



AROUND THE HOUSE

SEPTEMBER 2016

NEWS FROM OUR FAMILY TO YOURS

Back to School



Our Services Include

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

Inside This Issue:

- **Make Sure Your Home is Safe for Baby**
- **Learn More About Your 401K Contributions**
- **Why Some Engineered Products Beat Out the Real Thing**

Plus much, much more!!!

With a summer vacation ending, parents spend a lot of time getting their kids ready for school. New school supplies, haircuts, and special end-of-summer outings all play into the back-to-school routine. There are some other things that parents can do for themselves and their kids to ensure a smooth transition into the school year, too. Take a look below at few ways to get this year off to a great start in your house.

Set up a bedtime and wake-up routine in advance. If possible, it's best to establish bedtimes and wake-up times two weeks in advance of the start of school. By the time the first school bell rings, kids will already be on the right sleeping schedule and it will be one less worry for your family.

Get to know new teachers. There will be open houses, orientations, and other meet-and-greet options at the beginning of the school year, but none will give you the chance to spend some quality time getting to know your kids' teachers. Try to find a few minutes before or after school to connect one-on-one with the teachers. At the very least, send an introductory email that includes how you can help during the school year, however big or small.

Plan healthy lunches and snacks. The better you plan out the meals in your home, the healthier choices you will make for your kids. When you pack protein-rich snacks and lunches, balanced with fruits, vegetables, and other wholesome items, you ensure that your children will have the energy and brainpower to make it through their school days.

Organize clothing. Of course you will need to donate or otherwise get rid of the clothing that your kids have outgrown, but you should also take the time to carefully organize what is left. From there, decide what items you may need more of before school begins.

Set up a staging area. Find a central spot to store everything related to school, including backpacks, upcoming outfits, and a dry erase calendar with family schedules. Try to keep this area free of clutter and other non-school items so that you can find what you need, when you need it—and quickly. Have the kids help you stock it with school-related items and keep it clean and functional.

Update medical records. Most schools will let you know if your shot records are out of date, but why not go beyond that? Make sure teachers and administrators have a complete list of any medical concerns regarding your kids, including allergies. You will also want to be sure that all emergency contacts are up to date.

Talk to your kids about bullying. Research shows that one in three kids experience bullying at some point in their school career—and in the increasingly digital world, the consequences can be extreme. Make sure your kids understand the right way to treat their peers, and when to speak up if they see someone else being bullied. Also make sure they know when to come to you if they feel they are being bullied.

Ask your kids about their concerns. The start of school is exciting, but can also bring some anxiety—especially when it comes to the unknown. Take a few minutes to ask your kids what they are most looking forward to during the school year, and what things may be worrying them. By giving them a forum to express their concerns, you can help them work through any worries in advance of school starting and clear up any issues that could lead to a bumpy start to the year.

Keeping Baby Safe at Home

September is National Baby Safety Month, sponsored annually by the Juvenile Products Manufacturers Association to educate parents and caregivers about keeping infants safe and healthy through their first years. This is the perfect time to brush up on top safety tips for your little one:

In the kitchen:

Kitchens are full of potential safety hazards, so it's important to take extra precautions in this essential part of your home. Don't hold your baby while cooking, and turn pot handles toward the back of the stove to prevent hot foods and liquids from being tipped over. Keep knives, heavy pots and breakable dishes out of reach, and stash garbage cans in locked cupboards or use cans with child-safe covers.

In the nursery:

The nursery should be a secure environment for your baby to learn and grow. Keep it safe by moving furniture away from windows to prevent babies from falling through the screen or becoming tangled in window cords. In the crib, always use a sheet that fits securely on the mattress. Make sure the mattress fits snugly within the crib to prevent your baby from slipping between the mattress and the side of the crib.

Out and about:

When you and your child are on the go, always use a car seat to arrive safely at your destination. Carefully follow all of the car seat manufacturer's instructions when installing the seat in your vehicle. Prefer to walk? Always put your stroller in the locked position when putting your baby in the stroller or when remaining stationary. Place any other items you're carrying, like your purse, in the storage space beneath the stroller seat, and do not hang heavy items off the back of the stroller — this could cause it to tip.

Your child's safety is a priority every day — not just for Baby Safety Month. Continue these safe practices to protect your baby this September and throughout the rest of the year.



"I'm on a fixed income. The only time I go to a fast food restaurant is if I'm low on salt, sugar or condiments."



"I didn't cook the books. Instead, I incorporated them into a tasty tuna noodle casserole!"

Just for Fun

1. An Airline - A Dart - A Stairwell
2. A foot - Cinderella Fairytale - A Christmas Tree
3. A Compass - A Doctor - An Evergreen
4. Time - A Kite - A Flag
5. A Bottle - A River - A Guitar
6. Deer Antlers - A Horse - An Attack
7. A Whip - A Joke - A Safe
8. A Dog - A Kite - A Storyteller
9. A Golf Ball - A Nail - A Car
10. A Peach - A Long Jump - A Pole

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

Why were the early days of history called the Dark Ages?

Answer on page 8

September Is:

- Baby Safety Month
- National Campus Safety Awareness Month
- National Honey Month
- National Hispanic Heritage Month
 - Chicken Month
- Self-Improvement Month
- Classical Music Month

Nest Egg Advice

Want to decrease 401(k) contributions? You'll pay more income taxes

One popular feature of a 401(k) retirement plan is your choice of how much you will contribute. It's different from pension plans that take a certain amount of money out of each paycheck.

Another advantage is the tax-deferred feature of a 401(k). Your contribution is not taxed until benefits are paid out to you. That means it has more time to grow and build interest. Some employers add a certain percentage to the fund, which makes it even more attractive.

The feature that lets you decide how much to contribute does have one disadvantage. Contributions can be reduced or even stopped for a time.

You could think that reducing contributions is an easy way to increase the size of your paycheck. Before you do it, consider how it will increase your tax bill. After the federal and state tax increases, you won't have as much as you thought you would. And you will lose on employer contributions.

The tax-free feature of 401(k) contributions is a huge benefit.

Though some losses in the stock market created a backlash against investing, there shouldn't be a backlash against saving, say consultants at Hewitt Associates.

Most workers realize they have no choice but to save for retirement. Social Security will not provide for their entire needs during those years. If they don't save, many could end up depending on family for their needs.

Financial planners recommend contributing at the level of your company's match if you can. Remember the reason you are putting money into your 401(k) account. It will help to provide a comfortable retirement income in the future while getting tax benefits now.

**Money Matters:
Mortgage Debt and Insurance**

Mortgage debt can be deadly or wise, in retirement.

Having a big mortgage payment at retirement time can reduce the opportunity to make your savings last.

If you are in your 50s, increase prepayments on your mortgage so it will be paid off by the time you retire.

If you have a bedroom with a private bath and entrance, or a mother-in-law apartment, rent it out. The cash can be used to pay ahead on your mortgage.

Those who are nearing retirement and have huge mortgage payments may want to take the opposite route. They could take a new 30-year mortgage that would have lower payments recommends financial advisor Jane Bryant Quinn.

Or they could use equity in their present home to buy a smaller place that would leave them without payments or with much smaller payments.

Upgrading home insurance

About two-thirds of homeowners are underinsured by an average of 18 percent, according to Marshall & Swift, a provider of building-cost data to the insurance industry. Their recommendations:

- * Determine how much it would cost to rebuild your home and buy Extended-Replacement Coverage. For about \$30 a year, it will increase replacement coverage by 25 percent.
- * You can also buy full building-code upgrade coverage that will cost about \$50 a year.
- * Because rebuilding often takes more time than the Loss of Use coverage in the average policy, extend that period to 24 months in case rebuilding takes longer.
- * To cover expensive jewelry, electronics or collections, buy a personal-articles floater to cover them beyond the normal \$1,000 coverage.
- * Document your belongings. Take photos of furniture, closet and bookshelf contents. Or make a detailed list of all personal belongings in the home, which will help you remember everything.

Keep your list and a copy of your insurance policy in your safety deposit box or in a fireproof safe at home.

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

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 Remodeling Family" this past month. I'd like to welcome you and wish you all the best!

Love Family – Louisville
City of Dacono
Lopez Family – Wheatridge
Kinney Family – Longmont
Reed Family – Denver

Don't Take the Fall

Falls Prevention Awareness Day, Sept. 22

It seems like one day we are galloping down the stairs and the next day we are tiptoeing down every step.

We take it philosophically.

What we often don't see, is that falling from steps or high places isn't usually the biggest problem. For adults 70 years old or older, falls from ground level can be life-changing, or even fatal.

In a ground-breaking study of falls, published in the Journal of Trauma, surgeon and researcher Julius Cheng found that 4.5 percent of older patients (70 years and above) died following a ground-level fall, compared to 1.5 percent of non-elderly patients. Elderly patients remained in the hospital, and the intensive care unit longer and only 22 percent were able to function on their own after they left the hospital, compared to 41 percent of non-elderly patients.

Cheng urges people to work on prevention first.

- Remove loose carpet.
- Install handrails for stairways and tubs.
- Get regular vision checks to keep your vision optimum, then beware of your own limitations.
- Wear low-heeled shoes with good friction. Avoid flip flops, slippers, and socks.
- Evaluate your medicines. Some could cause dizziness.
- Turn on the lights. There's no substitute for seeing where you are going.
- Try to keep active with walking or even housework that can keep your muscles toned.

Falling is not rare. The Centers for Disease Control says that one-third of individuals over the age of 65 suffers a fall each year.

There is good news, though. The CDC reported in 2013 that while falls accounted for more than 95 percent of hip fractures, the rate of injury is on the decline. There has been a drop of 20 percent for men, and 50 percent for women.

Awareness seems to be working.

A Case for Engineered Products

Engineered products look like the real thing ... but are often better

You can't fault Mother Nature. Her natural products, like wood, are beautiful. But human beings have ingenious ways of improving on her creations.

Siding: Fiber cement siding, the latest improvement on wood, is a big step forward. The siding itself is almost impervious to cracking, rotting, hail damage and termites.

It's made from recycled wood fibers mixed with cement. Unlike vinyl siding, which comes in sheets, it comes in individual shingles or clapboards nailed in place one at a time to look like wood. The baked-on finish won't have to be painted for many years. Stone walls: Wouldn't it be nice to have a stone chimney gracing the side of your home? But you would have to install costly concrete footings first.

With manufactured stone, you can have it on the chimney, on a wall outside or inside of your home, or on a stone wall surrounding your home. No concrete footings are required.

The individual pieces are lightweight and one to three inches thick. They are applied wherever you want them like tiles. Manufactured, or cultured, stones are made of light-weight concrete and individually tinted to mimic the appearance of real stone.

Countertops: Engineered stone countertops combine the functionality and durability of solid stone and the flexibility and practicality of manmade materials. Made of chips of quartz pressed together with resins. It costs almost as much as granite but doesn't have to be sealed annually. It is heat- scratch- and stain-resistant.

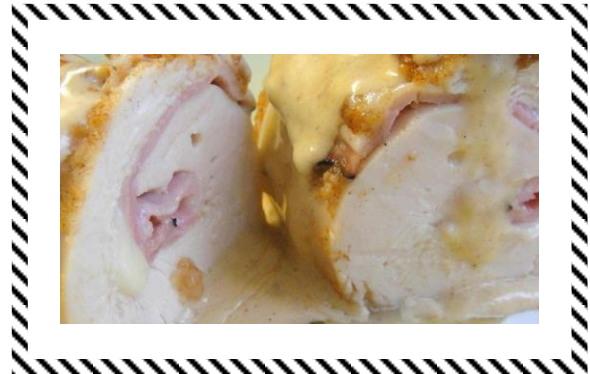
An installation might have fewer seams than natural stone.

Check with your nearby home improvement store or search the Internet for these products and you'll find many suppliers. Always hire an experienced contractor to install them.

Chicken Cordon Bleu

Ingredients

- 6 skinless, boneless chicken breast halves
- 6 slices Swiss cheese
- 6 slices ham
- 3 tablespoons all-purpose flour
- 1 teaspoon paprika
- 6 tablespoons butter
- ½ cup dry white wine
- 1 teaspoon chicken bouillon granules
- 1 tablespoon corn starch
- 1 cup heavy whipping cream



Directions

1. Pound chicken breasts if they are too thick. Place a cheese and ham slice on each breast within 1/2 inch of the edges. Fold the edges of the chicken over the filling, and secure with toothpicks. Mix the flour and paprika in a small bowl, and coat the chicken pieces.
2. Heat the butter in a large skillet over medium-high heat, and cook the chicken until browned on all sides. Add the wine and bouillon. Reduce heat to low, cover, and simmer for 30 minutes, until chicken is no longer pink and juices run clear.
3. Remove the toothpicks, and transfer the breasts to a warm platter. Blend the cornstarch with the cream in a small bowl, and whisk slowly into the skillet. Cook, stirring until thickened, and pour over the chicken. Serve warm.

Source: allrecipes.com



Honey Nutters

- 16 graham crackers
 - 1 cup crunchy peanut butter
 - 2/3 cup honey
 - ½ cup nonfat dry milk powder
 - 1 cup coconut
1. Crush the graham crackers between two pieces of wax paper with a rolling pin or in a food processor.
 2. Combine graham cracker crumbs, peanut butter, honey and powdered milk in a large mixing bowl. Mix well.
 3. Make small balls with mixture and place on wax paper. Roll balls in shredded coconut.

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John Christensen

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

Commonm Answers:

1. They have flights
2. They have balls
3. They have needles
4. They all fly
5. They have necks
6. They are mounted
7. They are cracked
8. They have "tails"
9. They are driven
10. They have pits

Riddle Answer:

Because there were so many knights!

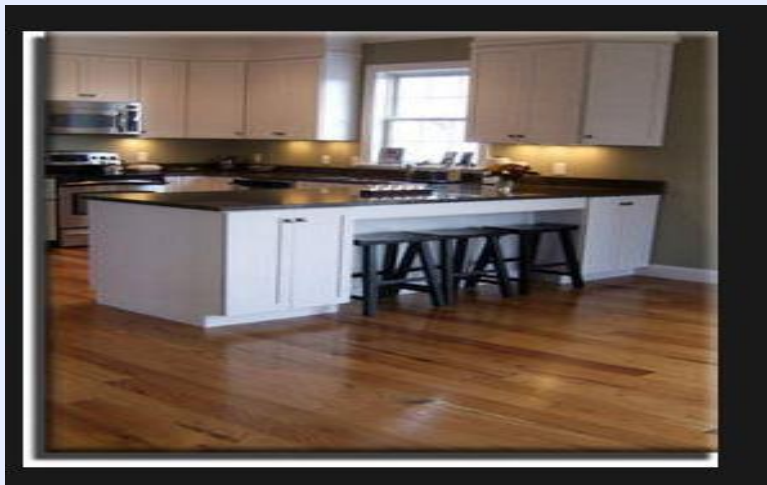
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