

# AROUND THE HOUSE

NOVEMBER 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:**

- **Take the Time to Eliminate Dangers to Your Children at Home**
- **Tis the Season to Scout out the Hottest Toys for Christmas**
- **Want to Make a Charitable Donation? Make Sure Your Money is Going to a Worthy Cause.**

***Plus much, much more!!!***

## **Thanksgiving and Football: Together Forever**

On Nov. 6, 1869, 25 players from Rutgers University carried scarlet handkerchiefs onto a field in northern New Jersey as a means of distinguishing themselves from the opposing Princeton squad. That matchup marked what is considered today the first football game ever played. Only weeks later, the country's newest sport would be played on one of its newest official holidays: Thanksgiving. And so, the longstanding tradition of football on Turkey Day was born.

Football and Thanksgiving have been coupled almost since the birth of each of them. Abraham Lincoln had declared Thanksgiving a national holiday in 1863, just six years prior to the first football game on Thanksgiving, played so soon after the sport's invention. After that inaugural game in 1869, high school and college teams throughout the rest of the century, and throughout the rest of the country, began to purposely schedule games on Thanksgiving, when the day off would bring the greatest number of people to the local fields to support the amateur squads.

So when the NFL was founded in 1920, its decision to play ball on that fourth Thursday of November was more reflexive than revelatory. But in 1934, Detroit Lions owner George Richards made a decision that would ensure the old tradition would become a mainstay in American culture from there on out. Not only did Richards have the Lions play on Thanksgiving, but he used his personal connections to the NBC radio network to make the Detroit-Chicago Bears Thanksgiving matchup the first nationally broadcast game in NFL history, thus taking advantage of those Americans off for the holiday with little to do besides cook.

According to sports-culture expert and New York University professor David Hollander, since that point, the NFL's "marriage" to Thanksgiving has been near-constant, disregarding a few seasons around World War II. In celebration of that 1934 matchup, Detroit still hosts a game on the holiday every season. The Dallas Cowboys gained a similar right three decades later, when, in 1966, its Thanksgiving home game became a league mainstay.

Over this nearly 150-year history, it's been effectively the same business model that has brought football and Thanksgiving together decade after decade. But while in the 19th century, the goal was to draw spectators to the game, today it's about notching the big television viewership. And while football had been part of Thanksgiving for many moons before it was televised, the advent of television and the introduction of a national TV broadcast enabled football to grab a throttlehold on the day, as the sport could now move beyond the immediate field and seat itself at our dining room tables, visible between every bite and, if you're lucky, audible between courses as well.

Despite the seemingly ceaseless number of PR crises facing the league, Hollander said it's likely that this partnership between sport and holiday is here to stay. After all, the sport is more popular than ever. Last year, the Eagles-Cowboys Thanksgiving day game alone drew 32 million viewers, making it the most viewed show that fall. It also had one of its best seasons ever in terms of cumulative television ratings and upped its sponsorship revenue nearly 8 percent, even amidst 12 of the most topsy-turvy PR months conceivable.

It's a break that we've been taking on the fourth Thursday of November for nearly a century and a half now. At this point, few things are more closely associated with Thanksgiving than football. It's 43 years older than canned cranberry sauce, 55 years older than the Macy's Thanksgiving Day Parade and over 100 years older than "A Charlie Brown Thanksgiving." Don't expect a divorce anytime soon.

## Child Safety Month: Safety Begins at Home

### Learn the High-risk Zones

Parents or guardians should be on the lookout for potential sources of injury. According to the CDC, most incidents occur where there is:

- Water: in the bathroom, kitchen, swimming pools or hot tubs
- Heat or flame: in the kitchen, in the fireplace or at a barbeque grill
- Toxic substance: under the kitchen sink, in the medicine cabinet, in the garage or garden shed, in a purse or other place where medications are stored
- Potential for a fall: on stairs, slippery floors, from high windows or from tipping furniture

### Safety Tips

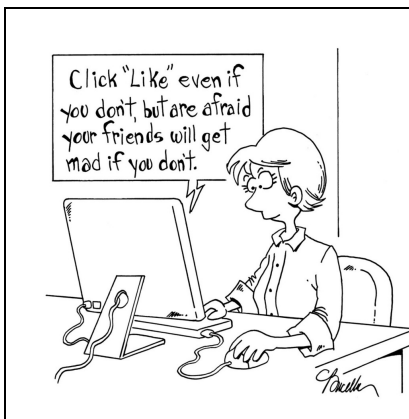
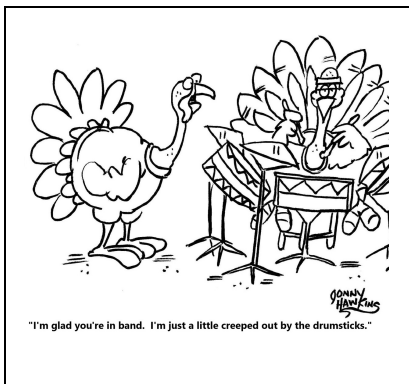
Home is the place you relax, play and spend time with your family. It's referred to as Home Sweet Home, after all. In order to maintain a safe home environment, KidsHealth.org says you should:

- Keep guns out of reach; a 2005 study on adult firearm storage practices in U.S. homes found that more than 1.69 million children and youth under age 18 are living in homes with loaded and unlocked firearms, according to SmartGunLaws.org
- Keep coin lithium batteries, or "button batteries," and any devices that contain them, out of reach of children; they can be fatal if swallowed
- Keep choking hazards, toxic substances, hot and sharp items out of reach
- Have your child use safety glasses if they are involved in activities such as woodworking, science experiments involving chemicals, racquetball, paintball or other enterprises with flying debris
- Never leave young kids unattended in a bath

### Be Prepared

KidsHealth.org offers these suggestions to prevent injury or death:

- Watch kids at all times
- Learn first-aid, including cardiopulmonary resuscitation (CPR) and the age-appropriate Heimlich maneuver
- Keep important phone numbers in an easy-to-find location; include doctors and caregivers, local police and fire agencies, parents' work and cell numbers, neighbors and relatives
- Practice your fire escape plan at least twice a year and practice different ways out of your home
- Talk about the best place or places to take cover in the event of a tornado, wind storm or natural disaster.
- Test your level of readiness: Can you answer "yes" to questions on these checklists?



## Just for Fun

1. Home - Diner - License
2. Jackie - Dolly - Eleanor
3. Corn - Baby - Olive
4. America - Kangaroo - Crunch
5. Sharp - Cream - Cottage
6. Santa's Sleigh - Churches - Schools
7. Debtors - Congress - Ducks
8. Picnic - Easter - Wastepaper
9. Twilight - End - No Parking
10. Secret - Double - Real Estate

### 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 back

If the Pilgrims were alive today, what would they be most famous for?

Answer on back

### November Is:

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

### Let's Talk Turkey

- The best way to thaw a turkey is in a refrigerator, according to USDA recommendations. Allow 24 hours for each four to five pounds, in a refrigerator cooled to 40 degrees or below. Be sure to let the turkey thaw in a container so juices will not drip onto other foods.

- If you must thaw a turkey in cold water, be sure it is in a leak-proof bag. The turkey should be submerged in cold water. Allow 30 minutes per pound. Change the water frequently. USDA recommends every 30 minutes. Cook immediately when thawed.

- Cook turkey to 165 degrees in thickest part of the breast, inner thigh, and inner wing.

- Wash hands with soap and water for at least 20 seconds before touching any food.

- Do not store stuffing inside a turkey. Refrigerate it separately.

- Don't wash the turkey. According to the USDA, loosely attached bacteria can contaminate the kitchen when you wash meat or poultry. Studies have found bacteria clinging to sinks, sponges and towels. Bacteria is effectively killed in the oven. The best idea is to take the turkey out of the package and put it straight into the pan.

### Ho Ho Ho: The Top Toys for Christmas

The hottest toy in 2016 is coming your way again.

A new Hatchimal, the toy egg that hatches a magical creature, is expected to be on the top of shoppers' lists this year, according to Walmart. Order early if you want this item. The toy was gone from shelves in December 2016.

Most popular again this year are toys based on movies and television.

The Star Wars franchise keeps pumping out toys. This year, Littlebit company is introducing the Star Wars Droid Inventor Kit, featuring a very talented R2D2 robot. Shoppers will also find tons of Lego and other kits for Star Wars characters.

Barbie debuts for the holidays with the DreamHorse and Doll, a pricey toy pushing \$90. For \$298, two kids, up to age 7, can fit in the Disney Frozen 12-Volt Ride-On Sleigh with speeds up to 2.5 mph. Flashing lights and magical tune included.

If the family enjoyed the pie-in-the-face game last year, try Soggy Doggy board game. The game centers around a spongy toy dog that gets increasingly wet as players move around the game. The key is to avoid being the one to make him shake and, naturally, get everyone wet.

Disney Princess fans might like the Enchanted Cupcake Party game. Fans of the book Flight of the Jaquins can also buy the board game.

Fingerlings are supposedly hot items. These little characters hold onto fingers and other objects.

Toys for boys feature lots of the usual cars and blasters. Among them:

- \* Adventure Force Light Command Light-up Motorized Blaster
- \* Disney/Pixar Cars 3 Ultimate Florida Speedway
- \* Nerf Rival Nemesis MXVII
- \* Monster Jam Grave Digger

Fisher-Price Zoom 'n Crawl Monster leads crawlers on a merry chase, spitting balls and zig-zagging around.

FurReal takes stuffed animals a step further by making the toys interactive. The new Roarin' Tyler, the Playful Tiger responds to sounds and motions.

### Don't get the two confused ...

**Veterans Day**, celebrated on the 11th day of the 11th month, honors all military veterans. It's a day to thank the soldiers, sailors and Marines in your community and to honor their service by displaying the flag.

**Veterans Day** is the anniversary of the signing of the armistice, which ended the World War I hostilities between the Allied nations and Germany in 1918.

**Memorial Day**, celebrated on the last Monday in May, is often thought of as the first day of summer. Its meaning is deeper than that.

**Memorial Day**, first celebrated in 1868, is an older holiday than Veterans Day. It is a day to remember all the men and women who gave their lives in the defense of the nation during all wars.

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### 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!

**Chris & Deeanna Mondragon - Broomfield**

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

### Conforming Loans Explained

A conforming loan is one that conforms to Fannie Mae and Freddie Mac guidelines. Fannie Mae and Freddie Mac are giant government-chartered mortgage companies that buy loans from lenders, allowing lenders to have more flexibility to make new housing loans.

Most everyone who gets a mortgage has a conforming loan.

How much you can borrow to conform:

Conforming loans are generally limited to \$424,100, although there are higher limits in areas where housing is very expensive. The conforming loan limit can go up to \$636,150 in specific housing markets, such as certain counties in California and New York, among others.

#### **Loan-to-value ratio:**

Your down payment has to be equal to 20 percent or more of the home's value, but buyers can qualify for an FHA loan with as little as 3 percent down. With a down payment of less than 20 percent, buyers have to pay Private Mortgage Insurance, which can be expensive.

#### **Credit score:**

A conforming loan requires a FICO credit score of 620-640. However, an FHA loan requires a credit score of 580. A lower credit score than that requires a higher down payment.

#### **Debt-to-income ratio:**

Your debt-to-income ratio can be no more than 41 percent (although there may be exceptions that raise this percentage) of your gross income.

A non-conforming loan, by contrast, goes over the loan limit and the requirements are stricter. Credit scores must be 680 or higher. The down payment must be 15 percent or higher. Debt-to-income ratio must be 43 percent or less. Generally the borrower shows high cash reserves, according to the Lenders Network.

### Find a Worthy Charity

When it comes to helping people in need across the world, everyone would agree that charities play a prominent role in ensuring that money makes it to the causes that need it the most. Unfortunately, not all of those charities are created equal and some time should be spent determining which ones will spend those dollars responsibly. According to Consumer Reports, for instance, most people assume that a charity's name tells the whole story about what they are doing for the community they represent.

They use the example of the Disabled Veterans National Foundation. The name implies that they raise a lot of money to help veterans. In fact, less than one-third of the money brought into the organization goes into charitable programs while the rest is used for fundraising and overhead. This should alarm potential donors who think 100 percent of their donation will go towards helping the targeted group. One dollar turning into thirty cents is not an excellent deal in anybody's book. On the other side of the aisle, a charity called The Mission Continues spends nearly 90 percent of its money on charitable programs and only seven percent on fundraising. While most people tend to think of charities as all being the same, this kind of disparity sheds light on the fact that some are more efficient and ethical than others.

Although it might be impossible to find a great charity by name alone, Kiplinger suggests following a few best practices when it comes to giving.

First, don't fall victim to the charity with the loudest voice. Often, charities that employ telemarketers to solicit donations are spending the least amount of money on their cause. It is important for a person to figure out which causes resonate with them the most and then seek out charities that benefit them.

Secondly, research any charity thoroughly before giving to evaluate how it will handle the money. Charity watchdogs like Charity Navigator will have all of this information publicly displayed. A good rule of thumb is that the best charities spend at least 75 percent of their money on service and 25 percent or less on overhead. If a charity refuses to share this information, then they are probably not meeting these criteria.

## Peanut Butter Vegetable Chicken Soup

### Ingredients

- 8 cups chicken broth
- 2 cups diced cooked chicken
- 1 cup peeled and cubed potatoes
- 1 cup diced carrots
- 1 cup diced zucchini
- 1 cup broccoli florets
- 1 cup canned whole tomatoes, chopped
- ½ cup chopped celery
- ½ cup chopped onion
- 1.2 cup chopped green pepper
- 2 cloves garlic, minced
- ½ cup peanut butter
- 1 tablespoon chopped fresh parsley
- Salt and pepper to taste



### Directions

1. In a large stock pot, combine the broth, chicken, potatoes, and carrots. Bring the soup to a boil, and then reduce heat to medium. Cook for about 10 minutes, till vegetables are tender.
2. Add zucchini, broccoli, tomatoes, celery, onion, green pepper, and garlic. Simmer for about 8 minutes.
3. Add peanut butter, parsley, salt, and pepper; stir until peanut butter is fully blended. Simmer for 3 minutes longer.

Source: Allrecipes.com

## Peanut Butter Pretzel Bon Bons



### Ingredients

- 1 cup creamy peanut butter
- 2 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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To Learn  
How to  
Save On  
Your Next  
Home  
Project**

**(303)  
833-4715**



**\*\* \$1,900.00 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?"

## **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.

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!**

**There is no limit to the amount you can earn! Refer as many times as you want.**

**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.**

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.

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



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

Commonym Answers:

1. plates
2. first ladies
3. oils
4. captains
5. cheese
6. they have bells
7. they have bills
8. baskets
9. zones
10. agents

Riddle Answer:

Their AGE!

## Christie's Design/Build Remodeling

**Coming soon.....**  
Holiday Blow Out Sale!!!!

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