



AROUND THE HOUSE

DECEMBER 2017

NEWS FROM OUR FAMILY TO YOURS



Our Services Include

- Kitchen/Bath Remodels
- Basement Finishing
- Additions
- Whole House Remodeling or Build
- Energy Efficient
- Siding/Windows
- Home Offices

Inside This Issue:

- **Yes You Can Sell Your Home During the Holidays!**
- **Are Smart Phones Making us not so Smart?**
- **Contribute More to Your 401(k) in 2018!**

Plus much, much more!!!

Oh Tannenbaum

People putting up Christmas trees can be traced back to the 1500s in Eastern Europe. The first recorded tree put up for Christmas can be found in 1510 in Latvia and 1521 in Slovakia, according to the Christianity Today website. However, the tradition of putting trees in homes during wintertime – and not just Christmas – goes back even further to the pagan times. Here is everything you need to know.

Why do we have Christmas trees?

Using the green leaves of an evergreen tree to decorate homes during wintertime started as a Pagan tradition, designed as a symbol of life amid the dark, cold winter nights. The tradition dates back to the Roman times – with them doing so usually around their New Year celebrations. People in northern Europe did something similar although many placed the branches in boxes for the entirety of winter. Early Christians were pretty reluctant to adopting the idea with one prominent Christian from the second century, Tertullian, being quoted as saying: Let them over whom the fires of hell are imminent, affix to their posts, laurels doomed presently to burn: to them the testimonies of darkness and the omens of their penalties are suitable. You are a light of the world, and a tree ever green. If you have renounced temples, make not your own gate a temple.' This stance softened after missionaries spread a legend saying that every tree miraculously threw off ice and snow when Christ was born to reveal green branches, according to the Christianity Today website.

Why do we decorate trees?

It wasn't until the 1500s that these evergreen trees started being associated with Christmas. The jump from being a wintertime decoration to a symbol of Christmas is believed to have come from trees being decorated in biblical and nativity plays. The plays got rowdier and rowdier and many were banned in the 16th century, leading to people starting to decorate their homes instead – with a Christmas tree taking pride of place. The tradition grew from there and eventually churches started putting decorated Christmas trees up as well.

What about Christmas tree lights?

When churches began putting up Christmas trees, they would often go up next to shelves stacked with candles. These candles were soon used to decorate the tree, which later evolved into putting up Christmas lights and ornaments.

When should you put up a Christmas tree?

Christmas trees vary widely these days – with some opting for real Norwegian spruces and others opting for fake plastic ones that can be pulled out of the attic each year. The Romans are said to have waited until after noon on Christmas Eve to put up a tree, but these days most either put a tree up on December 1 or the second Saturday in December.

'Tis the Season to Sell Your House?

When the weather outside is frightful, selling your house is not so delightful.

That's what folks say, anyway. But is it always true?

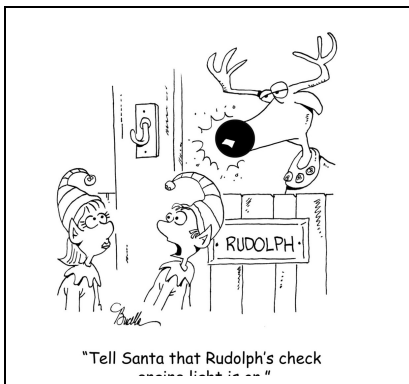
Real estate agents say not necessarily. As with most things in life, it all depends.

Weather is, in fact, a factor and when frightful weather means a lot of snow, showings could slow down. But, on the other hand, a warm winter can be a boon for sellers as home buyers get an early start on the season.

The strength of the local real estate market also comes into play. A strong market can be good even in December. There are always buyers who, for many personal and business reasons, must find a home during the holidays. Those kinds of buyers are motivated.

Here are some considerations for selling during the fall/winter holidays:

- You don't have to keep your house dark during the season of lights. Decorate, but do so modestly. A Christmas tree can make a home look warm during the cold winter season. Display just a few gifts under the tree. Too many begin to resemble clutter and buyers need to be able to look past decorations.
- Avoid flashing lights inside and out. Stick to simple, classic decorations.
- Limit decorations to the main living area. Although some families go all out decorating every room, as a seller you want to keep decorations of all kinds to a minimum.
- Most agents say that sellers should avoid religious displays, but in some areas of the country this would be acceptable, especially if done modestly. The key is not to overwhelm the house. Make it easy for the buyer to see the rooms.
- Make the most of the season by enhancing curb appeal. Although the trees might not have leaves, the garden won't have weeds either. Some decorations are seen as welcoming, no matter what the season: A wreath on the door or outdoor lights that emphasize the walkway or special parts of the property.
- If your property looks especially glorious in Spring and Summer, consider leaving out a photo album.
- Play muted classical music to add to the overall ambience, according to HGTV.
- Use light holiday fragrance. Avoid heavy floral scents that make some people cough or sneeze. Don't overdo it. One scented candle is probably enough.
- Light the fire. Winter is also a great time to show off your fireplace. So spread the warmth!



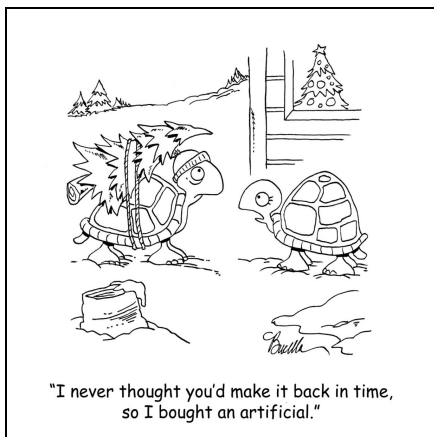
Just for Fun

1. Morris - Felix - Garfield
2. Raffle - Parking - Movie
3. Multiple - Daily - Chewable
4. A Penny - Nebraska - Ford Motor Company
5. Minnesota - Siamese - Identical
6. Bridge - Memory - Hearts
7. Black - Bulk - Junk
8. Car - Home - Life
9. G.I. - Little - Sloppy
10. Thomas - John - James

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 do you call an obnoxious reindeer?

Answer on last page

December Is:

- **AIDS Awareness Month**
- **National Human Rights Month**
- **National Tie Month**
- **National Write a Business Plan Month**
- **Root Vegetable Month**
- **Exotic Fruits Month**
- **Safe Toys and Gifts Month**
- **Spiritual Literacy Month**
- **National Drunk and Drugged**
- **Driving Prevention Month**

Wipe Out Household Germs

You can give yourself a good chance to stay healthy this winter by thoroughly washing your hands and attacking germs where they hide.

In the kitchen: Sink handles, sinks, and counters are the biggest offenders. Clean sinks, sink drains, and counters with antibacterial soap at least once a day. Wash your sponge in the dishwasher to kill germs.

Fresh vegetables and fruits: They may carry salmonella, campylobacter, or E. coli, say microbiologists at New York University. Rinse them thoroughly.

In the laundry: Add bleach to a load of white clothes that includes underwear. It kills virtually all of the germs on underwear so they don't spread. Move the load immediately to the dryer and dry at a high temperature.

In the bathroom: Use a disinfecting cleaner on the bathtub weekly. If someone with a skin infection uses the tub, wash it with bleach right away so you don't pick up the germs.

Shared devices: Use antibacterial cleaner frequently on telephones, TV remotes, door handles, and shared keyboards, especially if someone in the household has an illness.

Smart Phones: Brain Drain?

As phones get smarter, people get dumber; at least that is what recent studies conclude.

Smart phones make people less capable of focusing, learning, and problem solving. People are relying on the phone, and not their brain, to store and analyze information, according to a recent ABC News report.

In fact, Apple says their users unlock their phones an average of 80 times per day.

Attention is a precious commodity for the human brain and a study in the Journal of Experimental Psychology showed that hearing a phone's buzz or beep while engaged in a challenging task causes people to lose focus and produce sloppier work.

Further studies, like one in the Journal of Computer-Mediated Communication, showed that hearing a phone ring without the ability to answer it caused a spike in blood pressure, a quickened pulse, and a decline in problem-solving ability. These findings support the claim that phones can diminish focus, logic, learning, and problem solving by distracting users even when the devices are in the background.

When it comes to intelligence performance, researchers at the University of California, San Diego, formed an experiment to see how the presence of a smart phone would affect scores on an IQ test among their subjects. During the test, each third of the subjects were asked to either leave their phones outside the testing room, leave them in their pockets, or place them on the table in front of them while taking the test. The results showed that performance was highest among those who left their phones outside and lowest among those who left them in view on the table. Secondary tests by the same team revealed that performance dropped the most among subjects who relied on their phones the most in their day-to-day lives.

A big part of the reason for this mental decline, according to the Journal of the Association for Consumer Research, is that phones force the mind to work harder at paying attention. When a person tries to suppress the need to check a smart phone, it actually diverts cognitive resources to that task and leaves less on the table for the work at hand.

Order it Today, Get it Today!

The days -- plural -- of waiting for packages ordered online are quickly coming to a close as several of the most prominent online retailers are leading the charge to make same-day delivery a reality. According to Forbes magazine, Amazon and other retailers are flexing their industry clout and expertise to reset consumer expectations around how long it should take to receive a package. Amazon, especially, has made grand steps to reach this milestone and their same-day deliveries continue to grow as they add more distribution centers and improve their logistics.

In its essence, same-day delivery isn't a complicated idea. According to Time Magazine, Amazon simply has the massive scale required to build warehouses in major cities that give them a feasible distance to work with. Once an order is placed, they then use a sophisticated algorithm, honed with decades of fulfillment experience, to give the warehouse picker the best route to find all of the items needed to get the order out the door almost immediately. Having that edge allows for issues that might come up with local delivery services or, in the case of one-hour shipping, even traffic jams.

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

Sudoku

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!

Randy & Naomi Reece – Loveland, 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.

Go Ahead! Contribute More to Your 401(k)!

There's good news for 401(k) savers in 2018: They can put \$500 more into their plan.

The IRS has announced that the 401(k) contribution limit has been raised to \$18,500. That is the first increase since 2015.

The new limit also applies to 403(b), Thrift Savings Plan and 457 plans.

The limit on catch-up contributions for employees age 50 and over remains the same at \$6,000.

The deduction phase out limit was also increased. This means that if your Modified Adjusted Gross Income exceeds certain ranges, the amount you can deduct is reduced (or phased out).

Single taxpayers: The phase out is \$63,000 to \$73,000, up from \$62,000 to \$72,000.

Married filing jointly: Phase out rises to \$101,000 to \$121,000, up from \$99,000 to \$119,000.

Individual contributors: The phase out range rises to \$189,000 to \$199,000, up from \$186,000 to \$196,000.

Roth IRA and traditional IRAs

There was no change in contribution limits for IRA and Roth IRA plans. The maximum you can contribute to a Roth IRA is \$5,500 per year (or \$6,500 if you are age 50 or older).

There was a change to deduction phaseouts, though. If your Modified Adjusted Gross Income exceeds certain ranges, the amount you can deduct is reduced (or phased out). In 2018, the phase-out levels are higher. For singles or heads of households, the Modified Adjusted Gross Income range is \$120,000 to \$135,000. For married couples filing jointly, the range is \$189,000 to \$199,000. The phase-out ranges for married filing separately have not changed.

Stressed Out Kids? Look to Social Media

Despite the convenience of full time online connection, it is likely causing youth extra stress and fatigue.

According to Dr. Bratt of the Academy of Clinical and Applied Psychoanalysis, social media like Facebook, Twitter, and Instagram can wear people out because of its continually updating nature. Notifications pour in at all hours of the day and night, and the fear of missing out creates a false sense of urgency among users. Absorbing all of the information can make a person feel overwhelmed, and over time this leads to anxiety and trouble sleeping.

Further research in the Journal of Youth Studies recently analyzed the night-time activities of school children ranging from 12 to 15 years old; specifically how often they were checking messages on social media. In the study, 20 percent of subjects said that they 'almost always' woke up in the middle of the night to check their accounts. These same students were three times more likely to say that they were tired during school and were also not as happy, on average, as the rest of the children. Researchers at San Diego State University have shown that this reduction in quality sleep can lead to lowered performance in school because students are not able to concentrate and pay attention as easily.

A recent study from the Council on Communications and Media found that social media can also trigger negative emotions that can lead to a lowered sense of well-being, jealousy, and perceived social isolation. This isolation has even caused what some researchers have dubbed 'Facebook depression' because of how teens and tweens have been shown to exhibit the classic symptoms of depression after spending a considerable amount of time on the site. Depression can lead to other health issues including a lack of sleep and fatigue.

Social Media is not a media. The key is to listen, engage and build relationships.

— David Allen

Winter Root Vegetable Soup

Ingredients

- 3 parsnips, peeled and cut into ½ inch pieces
- 3 carrots, peeled and cut into ½ inch pieces
- 1 cup peeled and cubed potatoes
- 1 celery root, peeled and cut into ½ inch pieces
- 2 turnips, quartered
- 1 sweet potato, peeled and cut into ½ inch pieces
- 1 butternut squash, peeled and cut into ½ inch pieces
- ¼ cup olive oil
- 1 teaspoon kosher salt
- ½ teaspoon ground black pepper
- 3 tablespoons butter
- 1 stalk celery, diced
- ½ sweet onion, diced
- 1 quart vegetable broth
- ½ cup half-and-half



Directions

1. Preheat an oven to 425 degrees F (220 degrees C).
2. Combine parsnips, carrots, celery root, turnips, sweet potato, and butternut squash in a large roasting pan. Drizzle with olive oil, and season with 1 teaspoon of kosher salt and 1/2 teaspoon of pepper. Toss vegetables to evenly distribute seasonings.
3. Roast in the preheated oven until the vegetables are easily pierced with a fork, 30 to 45 minutes, stirring every 15 minutes.
4. Meanwhile, melt the butter in a large pot or Dutch oven over medium heat. Stir in the celery and onion; cook and stir until the onion has softened and turned translucent, about 5 minutes. Pour in the vegetable broth and bring to a simmer, uncovered. Stir in the roasted vegetables and continue simmering for 10 minutes. Puree the soup using an immersion blender. Stir in the half and half, and season with salt and pepper, if necessary. If the soup becomes too thick, add more vegetable broth.

Source: Allrecipes.com

Dragon Fruit Shake

Ingredients

- 1 dragon fruit
- 2 tangerines, peeled and segmented
- 1 lime, juiced
- 4 fresh basil leaves
- 2 tablespoons brown sugar
- 1 cup sparkling mineral water
- 1 cup crushed ice



Cut two 1/4 inch thick slices from the peeled dragon fruit to use as a garnish; set aside. Place the remaining dragon fruit into a blender along with the tangerine segments, lime juice, basil, brown sugar, and sparkling water. Puree until smooth. Stir in the crushed ice, and pour into glasses. Garnish with the reserved dragon fruit slices to serve.

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

Commonym Answers:

1. cats
2. tickets
3. vitamins
4. they all have
Lincolns
5. twins
6. card games
7. mail
8. insurance
9. joes
10. disciples

Riddle Answer:

RUDEolph!

Christie's Design/Build Remodeling Money Saving Coupon

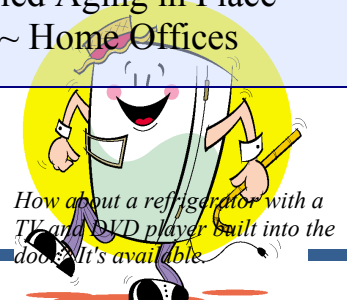
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DECEMBER Special
Is Coming.....

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Basement Finishing ~ Bath Remodeling ~ Kitchen
Remodeling ~ Additions ~ Whole House Remodeling ~
Siding ~ Windows ~ Outdoor Kitchens ~ Decks ~ Energy
Efficient Makeovers ~ Tenant Finishing ~ Handicap
Accessibility Remodeling ~ Certified Aging in Place
Specialist (CAPS) Remodeling ~ Home Offices



How about a refrigerator with a
TV and DVD player built into the
door. It's available.