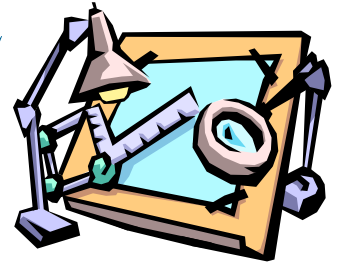


CHB SPOTLIGHT

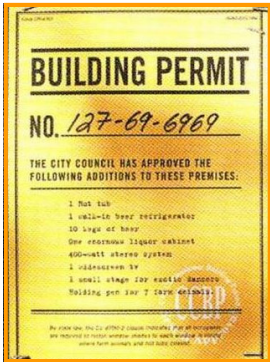
COLORADO HOME BUILDERS —
YOUR LOCAL CUSTOM HOME BUILDER SINCE 1993



BUILDING PERMITS

When do I need a building permit?

The best way to find out if you need a permit is to call your local building department. The staff is there to serve the public by providing information about safety and understanding of your local building codes. Be sure to discuss your plans with the code official before you begin construction to determine whether you need a permit. If a permit is not needed, the code official will answer your construction questions and provide valuable advice. Permits are usually required for the following:



- ◆ New buildings
- ◆ Additions (bedrooms, bathrooms, family rooms, etc.)
- ◆ Residential work (decks, garages, fences, fireplaces, pools, water heaters, etc.)
- ◆ Renovations (garage conversions, basement furnishings, kitchen expansions, re-roofing, etc.)
- ◆ Electrical systems
- ◆ Plumbing systems
- ◆ HVAC (heating, ventilating and air-conditioning) systems

What is a building permit?

A building permit gives you legal permission to start construction of a building project in accordance with approved drawings and specifications. Building permits are very beneficial to you and your community. By working with an expert code official, you will benefit from their knowledge of the building codes to ensure your construction project is built right, will be safe and will last. Safe construction practices help protect you, your family, your friends and your investment. Be sure to get your local code official involved with your project, because the building department is on your side.

What are the benefits of having a building permit?

Increased Value -- Your home or business is an investment. If your construction project does not comply with the codes adopted by your community, the value of your investment could be reduced. Property insurers may not cover work done without permits and inspections. If you decide to sell a home or building that has had modifications without a permit, you may be required to tear down the addition, leave it unoccupied or do costly repairs.

Protects -- A property owner who can show that code requirements were strictly and consistently met, as demonstrated by a code official's carefully maintained records, has a strong ally if something happens to trigger a potentially destructive lawsuit.

Ensures Safety -- Your permit also allows the code official to protect the public by reducing the potential hazards of unsafe construction and ensuring public health, safety and welfare. By following code guidelines, your completed project will meet minimum standards of safety and will be less likely to cause injury to you, your family, your friends or future owners.



HOW TO...

How to Understand Energy Efficiency Ratings

Your utility bills keep going up and you know your old appliances aren't as energy efficient as newer ones. Plus the government has come up with energy efficiency ratings to help you make economical and environmental choices, but you just don't know what those numbers are telling you. Here's how you can understand the government's energy efficiency ratings and what to look for when shopping for new appliances so you can save money and help the environment at the same time.

Energy Star

- ◆ Understand that Energy Star is a voluntary labeling project jointly sponsored by the US Department of Energy and the US Environmental Protection Agency to identify energy efficient products.
- ◆ All products displaying the Energy Star label either exceed federal energy consumption standards (typically by at least 15 percent, but in some cases by substantially more) or they have energy saving features built in to them. Any product displaying the Energy Star label is an energy efficient product.

Energy Efficiency Ratings (EER)

- ◆ There are different energy efficiency ratings for different types of products.
- ◆ Central Air Conditioners. SEER (Seasonal Energy Efficiency Rating) is the measure of efficiency. The higher the number the more energy efficient the unit is. Look for a unit with a SEER of 12 or more.
- ◆ Room Air conditioners. EER (Energy efficiency rating) is the measure. Here again the higher the number the more energy efficient the unit is. However, an important consideration in choosing a room air conditioner (besides energy efficiency) is matching the size of the room with the size of the air conditioning unit. An undersized unit (no matter how energy efficient) will run constantly and use extra energy. As a gauge, a 9,000 British Thermal Unit (BTU) air conditioner will effectively cool an area of 350 to 400 square feet.
- ◆ Washing Machine. EF (energy factor) Indicates the number of complete cycles a washer will operate while using one kilowatt-hour of electricity. The current federal standard for energy efficient washers is an EF of 1.18, while Energy Star washers require an EF of 2.5.
- ◆ Dishwashers. EF (energy factor) once again is the unit of measurement, and indicates the number of complete cycles a dishwasher will complete while using one-kilowatt hour of electricity. Dishwashers that qualify for the Energy Star label have an EF of 0.52 or greater.
- ◆ Refrigerators and freezers. The labels indicates the number of kilowatt-hours of electricity the appliance will use in one year of operation. The **smaller** the number, the more efficient the appliance.

How to clean your dishwasher

Have you ever opened the dishwasher door to unload those clean dishes, and they just don't look or smell clean? Try these tips to get your dishwasher back to running in tip-top shape.

Things You'll Need:

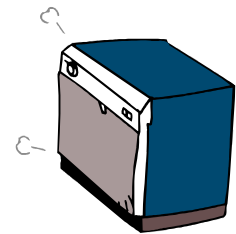
Clean Bowl

White Vinegar

Step1: Take a large, clean bowl (a bit heavy is good) and place it on the top rack of an empty dishwasher.

Step2: Pour in 2 cups of White Vinegar

Step3: Run the dishwasher on a regular cycle with detergent. Repeat if necessary.



QUOTE OF THE MONTH

"We don't receive wisdom; we must discover it for ourselves after a journey that no one can take for us or spare us.

~ Marcel Proust (1871 - 1922) ~



JUST FOR FUN

5 MINUTE CHOCOLATE MUG CAKE

- 4 tablespoons flour
- 4 tablespoons sugar
- 2 tablespoons cocoa
- 1 egg
- 3 tablespoons milk
- 3 tablespoons oil
- 3 tablespoons chocolate chips (optional)
- A small splash of vanilla extract
- 1 large coffee mug



Add dry ingredients to mug, and mix well. Add the egg and mix thoroughly. Pour in the milk and oil and mix well. Add the chocolate chips (if using) and vanilla extract, and mix again. Put your mug in the microwave and cook for 3 minutes at 1000 watts. The cake will rise over the top of the mug, but don't be alarmed! Allow to cool then tip out onto a plate.

Wuzzle Puzzle

What's a wuzzle you ask? A wuzzle is a saying/phrase that is made up of a display of words, in an interesting way. The object is to try to figure out the well-known saying, person, place, or thing that each wuzzle is meant to represent.

The secret to solving WUZZLES word puzzles is to determine the missing "concept," such as in, on, over, under, before, after, between etc. For example, the solution to NOON GOOD is "Good afternoon," and LINE READ LINE is "Read between the lines."

crycrycrycryBANK	stake stake	BAD BAD
DAËHüYM	skirt	AALLLL

Be sure to look for the answers elsewhere in this issue



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TIP'S FROM THE PROFESSIONALS - STEVE'S HIGHLIGHTS

STROKE IDENTIFICATION:

STROKE: Remember the 1st Three Letters...S.T.R.

During a BBQ, a friend stumbled and took a little fall - she assured everyone that she was fine (they offered to call paramedics) .she said she had just tripped over a brick because of her new shoes.

They got her cleaned up and got her a new plate of food. While she appeared a bit shaken up, Ingrid went about enjoying herself the rest of the evening. Ingrid's husband called later telling everyone that his wife had been taken to the hospital - (at 6:00 pm Ingrid passed away.) She had suffered a stroke at the BBQ. Had they known how to identify the signs of a stroke, perhaps Ingrid would be with us today. Some don't die. they end up in a helpless, hopeless condition instead.

It only takes a minute to read this...

A neurologist says that if he can get to a stroke victim within 3 hours he can totally reverse the effects of a stroke...totally. He said the trick was getting a stroke recognized, diagnosed, and then getting the patient medically cared for within 3 hours, which is tough.

RECOGNIZING A STROKE

Thank God for the sense to remember the '3' steps, STR. Read and Learn!

Sometimes symptoms of a stroke are difficult to identify. Unfortunately, the lack of awareness spells disaster. The stroke victim may suffer severe brain damage when people nearby fail to recognize the symptoms of a stroke.

Now doctors say a bystander can recognize a stroke by asking three simple questions:

S *Ask the individual to SMILE.

T *Ask the person to TALK and SPEAK A SIMPLE SENTENCE (Coherently) (i.e. It is sunny out today)

R *Ask him or her to RAISE BOTH ARMS.

If he or she has trouble with ANY ONE of these tasks, call emergency number immediately and describe the symptoms to the dispatcher.

New Sign of a Stroke ----- Stick out Your Tongue

NOTE: Another 'sign' of a stroke is this: Ask the person to 'stick' out his tongue. If the tongue is 'crooked', if it goes to one side or the other, that is also an indication of a stroke.

Answers to Wuzzles:
1. Cry all the way to the bank
2. The stakes are high
3. That's too bad
4. Eyes in the back of my head
5. Minskier
6. All in All

All material contained within was written and compiled by the Colorado Home Builders team.