



AROUND THE HOUSE

NOVEMBER 2016

NEWS FROM OUR FAMILY TO YOURS



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- Basement Finishing
- Additions
- Whole House Remodeling or Build
- Energy Efficient makeovers
- Siding/Windows
- Home Offices
- Outdoor Kitchens

Inside This Issue:

- How to Take Care of Yourself While Caring for a Loved One
- Learn How to Cut the Cord and Live Without Cable
- Find Out Which Documents Every Homeowner Should Keep on Hand

Plus much, much more!!!

Thanksgiving Traditions Old and New

Celebrate families and togetherness this Thanksgiving Day with some time-honored traditions, that give you a sense of family identity and meaningfulness that can last for generations. Here are nine ideas for starting new family traditions - and for revering the old ones:

1. Sit down with your family and reminisce about your childhood celebrations

What do you remember most about Thanksgiving and the days that follow? Thanksgiving traditions can be much more than just food and recipes. In what ways did your childhood traditions symbolize particular values, such as abundance, generosity, the importance of family? What would you like to do that's the same? What would you do like to do differently?

2. Make a small booklet or a mini scrapbook album

Write "Five Things I Love About My Family and Friends" and keep it out on the table during your Thanksgiving celebration. Each guest can come and record thoughts and insights. Other themes to try: "Five Things for Which I'm Thankful" or "Five Wishes for my Family and Friends." An even simpler approach would be to put one sheet of cardstock out for each year - and combine them together over the years in a Thanksgiving Gratitude Scrapbook.

3. Keep a family gratitude journal throughout the year

Each night, a family member can share something that they are grateful for. Share the highlights of this family tradition at the dinner table on Thanksgiving Day.

4. Make a gratitude circle

Before the Thanksgiving meal, everyone stands and holds hands in a circle. Guests each take a turn sharing what they are grateful for. Or - if your guests are on the shy side - ask everyone to write down their blessings on a piece of paper, which you can read before or after dinner.

5. Designate a particular tablecloth for your family Thanksgiving celebrations

Provide fabric markers where guests can record their "gratitudes" or special prayers for the year ahead. Ask your guests to sign and date each message, as you'll be using the same tablecloth year after year.

6. Involve the entire family in Thanksgiving decorations

Family Fun magazine posts lots of creative ideas for the entire family here: familyfun.go.com.

7. Make a hostess gift for the person who is cooking this year

Purchase an apron or a t-shirt or a gift album with sentiments of thanks from each guest. Present the gift after dinner.

8. Show your gratitude to an unsung hero

Get together with your family and decide on a person or a group in your community who could use an extra pat on the back, i.e. firefighters, soldiers, police officers, volunteers. Put together a special plate of goodies and deliver it (or pack it up for shipping) as a family.

9. Preserve your traditions

After the meal, record everyone's favorite activities. Appoint one person to be the scribe - or ask everyone to jot down a few thoughts. And don't forget to take lots of photos. It's fun to place disposable cameras throughout the house so everyone can capture bits of the action.

Family Caregivers: Caring for Your Loved Ones

For families whose elderly members need a little extra attention, caregiving can be rewarding, a labor of love that can be life changing in more than one way.

According to AARP, an estimated 39.8 million Americans cared for an elderly adult. (2015) About 34.2 million Americans have provided unpaid care to an adult age 50 or older in the prior 12 months.

As of 2014, more than 15 million individuals has assumed the role of caregiver for a family member who has Alzheimer's Disease.

Many family caregivers juggle home and work, often shouldering the financial as well and physical tasks of caregiving.

Here are a few tips to ensure that you remember to relax and take care of yourself when you can.

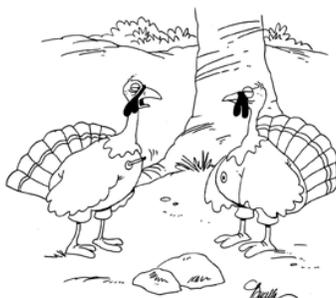
1. Take care of yourself first. If you are not healthy, you won't be able to provide the level of care you want to provide.
2. Find respite care when needed. You can't do everything for everyone all of the time. When you need a break, respite care may be available. If you're not yet interested in respite care, accept help when family members offer.
3. Build a support network including friends, family and other caregivers. Having individuals with a variety of experiences in your life, including those who are also family caregivers can help you to see solutions to issues you're experiencing and can help to reduce your stress levels as you connect and build relationships.

Caregiver Action Network (caregiveraction.org) offers a variety of resources for family caregivers and spearheads the annual celebration of those individuals.

Just for Fun



"Oh, no, the tourists are starting to arrive."



"Is it hot or just me? My pop-up thermometer just popped."

1. Olive - Orange - Fig
2. Doors - Paintings - Eye Glasses
3. Picnic - Pool - Coffee
4. Rose - Potato - Taste
5. The Olympics - Leap Year - Presidential Elections
6. Masking - Red - Duct
7. Index - Pinky - Ring
8. Ice - Sugar - Rubik's
9. Jurors - Roses - Doughnuts
10. Seat - Whoopee - Pin

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 page 8

What do you get if you divide the circumference of a pumpkin by its diameter?

Answer on page 8

November Is:

- **National Epilepsy Month**
- **National Adoption Awareness Month**
- **National Caregivers Appreciation Month**
- **National Diabetes Awareness Month**
- **Native American Heritage Month**
- **Aviation History Month**
- **Peanut Butter Lovers Month**
- **National Sleep Comfort Month**
- **Child Protection Safety Month**
- **National Family Caregiver Month**

Time to Cut the Cord?

Cable prices are rising, and cord cutting is real, according to a survey by Leichtman Research Group.

The average monthly cable bill is now up to \$103.10, an increase of 4% from last year, according to the Consumerist. That rise surpasses the current U.S. inflation rate, which is about 1.1 percent.

Meanwhile, the cord cutter movement is slowly gaining steam. More than 82 percent of households subscribe to cable, satellite or fiber pay TV. But that number is down from 2011 when 87 percent were cable TV subscribers.

Cord cutters have more choices than ever. In metropolitan areas, a \$10 antenna can snag local TV digital signals out of the air for free, but it won't work very well for people in rural areas.

Hulu, at about \$10 per month, offers movies and network television shows one or two days after they air.

Netflix, \$10 per month, offers movies, television, and original programming.

Sling TV, \$20 per month, offers live sports and a variety of other channels.

These options depend on a high-speed internet connection, however, and that can add to the price of television.

One easy change consumers can make is buying their own DVR.

Cable boxes run about \$20 per box per month, but a DVR can be purchased for \$100 to \$175, according to cableboxandmodem.com. These boxes require \$3 cable card, which cable companies are required to sell.

How to Get Your ZZZZs

While you should strive every day to get a good night's sleep, during November it comes to the forefront during National Sleep Comfort Month. In order to function at your highest level, you need to get sufficient sleep on a regular basis. If you find that you're always trying to "catch up" on your sleep and find yourself yearning for a good night's sleep, you need to look for ways to get a better night's sleep.

Here are our top tips on how to get a good night's sleep:

- 1. Your quality of sleep can be affected by the temperature and light in your bedroom.** Make certain you find a temperature that is comfortable to you for sleeping. Also, keep light and noise to a minimum – you'll sleep better in a dark, quiet room. If absolute quiet doesn't work for you, try to run a sound machine or a fan for white noise.
- 2. A major component to a good night's sleep is having a mattress and pillow that offer support and comfort.** There are many mattresses that are specifically designed to address the degrees of firmness that helps you sleep best. The same is true for pillows – shop around until you find a size and firmness of pillow that allows you to fall – and stay – asleep.
- 3. Take a couple of days during November and try let your body clock reset itself.** Try this. Go to bed at a reasonable hour but don't set your alarm clock. Allow yourself to wake up naturally. You will need to do this for a couple of days in a row to let you see how much sleep you require. Once you've figured that out you can make the changes necessary to your sleep patterns so that you attain your sleep goals.
- 4. In order to sleep well, you need to get exercise during the day.** Make time for daily activity, whether it's walking, running or bike riding, not only will daily activity make you healthier but it will lead to a better night's sleep.
- 5. Implement a pre-bedtime ritual.** Whether you want to curl up with a book, soak in the tub, enjoy a cup of tea or listen to soothing music, find a routine that works for you and lets your body know that this is the time of day to start winding down.

While having a good bedtime routine and getting a good night's sleep is a year-round endeavor, we like to bring it to the forefront during November. If after trying these exercises you find you still cannot sleep, you might be suffering a sleep disorder. You can take our sleep test or talk to your doctor.



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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 REMODELING " FAMILY

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

Tom & Gail Littleton

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

Six Documents Every Homeowner Should Keep on Hand

As a homeowner, you may find yourself with a lot of paperwork. While you don't have to keep all of it, it is a good idea to keep certain files for tax or mortgage purposes. There are several documents that you should keep as long as you own a property and some after you sell the property. Those include:

1. **House deed:** A house deed is a document that transfers ownership of a house from one party to another. Keep this for as long as you own a property, to have proof that you own it.
2. **Closing documents:** Keep documents related to closing the sale of your new home or property as long as you own the property, and three years after the sale.
3. **Receipts for home improvements:** Keep these for three years after you sell a property. It will help to show an increase in home value help to justify a sales price during the sales process, and can be useful when it comes to your property taxes.
4. **Mortgage payoff statements:** Keep mortgage payoff statements indefinitely. These are documents from your lender that both parties sign when you've successfully paid off your mortgage. Keeping them indefinitely offers you a defense if your lender tries to come back to you later and say that you still owe money on your mortgage.
5. **Private or primary mortgage insurance statements and cancelled checks:** Keep these for three years after the tax year in which you've claimed this deduction. This payment is part of your monthly mortgage payment.
6. **Property tax payment:** Keep your tax bill and statements showing payment for three years after you've made the payment.

The minimum time to keep important household documents is three years after payment is made, although it doesn't hurt to keep many of these for longer. This is because the IRS can audit individuals for specific years for up to three years after the tax year (they can audit your 2015 tax return until the end of 2018.)

If you don't keep these documents, you could find it difficult to state your case or provide proof during an audit or dispute related to your home.

Why Do You Need a PMI?

If you paid less than 20 percent down when you purchased your home, you've probably got another bill to pay along with your mortgage. This one's called Primary or Private Mortgage Insurance (or PMI).

Primary or Private Mortgage Insurance is something that banks require of individuals who have less than the traditional 20 percent to offer as down payment to purchase a house. It protects the banking institution from loss if you miss a mortgage payment. It is typically added on to your monthly mortgage payment.

Save some money on your PMI

Although PMI is an additional expense throughout the year, there is good news. You can take tax deductions when you file your income taxes each year if you meet certain income requirements.

The Protecting Americans from Tax Hikes Act of 2015, allows homeowners to deduct PMI premiums for the 2016 tax year, if you have an adjusted gross income of \$100,000 to \$108,999, the deduction is smaller. For example, if individuals have an adjusted gross income of \$109,000, these premiums are not deductible.

If you've made your mortgage payments on time and your loan-to-value ratio has reached 78 percent, you may want to talk to your lender to find out if you can drop the PMI from your mortgage altogether.

Investopedia notes that there's another way to avoid the PMI payment, even if you cannot pay the full 20 percent down. That involves taking out a smaller loan to cover the 20 percent down. A homeowner will have two loans, but there won't be a PMI payment in addition to the mortgages.

Bankrate suggests refinancing if your home's value has increased, or getting a new appraisal. Adding a room or something special in the backyard can increase your home's value; if you've done this, it won't hurt to ask your lender to recalculate your loan-to-value ratio.

Turkey Day Leftover Wontons with Cranberry Salsa

Ingredients

- ¼ cup lemon juice
- 1 cup dried cranberries
- 1 ½ cups shredded cooked turkey
- 1 cup prepared stuffing
- 4 ounces cream cheese, softened
- ¼ cup thick turkey gravy
- 1 (14 ounce) package wonton wrappers
- 3 cups canola oil for frying
- 2 tablespoons minced onion
- 1 tablespoon lime juice
- 1 teaspoon seeded and minced jalapeno pepper
- 1 teaspoon minced garlic
- 1 teaspoon water
- s & p to taste



Directions

1. Pour the lemon juice over the dried cranberries in a bowl; set aside. Mix the turkey, stuffing, cream cheese, and turkey gravy in a separate bowl until thoroughly combined.
2. Place a wonton wrapper on a work surface; spoon about 1 tablespoon of the filling in the center of the wrapper. Moisten two opposite edges of the wrapper with a finger dipped in water, fold the wrapper in half the long way, and press the edges together with a fork. Sprinkle the wrapper with salt. Repeat with remaining filling and wrappers.
3. Heat the canola oil in a large, deep skillet over medium heat; pan-fry the filled wontons in batches until crisp and golden brown, about 2 minutes per side. Drain the fried wontons on paper towels; allow to cool for about 5 minutes to set the filling.
4. Drain the lemon juice from the dried cranberries. Place cranberries into a food processor; pulse several times until the cranberries are finely chopped. Transfer to a bowl and mix in the onion, lime juice, jalapeno pepper, garlic, and water. Serve with the hot fried wontons.

Source: Allrecipes.com



Peanut Butter-Pretzel Bonbons

- 1 cup creamy peanut butter
 - 4 ounces cream cheese
 - 1 cup powdered sugar
 - 1 cup crushed pretzels
 - 1 (12 ounce) package Ghirardelli Dark Melting Wafers
1. Line a baking sheet or tray with waxed paper. In a large microwave-safe bowl, combine peanut butter and cream cheese. Microwave, uncovered, on high (100% power) for 30 seconds or until mixture is slightly softened, stirring once. Stir in powdered sugar and pretzels. Shape the peanut butter mixture into 1-inch balls. Place balls on the prepared baking sheet. Cover and freeze for 15 minutes or until firm.
 2. Place Ghirardelli(R) Dark Melting Wafers in a microwave-safe container. Microwave at half power or defrost setting for 30 seconds. Stir thoroughly (product keeps its original shape until stirred). If not completely melted, continue to microwave at 15 second intervals and stir until smooth. Overheating will cause wafers to burn.
 3. Using a fork, dip balls into melted mixture, allowing excess to drip back into bowl. Place dipped balls back on baking sheet. Chill for 30 minutes or until firm.

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****\$700 Remaining****

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!

\$1,500 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.

Here's how it works:

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 \$1,500 is gone or until the end of the year (12/31/2016), whichever comes first! Watch for future newsletters for the future balance.

Rest assured, at **CHRISTIE'S DESIGN/BUILD REMODELING** we'll treat your family, friends, neighbors, and co-workers with the care and professionalism you've come to trust.

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Fax: (303) 325-7344

Email: 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.**

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

Commonym Answers:

- 1. trees
- 2. they have frames
- 3. tables
- 4. buds
- 5. happen every 4 years
- 6. tape
- 7. fingers
- 8. cubes
- 9. they come in dozens
- 10. cushions

Riddle Answer:

Pumpkin Pi!



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