



By Tom Kraeutler & Debby Robinson  
Hosts, The Money Pit Home Improvement Radio Show

### **THE WELCOME MAT**

More and more Americans are becoming direct-it-yourselfers... that's "DIY" for a new millennium. If they're not actually doing the work on home improvements and renovations themselves, they are doing the research, planning and hiring. But before you take anything on, make sure you are armed with the right info. What you don't know can cost you. For example, did you know that a subcontractor on your project could put a lien against your home if the main contractor does not pay him for work done, even if YOU have paid that main contractor in full for completing the project? It's true, but also easily avoidable. Listen to our nationally syndicated radio show for more and read on...

### **SHORT CUTS**

#### Winter Car Kit

If all you have in your car when you set out to drive this winter is a not-so-dependable ice scraper and a half-charged cell phone, you might be in trouble. It's never a bad idea (or too late) to put a stash of emergency items in your trunk just in case! The folks at AAA recommend the following essentials: a flashlight, flares or reflective triangle, distress sign, cash and change, first aid supplies, basic tools, a fully charged cell phone, ice scraper and brush, jumper cables. If you really like to be prepared, you could also add boots, hat, coat, gloves, sand or kitty litter for traction, a blanket, emergency tire sealant and non-perishable snacks.