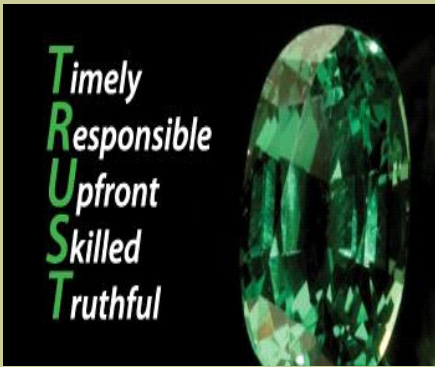




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Emerald Times
Edition 40

A NOTE FROM:

THE RECESSION IS OFFICIALLY OVER! Yep, it is. A couple of weeks ago, the government announced that several leading indicators, which for the last 5 generations have always been the precursor of a recovery, have been consistently up for the last three quarters. In addition, consumer confidence was up the month of August & industrial output has been up for the last quarter. Banks are slowly getting solvent. HEY, maybe they'll even start doing what they are in business for: LOANING MONEY \$\$\$.

In addition, last month I took my own poll. I talked with 5 of my past clients who said 2008 was the best year they had and so far 2009 was turning out pretty good also. We're having a pretty fair year ourselves. That's the good news.

The bad news: unemployment is at 9.6% and may rise to 10%. People are still nervous about their jobs, real estate values are still low and there is a plethora of foreclosures both on the books and looming.

So, what does that have to do with a homegrown newsletter like the Emerald Times. I don't believe we should WAIT for the government to help us. Heck, I'd be bankrupt if I did that! You all know I'm a big proponent of making our own destiny. Many of you are entrepreneurs, like me. As an entrepreneur, it is our job to find the opportunity. In some cases we make our own opportunity. I think it is up to every body that reads this newsletter (for a start) to stimulate their own economy. Now, those who know me, know I'm not an advocate of reckless spending. I'm not advocating spending what you don't have. However, don't let fear paralyze you either. Spend wisely. Spend thoughtfully. Buy value. But for Pete's sake invest in your own future recovery. If that means a remodeling project, you know who to call!

HURRICANE SEASON 2009 JUNE 1 - NOVEMBER 30

Home Hurricane ✓

There's a misconception among consumers that if the windows are OK, then the house will be OK, but, you'll need to protect the windows, the patio doors, entry doors, garage doors and roof. If the skin stays intact, the chance of the house staying intact is much greater. Wind entering a house through a broken window or garage door will weaken the integrity of the structure. When a window blows and wind enters the house, it has no place to go but up, which may result in a lost roof. The goal is to keep the wind out. One of the most overlooked areas is the garage door, which is very likely the weakest area. When high winds cause the garage doors to give way, a good portion of the home is exposed. Then, wind that enters the home forces the roof to blow out. You have to have some way to secure the sides of the door and brace the center, so it doesn't buckle. Braces are available that can help to strengthen the doors. Lumber braces can be constructed at home as well. It may be best to install a new garage door that is hurricane-rated. They may be pricier than others, and probably should be installed professionally for best protection, but would provide invaluable protection.

Keeping the house in good repair is advised and so is checking the roof for loose shingles or tiles. Many people don't even think about the wind turbines that dot their roofs. They're very vulnerable to being blown off during high winds and will leave a gaping hole for rain to come in. It is suggested that you buy caps that can be installed when a hurricane threatens.

Check insurance policies to be sure they're up to date and coverage is adequate, notes the Florida Department of Insurance in its brochure "Are You Prepared? A Hurricane Checklist for Insurance Consumers." "If the policy doesn't cover the current value of your home **and its contents**, you should consider increasing your coverage," according to the pamphlet.



<http://www.pinellascounty.org/emergency/hurricaneguide.htm>



REMODELING CONTRACTS

Have you ever received multiple bids for a medium to large size remodeling project, only to find that the length and detail in each bid varies greatly? Have you noticed that some contractors overload you with paperwork such as material lists, legal sounding forms, and contracts to sign, while others ... sometimes the lowest bidders ... have submitted their bid on a piece of paper ripped out of a legal pad? If they all seem trustworthy, but you are not sure if you feel comfortable conducting business on a single page document ... your instincts are correct!

When it comes to hiring a contractor and signing a contract, it is important to make sure your home and finances are protected. Each contractor presents their bid in a different manner indicating what they will be doing and how much it will cost. There is much variability in what is included and how they are written, and yes ...

*some contractors are more detailed than others. When it comes to the final cost for the project, make sure you are comparing apples to apples. Beware of contracts that are brief ... too little information leaves a lot to be interpreted ... or misinterpreted. The contract should be written using simple language to avoid any confusion. Characteristics and specific information recommended to be included in any remodeling contract are as follows: Project Description & Specifications, Starting & Completion Dates, Draw Schedule, Change Order Clause (all changes in writing), List of Subs & Suppliers, Home warranties. Remember, ultimately the contractor works for you, you are the boss! Do not sign anything until you are absolutely comfortable with the contractor and that the terms of the contract are meeting **your** needs.*



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NAHB
NATIONAL ASSOCIATION
OF HOME BUILDERS



Outdoor Living Space

Fall really is just around the corner!! Now is the time to think about that plain patio and how to enhance it and create a beautiful outdoor living space. This is a trend that is here to stay and industry professionals concur that this space represents 10%-30% of your home's value. Your outdoor living space can bring the outside in and take your inside living out.

What do you envision in your outdoor living space? Are you looking for a relaxing retreat from your chaotic world or do you wish to extend your indoor living to outside useable space for party entertaining? The choices are endless. Flooring can be wood decking, composite decking, stamped concrete, brick, pavers, stones and more. Do you want finished ceiling, trellis, pergola or just open to the starry night? Is a peaceful retreat with a water feature appealing or do you want to add an outdoor kitchen/dining area to your already existing pool area? Fire pits can be added—either wood burning or hooked up to your natural gas. Consider lighting both functional and for a relaxing, mood inspiring feeling. Start making your list and give us a call to make your outdoor remodeling come true.

CONTRACTOR SPOTLIGHT



We take pride in the long-term relationships we have with our trade partners. We feel the stability of these relationships is a leading reason for the stability and quality of service to our clients. All our painting needs are met by **Duvall Painting & Wallcovering** owned by Steve Duvall. Steve has been with us for some time now. Steve and his crew are a pleasure to work with. They are consummate professionals and can be counted on to always do a great job at a fair cost. When Steve is not running his company you find him pursuing his other passion--golf.



I want to thank two of our clients Ken Banas and Chris Ruva for allowing us to have an open house at their home

to showcase their two-story master bedroom suite and entertainment room to a group of approximately 50 invitees. We all enjoyed horsd'ourves, dinner and dessert, while viewing the remodeling that we completed a short time ago. I also want to thank Bill and Diane Muehling, Jeff Story and Mary Devine-Story for their efforts in making the open house a success. Thanks to all the guests who came! It was a relaxing evening and was great to catch up with each other. Again thank you everyone.



Emerald Contractors proudly invites you to

*Join Us for A Party with Tropical Flair
There will be plenty of Warm Breezes, Cool Drinks
& Island Inspired Food
Saturday, August 15, 5 - 8 p.m.*

*Cordially hosted
at the home of
Chris Ruva and Ken Banas
752 Marjon Ave, Ruedin*

*Tours of this home, which
was remodeled by Emerald
Contractors in 2008,
will be gladly provided.*

*Casual island attire.
Adults only please.*

*RSVP by August 7 to
727.45.7048 or
diane@emeraldcontractors.com*





Save energy, save money

The "FAN" setting is selected at the air conditioner thermostat..... Instead, it should always be set on "AUTO".

The air conditioner's air filter is clogged..... Change the air filter religiously!

The air conditioner thermostat is set too low..... The recommended summer setting is 78 degrees, winter is 68 degrees. Recent research in Florida reveals that home cooling costs increase 12% for each degree setting below 78 degrees

Heat pump thermostat accidentally set to "Emergency Heat" all winter..... A simple mistake that can double or triple your heating costs.

Ceiling fans on only when you're in the room..... Fans cool your body not the room. However, when you're home, run the fans and the air conditioner at the same time but set the air conditioner 2 or 3 degrees higher. You'll feel just as cool, but your overall cooling cost will be 20-30% lower!

You have a swimming pool..... The National Spa and Pool Institute recommends that the pool be "turned over" (one complete circulation of water) once a day. Full turnover of a typical 20,000 gallon pool requires 4 hours pumping at 85 gallons per minute, 6 hours at 55 gallons per minute or 8 hours at 40 gallons per minute. Most pool pump systems are sized to accomplish a full turnover in 4-6 hours.

You have a hot tub..... and unless careful attention is paid to a tub's cover, insulation and pumping, the added monthly cost can be \$20 to \$40.

The ceiling lacks adequate insulation..... Heat from the attic is conducting through to the house below.

The refrigerator that served for twenty years in the kitchen still works, and now it's in the garage..... A new, 25 cubic foot high efficiency refrigerator in the kitchen costs about \$5 or \$6 a month to operate; an old, inefficient unit in a hot garage can cost \$25 to \$50 a month in the summer.

Lower the thermostat on your water heater..... water heaters sometimes come from the factory with high temperature settings, but a setting of 120°F provides comfortable hot water for most uses.

The dryer vent itself is clogged with lint..... and the dryer runs longer to dry a load of clothes.

Doors need weather-stripping..... to prevent significant air leakage. The crack around all four edges of a standard door is 20 feet long. If the crack is 1/12" wide, the total "hole" size is 20 square inches, roughly the equivalent of a softball sized hole in the door!

Windows and doors need caulking..... to prevent air leakage, for the same reasons discussed above.

Outdoor area lights are on all through the day.....because of a bad photo cell.

Bathroom power vents are left running.....sending expensively cooled air to the out of doors.

The fireplace damper is open, or there's no damper at all.....admitting outdoor air or losing indoor air.

Your electric bill...
Heating or cooling the house - **60%**
Water heating - **15%**
Refrigeration - **13%**
Everything else (TV, lights, washer, dryer, cooking, etc.) - **12%**

*Once again, I'd like to say **THANKS** to all the people who referred us for construction services...*



Mitzie Fisher
Lisa Berardo
Holly Isaacs
Scott Goodliffe
Christine Saris
Angela Ashe
Pat Marzulli

Mitzie Fisher Licensed Interior Designer
Collective Construction & Interiors, Inc.
Isaacs Real Estate Services, Inc.
Tech Health Services
Springs Relaxation
Past client
Colliers Arnold

TBBA, NARI, NAHB — thanks for all the referrals and support you continually send our way.



The highest compliment I can receive is an introduction to your friends, family & business associates. It would be an honor if you passed on our name & phone number as referrals are the backbone of our business. Thank you for your trust & ongoing confidence in us!