pound leftover corned beef, cut into pieces and warmed



### Directions

1. Place potatoes in a large saucepan and add water to cover by 1-inch. Bring to a boil over high heat, then reduce heat to medium-low, cover, and simmer until tender, about 20 minutes.
2. Meanwhile, bring a large pot of salted water to a boil. Stir in cabbage along with 2 tablespoons of butter; cover, and simmer until the cabbage has softened. Drain.
3. Melt 1/2-cup butter over medium heat. Stir in garlic and the white parts of the green onions. Cook until the garlic has softened and mellowed.
4. Drain the potatoes and mash with white pepper to taste. Fold in melted butter, milk, cabbage, and corned beef. Sprinkle with green onion tops to serve.

Source: Allrecipes.com



### Peanut Treats

- 3 cups salted or dry roasted peanuts
  - 3 tablespoons butter
  - 2 cups peanut butter chips
  - 1 (14 ounce) can sweetened condensed milk
  - 2 cups miniature marshmallows
1. Place 1 1/2 cups of the peanuts in an ungreased 7x11 inch baking pan; set aside.
  2. In a saucepan, melt butter and peanut butter chips over low heat. Add sweetened condensed milk and marshmallows.
  3. Cook and stir until melted. Pour over peanuts and sprinkle remaining peanuts on top. Cover and refrigerate; cut into bars when set.

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To Learn  
How to  
Save On  
Your Next  
Home  
Project**

**(303)  
833-4715**

Each year, because of the nature of our business, we spend thousands of dollars on advertising, much of that money wasted over the past years learning what works for our company. Since referrals from our clients and friends have always been the best source of new business, we thought, “Why waste our money on unproductive advertising and spend some of our advertising dollars on what works best - referrals”?

It’s our way of saying - “Thanks for the Referral”  
and giving recognition to our good friends and clients who help support us!

## **\$2,500 Give Away!**

**CHRISTIE’S DESIGN/BUILD REMODELING** is asking for your help. When you send your referrals, you are helping the business grow. To say, **“Thank You”** Christie’s is offering these special rewards for you and your friends and family.

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**You’ll receive \$200 for each referral. That’s \$200 for referring your friends, family, and your neighbors, etc. WOW that’s easy money!**

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**You or your referral can call, fax, or email their contact information to us and we’ll take it from there!**

**Our rewards program runs until the \$2,500 is gone or until the end of the year (12/31/2017), whichever comes first! Watch for future newsletters for the future balance.**

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Call: (303) 833-4715

Fax: (303) 325-7344

Email: [Office@ChristiesCompleteServices.com](mailto:Office@ChristiesCompleteServices.com)

**\*\*We must receive the referral information in our office or we won’t know to give you credit for the referral. To receive the \$200.00, the contract minimum is \$5,000.00. A contract must be signed and deposit received by Christie’s before the referral compensation will be issued. There is no limit to the number of times you can receive compensation.**

Home Phone \_\_\_\_\_

**Yes! Feel free to use my name as a reference when you contact the referrals!**

**Fax to:** (303) 325-7344     **Mail to:** 8350 Colorado Blvd, #120, Firestone, CO 80504



8350 Colorado Blvd Ste 120

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2	6	1	7	3	9	8	5	4
9	8	7	4	1	5	2	6	3
5	4	3	2	8	6	1	9	7
7	2	9	5	4	3	6	8	1
8	3	5	9	6	1	4	7	2
6	1	4	8	2	7	5	3	9
4	7	2	6	9	8	3	1	5
1	9	8	3	5	4	7	2	6
3	5	6	1	7	2	9	4	8

Commonym Answers:

1. Songs by the Beatles
2. Balls
3. All were assassinated
4. They have drums
5. Dives
6. Waves
7. Carpets
8. Flakes
9. Courts
10. Parties

Riddle Answer:

The Halfback of Notre Dame!

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