



# AROUND THE HOUSE

OCTOBER 2017

NEWS FROM OUR FAMILY TO YOURS 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 a Unique Approach to Promoting Breast Cancer Awareness!**
- **Is Your Small Business Prepared for a Natural Disaster?**
- **Is a Booming Market a Reason to Relax?**

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

## Don't Let Your Yard be a Chamber of Horrors

Your home might not need a costume on Halloween, but it does need to be ready for any neighborhood ghosts, goblins or witches who drop by for a treat. If you plan to participate in the festivities, here are a few helpful tips from the American Academy of Pediatrics and National Fire Protection Association to help ensure that trick-or-treaters have a safe, yet haunted, night.

**Turn on the light.** A front porch light signals to trick-or-treaters that you're ready for them to knock on the door. If you run out of candy or don't wish to participate in Halloween, you can let people know by turning off the porch light.

**Display holiday decor.** A pumpkin here or a floating ghost there lets people know that you're excited about the holiday.

**Clear a path.** If you put out Halloween decor, leave a clear path for anyone coming to knock on the front door. Extra personal objects like bikes, potted plants or children's toys should also be removed from the sidewalk and porch so that no one trips on them.

**Sweep the sidewalk.** Fall means leaves littering the ground, which fits the season but could be a slipping hazard. Before trick-or-treaters arrive, the American Academy of Pediatrics recommends sweeping away any debris or moisture from the sidewalk or driveway.

**Check lightbulbs.** Once you flip on the front porch light switch, check to see if you have any burned-out bulbs. Replace them so that your front door and steps are well-lit.

**Turn on extra lights.** You may not normally turn on every light in the front of your home, but doing so will assist infrequent visitors who are coming to see you. To make their journey a little easier, switch on any additional lights, such as garage or stair lights. This gesture will help make sure that everyone can safely get to the front door.

**Add safe and festive lighting.** A few lanterns along the path put light right at trick-or-treaters' feet. Battery-operated lights offer illumination without the hazards that come with an open flame, says Judy Comoletti, division manager for public education at the National Fire Protection Association. If you use a real candle, she says, a trick-or-treater's costume could drape onto it and catch on fire. "If you absolutely need to use a real candle, you have to be more vigilant," she says.

Homeowners who choose to have open flames need to watch them at all times, keep them 1 foot away from anything that can burn, and sit them on a sturdy, level surface.

**Put away pets.** Your family pet may be the nicest on the block, but not everyone knows that or likes animals. You also don't want your pet to inadvertently hurt any candy-seeking visitors. The American Academy of Pediatrics recommends that homeowners keep pets inside and away from the door for everyone's benefit, including the pets'.

**Greet guests.** If you plan to spend the whole night passing out treats, sit on your front porch swing or create a seating area for yourself. This lets visitors know that you're ready for them to stop. Plus you can watch the parade of costumes.

**Prepare for a spooktacular evening.** Once you have the lights on, decor out and hazards put away, you can enjoy a safe, spooky night in the neighborhood.

## 6 Unique Ways to Promote Breast Cancer Awareness

October is recognized as National Breast Cancer Awareness Month. According to the American Cancer Society, it's estimated that 234,190 new cases of breast cancer, including both males and females, will occur in the US in 2015. Breast cancer ranks second as a leading cause of cancer death in women (after lung cancer).

While these facts may sound scary, rest assured that deaths due to breast cancer have steadily decreased since 1989 due to improvements in both early detection and treatment.

Want to help that number continuously go down? Below are some unique ways to give back and raise awareness this October.

- 1. Put on a bright face.** Clinique, like other skin care lines, promotes a donation with purchase of specific products. Buy their **Dramatically Different Moisturizing Lotion** (includes a \$10 donation and key charm) or Cheek Pop blush in **Berry Pop** with a special pink cosmetic pouch (includes a \$4 donation). Both help your skin look its best, and help raise awareness towards Breast Cancer. Eos also has an affordable but helpful **limited edition lip balm and hand lotion pack**. A portion of the proceeds will benefit breast cancer research.
- 2. Go to lunch.** Many places will have promotions by donating a portion of proceeds to raise awareness and end breast cancer. **Chomp Eatery & Juice Station** located in Santa Monica will donate a portion of proceeds with purchase of any pink lid coffee cup or mason jar smoothie to the Susan G. Komen Foundation.
- 3. Accessorize.** **Stella & Dot** has several jewelry pieces that if purchased donate to Women's Cancer Research, including a survivor charm that can be custom engraved with a name or date on the back.
- 4. Volunteer.** You don't need to make a purchase to help the fight to end Breast Cancer. Join Susan G. Komen, or any other organization, in volunteering at races, fundraisers, or other local events, or even help raise awareness by sharing your story. To find out which opportunity would be the best fit for you, visit the Susan G. Komen **Volunteer site**.
- 5. Hashtag.** It may sound silly, but simply sharing articles or pictures, or hashtagging #BreastCancerAwarenessMonth on social media accounts will help alert those around you to more information on prevention and facts surrounding breast cancer. Every little act helps!
- 6. Wear pink.** **Wear it Pink** is an organization based in the UK that promotes wearing pink on October 23<sup>rd</sup> amongst other things to help raise awareness. Whether you wear pink on the 23<sup>rd</sup> or not, it may be a great idea to designate a specific day to wear pink at work or school, or throw a fun pink-themed get-together to help support the cause (#wearitpink).



## Just for Fun

1. May - Bean - Flag
2. Lamb - Pork - Karate
3. Road - Weather - Treasure
4. Penguin - Kiwi - Ostrich
5. Bad T.V. Shows - Stamps - Checks
6. Sheets - Books - Rolls
7. Chips - Sweet - Spears
8. Right - Love - Bermuda
9. Buck - Baby - Wisdom
10. Crab - Caramel - Candy

## 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 they teach in witching school?

Answer on last page

### October Is:

- **Breast Cancer Awareness Month**
- **Adopt a Shelter Dog Month**
- **National Diabetes Month**
- **National Pizza Month**
- **Popcorn Popping Month**
- **Cookie Month**
- **AIDS Awareness Month**
- **Halloween Safety Month**
- **Seafood Month**

### Store Tropical Bulbs

The growing season might be over, but you don't have to say goodbye to your tropical plants. With a little effort, you can have twice as many next spring, and you won't have to spend a lot of money to do it. You can store the bulbs.

For those who have a special liking for elephant ears, cannas, gladioli, dahlias, begonias, caladium, and other exotics, here's how to save bulbs from the winter cold.

After foliage has dried back from the first light frost, trim the top growth, then gently dig up each bulb and brush off excess soil. Discard any that are dried out or rotted.

Spray each bulb with a protective fungicide such as Concern Copper Soap and allow to dry. Keep bulbs in a warm, dry area for a week to ease them into dormancy.

Store the bulbs in a cardboard box. Cover the bottom with newspaper and place the bulbs so they don't touch each other. Cover with peat moss, then make another layer.

Most bulbs prefer a 45 to 55 degree temperature range. Begonias, gladioli, and cannas prefer 50 to 60 degrees.

### Hurricane Harvey Highlights Small Business Risk

The devastation left by Hurricane Harvey is a good reminder to small business owners that preparing for disaster is essential.

Catastrophic hurricanes claim close to 40 percent of small businesses, according to FEMA.

It can take years for even the most prosperous businesses to recover. Most Mom-and-Pop operations running on the edge never reopen.

According to a 2016 study by Harvard Business Review, small and young businesses, already taking big financial risks, are notably unprepared for a disaster such as a hurricane.

The study focused on small and young business recovery one year after Hurricane Sandy in 2012.

Among its findings:

- \* Many firms were uninsured. Nearly one-third of companies affected by Sandy had no insurance of any kind. Of firms less than five years old, about 60 percent were uninsured. Those that were insured found that their insurance covered none of their losses.
- \* Businesses increased their debt load when they could. More businesses applied for credit after Sandy than received insurance payments.
- \* Credit was often constrained. Firms unprepared for disaster found that their interest rates went up after Sandy. Smaller firms were unable to secure credit because they did not meet the requirements, according to an informal survey by the New York Daily News.
- \* Community banks reduced lending. After Sandy, so many households and businesses were affected at once that small banks found loan defaults depleted capital. They were unable to lend.

The study concluded that risk analysis had to be made a strategic priority.

### Roth IRAs not Meant for Emergencies

Roth IRAs are unique retirement tools in that they allow the owner of the account to withdraw their original deposits from the account at any time without penalty. Because the accounts are funded with after-tax money, Uncle Sam doesn't have to worry about getting a cut as money moves in and out of the IRA. This feature could lead some people to use their Roth IRA as a sort of emergency fund if they have no other savings to draw from.

According to The Simple Dollar, however, it is not a good idea to use the account in this way because most of the gains will be lost with a withdrawal and only so much can be contributed over a lifetime. Say that a 25 year-old deposited the \$5,000 yearly limit and wanted to see how much this would turn into when they retire in 40 years. At 7 percent interest compounded annually, there will be \$74,872 when they turn 65. Taking that \$5,000 back out when they are 30 to cover an emergency will result in only \$21,489 over the same time frame. Taking money out early might sound good in the short term, but it will be disastrous for long-term financial security.

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

### 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!

**Karl & Marcia Nugent**  
**Chris Fulkerson & Kristina Lovison**

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

### Should You Relax When the Market Booms?

People get nervous when the stock market crashes. They relax when it is high.

And it is high. The market has been reaching landmark highs for months and 401(k)s are loading up on value.

The flip side is what goes up must come down and investors should be checking to see just how invested they are in the stock market.

Quoted by the Associated Press, Fidelity Investments vice president Jeanne Thompson, says you don't want to wait until the market drops to balance your portfolio.

According to Fidelity, 40 percent of savers who manage their own 401(k) accounts have a higher percentage of stocks than the company recommends.

In fact, from 6 to 9 percent of investors have all their money in stocks.

But, even if the market bulls on running hard, it's always best to balance accounts with stable investments like bonds.

Bonds aren't nearly as fun right now because yields are low, but they are stable and that's a good thing if the market suddenly takes a 10 percent hit.

Workers far from retirement can afford to take some risks and ride out the current joyride.

Those within a decade of retirement need their portfolios in 61 percent stocks.

For those 30 years away from retirement, a mix of U.S. and foreign stocks could be as high as 88 percent.

The key is to consider how comfortable you would be with a 10 percent move down in the market. Then adjust your portfolio accordingly.

### Fire Prevention Week (10/8 – 10/14)

A lot of things are annoying: Long meetings, traffic jams, tax forms. And fire drills. The truth is one can't ignore annoying things because the consequences are usually catastrophic.

In the case of fire drills and fire safety, this is exceptionally true.

Because we are safety oriented, fire isn't an everyday threat. We've built our infrastructure and environments so that we can have some peace of mind. And this also becomes the problem.

In office buildings and plants, it is essential to have open exits and essential that people know where they are.

One oft-cited case from 1991 tells a tragic story of locked doors, obstructed exits and no fire plan. The case involved a food products company. Oil from a hydraulic line leaked out a few feet from a natural-gas fired cooker. The blaze blew up instantly, trapping workers who couldn't get out locked or obstructed doors. No fire suppression system was in place and exits were far from work stations. Out of 90 employees, 25 died and an additional 54 were injured, according to OSHA.

While this was an exceptionally tragic case, blocked exits and locked doors are possible to find in any location. Usually, these situations are easy to remedy and all it takes is a fire-safety attitude.

In fact, the threat of fire is highest during working hours. According to FEMA, non-residential building fires occur most frequently from 3 p.m. to 6 p.m.

An estimated 86,500 nonresidential building fires are reported to United States fire departments each year, according to FEMA. These fires cause an estimated 85 deaths, 1,325 injuries, and \$2.6 billion in property losses per year.

In workplace cases where the blaze is not contained, the most common areas for fires to occur is in vehicle storage areas or other storage areas. Electrical malfunctions and cooking areas follow closely as areas of ignition.

Regardless of where a fire starts, the key is knowing how to escape a building.

Don't ignore the occasional, and annoying, fire drill. The consequences can be catastrophic.

## Seafood Linguine

### Ingredients

- 1 pound linguine pasta
- ½ cup olive oil
- ½ cup butter
- 4 cloves garlic, minced
- 1 pound bay scallops
- 1 pound medium shrimp, peeled and deveined
- 1 (8 ounce) bottle clam juice
- 1/3 cup chopped sun-dried tomatoes
- ¼ cup chopped fresh parsley
- 2 ½ teaspoons lemon zest
- ¼ teaspoon salt
- ¼ teaspoon crushed red pepper flakes



### Directions

1. Bring a large pot of lightly salted water to a boil. Add pasta and cook for 8 to 10 minutes or until al dente; drain.
2. In a large skillet add the olive oil and butter. Heat until butter is melted. Add the garlic and sauté until tender.
3. Add the scallops and shrimp. Cook until shrimp is pink, about 10 minutes. Add clam juice, salt and pepper. Cook for 3 minutes more.
4. To the cooked pasta add the tomatoes, parsley and lemon zest, toss. Pour seafood mixture over the linguini, serve immediately.

Source: Allrecipes.com



## Earthquake Cookies

- 1 (18.25 devil's food cake mix
  - 2 eggs
  - ½ cup shortening
  - ¾ cup confectioners' sugar
  - 1 tablespoon water
1. Mix cake mix, eggs, shortening, and water in medium size bowl; mix with a spoon. Chill for 1 hour.
  2. Shape dough into balls, roll in powdered sugar. Place on cookie sheet and bake at 375 degrees F (190 degrees C) for 8-10 minutes; or until brown.

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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 \_\_\_\_\_

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**Mail to: 8350 Colorado Blvd, #120, Firestone, CO 80504**



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Firestone, Co 80504

(303) 833-4715 Office

(303) 833-325-7344 Fax

Office@ChristiesCompleteServices

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

Commonym Answers:

1. Poles
2. Types of chops
3. Maps
4. Birds that don't fly
5. They all get cancelled
6. Ways stamps are sold
7. Pickles
8. Triangles
9. Teeth
10. Apples

Riddle Answer:

Spelling!

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**FALL**

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