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Mike's Tool Box

Mike Forner's Home Services:

My mission is to improve the quality of life for you and your family by providing prompt, comprehensive, expert home maintenance and repairs. Our service is a fusion of high expectation & excellence in performance.

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Home Insurance During & After A Remodel

Remodeling My House

Oh, it'll look so great once it's done! Opened-up walls! Light, honey-colored bamboo floors! Rustic slate tile! Shiny granite countertops! Bit by bit, your dream home is coming together.

If only it could happen like it does on TV, where old, messy rooms are transformed into welcoming, sparkling spaces in not more than an hour, all without the dirt, the dust, the delays, and the inconveniences.

Remodeling can be a passion and a chore. But usually, the end result is worth it. If you do it right, that is.

Your insurance policy is usually not part of the to-do list when it comes to planning a home remodel, and rarely finds its way into the file folder with paint swatches, contractor bids, or box store shopping lists. But it pays to start your home improvement project on a solid foundation.

Are you your own General Contractor? The risk may be greater than the savings!

Adding the second story to your house will make a huge difference! You can move the kids' bedrooms upstairs, add a Jack-and-Jill bathroom, and a TV room. That will open the first floor for an extended Master bedroom, and a Master Bath with the long-awaited Jacuzzi and a walk-in closet.

From what you've heard, this will increase the value of the house quite a bit, not to mention add comfort for you and your family. To save a little money, you figure, you can act as the General Contractor. You'd never have to touch a hammer; all you'd do is organize and orchestrate, order supplies... and take care of the paperwork, basically. Sounds doable. Right?

Unfortunately, it's not quite as easy as that. If you function as the General Contractor and hire sub-contractors to work in or on your home, you may be held responsible in case of an accident or an injury to a worker or to a third party (for example, a neighbor kid walks by your house just as one of the guys working on your roof accidentally drops his hammer and it hits the child).

Your homeowner's policy may provide some liability coverage, but even if so, it may not be enough to cover your assets if you are sued for liability and medical costs.

Worker's comp is not always required by law, but if you are in the situation of hiring sub-contractors to work in or on your home and property, you may want to purchase Worker's Comp insurance, for your own protection.

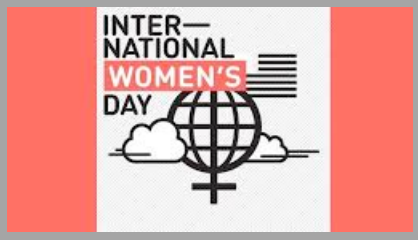
Since this is a very complicated topic with many variables, you should speak with your agent before hiring anybody. All in all, you might be better off, both financially and risk-wise, if you hire a licensed contractor who has the insurance and the reputation you're looking for. It may save you a lot of hassle and worries during an already stressful time.

Continued on page two...

Stay tuned for next month's front-page article!

Upcoming Events In March That Might Interest You…

* Daylight Savings Time is Sunday the 8th.



* International Woman's Day is Sunday the 8th.

* St. Patrick's Day is Tuesday the 17th.
"May the Irish hills caress you.
May her lakes and rivers bless you.
May the luck of the Irish enfold you.
May the blessings of Saint Patrick behold you."
~ Irish Blessing

* Spring begins on Friday the 20th.

* Ann Arbor Farmers Market located in Kerrytown, Ann Arbor. Open during March on Saturdays from 8am – 3pm.

Home Insurance During & After A Remodel Continued…

D-I-Y project? Some are covered, some are not. (But not because you did it yourself!)

You are painting this weekend! It's a long-postponed project, but finally, you are tackling it.

Sunday night, you are exhausted. One coat of primer and two coats of paint, and you still see the old, darker color shimmer through. Push on, add one more coat. Might as well do it right. When you're done, you hurry to pick everything up. Rollers, brushes, drop cloths? In the trash bag they go. Tie it up and plop it in the garage. Deal with it tomorrow. Or next weekend.

But you forget that crumpled up, paint-stained drop cloths are highly combustible…

If this caused a fire, are you covered by your homeowner's insurance?

In this situation, yes, there would be coverage. A fire loss that happens suddenly and accidentally, even if caused (as in this example) by negligence, is covered by your homeowner's policy.

It's going down as the summer of the bathroom remodel. You and your spouse decided to do it yourselves… both of you like doing this kind of work. Tearing out the old. Putting in the new. Taking care of the house. So you tackled the new bathroom together, laid the river-rock mural in the new walk-in shower, installed radiant heat under the new slate floor tile, and switched the location of toilet and vanity. You put a lot of thought and effort into this, got all your permits, and cleanly re-routed, installed and sealed the new copper pipes. Up to code!

Now, 3 months after the finishing brush stroke, something's leaking!

At least, that's what you suspect. When you come home at night, a puddle has collected between the toilet and the vanity. You mop it up, only to find it there again the next night. And you hate to admit it, but the strip of wall right above has gotten darker. And if you look closely (which you opt not to do), you can see fine hairline cracks.

You think of your homeowner's insurance. Oy. Would your D-I-Y project be covered at all?

Well. Generally, your finished D-I-Y home improvement project would be covered for all the common perils insured on a homeowner's policy, whether you do the work or a contractor does the work. But the perils covered on a homeowner's policy have to be sudden and accidental occurrences.

And that's the problem in this example. The answer here is: There might not be coverage. What happened here is a mistake, a construction defect. There are workmanship exclusions on a homeowner's policy that apply whether a contractor or the property owner did the work. If the damage in this example were caused by faulty workmanship, not by a sudden and accidental occurrence, the loss would not be covered by your homeowner's policy.

However, had you hired a contractor, you could hold him responsible to fix the damage.

A side note: Water damage that happens over time (like a slow leak that causes dry rot) is generally excluded from coverage on your homeowner's policy. So, it is critical to address any suspicious leaks immediately. They don't go away on their own. They only become bigger (and possibly excluded) losses.

Major Remodel? Insure the "After" before it's too late

That second story you were talking about? Yup. It's done. Two more bedrooms, a bathroom, and a family room, just like you had planned. About an extra 1,000 square feet. Yeah, it's such a relief. You can't even imagine going back to living on one floor with the two boys, the cat, and the dog. None of you remember how you did it. But luckily, you don't have to!

If you don't want to remember the "Before", be sure to not leave your homeowner's policy stuck in the past! If you plan a major remodel like an addition, a new deck, or a significant upgrade, be sure to call your insurance agents to inform them about the scale of the remodel you are planning.

The replacement value of your home may now be significantly greater than it was before, and your homeowner's policy limits might not be enough to cover your house if you have a total loss. Also, if you have an extended replacement coverage endorsement (very important!) your policy contract requires that you inform your insurance company of any significant change in value (usually defined as improvements over $5,000.) Finally, if you purchased new furniture or electronics, be sure to adjust the personal property limits on your homeowner's policy.

However, don't wait until all the work is done. During the construction phase, you may have a significant amount (and dollar value) of supplies stored on your property. If these building materials are stolen or destroyed before your remodel is finished, there may be inadequate coverage.

How certain remodels can save you money on your homeowner's insurance

Whew! That was a major project… updating all the electrical in your turn-of-the-century craftsman. No fun… but it sure feels good that it's done now. For all you know, the place could have gone up in flames years ago, due to the outdated wiring. So this gives you some peace of mind.

If you did a major remodel that included updating certain systems such as plumbing, heating, electrical, putting on a new roof, a security system, or other features that improve the safety of your home you may qualify for a discount on your homeowner's policy.

Spring Cleaning Basics

Clean Windows

Dirty panes are no problem when you use rubber-edged squeegees, which are quicker and more effective than cloth or newspaper. They come in a variety of sizes -- and a screw-on extension will let you reach high spots.

To start, dip a sponge into a bucket of warm water and a few drops of mild dish soap. Wet window; rub dirt away. Dampen squeegee; starting at an upper corner, draw it down pane from top to bottom. Repeat, overlapping strokes and wiping rubber edge with sponge after each stroke. (For large windows, ''snake'' squeegee back and forth; then touch up edges.) Dry windowsills with a cloth.

Wash Your Blinds

Once or twice a year, wipe wooden blinds with a few drops of gentle wood cleaner on a nearly dry sponge. Aluminum blinds can be washed outdoors: Place them on an old sheet on a slanted surface, and scrub with water and a noncorrosive cleaner. Use a hose to rinse well, and then dry the blinds thoroughly with a towel to prevent rust.

Update Bed Linens

Replace your bedding for a quick makeover. For an easy custom duvet cover, use two flat sheets. Place sheets back to back, and sew around the perimeter, allowing for a 1/2-inch seam; leave an opening at the bottom. To close, sew twill-tape ties or velcro tape to the inside edges.

Deep-Clean Carpets and Rugs

For synthetic carpeting, rent or buy a shampooer/extractor -- a machine that cleans the fibers and removes traces of soap using hot water. Open windows and let air flow to help carpets dry. If you have wool carpets or rugs, or any that are valuable or delicate, contact a professional for cleaning.

Clean Your Curtains

Vacuum and steam-clean curtains or have them dry-cleaned. If you'll be replacing heavy curtains with lighter ones, as the weather gets warmer, it is especially important to remove dust and dirt before putting the curtains away for storage.

Protect Wooden Floors

Guard against scratches on wooden floors. Make sure there are surface protectors on the undersides of furniture legs, and replace any that are dirty or worn. (A buildup of grit can mar the floor.) Use thick, padded self-adhesive discs; they come in different diameters and can be found at home stores.

Clean Out the Refrigerator

This task is a daunting undertaking; make it more manageable by breaking it down.

- Make it a habit to throw out old, spoiled food.
- Every few months, wash the interior with a solution of two tablespoons of baking soda for every quart of warm water. Wash removable shelves and drawers in the solution (let glass shelves come to room temperature first so warm water won't crack them).
- Loosen hardened spills on fixed parts by wetting the area with the solution, allowing the residue to soften.
- Use a toothbrush to scrub crannies.
- At least once a year, vacuum or brush dust from the condenser coils to keep the system from overheating.

Irish Butter Shortbread

Ingredients:

- 1 cup (2 sticks) Irish unsalted butter, room temperature
- 1/2 cup plus 1 tablespoon sugar
- 2 1/2 cups all-purpose flour, plus more for work surface

Cook's Note

Due to its high fat content, Irish butter only needs a few minutes to come to room temperature. It is best when used 15 minutes after removing from the refrigerator.

Directions:

1. Preheat oven to 300 degrees. Line two baking sheets with parchment paper; set aside.
2. In the bowl of an electric mixer fitted with the paddle attachment, cream together butter and sugar. With the mixer on low, slowly add flour. Continue mixing until dough comes together to form a ball.
3. Transfer dough to a lightly floured work surface; roll out dough to about 1/4-inch thickness, dusting rolling pin with flour as necessary to prevent sticking. Using a 2 1/4-inch round, fluted cutter, cut out dough. Transfer to prepared baking sheet, spacing about 1 inch apart. Gather up any scraps, gently re-roll, and repeat cutting process. Take care not to overwork dough.
4. Transfer baking sheet to oven and bake until shortbread just begins to turn golden, about 30 minutes. Transfer cookies to a wire rack to cool. Shortbread may be stored in an airtight container for up to 3 days.

10 Quick Tips For The Art Of Conversation

1. Do not dominate a conversation or make it all about you. A monologue is not conversation.

2. Show interest and curiosity in others.

3. Strive for a balance of give and take.

4. Be an active listener by maintaining good eye contact and asking pertinent questions.

5. Train yourself to relax by using visualization, meditation, or other relaxation methods. Being relaxed is vital for good conversation.

6. Do not interrupt and cut in with your own ideas before the other person is finished speaking.

7. Maintain an open mind; everyone has a right to express themselves even if you don't agree with what they are saying.

8. Although this is cliché, try to avoid topics such as religion and politics. You would be surprised at how many people get trapped by them and end up in verbal battle, not conversation.

9. Be prepared by staying on top of the latest news, developments and world events.

10. Be approachable by staying relaxed, smiling and maintaining a friendly attitude.

Wise Home Owner Tip:

Six Things To Do Every Day

1. *Make the Bed*: Tidiness begets tidiness. A crisply made bed makes the whole room seem more orderly, which makes it less likely that you'll let other things -- such as clothes and papers -- pile up around it.
2. *Manage Clutter*: Whenever you leave a room, take a quick look around for anything that isn't where it should be. Pick it up and put it where it belongs. Insist that everyone in the household do the same.
3. *Sort the Mail*: Take a few minutes to open, read, and sort mail as soon as you bring it inside. Keep a trash bin near your sorting area for junk mail. Drop other mail into one of four in-boxes: personal correspondence, bills, catalogs, and filing.
4. *Clean as You Cook*: Instead of filling the sink with pots and dishes, wash them or put them in the dishwasher as you prepare a meal.
5. *Wipe Up Spills While They're Fresh*: Whether it's tomato sauce on the cooktop or makeup on the bathroom counter, almost anything is faster and easier to remove if you attend to it immediately.
6. *Sweep the Kitchen Floor*: Every evening once you've finished washing up after dinner, sweep the floor. This will keep tough-to-clean dirt and grime from building up, which will make the weekly mopping much quicker.

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Did You Know...

That you can use white bread to clean out your spice grinder? Freshly ground spices can cling to the grinder. For a quick cleaning, run soft, fresh white bread through the grinder to pick up lingering spices and absorb the oil they leave behind.

Uplifting Quote of The Month

"Patience strengthens the spirit, sweetens the temper, stifles anger, extinguishes envy, subdues pride, bridles the tongue."

~ George Horne

Joke Of The Month

Spring is always eagerly awaited after the long, cold winters.

When I arrived at work one day in mid-March, I noticed a sign decorated with flowers and butterflies. It read: "Think Spring."

The first day of spring blew in with a snowstorm and freezing temperatures, however, and another flowery sign was posted. This time the message read: "Forget Spring. Think Summer."