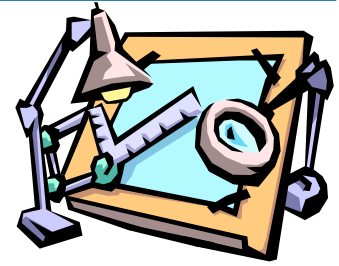


# CHB SPOTLIGHT



COLORADO HOME BUILDERS —  
YOUR LOCAL CUSTOM HOME BUILDER SINCE 1993

## PREPARE FOR A HOUSE FIRE

Let's face it, no one wants to think about losing everything he owns in just a few short minutes. However, if left unprepared for a house fire, that's exactly what could happen.

- ◆ Take pictures. Of course you know everything that's in your house, but trying to recollect every toothbrush, washcloth, and sweater can become overwhelming, after the fact. You will have to list all items for the insurance company. Take pictures of every room, starting in one corner and working clockwise, overlapping pictures. This way, you have a better idea of all items in that room. Open entertainment center drawers, dresser drawers, sideboards, closets, pantries, china cabinets, storage rooms, etc. and take several shots.
- ◆ Install at least 3 smoke detectors. One should be close to each door, as well as another safe route out of the house. By placing smoke detectors close to doors, you accomplish two tasks: Not only does this make enough noise to awaken the family, but it also serves as a way to know the exits by sound, should the smoke hinder your vision. Besides doors, consider a window large enough to break and escape through. Also, don't forget to change the batteries in a smoke detector twice a year.
- ◆ Invest in a fire proof safe. Place all legal documents, birth certificates, marriage license, and social security cards inside. Include several cherished photos that can't be replaced, such as baby or wedding pictures, and pictures needed for an itemized insurance list, should there be a total loss.
- ◆ If you have an elderly person or small child in the house, make sure to label the window of his/her bedroom to alert fireman. This could save time, which is crucial in a house fire situation.
- ◆ Finally, something to consider: pictures are precious to everyone. In addition to placing several photos in the fire safe, give several extras copies away. This way, if there is a fire in the house, you always have some to make copies for replacing.

### Tips & Warnings



These tips should be followed in addition to having a fire extinguisher in the house and practicing a fire drill for safe escape with the entire family.

Your family needs to be prepared in case of a fire.

Children especially need to fully understand what to do and should practice these rules often.

Otherwise, they will naturally run and hide from a fire instead of getting out of the house safely.

Get a family fire-escape plan ready and have fire drills at least once a month. You can even print out the drill and tape it to the refrigerator so the whole family is reminded often of the plan.

Make sure that everyone knows to ways out of every room.

Operational smoke detectors on every level at bedrooms

Teach children to crawl on their hands and knees to get low under smoke.

Teach children how to close door behind them to slow the spread of fire and smoke.

Plan alternate escape routes.

Teach children to lay low and shout their names out if they are trapped in a smoke-filled room.

Plan a meeting spot outside the house, at a neighbor's or in a special place in the yard a good distance from the house.

Teach kids that once they get outside, they should stay outside.

Make a sketch of the layout of each floor of your house, including windows, doors and stairways. Mark escape routes from each room on the sketch.

Hold frequent fire drills, including some at night. Make sure everyone is following the plan perfectly.

Assign a member of the family to be responsible for the younger and older members of the family. Get a "buddy" system going so everyone is taken care of.

Assign a responsible adult to look after house pets in case of fire.

Assign someone to call 911.

And if there is a fire, remember, COUNT HEADS, STAY TOGETHER and DON'T GO BACK into the house for personal belongings.

Replace smoke detector batteries at least once annually

**REMEMBER: WE DO HOME INSPECTIONS!**

See page 4 of this issue for contact info!

## HOW TO...

### How to Prepare for Tax Season

Tax season is kind of like your spouse's birthday. It comes around the same time every year, yet it always catches you off-guard. Whether it's a dreaded experience that has you dreaming of being in the dentist's chair rather than at your accountant's office or an exciting time that gives you the feeling of being a lottery winner, there are things you can do to be prepared for tax season.

#### Collect Paperwork

W-2s and tax forms are probably coming in the mail. Be mindful of where you put them. Dedicate a folder or a drawer for everything tax related. That way you won't be scouring your house, car and office for crucial information. Start gathering up receipts and necessary paperwork that you'll need to file your taxes. Wondering what paperwork is necessary? Here's a list of some of the things you will need to file your return:

- W-2s from employers
- Homeowners need a record of mortgage interest they've paid
- Calculate rent paid during tax year
- Interest-income statements
- Personal property tax information
- Gifts to charity
- Childcare Expenses



#### Anticipate Errors

People make a lot of them. Almost makes you wish you paid more attention in Econ 101. Double check everything, but especially the areas where mistakes are commonly made. MSN Money gives you a heads up of the most commonly missed deductions. Remember-- even if you hire someone to do your taxes for you, you are responsible for any errors.



"You can't count your litter box as a business deduction just because you do your business there."

#### Find a Pro

Not everyone is good with numbers. Why not enlist the help of a tax expert? It's hassle-free and you'll get your refund as fast as possible. Plus, many tax preparers offer to review last year's tax return for free to see if they can get you more money. If you fill out this online form, H&R Block will send you a coupon so you can save \$20 on tax preparation services.

#### Try Tax Prep Software

If you want a less expensive route, try picking up some tax preparation software. Buy.com is offering discounts on popular software like TaxCut or TurboTax. Prices start at just \$19.99, which is much less than you'll pay an expert.

By Alison Storm - [www.bargianist.com](http://www.bargianist.com)

### QUOTE OF THE MONTH

"The income tax has made more liars out of the American people than golf has"  
~Will Rogers (1879 - 1935)~

## Five Daily Habits for Saving Money

Do your paychecks seem to get sucked up before you have a chance to sock any away in savings? It happens to the best of us. Saving money doesn't have to be difficult. There are simple steps you can put into your daily routine that will help you save money.

### Check Your Account Balance

Reviewing your online bank account statement on a daily basis means you'll know when something looks fishy. It's also a good way to keep your own spending in check.

### Make Your Own Coffee

Caffeine addicts need to become addicted to something else: making their own cup of joe. Tap into your inner-barista and learn to brew a bodacious shot of espresso. Making this a daily habit will save you big bucks over time.

### Eat at Home

A \$5 Subway meatball sub one day and a \$7.99 Arby's meal the next really will add up. In just a week, eating at home or packing your lunch can save a minimum of \$20.

### Pay Cash

Reducing your dependency on credit is a good thing. If you can't pay cash, ask yourself if it's a purchase you really must make. Forcing yourself to pay cash means you're committing to living within your means. Withdraw just enough cash to take care of the necessities each week and keep those credit cards locked up.

### Put Some in Savings

Make this easier on yourself by setting up an automatic process. If you have direct deposit, allocate a certain percentage or dollar amount of each pay check to go right into your savings account.



Www.bargainist.com

## JUST FOR FUN

# NUMBER BLOCK

*What's a numberblock you ask? A number-block is group of numbers formed in a block. The numbers in each row add up to the totals to the right. The numbers in each column add up to the totals along the bottom. The diagonal lines also add up the totals to the right. Some of the numbers are missing. You fill in the missing numbers.*

*Try to fill in the missing numbers.*

*The missing numbers are integers between 1 and 20.  
The numbers in each row add up to totals to the right.  
The numbers in each column add up to the totals along the bottom.  
The diagonal lines also add up the totals to the right.*

67
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	7			13	10	47
	6	10		18	1	60
14	9			9	5	63
15	16		6		14	78
7	1			13		55
13		8			15	55
62	41	59	60	74	62	57



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## TIP'S FROM THE PROFESSIONALS - STEVE'S HIGHLIGHTS

### How to Reuse Old Newspaper

Those of us who still get our news and sports results from a newspaper—usually end up with a mess to store until recycling day. Now, wouldn't it be great if you could actually use those stacks of old newspapers for something else? Well you can. Here are some ideas.



- ◆ Use old newspaper to line your kitty litter box or your kitchen garbage can. The paper will help control odors and absorb moisture, so putting out the trash or changing the litter box won't be quite as gross a job.
- ◆ Line the vegetable drawers in your fridge. Here again, the newspaper will absorb moisture from any old, forgotten vegetables while helping reduce any smells.
- ◆ Prepare a mixture of half vinegar and half water and use crumpled-up newspapers to clean windows, TV screens and computer monitors. Simply crush the newspaper into a ball, soak it in the water/vinegar mixture, then squeeze the excess moisture out, leaving the paper just damp. Clean the windows using a circular motion and finish up with a clean, dry piece of newspaper.
- ◆ Keep the floors near your door clean by laying newspaper down near the entrance. The newspaper will soak up and hold moisture from rain or snow-covered boots and protect your floors. You can also use newspaper to help dry out wet boots and shoes by crumpling some of it up and stuffing it inside.
- ◆ Save money and make your own seeding pots using newspaper and a straight-sided jar. Use the jar as a mold and wrap the newspaper around the jar, then fold the tails into the base. Now just remove the jar and fill your newspaper seeding pot with soil.
- ◆ Stop grass clippings from smelling while you're composting them, or even if you're storing them until they can be picked. Tear a few sheets of newspaper into strips and put them in with the clippings. The newspaper will quickly compost and absorb the awful smell grass clippings give off when they're stored for a while.
- ◆ Keep some newspaper in your garage or workshop. If you happen to spill some gas or oil on the floor, newspaper will help absorb the spill and can prevent a permanent stain on concrete or a soft spot in your asphalt drive.
- ◆ Use newspaper as a great fire starter. Crumple a few sheets into balls and place them in with piles of kindling. The paper burns fast and hot, giving the kindling a good start. You can even use newspapers in your fireplace to replace logs. Overlap sheets of newspaper by about one third of their length and roll them into a tube. The solid tube of newsprint will burn much like a log in the fireplace.

Newspapers that have just gotten wet or dirty can still be recycled. Allow them to dry out, then put them out with your recycling. Don't recycle newspaper that has lined a litter box.

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