



AROUND THE HOUSE

JANUARY 2018

NEWS FROM OUR FAMILY TO YOURS



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Inside This Issue:

- **The Most Frequently Asked Questions About Donating Blood Answered**
- **Tips on How to be Frugal After Heavy Holiday Spending**
- **This Just may be the Ideal Time to Sell Your House!**

Plus much, much more!!!

Out With the Old, In with the New Year's Resolutions

The New Year is all about making resolutions. But while 45 percent of Americans say they usually make them, just 8 percent of Americans manage to keep them, according to recent data from University of Scranton researchers and the Journal of Clinical Psychology. Losing weight, getting organized, spending less and saving more are the top promises we make (and break) at the end of each year. Here are five tips for making New Year's Resolutions that you're more likely to keep.

Set achievable goals. Losing 25 pounds may not be within your control, but opting to eat more healthily can be. Getting a promotion may be up to your boss, but learning more transferable skills is something you can vow to do yourself. "Be real when you make a resolution," suggests Elisa Zied, a registered dietician and the author "Younger Next Week." Rather than commit to running a marathon, "Set yourself up for success and map out your course by making appointments with yourself to be active. If you treat your goals like set appointments, you're more likely to achieve them."

Reach out to others. Let your closest friends and family members in on your goals; they'll help hold you accountable, provide support when you feel your willpower starting to slip and serve as a sounding board when you need to figure out a problem. "Having a support network is crucial in achieving your goals," says Luke Landes of Consumerism Commentary.

Do unto yourself as you would do unto others. Yes, you read that correctly -- it's a twist on the Golden Rule, and something we tend to forget to do. "Consider resolving to treat yourself with just as much love and respect as you do your closest friends and relatives," Dr. Yoni Freedhoff writes at U.S. News & World Report. "Anytime you catch yourself beating up on your own normal human imperfections ... consider how you might counsel your loved ones were they in the exact same situation. Because you deserve to love and respect yourself too; no doubt, doing so will confer onto you tremendous health and life benefits."

Find ways to feel happier. Thousands of studies have shown that having an attitude of gratitude can make for positive change in your life. "Gratitude isn't passive reflection. It's active," says David DeSteno, a professor of psychology at Northeastern University in Boston. "And it's not about the past. It's there to help direct our behavior in the future." At the very least, it can make you feel happier -- and there are real physical and emotional benefits to being more upbeat. "You're 50 percent less likely to have a heart attack, you get sick less often, and you can be a lot more productive at work," points out Nataly Kogan, founder and chief happiness officer at Happier.com, where community members chronicle their daily happy moments, no matter how small. With a little practice, feeling happy can become a habit (check out Kogan's 21-day Happier Courses for inspiration). And happiness is contagious. "If you're happier," Kogan says, "You'll make the people around you happier, too."

Forget resolutions; pick a theme instead. Tired of making the same resolutions year after year? Instead of focusing on "lose 10 pounds" or "hit the gym more often," pick a theme like "activity," "movement" or "fitness" and strive toward that instead. "The theme should be a word that resonates with you and embodies something that has been missing from your daily life," advises Melinda Johnson, a spokesperson for the Academy of Nutrition and Dietetics. "Instead of defining specific behaviors that you want to do, you simply keep your theme in mind and allow your days to unfold from there."

Blood Donation FAQs

Who Can Donate Blood?

To donate blood, the American Red Cross requires that people be at least 17 years old and weigh more than 110 pounds. (In some states, the age is 16 with a parent's permission.)

Donors must be in good health and will be screened for certain medical conditions, such as anemia. Donors who meet these requirements can give blood every 56 days.

Before Donating

Blood donation starts before you walk in the door of the blood bank. Eat a normal breakfast or lunch — this is not a good time to skip meals — but stay away from fatty foods like burgers or fries. And be sure to drink plenty of water, milk, or other liquids.

Before donating, you'll need to answer some questions about your medical history, and have your temperature, pulse, blood pressure, and blood count checked. The medical history includes questions that help blood bank staff decide if a person is healthy enough to donate blood. They'll probably ask about any recent travel, infections, medicines, and health problems.

Donated blood gets tested for viruses, including HIV (the virus that causes AIDS), hepatitis B, hepatitis C, syphilis, and West Nile virus. If any of these things are found, the blood is destroyed. Because blood can be infected with bacteria as well as viruses, certain blood components are tested for contamination with bacteria as well.

What's It Like to Donate Blood?

The actual donation takes about 10 minutes. It's a lot like getting a blood test. After you're done, you'll want to sit and rest for a few minutes, drink lots of fluids, and take it easy the rest of the day (no hard workouts!). Your local blood bank or Red Cross can give you more information on what it's like and what you need to do.

Are There Any Risks?

A person can't get an infection or disease from giving blood. The needles and other equipment used are sterile and they're used only on one person and then thrown away. The U.S. Food and Drug Administration (FDA) regulates U.S. blood banks. All blood centers must pass regular inspections in order to keep operating.

Sometimes people who donate blood notice a few minor side effects like nausea, lightheadedness, dizziness, or fainting, but these symptoms usually go away quickly.

The donor's body usually replaces the liquid part of blood (plasma) within 72 hours after giving blood. It generally takes about 4–8 weeks to regenerate the red blood cells lost during a blood donation. An iron-fortified diet plus daily iron tablets can help rebuild a donor's red blood supply.

The Red Cross estimates that 15% of all blood donors in the United States are high school or college students — an impressive number when you consider you have to be 16 or 17 to donate blood. If you are eligible and want to donate blood, contact your local blood bank or the American Red Cross for more information on what's involved. You could save someone's life.



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 get from sitting on the snow too long?

Answer on last page

January Is:

- AIDS Awareness Month
- National Bath Safety Month
- Hot Tea Month
- National Oatmeal Month
- National Soup Month
- National Hobby Month
- National Braille Literacy Month
- National Slow Cooking Month
- National Blood Donor Month

The Dish On Dishwashers

A lot of people who have automatic dishwashers don't use them, but they might save money on water and electricity if they did.

Even though 68 percent of Americans own dishwashers, about 20 percent use them less than once a week, suggesting people are hand washing dishes.

Many reasons could account for this, but one of them should not be cost. Dishwashing by hand uses 3.5 times more water than a modern dishwasher and three times as much electricity, according to a 2011 study by the University of Bonn.

Dishwasher manufacturers and home style maven Martha Stewart agree on some basics for the right way to load a dishwasher:

If the washer has a third, shallow rack on top, load flatware and large utensils there to free up space below.

- Put glass and plastic on the top rack where water pressure and heat are less intense.
- Point knives down for safety. Mix utensils in the basket so spoons and forks don't nest together.
- Martha Stewart advises never to wash nonstick or cast iron pans in the dishwasher but stainless steel pans get cleaner in the dishwasher.
- Read the manual to find out about specialized settings. Nearly 70 percent of user just press 'normal.'

Tighten Your Belt this Month

The holidays are often filled with extra spending on things like travel, gifts, and food and many people end the year feeling weighed down in the financial department.

Popular blog Frugalwoods suggests that people make January an 'uber frugal month' by spending as little money as possible. Although the challenge sounds rather simple, it will require a bit of preparation.

Before starting, analyze all of the currently expected spending for the month. Then, divide those expenses into a discretionary list and a mandatory list. Rent, for instance, is non-negotiable, while a Starbucks latte can be easily skipped. Entire areas, such as entertainment, need a plan to decrease spending by substituting free or cheap options for the normal routines. Plan to stay frugal for the whole month for maximum savings. In the end, with the frugality meter reset, it will be up to participants to decide which behaviors they want to keep using in the future to save money over the long run.

According to Bankrate, using these no-spend periods isn't just about saving money but also learning to control impulses. Being able to separate actual needs from simple wants will go a long way toward creating sustainable spending habits as well as provide an excellent jumpstart to a more frugal lifestyle.

For people that can't manage a full month, blog Believe in a Budget recommends starting with a week or even a day. Their favorite, the no spend work week, allows a person to focus in on miscellaneous expenses that pop up during this time such as the before work coffee, expensive lunch at a restaurant, and unnecessary trips to the grocery store after work. It might feel a little strange bringing a bagged lunch to work, but it is also a great way to find more money for savings and investing in the things that are truly important.

Good Quality Paint Doesn't Have to Cost \$\$\$

Expensive paint isn't necessarily the best, according to a new Consumer Reports study.

Brands at home improvements stores are likely to be cheaper but just as good for coverage as the pricier options. In fact, in Consumer Reports rankings, the top four excellent interior paints are all from home improvement stores:

- Behr Marquee, \$39, Home Depot.
- Behr Premium Plus Enamel, \$27, Home Depot.
- Valspar Reserve, \$44, Lowe's.
- Behr Premium Plus Ultra, \$30, Home Depot.

Benjamin Moore's Aura, \$70, sold at independent dealers, came in fifth in the rankings.

A paint rated excellent for coverage should cover a very dark paint in one coat.

Colors are another consideration. Famed paint Farrow & Ball is known for its unique and upscale colors. But, according to Consumer Reports, hardware store clerks can match Farrow & Ball colors within 1 percent, making it tempting to buy a cheaper brand and skip the salty \$100 per gallon price. The sheen of the paint may look different, though.

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	4	7		1	5	8		
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8					2			

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.

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K. Reef – Frederick

Benson – Erie

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How Much Coffee is Too Much Coffee

Many people rely on a daily dose of caffeine to get their day started, but according to the Mayo Clinic, there are risks associated with drinking too much coffee too often.

When used in moderation, caffeine is prized for its ability to help people stay alert. Once the intake surpasses about 400 milligrams, about four cups of brewed coffee, however, users might experience more harm than good.

Side effects of excessive use can include headaches, irritability, nervousness, insomnia, irregular heartbeat, upset stomach, and more depending on the person. Some people can be more sensitive to the effects as well, and these symptoms might present themselves with even light or moderate consumption. Likewise, a sudden increase in the amount consumed can cause harmful effects even in people that haven't noticed any problems in the past. Interactions with certain drugs, like ephedrine or echinacea, can increase the effects of caffeine and lead to more severe health risks like heart attack, seizure, or stroke.

Despite the fact that caffeine is often used to help wake people up in the morning, it can also work against a tired individual by disrupting their sleep cycle. Excess consumption, or consuming caffeine late in the day, can delay sleep or limit its therapeutic value. Repeating this cycle for long enough can result in a cumulative sleep debt that starts to cause issues with daytime alertness and focus. Limiting consumption to the morning hours is one of the best ways to help avoid this problem.

Experts say that even the worst side effects of caffeine aren't typically life-threatening, but according to USA Today, it is possible to have too much. It is estimated that a lethal dose of caffeine could be found in somewhere between 50 and 100 cups of coffee, depending on weight, so it is unlikely for a coffee drinker to be in any real danger. If a person is consuming the raw, powdered form of caffeine, however, then as little as a teaspoon could kill.

Pop the Cork! It's Time to Sell!

Everything is coming up champagne and roses for home sellers in 2018 as experts predict more home sales and rising home prices as Millennials appear to finally be buying. For the new year, the real estate scene looks great for both sellers and buyers.

Buyers will benefit from low mortgage rates, ticking just past 3.9 to 4 percent in mid-November 2017 for a 30-year fixed rate mortgage. Analysts do not expect those rates to rise much, if at all.

In many areas, the number of houses for sale is low and that drives prices up. On the other hand, prices are not as high as in the recession-era market. Experts say that should give buyers some confidence.

The construction industry appears to be addressing the problem of a low supply of homes for sale as new construction rose in mid-November 2017, according to the U.S. Census Bureau.

The overall economy also forecasts a healthy housing market, as more people are working and tax cuts may add money to the economy.

Millennials, who have married later than other generations, appear to be settling down and buying homes according to the Wall Street Journal. The Census Bureau in November reported that ownership increased to 63.9 percent in the third quarter of 2017, the highest level since 2014.

Sellers should take note that Millennials make up 66 percent of all first-time home buyers and 34 percent of buyers overall, according to Inc.

This generation is tech savvy and they shop the internet for everything from clothes to houses. That means good photos and online listings are essential to their buying power.

Millennials are more interested in home office space than previous generations as working from home is becoming more acceptable to employers. Today more than 3 million Americans work from home.

Cell reception is essential for this home buyer whose use of smart technology represents 43 percent of the smart market.

Millennials don't want to commute and they say convenience to their workplace is important in choosing a neighborhood. According to Inc, they also want to be near cities but not in them.

Slow Cooker French Onion Soup

Ingredients

- 6 tablespoons butter
- 4 large yellow onions, sliced and separated into rings
- 1 tablespoon white sugar
- 2 cloves garlic, minced
- ½ cup cooking sherry
- 7 cups reduced-sodium beef broth
- 1 teaspoon sea salt, or to taste
- ¼ teaspoon dried thyme
- 1 bay leaf
- 8 slices French bread
- ½ cup shredded Gruyere cheese
- 1/3 cup shredded Emmental cheese
- ¼ cup freshly shredded Parmesan cheese
- 2 tablespoons shredded mozzarella cheese
- ½ cup half-and-half



Directions

1. Heat butter in a large, heavy pot over medium-high heat; cook and stir onions until they become translucent, about 10 minutes. Sprinkle onions with sugar; reduce heat to medium. Cook, stirring constantly, until onions are soft and browned, at least 30 minutes. Stir in garlic and cook until fragrant, about 1 minute.
2. Stir sherry into onion mixture and scrape bottom of pot to dissolve small bits of browned food from the pot. Transfer onions into a slow cooker and pour in beef broth. Season to taste with sea salt; stir in thyme and bay leaf. Cover cooker, set on High, and cook 4 to 6 hours. If desired, set on Low and cook 8 to 10 hours.
3. About 10 minutes before serving, set oven rack about 8 inches from the heat source and preheat the oven's broiler. Arrange bread slices on a baking sheet.
4. Broil bread slices until toasted, 1 to 2 minutes per side.
5. Combine Gruyere, Emmental, Parmesan, and mozzarella cheeses in a bowl, tossing lightly. Fill oven-safe soup crocks 3/4 full of onion soup and float a bread slice in each bowl. Top with about 2 tablespoons of cheese mixture per serving.
6. Place filled bowls onto a baking sheet and broil until cheese topping is lightly browned and bubbling, about 2 minutes.

No-Bake Oatmeal Cookies

Ingredients

- 2 cups white sugar
- 3 tablespoons unsweetened cocoa powder
- ½ cup margarine
- ½ cup milk
- 1 pinch salt
- 3 cups quick cooking oats
- ½ cup peanut butter
- 1 teaspoon vanilla extract



1. In a saucepan bring sugar, cocoa, margarine, milk, and salt to a rapid boil for 1 minute.
2. Add quick cooking oats, peanut butter, and vanilla; mix well.
3. Working quickly, drop by teaspoonfuls onto waxed paper, and let cool.

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

Commonym Answers:

1. A Bull - A Car - A Shoe Salesman
2. A Courtroom - A Dugout - A Park
3. A Football Team - A Phone - A Stereo
4. Yellow - Black - Baltic
5. Dark - White - Milk
6. Steak - Spaghetti - Tartar
7. A Bobbin - Spider Webb - A Screw
8. Tow - Row - Show
9. Rally - Stock - Drag
10. Families - Trees - Hair

Riddle Answer:

Polaroids!

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