

# A Tradition: “Creative Living”



With your host, Sheryl Borden!

5900 Series  
Miscellaneous - Section I

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## Miscellaneous

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**Due to the size of this section, it has been separated into two sections in order for it to be downloaded more quickly. For instance, “Questions to Ask a Remodeler” is in Section I on page 3, whereas “Why Journal?” is in Section II on page 10.**



You can increase your chances of having a successful project by conducting qualifying interviews, following up on references and credentials, and considering all aspects of the remodeling project. You need to look for the professional you feel will provide the best all-around service available above and beyond the necessary construction skills.

**The following questions will help you establish a company's qualifications and reputation, and help you find the right person for your job.**

- How long have you been in business?
- Who will be assigned as project supervisor for the job?
- What is the time frame for starting the project? Now is the time to ask questions about work schedules. You should ask: What is your estimate for completion? How early will your crew normally begin work? When will they normally quit for the day? Will I be contacted about delays or changes in the schedule? By whom?
- What is your approach to a project of this scope?
  - How do you operate? In other words, how is your firm organized? Do you have employees or do you hire subcontractors? If you do have employees, what are their job descriptions? Do you use a project



supervisor or lead carpenter to oversee the project? Other firms will have additional positions. You should know what parts of your project will be handled by staff, and which will be contracted out to independent contractors.

- Is your company a full service or specialty firm? If you are, planning a small project, say replacing the bathroom plumbing, you may be better off hiring a specialty plumbing firm

or a bath room remodeler. However, if your project involves multiple changes, entire rooms or additions, you should consult a full service or design-build firm.

- Do you have design services available?
- Does your company carry workers compensation and liability insurance?
- Are any of your company's employees certified?
- May I have a list of references for projects you have completed which are similar to mine?
- What percentage of your business is repeat or referral business?
- How many projects like mine have you completed in the past 12 months?
- Will we need a permit for this project?



## **Are there any warning signs that I'm about to be scammed by an unscrupulous contractor?**

Avoid remodelers at all costs when:

- You can't verify the name, address, telephone number or credentials of the remodeler.
- The salesperson tries to pressure you into signing a contract.
- The company or salesperson says your home will be used for advertising purposes so you will be given a "special, low rate."
- The builder/remodeler tells you a special price is available only if you sign the contract "today."
- No references are furnished.
- Information you receive from the contractor is out-of-date or no longer valid.
- You are unable to verify the license or insurance information.
- You are asked to pay for the entire job in advance, or to pay in cash to a salesperson instead of by check or money order to the company itself.



- The company cannot be found in the telephone book, is not listed with the local Better Business Bureau, or with a local trade association, such as NARI.
- The contractor does not offer, inform or extend notice of your right to cancel the contract within three days. Notification in writing of your Right

of Recision is required by law. This grace period allows you to change your mind and declare the contract null and void without penalty (if the agreement was solicited at some place other than the contractor's place of business or appropriate trade premises, in your home, for instance.)

In addition, be cautious when:

- You are given vague or reluctant answers.
- The contractor exhibits poor communication skills or descriptive powers.
- The contractor is not accessible.
- Your questions are not answered to your satisfaction.
- The contractor is impatient and does not listen.
- Only the work is addressed, instead of your needs as the homeowner.
- There is no presentation book of previous projects presented.

### **Why is it so important to comply with local building code?**

Building codes have been established by most cities, towns and counties. They vary considerably from one jurisdiction to another.

A building permit generally is required whenever structural work is involved or when the basic living area or footprint of the home is to be changed.

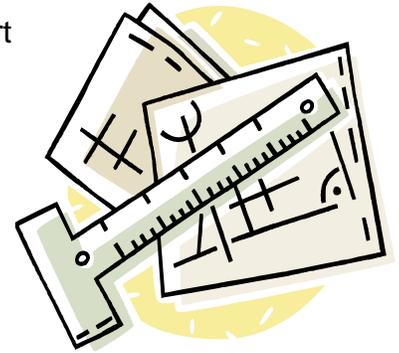
A professional who works in your city or town every day will know the local requirements.

### **What are the questions I should ask my prospective contractor's previous clients?**

To protect yourself, always check the contractor's references. This is an essential stage of qualifying

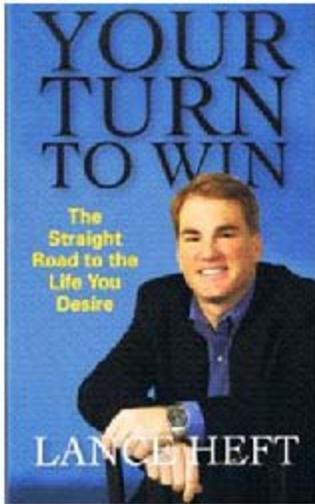
the right person for your project. Here are just a few questions to ask previous customers:

- Could they communicate well with the remodeler?
- Were they pleased with the quality of work? (This is a tough question, however, since everyone defines "quality" differently. It is much better to ask to see the completed project to determine the level of quality for yourself.)
- Were they satisfied with the remodeler's business practices?
- Did the crew show up on time?
- Were they comfortable with the subcontractors, as well as the remodeler they hired?
- Was the job completed on schedule?
- Did the remodeler fulfill his or her contract?
- Did the contractor stay in touch throughout the project?
- Were the final details finished in a timely manner?
- Would you use the remodeler again without hesitation?
- Was the job site kept clean during the project?
- Was the remodeler professional, ethical, honest and fair throughout the process?
- Did the remodeler manage the overall project and process in such a way to ensure their satisfaction?
- Did any issues arise during the project? How did the remodeler handle them?



**COURTESY: Paul Zuch**  
**NARI**  
[www.nari.org](http://www.nari.org)





## Your Turn To Win: The Straight Road to the Life You Desire

Are you satisfied with your personal relationships, your self-image, or your career? If you aren't, then Lance Heft's groundbreaking program, *Your Turn to Win*, is for you.

- Do you feel that your life lacks true purpose? Does your life feel empty or lack meaning? If you are, then you need *Your Turn to Win*.
- Do you often feel that you can never reach your personal, professional, or financial goals? If that's how you feel, then *Your Turn to Win* will change your life.
- Do you aspire to do or be things in your life, but fear gets in your way? Are you feeling trapped or stuck in your life? *Your Turn to Win* will teach you how to remove fear as an obstacle.

*Your Turn to Win* is a rare and unique gift. One that will ease your path through life, inspire and motivate you, and help you discover the life you desire. *Your Turn to Win* is filled with real-life stories that show you how the program works for real people in the real world.

**COURTESY: Lance Heft**  
Author, entrepreneur and businessman  
[www.lanceheft.com](http://www.lanceheft.com)

## Pampered Pets

We love to pamper our pets, but sometimes their toys, leashes and food can begin to take over our homes. Bruce Johnson, spokesperson for Minwax, offers simple, yet attractive solutions to keep the pet clutter under control.

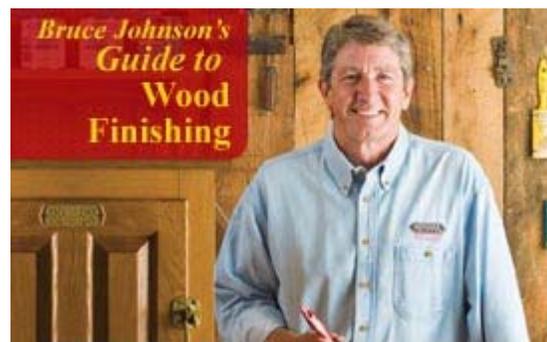
**Pet Pantry** - Bruce takes an unfinished toy chest and shows how easily it can be turned into a food/toy storage chest for pets.

**Leash Holder Rack** - Bruce will finish an unfinished rack with water-based conditioner and finish, to make a beautiful and functional leash rack that will make a handsome addition to your home.

**Comfy Pet Bed** - Bruce uses remnant fabric, foam cushions and snaps to make an inexpensive yet comfortable bed for your favorite pet.

For lots more project ideas and instructions, go to the Minwax website and click on Projects.

**COURTESY: Bruce Johnson**  
Minwax  
[www.minwax.com](http://www.minwax.com)





**What are you experiencing in your organization?**

- \* Team conflict
- \* Dealing with a difficult team member
- \* Customer service complaints
- \* Poor grammar skills or emails that are ineffective
- \* Personality styles that clash
- \* Meetings that are not productive
- \* English as a Second Language

It's all about learning to COMMUNICATE effectively. Ruth St. Pierre has been helping organizations for over 18 years build effective communication skills. Her onsite training workshops are focused on the most crucial communication topics in the training industry.

If you are looking for an expert in building effective communication skills, Ruth St. Pierre will deliver. Her onsite training workshops turn the complex and theoretical into practical, user-friendly applications that will benefit your organization. Following is an outline for one of her popular workshops:

**Dealing with Difficult People**

For anyone who has ever had to cope with a difficult person, this seminar presents real-world, practical techniques for dealing with the behavior, plus coping skills to prevent the difficult person from becoming a negative, destructive influence.

Length of program: 1 or 2 days

**Module 1:** Identifying the Difficult Person – It's not as easy as you think!

- o A matter of personal preferences
- o Personality style assessment and analysis: difficult may be different

- o What makes a person “difficult?”

**Module 2:** Our Attitude, Our Reactions, Our Responses

- o Identify “hot buttons”
- o Making choices: when to confront, ignore, or call for help
- o Three-Step process for handling unacceptable behavior
- o Effective strategies to use with difficult people

**TECHNIQUES FOR SPECIFIC DIFFICULT BEHAVIORS**

**Module 3:** Dealing with Aggressive Difficult People

- o The “It’s my way or no way” Style
- o The Angry Aggressive
- o The Bulldozer

**Module 4:** Dealing with Passive Difficult People

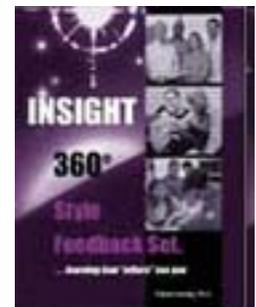
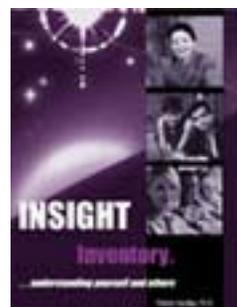
- o The Silent One
- o The “Yeah, whatever” Style
- o The Long-Suffering Whiner

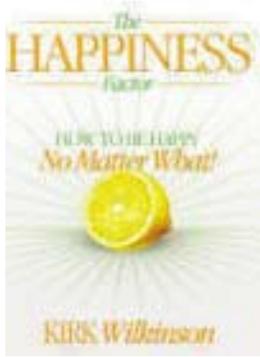
**Module 5:** Dealing with Passive Aggressive Difficult People

- o The Sniper
- o The Backstabber/Rumor Monger
- o The Footdragger
- o The “It’s never going to work” or “That’s a stupid idea” Person

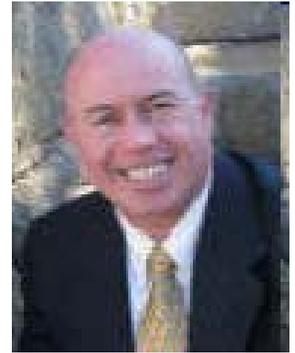
**COURTESY: Ruth St. Pierre  
Creative Business Resources, Inc.**

[www.ruthstpierre.com](http://www.ruthstpierre.com)





# The HAPPINESS Factor



## The Health Benefits of Forgiving

### Practicing forgiveness

- Forgiveness will be liberating especially if you practice it regularly and consistently. Look for the signs that give you a warning you need to forgive. These signs include negative feelings toward yourself or someone else, as well as avoidance of another person and anger. These are all indicators that you need to forgive.
- I suggest you ask God to open your mind to all the people you need to forgive, and you will find there are more than just a few. Forgive them. Don't think twice about it. Forgive them, and you will be happy.
- Who is the person you avoid seeing or talking to? Picture that person in your mind and now say, "I forgive you, and I release you." It may take a several times repeating that before the burden you feel is lifted off your shoulders. Persevere, it will happen.
- Now think of someone that you know doesn't like you - someone you would consider an enemy—and forgive them as well.
- In every encounter, instead of judging someone, silently say, "I bless you." Or "May God bless you." You then move from contempt to compassion and compassion leads to happiness.
- Think of the thing you have done that you regret the most. That is an indicator that you need to forgive yourself. Follow the simple prayer of self-forgiveness to truly and completely forgive yourself.

### Points to remember

- Thoughts precede our feelings and emotions. Forgetting the incident heals our minds of the painful

thoughts, dissolving the pain we feel regarding the event.

- Our judgment is biased. We never see anything as it is; we only see things based on our preception.
- Seek to be partially blinded to the faults and traits of those around you. There is no purpose or reason to see the faults of another. You will literally begin to see the person differently.
- Remember, you cannot give what you do not have. Forgive yourself. God will guide you to do what you can to make up for mistakes and offenses.

**The Happiness Factor is a real-world, practical guide to overcoming adversity and finding complete, lasting happiness. Kirk Wilkinson introduces the P-E-A-S-E-F-U-L approach to finding happiness - a restorative set of principles that are unforgettable and universally applicable. Through this approach, the negative effects of stress and other barriers to happiness are dissolved. The result is a greater sense of well-being, fulfillment, and satisfaction - the most important factors to lifelong happiness.**

Kirk Wilkinson  
Author of *The Happiness Factor: How to be Happy No Matter What!*  
[www.thehappinessfactor.com](http://www.thehappinessfactor.com)

## Seasonal Tips - Grower's Seasonal Guide

### Early Summer (June and July)

#### Lawn Care

- Feed your lawn with Fertilome Fertilizers.
- Your lawn can use iron and Fertilome Southwest Green Maker is ideal for this time of year.
- Don't forget to water deeply less often to get those roots deeper in the soil.



#### Tree and Shrub Care

- Regular lawn sprinkling won't get the roots of your shrubs.
- Deep water the established shrubs.
- Always check for signs of bugs on them.

#### Flowers

- Dead head spent blooms as necessary to encourage continued blooming. Fertilize your flowers during this time to keep them strong and blooming during your summer gatherings.
- If you have unwanted weeds in your garden, we recommend a product called KillzAll. It is a selective herbicide that will kill the weed but not hurt other plants or sterilize your soil.



#### Tips for drought conditions

- Mulch your flower beds and gardens with cypress mulch to hold moisture and continue watering deeply, less often.
- To keep weeds at bay in your vegetable garden and hold moisture in the ground, place a layer of black and white newspapers along your rows and put grass clippings on top.

### Summer (August to mid September)

#### Lawn Care

- Fertilize to hold the deep green color you desire.

#### Flowers

- Don't forget to fertilize. If you find your soil is drying out too quickly in your containers, next spring put a product called Soil Moist in your pots along with fresh soil. It is a water retaining polymer that will help keep them from drying out as quickly.
- Deadhead your flowers to keep them blooming through fall.

#### Tips for drought conditions

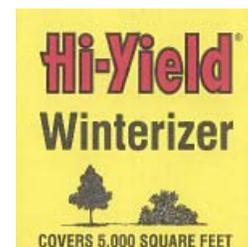
- Water before 8 am and after 7 pm for maximum water retention.
- Be careful not to water after 10 pm because you could develop fungus on your lawn.

### Fall (late September to mid October)

- Fall is for planting. Don't miss the opportunity to plant trees, shrubs, bulbs, perennials, and pansies!
- Even though winter is coming and plants appear to be dormant, root systems are still very active and should be watered if moisture is not received in the form of rain or snow.

#### Lawn Care

- In late fall, be sure to put your winterizer down. This will help your grass get the boost it needs prior to the harsh conditions of winter. It will also prepare it for the new growth in spring.
- Also, in late fall don't forget to put down soil activator. This will start the process of decomposition of thatch in your yard from the mowings of summer.



## Flowers

- After the first frost, trim your perennials down and empty your containers of dead plants. This late fall task will save you time in spring and allow you to hibernate over winter.



## Winter (November through February)

### Lawn Care

- Late Winter, before the temperatures rise and weeds emerge, definitely place a pre-emergent on your lawn area to prevent weeds from emerging in spring. This also gives your lawn a fertilizer boost in preparation for spring growth.



### Tips for drought conditions

- If we receive no measurable moisture, water your lawn to maintain moisture in the ground. The roots are still somewhat active during winter.

## Spring (March through June)

- Dust off the garden tools. It's time to get busy to ensure your yard is the best on the block!

### Lawn Care

- If you didn't apply pre-emergent, you still have time. Weeds can get out of control quickly and having the pre-emergent certainly helps keep those pesky weeds from emerging.

## Flowers

- When potting containers with new plants, always use fresh soil. Last year's soil is depleted of nutrients and who knows what pests are hiding in the soil ready to eat your plants' roots.
- Fertilize your flower beds right away to ensure the best growth and blooms early in the season.



**COURTESY: Curt Jaynes  
GardenSource Nursery &  
Landscaping**

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# Choosing Happiness After

## Divorce:

A Woman's 52 Week Guide to Living a Positive Life

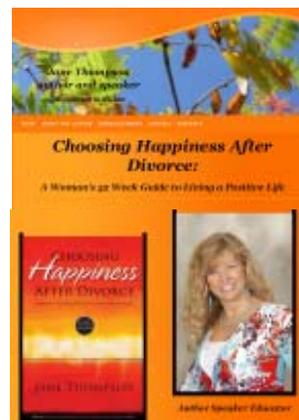
### HAPPINESS AFTER DIVORCE IS WITHIN YOUR REACH!

Divorce is devastating for all involved, but you have choices in how the experience affects you! Allow Jane Thompson to guide you through the difficult period following divorce and inspire you to choose the path to happiness! No matter how much time has passed since your divorce, this 52 week guide provides concrete methods for pulling out of despair and moving forward into the happy life you desire,.

- Gain inspiration to put anger and bitterness aside and choose love for yourself and children
- Overcome the stress and worry which accompany financial difficulties, dealing with the ex's new girlfriend or spouse, loss of friendships and making tough decisions
- Stop hoping happiness will occur and take action to be happy everyday

Thompson has lived through divorce and shares with you how to choose happiness regardless of life's circumstances. Happiness is a choice each person can make and though there will be sad or hard times, not allowing those moments to define you or to destroy you can make all the difference.

Additionally, each chapter contains a guided journal entry to help you explore your feelings and brainstorm ideas; suggested further readings sends you to seek advice from the experts and inspiration from others; and a recipe in each chapter provides a creative and fun way of bringing a smile to your face, and family and friends to the table.



**COURTESY:  
Jane Thompson  
Author & Speaker**

[www.choosinghappinessafterdivorce.com](http://www.choosinghappinessafterdivorce.com)