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Welcome to the Senior Citizen & Home Show Edition

The Cortland Area Tribune, nicknamed The CAT is published and distributed every other Wednesday. Look for it at 100's of area businesses in Cortland, Dryden, Groton, Homer, Marathon, Moravia, Ithaca, Tully & LaFayette.. Here's some upcoming editions for you to look forward to!

March 9 – Spring Antiques & St. Patrick's Day Edition
(Deadline 3/4)

March 23 – Home Improvement & Real Estate Edition
(Deadline 3/18)

April 6 – Spring Motorcycle & Car Care Edition
(Deadline 4/1)

April 20 – Prom, Golf Enthusiasts & Easter Edition
(Deadline 4/15)

May 4 – "Pamper Me - Warmer Weather," Mother's Day & Lawn and Garden Edition
(Deadline 4/29)

CHECK OUT THE BUSINESS SERVICE GUIDE!

Easily accessible at the back of the paper! Growing with every Edition! Take this handy pull-out 4 page directory with you in your car and leave it in your glove box for quick reference! Area businesses are listed alphabetically by services. When you patronize the businesses listed in the directory, please tell them you saw them listed in The CAT! *Shop local and save gas!*

HAVE SOMETHING TO SELL?

Take advantage of our FREE CAT CLASSIFIED ADS! Make some extra money – clean out that attic or garage! Free classifieds are for "articles for sale" or "garage sales" only, non-commercial, no real estate. Deadline is 6 pm on Friday, March 4th. Email your classified to tcatribune@gmail.com or use the mail-in form in this Edition. Only emailed, mailed or faxed classifieds accepted. Fax to 607-330-8012. *Remember your unwanted items may be someone else's treasures!*

FREE HAPPY ADS!

Share a birthday or anniversary wish for free, include a photo! Email to tcatribune@gmail.com, or mail it to The CAT, P.O. Box 67, Dryden, NY 13053. Deadline is 6 pm on Friday, March 4th for the next Edition.

CAT KITCHEN RECIPE CORNER!

Share your tasty recipe with our readers! To have your special recipe published, please email it to tcatribune@gmail.com or mail it to The CAT, PO Box 67, Dryden, NY 13053! Deadline is 6 pm on Friday, March 4th for the next Edition.



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COMMUNITY CALENDAR

Sundays - Varna Community Center Pancake Breakfast

943 Dryden Rd., Ithaca. Pancakes, French Toast. Eggs, Sausage, am, Bacon, Fresh Fruit, Breakfast Breads, OJ, Coffee, Tea & Milk. 50/50 Raffle Tickets available. Future Breakfasts scheduled for 03/13/11 & 04/10/11 (bring your Mother and Celebrate Mother's Day!).

Mondays - Runaround!

Come to The Runaround! It's a free informal playtime for moms and their children ages 0-5. Held biweekly at the First Baptist Church gymnasium, near the Main Street intersection in Marathon. Spring dates are Mondays March 14 & 28, April 11 & 25, May 9 & 23. 9:00-10:30 AM. In case of school cancellation, we will not be hosting The Runaround that day. We will just cancel and plan on meeting again the following date. Everyone welcome. For any questions or additional information, please call (607) 849-7865.

Harmony UC Church Schedule

726 Route 221, Harford 607-539-6885
 Sunday 9:30 AM - Praise Singing
 9:45 AM - Worship fellowship & refreshments following the service

Monthly Music night - 7 PM (2nd Sunday)
 Choir 7 PM Tuesdays
 Helping Hands Pantry 3rd Tuesday 3:30 - 6:00
 Kids Club meets twice a month
 Family game night 3rd Saturday, 6 - 7:30

Marathon Legion Events

March 6, 11- Pancake Breakfast 8-11 A.M. \$6.00 person. \$4.00 for 10 and under, age 2 free

March 11, 11 Corn Beef & Cabbage dinner. 4-8:00 P.M. \$6.00 person

March 13, 11- Legion birthday 5:00 P.M.-social hour. 6:00 P.M.-dish to pass, Legion provides meat.

March 19, 11 8-Midnight. \$3.00 person, open to public

T-Burg Library Events

Wednesday, February 23rd, 12:00 noon. Lit Lunch: Love gone wrong.

Sunday, February 27th, 2:00 p.m. Reading Mark Twain's Autobiography: Sam Clemens & The Art of Memory with Lance Heidig

Tuesday, March 1st. Library Advocacy Day. Do you love libraries? Call your state representative and make your voice heard for library funding, which is being cut dramatically at the state level.

Tuesday, March 8th, 7:00 p.m. Celebrating 50 years of the Peace Corps: A reflection of my time in the Ivory Coast . with Steve Knapp.

Thursday, March 10th, 7:00 p.m. French Conversation Group.

Now thru March 17 - Spring Photos

Beautiful Spring Photos for your home or office! Now featuring framed photos of local green plants and flowers in time for St. Patrick's Day. Local artist, Christa M. Boice has many selections at Shaw & Boehler

Florist on Clinton Avenue in Cortland, and also from her home in Marathon. Green collage prints, waterfalls, & clover patches are perfect gifts for anyone Irish on your shopping list this spring! Prices start at \$20. Photos available through March 17 at the florist or call Christa at (607) 849-7865.

Feb 26 - Chill-A-Bration

Court House Park in downtown Cortland. Celebration of all things winter. Chili cook-off and craft beer tent, a snow sculpture competition, the ski and snowboard terrain park featuring the "Tower of Terror," polar bear dunk tank that raises funds for local charities, and a sled dog exhibition and rides. Snow maze, family snow games, snowshoe testing, warming station. For more information call (607) 753-4270, e-mail adam@cortlanddowntown.com or visit www.cortlanddowntown.com.

March 5 - Free Movie Screening

A free screening of the movie Babies will be hosted by BirthNet of the Finger Lakes on Saturday, March 5th at 3:30 pm, at the Borg-Warner room of the Tompkins Public Library. The documentary film simultaneously follows four babies around the world - from birth to first steps. The movie is free (donations of \$3-\$5 welcome) and open to the public as a part of the Birthnet of the Finger Lakes movie series, which is designed to bring together, educate, and inspire expectant and parenting families in the area.

BirthNet of the Finger Lakes supports the birth choices of all mothers in our community, with

the goals of: - providing accurate, evidence-based information - ensuring a wide variety of birth options - inspiring women to explore the care that best meets their needs

March 13 - Spring Thaw Flea Market Antiques, collectibles, paper goods, and much more! Free Admission. Sunday March

13th from 9 AM to 3 PM at the Dryden Fire Hall, Rte. 13, Dryden N.Y. 40+ tables. No early birds. Sponsored by the Finger Lakes Bottle Collectors Club. Come and see us for a great time!!!

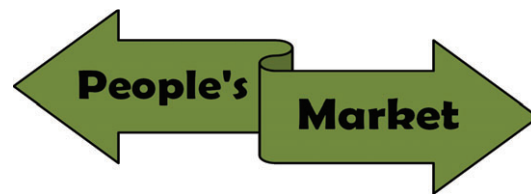
June 11 - Dryden Dairy Day Get Ready for Dryden Dairy Day! The Dryden Dairy Day

Committee is currently planning for the 27th Annual Dairy Day! This event will be on June 11th, 2011. The day will start at 9:30 with the parade down Dryden Main Street and continue with activities, food and craft vendors at Montgomery Park, located behind the Dryden Hotel. Mark the date for a day of family fun! More information will follow as the committee finalizes plans.



HAVE A COMMUNITY EVENT TO SHARE?

Please send all pertinent information, including a date, location, time, price, and a brief description to us at tcatribune@gmail.com, and we'll be happy to help inform the public!



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COVER PHOTO CONTEST



Answer from the Previous Edition:

Whitney Point High School in Whitney Point, NY

MYSTERY PHOTO CONTEST!

Our cover photos are old pictures of our area towns, businesses or landmarks. If you know where this edition's cover picture is - call 607-844-8228 or email tcatribune@gmail.com. Leave us your name, address & phone number along with your guess. If your guess is correct - your name is entered into our contest! A name is picked by random drawing & we print the winner's name in our next issue! All decisions are final. Businesses from around the area have generously donated a prize! Deadline for your guess is 6 pm on Friday, March 4th for this edition. By entering, you automatically give us permission to print your name in our next issue.

Each contest generates hundreds of entries! The winner of last edition's contest is Ken Kackison. Ken won a gift certificate from Dryden McDonald's located at 51 North Street in Dryden! The winner of this edition will win a gift certificate from People's Market of Lansing located at 1939 East Shore Drive in Lansing! Enter your guess today!

We are looking for old photos to stump our readers! Do you have an old photo we could use? Please call us or email us - THANK YOU!

DO YOU KNOW WHERE THIS IS?

See what you can WIN

if you know WHERE this picture is!

Congratulations to our latest contest winner:

Ken Kackison
 of Cortland



Be Your Own Boss at Creations Hair Salon

By Shannon R. Noble

HAVE YOU EVER CONSIDERED BEING OWNING a business? Being your own boss? Setting your own business schedule? Do you specialize in hair care?

If you answered "yes" to the above questions, your search may be over. Creations Hair Salon, located at 43 N. Main St., Cortland, has two booth rentals available!

Creations Hair Salon has served the Cortland area for close to thirteen years. A tastefully decorated salon with a warm, welcoming, and friendly atmosphere, Creations Hair Salon offers an experienced staff, excellent quality work at value pricing, convenient parking, and is handicapped accessible.

"This is a four-operator shop, but there are currently only two of us working," said Diane Kalitan, owner. "Right now, it's just Bob (Robert Potter) and I." Diane and Bob have over 30 years' hair care experience between the two of them.

Diane explained, "Our focus is specifically hair care: coloring, perming, styling, cutting, highlighting, and some facial waxing. We are not a spa; we don't do nails, massages, etc. Hair care is our specialty, and we listen to our clients and do what our clients want, not what we want."

Diane attributes the longevity and success of Creations Hair Salon to offering a very friendly atmosphere and providing the best possible work and service that the clients want. "It's a local shop, and it's an inviting, enjoyable, and comfortable place to be."

If you would like to launch your own career in hair care and you are looking for a place to start, or if you want to break away from the pre-made schedules of other salons and set your own hours and be your own boss, you should stop in at 43 N. Main Street and see Creations Hair Salon for yourself. You can get a feel for the friendly, comfortable atmosphere and check out the two available booths, which are on an upper level of the shop, providing a more private hair styling experience for clients.

Creations Hair Salon provides all hairstyling needs for men, women, and children. For your next coloring, styling, or cut, call Creations Hair Salon at (607) 756-2512 for an appointment.



Pencil Points are tips for residential design and planning issues often encountered by homeowners, builders and developers. This information is provided by Applied Design Research Associates as general interest based on current NYS Building Codes and is not intended as professional guidance for any specific project. For answers to specific design questions feel free to contact ADRA at (607) 844-4601 or consult the yellow pages under Architects for the name of other registered design professionals in your area. You can also write or email ADRA with additional questions to be researched and published in subsequent issues of this paper.

ADR Associates- P.O. Box 306, Freeville, NY 13068 adra@tucny.rr.com

We are interested in adding onto our older home in the village (town) where we live which has been identified as a "legally nonconforming structure" under current zoning regulations. How do we get our project reviewed and approved?

Many communities in New York State have some degree of zoning regulation in addition to the NYS Building Code that exists statewide. It is rare, yet also possible, that certain municipalities will have additional building regulations such as residential sprinkler requirements, municipal housing regulations, a flood management program, building height limitations or other building standards that are more restrictive than the State codes. Local code enforcement might be administered by a building code enforcement

official (CEO) and a Zoning enforcement official (ZEO) or both functions could be the responsibility of one individual. Begin by contacting your local village, town, or city clerk to determine who you should contact and what regulations may apply where your project will be built.

Regardless of the method of enforcement, building and fire prevention regulations endeavor to control construction of the structure, whether new, expanded or altered as it relates to occupancy and level of hazard (use), type of construction (materials), energy conservation (insulating quality and utility usage), structural system, building height, building area, and fire protection.

By contrast, Zoning regulations are local laws (Village, Town, City, County) enacted and ratified by its residents to guide the placement of the structures and/or activities upon the land as they relate to the comprehensive community land use and development plan. Such regulations establish minimum/maximum standards for specific land use categories (zoning districts), permitted and prohibited structures and uses, parcel size and building coverage, property and building setback lines, vehicle and pedestrian access, parking, easements, buffers, fire and flood protection, wetlands and conservation districts, preservation zones, special planned developments, etc. Zoning regulations can also address specific design areas such as signage, fences, swimming pools, cell towers, dish antennas, noise levels, recreational vehicles on site, junk vehicles and unsafe structures as well as a host of other conditions that may be unique to their community. In rare cases, usually relating to an area of historical significance, Zoning regulations can even dictate the style, materials, color(s) and details of buildings to preserve the traditional character and ambiance of series of buildings, a neighborhood or even an entire village or town.

For additional information on Zoning in New York State contact your local municipality or pull up the following websites:

- www.dos.state.ny.us/lgss/books/zoning.htm
- www.pace.edu/LawSchool/landuse/zoning_goldberger.html
- www.nymir.org/zoning_reg.shtml

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“GoodForLife exemplifies Allstate’s commitment to reinvent protection based on consumer wants and needs,” said Mike Wargo, New York Regional Financial Services Leader for Allstate Insurance. “Consumers told us they wanted affordable, easy-to-understand coverage with multiple benefits in one simple package. They also asked us why companies don’t reward those who maintain good health throughout their life. This product is the direct result of those conversations.”

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- Premium Forgiveness – customers may miss up to six months of payments

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GoodForLife is available through Allstate agencies in 39 states, including New York. Additional rollouts will occur throughout the rest of the year as the company works with departments of insurance to make GoodForLife available nationwide.

Allstate GoodForLifesm is a flexible premium universal life policy UL21AFNY issued by Allstate Life Insurance Company of New York, Home Office, Hauppauge, NY, a subsidiary of The Allstate Corporation, Northbrook, IL. Available riders include the Accelerated Death Benefit Rider (ULBR2NY series), the Accidental Death and Dismemberment Rider (UADDAFNY series), the Enhanced Grace Period Rider (UPFRAFNY series). See riders for terms, conditions and restrictions. Additional costs may apply.

Please refer to the actual policy for coverage terms, limitations and exclusions. The guaranteed benefits of GoodForLifesm are dependent on the terms and conditions of your policy. If actual premiums are different in timing or amount than the planned premium, if withdrawals are made or loans taken, or if other changes are made, the benefits may be reduced or coverage may end. Guarantees are based on the claims-paying ability of Allstate Life Insurance Company of New York.

JazzerSue Says Meatless Protein Sources: Delicious and Nutritious



WHEN YOU NEED A PHYSICAL boost, especially after an intense round of exercise, try eating some protein. As a building block for our muscles, eyes, teeth, skin, blood, nerves, lungs, brain, hair and nails, protein is a crucial element for strong, healthy bodies. Jazzercise Founder and CEO Judi Sheppard Missett reminds us that eating protein after a workout helps your muscles re-energize faster, too.

The recommended daily allowance of protein for a 150 lb woman is about 55 grams per day, according to the U.S. Department of Agriculture. Pregnant women and those who engage in endurance training should consult their doctors for their ideal protein intake.

Traditional sources of protein for those of us in the United States have largely been from animal sources: beef, chicken, pork, fish and eggs. But meatless protein sources are just as good – or even better – for our bodies. Try some of these:

- Quinoa – Quinoa (pronounced keen-wah) is said to be the oldest grain in the world, dating back more than 5,000 years. It cooks like rice: boil it in a pot or make it in a rice cooker; you can substitute broth for water for a heartier flavor. Make it lively by adding sautéed onions, garlic, peas or spinach before serving. Reheat it fried-rice style or eat it chilled on salads. Find quinoa in boxes or bags in the natural foods section of your grocery store or buy it in bulk at stores that sell organic foods. 1 cup cooked quinoa = 18 grams protein and 9 grams fiber.

- Lentils – Cook orange, yellow or green lentils in a pressure cooker with onions, garlic, red pepper, carrots, broth, curry powder, salt and cumin. In about 15 minutes you’ll have a pot full of delicious and protein-rich curry – and easy clean-up. 1 cup cooked lentils = 18 grams protein.

- Legumes (Beans) – It’s easy to incorporate beans into your diet. Try veggie chili with red kidney beans, black beans or even garbanzo beans. Canned beans are fine and make for quicker cooking. Eat chickpeas in falafel or hummus. On a warm day, top a cool, refreshing salad with beans. 1 cup kidney beans = 16 grams protein.

- Go Nuts – Nuts can be one of the most powerful sources of protein aside from meat. They’re delicious and highly portable – easy to eat at your desk or on the go. Pack a handful of almonds, cashews or walnuts for long drives, an after-workout snack or a between meals pick-you-up. 1 cup almonds = 30 grams protein; 1 cup cashews = 20 grams.

- Cottage Cheese – Cottage cheese is a protein champion. Liven it up by mixing in pineapple chunks, a little granola or berries. 1 cup low fat cottage cheese = 30 grams protein.

Have fun experimenting with alternate sources of protein. And as always, the key to a healthy body is a combination of a balanced diet and exercise.

Sue Karn, Certified Jazzercise Instructor, now offers more low impact moves in her classes but still shows high impact for the people who want to jump around. These classes are on Mondays and Wednesdays at 5:45 pm at the Holy Cross Church, George Road, Freeville, and Saturdays at 8:30 am at TC3, Dryden.

Be watching for “fit tips” or more Jazzercise information in each issue of The CAT. If you have any questions about Jazzercise and/or my classes in Dryden/Freeville, please call me at 607-279-6131 or email me at sko1@cornell.edu.



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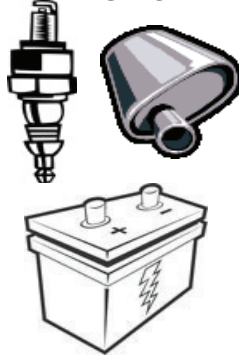
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PETS A PLENTY OPENED IN 1989. We are open 7 days a week and we are located in the Blockbuster Video Plaza on Rte 281 also known as West Rd. We are across from Tops Market.

I've done articles before about the store, how we opened, when we opened etc. I would like to take the time to tell you a little bit about what we have and some of the customer comments I hear. We carry just about everything, except dogs. However we carry dog supplies and I try to get unusual dog toys that you won't see in the chains. A girl called me the other day from Ithaca. She wanted to know if we carried many chinchilla supplies. She said the big chain store had very little. Here at Pets A Plenty I counted over 25 chinchilla related items, foods, treats, dust baths, bath houses, wheels, balls, etc.

I hear customers quite often saying we have the most ferret supplies of any place they've ever been. I want to remind everybody that since I am an independent pet shop, I can buy whatever I want to buy.

Some of the big chains carry certain things but, they don't always buy variety. They'll buy several things but large amounts of those certain things, so it looks like a lot but it may only be 10 items.

I'd also like people to know that when you own your own pet store, you treat those pets like they are your own. I search out the very best

places to buy birds, reptiles, fish and small animals. I want them to be healthy. I want them to do great. If you go to a super chain pet store and then go to a mom and pop pet store, you'll often find the animals look better in the local family owned business. I hear a lot of people say that to me. I'm sure the big chain cares BUT I think the local family store cares more.

I do my best to give my customers the very best quality animal possible. I even receive my fish delivery the same day I do my order. That way they are not in the bag as long and they will do better for me and you, the customer. A lot of our hamsters are raised locally and many of our birds are raised locally as well.

If you like our store, tell your friends and family. Word of mouth is very important to the smaller mom and pop stores. The chains can afford big time Radio/TV ads. It's a lot harder for the family owned store to advertise like that, so we rely heavily on our customers to spread the word. Check out the locally owned papers too. Papers like this one, THE CORTLAND AREA TRIBUNE, has money saver coupons offered by stores such as Pets A Plenty.

Big isn't always better. I special order for people all the time. A lot of the big chains will not do that for you. I might not be able to get everything you want, but I'll give it my best try.

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Our animal food comes fresh every week. One important thing to remember, the fresher the food, the longer your pet will live.

A lot of these big chains stockpile the foods in big warehouses. If it stays too long, some of the nutrition will be lost and your pet will not get all the vitamins and minerals it needs.

The local pet store may cost a few pennies more but it is well worth it if you love your pet.

This is the Senior edition of the Cortland Tribune. If you are

a senior, remember, tests have shown that aquariums help lower blood pressure. Fish tanks have a calming effect.

There is an ad in this paper for \$5.00 off any fish tank setup. Stop in and we'll fix you up with a nice aquarium. I guarantee you'll spend hours sitting in front of your tank looking at your fish. AND boy oh boy, we have some nice fish here at Pets A Plenty. New fish arrive every week. If you are looking for a certain fish, let me know. If we don't carry it, I'll try to order it for you.

If you haven't been to PETS A PLENTY, stop in soon. We have a lot of interesting animals and merchandise. The animals are clearly visible, so you can see them easily. If you are interested in buying a certain pet, we are more than willing to take the animal out so you can see it better.

And since this is the Senior edition of the Cortland Tribune, keep in mind we have some nice animals for all the Seniors in town. Parakeets, finches and canaries are easy to keep, fun to watch and nice to listen to. How about an aquarium. A ten gallon setup isn't that much and research has found that watching fish swim is good for your blood pressure. Aquariums are very soothing and relaxing to watch.

So stop in soon and help us celebrate our 22nd year. Check out our new website, www.petsaplenty.biz. I post specials each week and there are care sheets and pics of some of our animals. We have been getting baby chinchillas and baby ferrets every week. They are cute. Come on in and see them.

Shop at Pets A Plenty, you'll be glad you did. Got a question, email us at friskyy@hotmail.com



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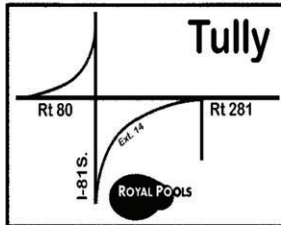
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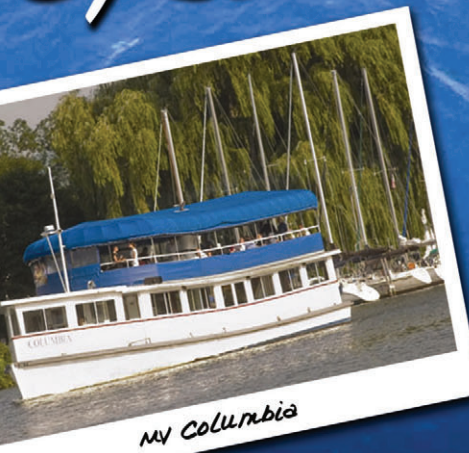


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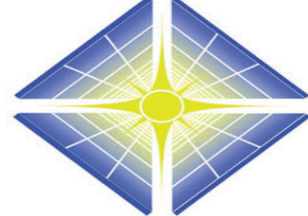
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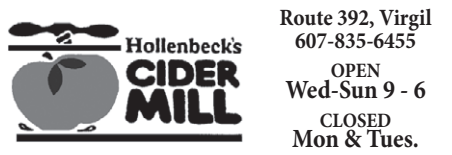
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s	l	i	e	r	n	r	d	n	d	l	a	d	r	e	e	i
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dentist • health • nutrition • volunteers • card games • senior • citizen
 discount • aarp • insurance • gardening • retire • florida • travel • grandparent
 grandchildren • silver • golden • caregivers • pension • dentures • assist
 appointments • doctor • chiropractor • safety • elderly • medicaid • diet

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	6					4		
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					6		2	
	2			3			4	
	1		8					
8			7	4				
1			2			8	6	
		5					7	

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6	7	4	1	8	2	3	5	9
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WORD FIND

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About Us

Hello Everyone,

Here's a little known fact for you:

All of us as local Consumers have living and working among us, representatives and members of the National Home Builders Association! Cool huh? When you read or hear in the news about such items as: "Housing Starts", "The Fastest Growing Communities in the Country", "Housing Regulations", "Consumer Fraud related to Home Construction", "Green Energy", (...well, you get my drift), these are just some of the many issues that are dealt with through your Home Builder Associations.

As the ones that help write legislation for safe and affordable housing, it is your Local HBA (Home Builders Association) that takes on the challenge, and puts representation at your local, state, and national levels. We are working voluntarily to make sure your voices are heard, and best practices are observed, in order to ensure your safety and welfare, when it comes to the one item that is almost always your single largest investment in your lifetime...namely your home. Without this dedicated group of approximately two hundred thousand members country wide, we'd be held hostage as home owners to either lawless, unsafe, and dangerous building practices, or at the opposite extreme, unfair over regulated government control of every aspect of home ownership.

So, now that you have a quick background of who we are (the bigger picture), and what we stand for, let me tell you what the Tompkins-Cortland Builders and Remodelers Association (your local HBA) is.

First, allow me to introduce our Board of Directors:

Helping lead the charge is our Executive Officer and Director: Nanci McCraine, President-Kevin McMahon, Vice President and Secretary -Dean Shea, Treasurer-Michael May, Past NYSBA President-Brooke Greenhouse, and Director at Large-Sally Hoyt.

Now, a little about our full membership:

Our Association is a group of dedicated professionals coming from a multitude of different business backgrounds, and as members, are held to the highest standards in the construction industry. In order to belong to the association, ones' company must be recommended by two members already in good standing. The process of joining involves an application with submittals of references, a review by the Board of Directors, and of course an annual fee. By joining, one's company then becomes a member of not just one, but three Associations at once: Our local (TCBRA), the New York State Builders Association (NYSBA), and the National Home Builders Association (NAHB).

Our goal is mainly promoting education of both the professionals, and the consumers, all the while giving our members a wide range of "perks" from discounts on new vehicles and building products, to insurance programs and professional development classes and training. As a group, we feel it is our duty to keep our Associates trained on all of the newest research and techniques, while implementing the best in business practices.

There are a multitude of offerings for professional development through both the State and National levels to help train and educate both the business owners and the people that work for them. NAHB offers Professional Designation Courses with Certifications in many areas for everyone from the Remodeler to Realtor.

We also work with other non profits, helping out with projects like volunteer builds, and also help raise money and awareness for others. Red Cross, Lime Hollow Nature Center, The Science Center in Ithaca, and Habitat for Humanity are just a few of those groups that we've helped in the past. During our annual Home Show, we donate a dollar from every ticket sold to the



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local Habitat, and two members of our own Board of Directors are key people in the Tompkins-Cortland Habitat Board, namely Sally Hoyt, and Dean Shea.

So, watch for our ads for the TCBRA Home and Garden Show coming to TC3 on March 4-6, as it's a great opportunity to meet up with many of our members who are more than willing to answer your questions, help with your problems, and offer to you a vast array of products and services!

Thanks so much for your time, and I look forward to meeting you there at the Home and Garden Show!

Sincerely,

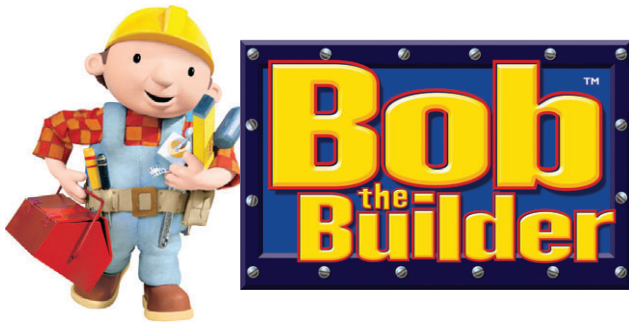
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SATURDAY

BOB THE BUILDER™ IS MAKING a special appearance at the TCBRA Home & Garden Show Saturday March 5th! Bring the kids for this unique meet and greet event.

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You Ask

“What is a Home Show?”

IT'S THE TIME OF YEAR when those of us involved in Remodeling and Home construction industry are gearing up for the upcoming Show Season, typically to take place in the later part of the Winter months. As the current President of the only local Branch of National Home Builders Association (NAHB), our Association namely, Tompkins-Cortland Builders and Remodelers Association (TCBRA), I want to share with you some very interesting information.

Just the other day, I ran into a friend of mine and the topic of the Home Show came up (most likely by yours truly!). Although I found their questioning and lack of knowledge about Home Shows in general somewhat shocking, I realized later on that day, that over the years, I have fielded these exact same kinds of questions countless other times as well!

They asked me the such questions as: What is the Home Show about? Who puts this on? What kind of stuff is there? How often do you guys do this? Where is it held? What is the purpose of the Show? What would be there that would be of interest to me? How much does it cost? How long does it run? Where does the money from the tickets go?

Now I'm certain there were other questions throughout the course of the conversation as well, but I have to say that it still amazes me just how many folks either don't know anything about it, or, there's yet another group of people that are familiar with the much larger Syracuse Home Show at the State Fair Grounds that takes place after ours, and don't even know we sponsor one!

Bear with me as I try to do a quick breakdown of who, what, when, where and why:

As I stated earlier, we are the local “go to” people that represent the NAHB. However, instead of digressing, let me cover the details of our Association in another letter. We are the host group for the TCBRA Annual Home and Garden Show.

- The cost of admittance to the Show is \$5 and it's good for the entire weekend. One dollar of the five is donated to Habitat for Humanity, as we have raised thousands of dollars for them over the years. The money earned there at the Show is used to finance our Association. Aside from insurances, educational fees and other operating expenses, we also use the income from the Home Show for sponsoring Scholarships for students furthering their education in the Building Trades area, and, help with funding for other Non Profit groups.

- Typically the Show is held within the first two weeks of March, this year being the weekend of March 4-6. Our location is the indoor field house at TC3 in Dryden. We have many different Vendors that come to the Show and set up booths for their companies for the “One time a year” to get face to face with the Public. This event allows the consumer to speak first hand with dozens of business professionals about everything from A-Z having to do with Home Ownership.

- By attending, you will find Remodelers, Builders, Retailers, Landscape and Garden Professionals, Bankers, Insurance Agents, Design professionals, Lawn and Garden equipment dealers, Window and Door companies, Kitchen and Bath Retailers and Installers, the latest in construction products, and new alternative energy product Installers and Dealers plus so much more!

- You will find also there are seminars being offered at no extra charge, covering a wide variety of topics, where you can interact with many experts from the immediate and surrounding areas there to inform you about everything from new products to tips and techniques for Aging in Place, to learning how not to get scammed when you want to hire someone to do work at your home or build you a



Amy Dickinson



SUNDAY

WE ARE EXCITED TO HAVE a special guest at the Homeshow this year! Amy Dickinson, author of the New York Times best seller “The Mighty Queens of Freeville” as well as creator of the popular advice column “Ask Amy” will be present on Sunday March 6. For more information on our compelling guest, please visit mysecondchancestories.com

Also, be sure to check out The “Mighty Queens” Home Book Tour at YouTube video. Contact me at adickinson01@gmail.com and pass this along to friends who you think might be interested in joining the tour.

Amy Dickinson is author of the New York Times bestselling memoir, “The Mighty Queens of Freeville: A Story of Surprising Second Chances,” a chronicle of her experiences and misadventures as a single mother to her daughter, Emily. She writes the syndicated advice column, “Ask Amy,” which is carried in over 150 newspapers and read by an estimated 22 million readers daily. Dickinson is known not only for her wisdom but her wit. Since 2006, she has been a featured panelist on National Public Radio's comedy quiz show, “Wait Wait, Don't Tell Me.” She is also a sought-after speaker, delivering her inspiring and comic stories of her adventures and misadventures to groups around the country. Dickinson was born and raised on a dairy farm in tiny Freeville, New York, (pop. 454) on land her family has lived on since the Revolutionary War. After living in New York, London, Washington DC and Chicago, she moved back to her hometown, married a local contractor she had known since childhood, and is now mother to five daughters.

More about Amy Dickinson can be found at www.mysecondchancestories.com

new one. Alternative energy sources, the hot topic of gas leases, and more topics are also scheduled over the course of Saturday and Sunday.

- Many non-profit groups are part of our show and will be there to talk with and learn about. We are blessed in our local communities to have so many amazing and very successful Non Profit Agencies, and this is all accomplished through volunteer helpers, so stop by and see what they're all about!

- Coming to a Home Show near you... This year for the first time, we are bringing in a couple of celebrities that you need to check out as well!

- With our show opening on Friday afternoon this year, we will be able to give folks more opportunity to come and see what we have to offer! Check out our hours, and make a morning, afternoon, evening or a full day of it!

So, now that you know the who, what, when, where and why, you can mark your calendar and come see us in person. This will undoubtedly prove to be the best five bucks you'll spend for the entire year! Drop by and say “Hi”, we'll all be looking forward to seeing you there!



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President TCBRA
Graduate Master Builder
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SHOW LAYOUT



VENDORS

- 1 - Tompkins Trust
- 2 - Avalon Homes
- 3 - Avalon Homes
- 4 - Pet Containment Systems
- 5 - Re-Bath
- 6 - Re-Bath
- 7 - Baker Miller
- 8 - Baker Miller
- 9 - ETM Solar Works
- 10 - Paul Yaman Construction
- 11 - Paul Yaman Construction
- 12 - Gleason Geothermal
- 13 - Foster Custom Kitchens
- 14 - Culligan Water
- 15 - Bath Renew
- 16 - Halco
- 17 - Halco
- 18 - Halco
- 19 - Halco
- 20 - Hearth & Home
- 21 - Sun Sky Energy
- 22 - AT&T Mobility
- 23 - Correia General Contractors
- 24 - Valley View Gardens
- 25 - Perfect Painters/Heritage Bld
- 26 - Solvay Glass
- 27 - Builders Best
- 28 - Builders Best
- 29 - KC Seamless Gutter
- 30 - Board Of Realtors
- 31 - Barber & Deline
- 32 - Barber & Deline
- 33 - Hydroponics
- 34 - Overhead Door Cortland

- 35 - Overhead Door Cortland
- 36 - JB Smith Heating
- 37 - Northernscapes
- 38 - Northernscapes
- 39 - Northernscapes
- 40 - Elmira Savings
- 41 - Crown Construction
- 42 - Crown Construction
- 43 - Crown Construction
- 44 - Osborne's Flooring
- 45 - Osborne's Flooring
- 46 - New York Sash Company
- 47 - Verizon Wireless
- 48 - Verizon Wireless
- 49 - Basement Waterproofing
- 50 - Paychex
- 51 - Maple Ridge Development
- 52 - Pyrus Energy
- 53 - Tully Alpine Builders
- 54 - Victory Lifts
- 55 - Real Wood Furniture Refacing
- 57 - American Deck Builders
- 58 - KJM
- 59 - KJM
- 60 - Schickel Construction
- 61 - Schickel Rentals
- 62 - Cayuga Country Homes
- 63 - Healthy Life Chiropractic
- 64 - Tully Alpine Builders
- 65 - BB Flooring

- 66 - BB Flooring
- 67 - Dryden Agway
- 68 - Tully Geotherm
- 69 - Empire Tractor
- 70 - Empire Tractor
- 71 - Empire Tractor
- 72 - Empire Tractor
- 73 -
- 74 - Carina Construction
- 75 - Marvin Windows
- 76 - Marvin Windows
- 77 - Hoover Industrial Supply
- 78 - Hoover Industrial Supply
- 79 - Beck Equipment
- 80 - Bath Fitter
- 81 - Bath Fitter
- 82 - Cellular Sales
- 83 - Cellular Sales
- 84 -
- 85 -
- 86 - ADT Home Security
- 87 -
- 88 - Sherwin Williams
- 89 - CNY Powersports
- 90 - CNY Powersports
- 91 - HEP Sales-Cortland
- 92 - HEP Sales-Cortland
- 93 - Lindal Homes
- 94 - Pella Windows
- 95 - Pella Windows
- 96 -
- 97 -
- 98 -
- 99 - CNY Powersports
- 100 - CNY Powersports

SEMINARS

SEMINAR PRESENTER	SEMINAR TOPIC	DATE/TIME SLOT
TOMPKINS TRUST CO	OIL & GAS LEASE	SATURDAY 10-11
BOARD OF REALTORS	FIRST TIME HOMEBUYER	SATURDAY 11-12
BUILDERS BEST	KITCHENS & BATHS	SATURDAY 12-1
ETM SOLAR	SOLAR POWER TO THE PEOPLE	SATURDAY 1-2
BUILDERS BEST	WINDOW REPLACEMENT	SATURDAY 2-3
ESTHER GREENHOUSE	CAPS— POWER OF BUILT ENVIRONMENT	SATURDAY 3-4
VALLEY VIEW GARDENS	LANDSCAPING TBD	SATURDAY 4-5
PAUL YAMAN CONSTRUCTION	NOT YOUR FATHERS OLD ROOF	SATURDAY 5-6
DEAN SHEA-SALLY HOYT TCBRA	DISASTER PLANNING FOR THE HOMEOWNER	SATURDAY 6-7
GARY R BUSH, PE	WHAT DOES AN ENGINEER DO?	SATURDAY 7-8
MIKE MAY CONSTRUCTION	KEY ELEMENTS to a SUCCESSFUL RE-MODELING PROJECT	SUNDAY 10-11
ETM SOLAR	SOLAR POWER TO THE PEOPLE	SUNDAY 11-12
PAUL YAMAN CONSTRUCTION	MASTERING SOLAR HEAT EXCHANGE	SUNDAY 12-1
BOARD OF REALTORS	BUYERS VS SELLERS	SUNDAY 1-2
DEAN SHEA/SALLY HOYT TCBRA	HOW TO PROTECT YOURSELF FROM UNSCRUPULOUS CONTRACTORS	SUNDAY 2-3
BROOKE GREENHOUSE	GEOTHERMAL HEATING & COOLING- and ENERGY STAR HOMES	SUNDAY 3-4



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I am hiring a Contractor, what do I need to ask him regarding his insurance to be sure that he has proper coverage to protect me in the event that someone gets hurt while my house is under construction/repair?

Does my homeowners insurance cover me in case a contractor gets hurt while working on my house?

Come to the classes being presented and get the answers to these and other questions.

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Guard Your Assets

You probably have a trusted investment counselor for your retirement funds and your other investments. That much money, and your future at stake, you want knowledgeable, experienced advice to help you reach your goals. What about the single largest investment most people have? Their home! Do you have a knowledgeable and experienced advisor for your home? You routinely do preventative maintenance on your car. Why? You don't want it to fail unexpectedly and leave you stranded and you certainly don't want to ignore needed service that will prevent permanent damage. The same applies to your often largest asset – your home. If you wait until there is a problem, there could be much hidden (that means expensive) damage happening before you notice the problem.

Now you get it. Routine observation and maintenance is critical to the health of your home. It will protect your investment and give you comfort, convenience as well as peace of mind. What to do? Interview some experienced professional full service remodeling contractors. Get some references. Decide who is the best fit for you and your home.

The remodeler should be experienced at all aspects of remodeling. Your home is a complicated system where all parts must work together to keep you warm, dry and comfortable all year long. The elements are constantly

attacking the systems of your home. Water is particularly damaging. Water should be inside the pipes and outside the building envelope. Routine inspections by an experienced remodeling contractor will give you knowledge of the weak spots and the areas that need attention. Together with your remodeler, you can develop an immediate, short term and long term plan to protect and maintain your home. Your remodeler can provide descriptions and budgets for all phases of the work, so you can plan ahead. Attention to that roof flashing detail in August can prevent an emergency repair in February.

After your initial meeting with your remodeler, you should plan a periodic scheduled review to update concerns, weak areas and note new problems areas. You can even discuss upgrading to increase energy efficiency and save money on utility bills. New products are available every day and your professional remodeling contractor can help you decide which will be the best for your home and your budget.

A good place to start to find your home's investment counselor is through your local home builders association – Tompkins Cortland Home Builders and Remodelers.. The website TCBRA.com provides a complete list of members. Be sure to notice the members with nationally recognized certifications such as Certified Graduate Remodelers CGR and Certified Aging in Place Specialist CAPS.

These professionally trained people can help you guard your largest asset; your home. Call today to interview your remodeler. You will be glad you did.

Michael May Construction, Inc.

Phone (607) 753-9873

Fax (607) 753-7368

Cell (607) 345-1846

mike@michaelmayconstruction.com



How to Find the Best Contractor

By Brooke Howard Greenhouse, CGB, CAPS, CGP

Congratulations — you've decided to build a new home or fix-up your current place! Now you need to find a building professional to do it. Where do you start?

Make a List

The first step to take before calling anyone is to decide what you want, when you need it done and what your budget is for the project.

This information will help you determine what type of contractor you need and help a professional contractor understand what you are looking for. For example, if you want to build a new home, you should call a builder, not a plumber. Likewise, if you have a problem with your heating system, it might be best to contact a heating specialist directly, instead of a remodeler or general contractor.

Ask Around

Once you have determined which type of building professional suits you best, you can narrow your search. Contact your local builders association (WWW.TCBRA.COM) for a list of members.

Members of the builders association demonstrate a commitment to professionalism and have many opportunities to further their education to become better.

If looking for a builder or remodeler, consider certified professionals. Certified Graduate Builders (CGB) and Certified Graduate Remodelers (CGR) are professionals who meet prescribed standards of practice, possess building industry experience, have a proven track record of successful

project management, complete a comprehensive education curriculum and pledge to uphold the program's code of ethics. CGB and CGR are nationally recognized programs and a true sign of excellence.

Nationally certified professionals pledge to a Code of Ethics

Ask your friends and people at work if they have had experience with any contractors and for their advice. Often, a referral from someone to a contractor they liked is your best reference.

Talk To The Contractors

With your list of contractors (if you've done some research, you should not have a really big list, just a few companies) it's time to call them.

Whether the job is large or small, there are some important questions to get answered:

- Evidence of General Liability and Workers Compensation Insurance
- What is the warranty
- What training/certifications does the contractor have
- What experience do they have with projects like yours
- Time frame for the project
- How long has the company been in business
- Does the builder use state-of-the-art energy features

Price Isn't Everything

Remember that cost is not a direct measure of quality. High quality combines good design and materials with superior workmanship and proper installation. Just because one contractor is less expensive than another does not mean it is a better value. Likewise, higher price does not automatically mean better craftsmanship.

When buying construction services, you are not buying just a finished product. Construction projects come with a package of services, and the quality of those services will affect your enjoyment of your home. You should look for a contractor who will provide quality service after the sale.

Trust Is Key

In my years of experience one thing seems to stand out to me in all the good and bad stories I've heard from customers and contractors - you need to choose a contractor you feel you can trust and are comfortable working with. The old saying that if it looks too good to be true, it probably is, is true. Be careful when you speak with two or three contractors and there seems to be an amazing deal from one of them, there is usually a reason for a much lower price.

Part of trust is having clear expectations. The most important tool for this is a written contract with clear specifications. Even small jobs should have a written contract and specifications, it will be short and easy and help you avoid misunderstandings.

A home is one of the largest and most important purchases you can make. If you do your homework, ask questions and come prepared, you will develop knowledge and a sense of confidence that will help you to make the right decision.

Brooke Greenhouse is vice president of Cayuga Country Homes and served as President of the New York State Builders Association in 2006. A Certified Graduate Builder (CGB), Certified Green Professional and Certified Aging in Place Specialist (CAPS), Brooke is co-author of the new book *Building A Quality Custom Home, What You Need To Know*. Cayuga Country Homes is an award-winning builder serving Tompkins, Cortland and surrounding Counties.



COLORING SHEET CONTEST

This contest is open to children through age 8. Paints, watercolors, crayons - anything that your imagination will allow, are welcome. The winning pictures & artist names will be posted in the next issue of The Cortland Area Tribune!

Age prize categories are - age 3-4, 5-6 and 7-8. Bring your entry to The TCBRA Spring Home & Garden Show March 4-6 at TC3 to be posted for judging! All entries must be received no later than Sunday, March 6, 2011. Decisions of the judges are final. One entry per child please.

Prizes include donations from: **Dryden McDonald's, Klein's Archery in Dryden, J.M. McDonald's Sports Complex in Cortland, Bailey's Karate in Cortland and more!**

Please be sure to include your child's name, address, age and phone number. Attach this info to child's coloring contest entry.

Name _____ Age _____

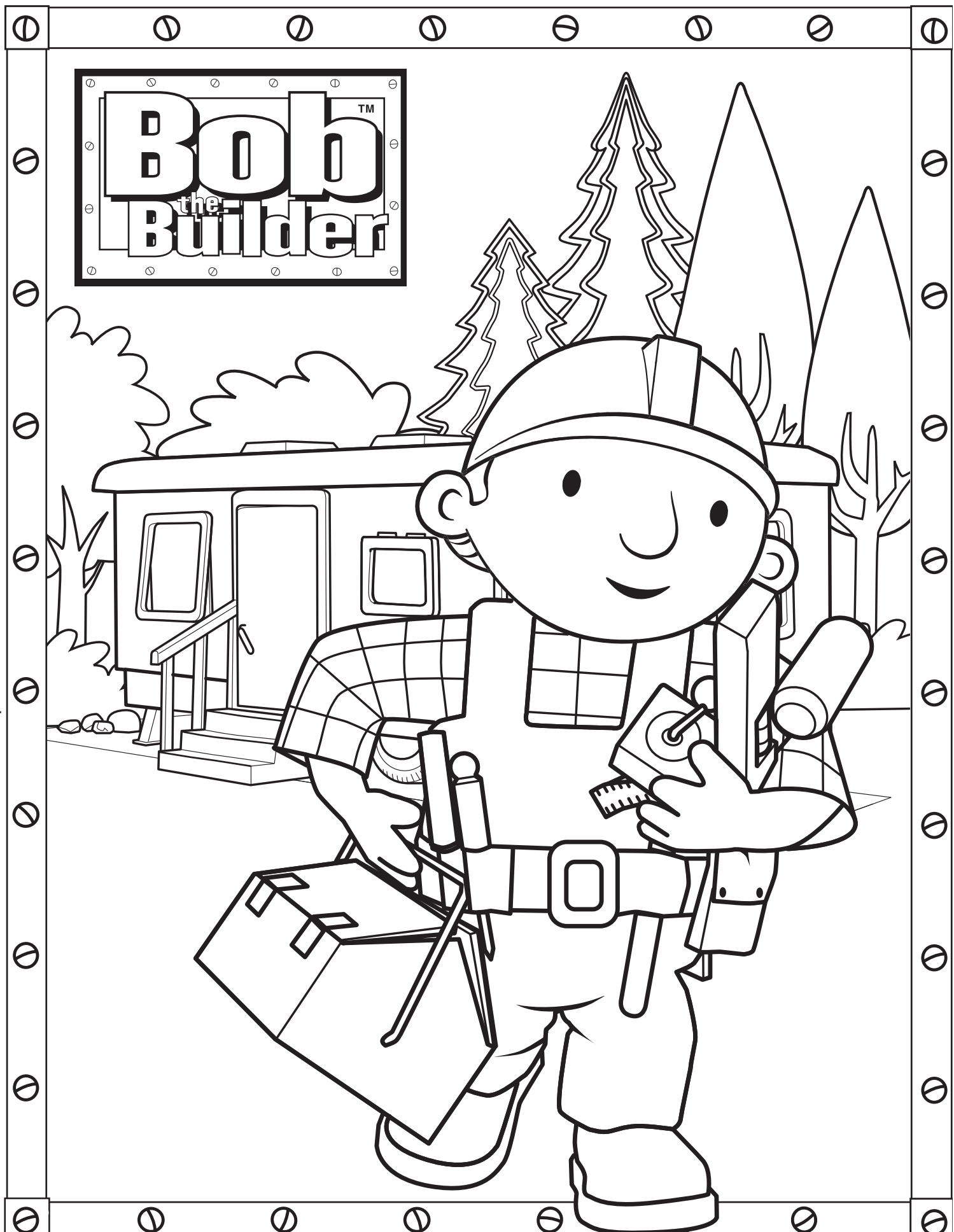
Address _____

Town _____ State _____ Zip _____

School District _____

Phone Number _____

Parent's Email _____



FLIC

Want to stay in your home when health circumstances make that a challenge? The Finger Lakes Independence Center can help.

We have assistive equipment, home aide lists, and information and referral on modifying your home.

You can borrow walkers, wheelchairs, transfer benches, and other mobility equipment from our Loan Closet, and helpful items for daily living from our Try-It Room. You can borrow a wheelchair ramp for the entrance to your home. We ask for a deposit, which is refunded when equipment is returned.

You can find someone to help you or a family member with daily living tasks on our home aide lists. Both private pay and Medicaid paid assistance is available.

We can advise you on home modifications, and local programs to help make the modifications. Some programs offer financial assistance to low income homeowners.

Stop by the Finger Lakes Independence Center table in the concourse area at the TCBRA Spring 2011 Home and Garden Show.

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Ithaca, NY 14850
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flic.outreach@gmail.com
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Improve Your Home's Energy Efficiency with Technology

More and more, home buyers are looking for ways to incorporate home technologies that increase the long-term value of their house but also provide convenience, safety and comfort. These days, energy management tops the list of desired features in new homes, according to a survey by the National Association of Home Builders (NAHB).

NAHB's consumer preferences survey of more than 2,300 recent and prospective home buyers examined the features, products, amenities and layouts preferred in a new home.

In the home technology features category, the number one choice among respondents was energy management at 61 percent – up from 45 percent in 2004. Also ranked highly in this category were multi-zone heating, ventilation and air-conditioning (HVAC), lighting controls and home theatres.

Staying in the home technology features category, three of the top five most-wanted technology features — energy management, HVAC and lighting control — also provide energy-efficiency. By incorporating the following technologies, home owners can save money on their utility bills:

Automated HVAC systems can maintain a more energy-efficient temperature while the home owners are away at work, but switch to a more comfortable temperature prior to their arrival home. Zones can also be created to heat or cool only the areas most used by the occupants, keeping other areas, such as guest bedrooms, shut down until they are needed. According to Energy Star, a joint program of the U.S. Environmental Protection Agency and the U.S. Department of Energy, programmable thermostats can save consumers about \$180 per year in energy costs.

Tankless water heaters — which save energy by heating water only when needed — are comparable in cost to traditional gas water heaters but are 30 percent more efficient, according to the U.S. Department of Energy.

Lighting can make up 10 to 20 percent of the total electrical usage of the home. Installing an automatic dimmer, which adjusts to the home owner's needs based on time of day or occupancy, will lower electricity bills and increase the life expectancy of light bulbs.

Blinds and drapes can be programmed to close during the hottest part of the day to block out the sun; keeping the house cooler. In the colder winter months, they can open up to allow the sun in to warm the house, which helps regulate the room temperature.

By incorporating technologies that help make your home operate more efficiently, Energy Star estimates that home owners can save \$200 to \$400 annually on their energy bills.

Save Money With Proper Landscaping

After you have bought the new home of your dreams from your builder, you will probably immediately start thinking about personal decorating touches that you can add. When considering these personal touches, don't think just about the interior of the house.

The landscaping around it will also be very important. Trees can affect everything from your heating and cooling bills to your resale value -- some surveys have put this increased value in the range of 10 to 15 percent. Trees can produce shade, food, firewood or just a beautiful scene. They can also attract birds and other wildlife.

- Before planting trees, it is important to choose species that will thrive under local conditions. For instance, in areas with high temperatures and little water, plant trees that are drought tolerant. In areas with high rainfall, try to plant trees that demand large amounts of moisture. By planting trees that grow naturally in your area, you can be pretty sure they will be successful. Consult a local nursery for suggestions on trees that will thrive where you live.

- Location on your property is another important consideration. Choose spots with adequate sunlight and water, and make sure the trees are protected from possible pests. A mesh fence can do much to prevent animals from injuring your saplings. Try to estimate how long the tree will take to become fully grown and what the tree will look like at full size.

- Trees are most vulnerable in their first years of life and should be tended with special care. Newly planted trees should be watered deeply and on a regular basis. Allowing a hose to drip at the base of a tree for several hours will permit the water to soak deep into the soil and encourage deep rooting. This will give the tree a better chance of surviving drought.

- Many personal decisions go into tree planting. In areas with hot summers and cold winters it is best to plant deciduous trees. These trees will provide shade in the summer but will allow desired sunlight to pass through in the colder months. Some trees are better than others for providing a buffer against noise and unwanted views. Also, personal expectations should be considered.

Financing Your Home Remodeling Project

One of the most important considerations for your home remodeling project is financing. After all, the project will go nowhere if you can't pay for it.

Fortunately, there are several options that can provide the dollars you need. Four of the most common are a home improvement loan, a home equity line of credit, a home equity loan (second mortgage), and a cash-out refinancing of your current mortgage. However, the simplest method of financing is cash.

Cash

If you have cash in savings to pay for your home remodeling project, this may be the best way to finance your home improvements. But be sure to consider the fact that, by paying in cash, you tie up money that could be earning interest in other investments. In other words, you need to look at the interest rate that you would be charged by financing the project and compare this to the interest you could earn by investing these funds.

Also remember that interest payments on a home improvement loan may be tax-deductible, while you can't write off the expenses of a

remodeling project paid for in cash. Crunch the numbers and meet with a financial advisor to determine whether paying in cash will really pay off in the long run.

Home Improvement Loan

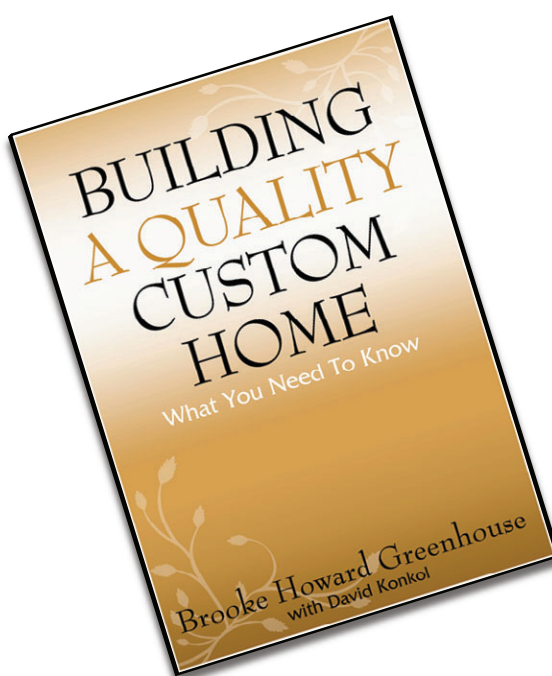
Two special loans administered through the Federal Housing Administration (FHA) are the Title I and Section 203(k) programs. A Title I loan allows you to borrow up to \$25,000 for improvements to a single-family home. These are fixed-rate loans that FHA insures against the risk of default. Loans must be made by an approved Title I lender.

The 203(k) program is not as well known, but if you are looking to purchase a fixer-upper, it is a terrific opportunity. It allows home owners to receive a single, long-term, fixed or adjustable rate loan that covers both the acquisition and rehabilitation of the property. To obtain a loan under the 203(k) program, you must use an FHA-approved lending institution. Most mortgage lenders are approved to make loans through this program.

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Questions + Answers

Question: "I have huge icicles hanging off my roof, and I'm afraid someone will get hurt, and I'm not sure how to keep them from showing up?"

Answer: The formation of icicles has to do with roof and attic ventilation. When there's too much heat and/or moisture escaping into the attic, and, it's combined with poor ventilation to the underside of the roof deck, icicles form. To help in solving this issue, talk to the experts like the Remodelers, The Insulation Pros, and The Roofing Contractors at the Home and Garden Show at TC3

Question: "I would really like to cut down on my heating and utility bills! What can I do to make living in my home more affordable?"

Answer: From caulking to foam in a can, to compact florescent light bulbs, to Energy Star rated furnaces and appliances, there are a multitude of options that one can use to cut their energy consumption. You need to talk to the Retailers, Remodelers, the Energy Suppliers, and folks like Cooperative Extension that are going to be at the Show on March 3rd, 4th, and 5th. Many times a free assessment is offered for consultation at your home, and rebates or incentives are offered to make your "tune up" more affordable!

Question: "We're thinking of putting an addition on our home, but we're really not sure if it makes sense to do that, or look at buying land to build our "Dream Home"? How do we know what to do?"

Answer: There are pro's and con's to both remodeling and new construction. Items such as investing more money into a home than the property may be worth, making use of space that you may not be aware of, building a new home to downsize, finding other available existing homes that meet your needs and budget, financing packages that can be structured to fit your needs, and making your space comfortable to "grow old" in, are just a few of the many items that need to be considered. You need to discuss your concerns and ideas with the Remodelers, the Builders, the Bankers, the Insurance people, the Aging in Place Specialists and others to help make an informed decision. They can all be found at the TCBRA Home and Garden Show where it's truly a "One Stop" shopping experience!

Question: Do you need a written agreement for every project?"

Answer: Yes. NYS law requires any home improvement project costing more than \$ 600 have written agreement. Ask your remodeler is their contract is in compliance with all the recent NYS requirements.

Question: Should I hire a contractor on time and materials?"

Answer: You can, but there is a huge opportunity to problems. If the tradesman forgets something and has to make another trip to the supplier, should you pay for that? What if it takes longer than planned, do you pay for that? Many states have made time and materials agreements illegal, because they clog the courts. A concise detailed description of the work and a fixed price contract is the safest approach.

Question: If the contractor works by themselves, should they have workers compensation insurance?"

Answer: If a worker is injured while working on your home and they don't have workers compensation insurance, you are responsible for their medical bills, disability, etc. Your homeowners insurance will may cover incidental work, but you should contact your agent BEFORE you agree, because the policy will typically NOT cover a renovation.

Question: Help!! I want to reduce my huge energy bills, but where do I start? Is there any \$\$ help available?"

Answer: Yes, help is available to help you figure out where to start with the most cost-effective energy upgrades AND to help pay for the work. A new program called, Green Jobs -Green NY, now offers free and reduced-cost energy audits to homeowners. Once you've had the energy audit, help is also available in the form of grants, low-interest loans or rebates to get the work done. Find out more about this opportunity, which programs you are eligible for, and many other housing-related issues at the Cornell Cooperative Extension display in the concourse area of the Home & Garden Show.

Question: I hear you have Green Energy Technology classes offered at TC3.biz. How do I know which ones are right for me? And which certifications will I need? BPI, LEED, Lead Certification, OSHA, NABCEP?"

Answer: TC3.biz is offering Green workshops in 3 areas - Energy Efficiency, Renewable Energy, and Green Construction. You can contact our program coordinator, In Shik Lee, at leei@tc3.biz to find out which course is best for you. You can go to www.tc3.biz for current class listings!

Question: What is my family supposed to do if disaster strikes?"

Answer: Come see the American Red Cross to learn how to prepare in the event your household is affected by a disaster. We offer information on how to be ready in 3 east steps. Come take a preparedness quiz to see how you rate and get great tips on how to Get a Kit, Make a Plan and Be informed. Come see our display table in the concourse area of the Home & Garden Show.

Questions: I'm remodeling - what do I do with my old cabinets and fixtures?"

Answer: Finger Lakes ReUse, a 501(c)3 nonprofit organization, provides salvage and stripout services at affordable rates - and you get a tax deductible receipt for the materials you donate. Our Deconstruction Services Team will help you reduce waste and will leave a clean site for your remodeling contractor to get to work! We also accept furniture, electronics, and household items at our ReUse Center in the Triphammer Mall, Ithaca. Come see our display table in the concourse area of the Home & Garden Show, call (607) 257-9699 or visit www.fingerlakesreuse.org for more info!

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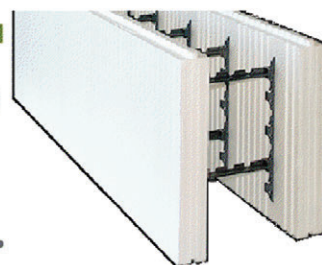
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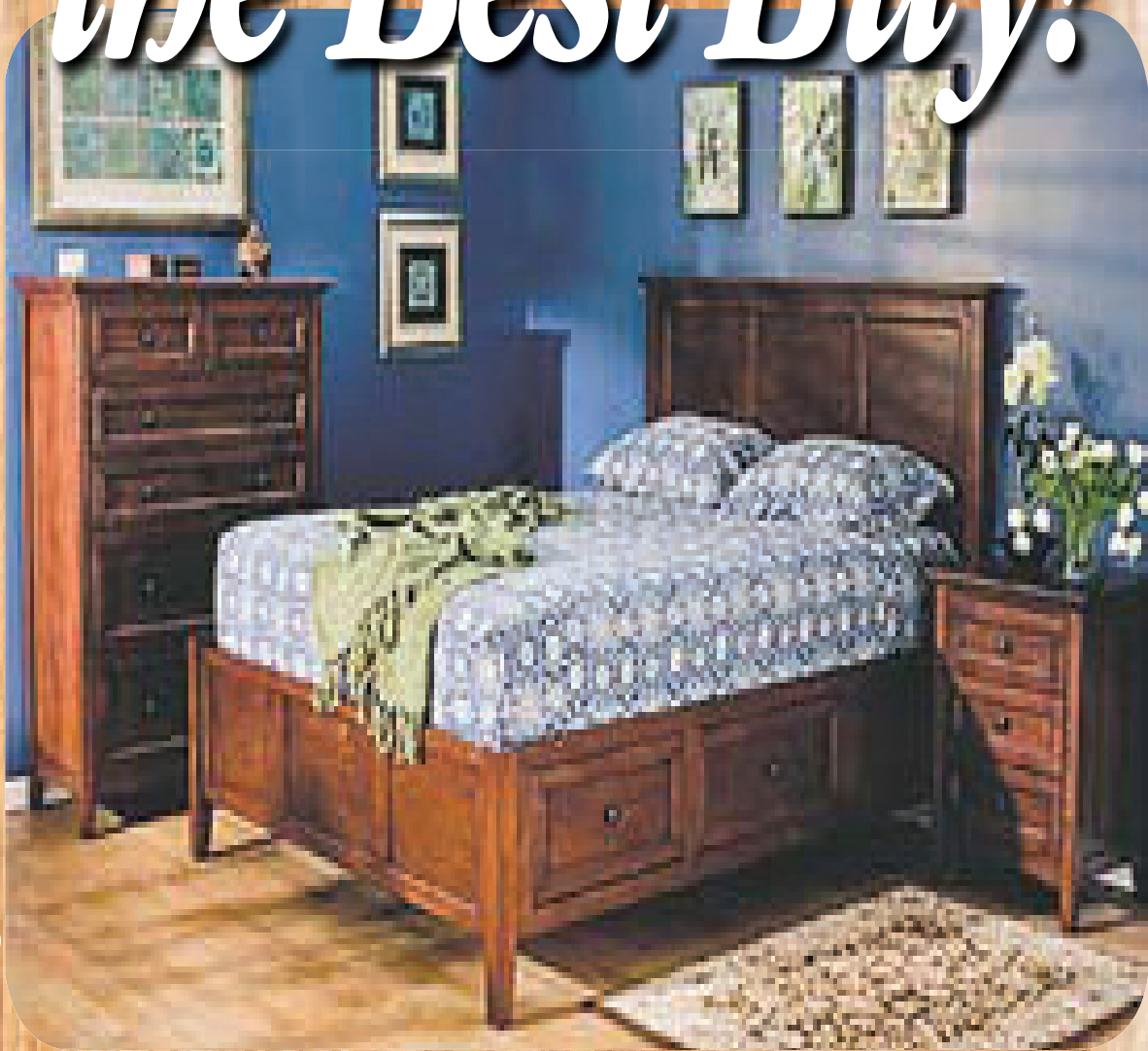
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