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MONTHLY NEWSLETTER

Starting Over

By Joseph Prescia



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Repair or Replace?



What is a good rule of thumb? According to Consumer Reports, when the repair is more than 1/2 the cost of a new item it is time to buy new.

Another factor could be parts availability. I had an electric stove with a glass top that was cracked. The glass was no longer available. Only one choice here.

Maintenance Agreements

Over the years I have purchased several maintenance agreements. I quit buying them because NO ONE gave me the service I thought I had paid

for. A maintenance agreement for a local furniture chain proved to be a huge hassle as well as an agreement I had on a laptop with an electronics chain that went out of business (Circuit City).

I would much rather pay for repairs when I really needed them instead of paying for a maintenance agreement that I did not use.

Just like gambling, the odds are in the favor of the one you give the money to.

Oh, and by the way, your house will almost always be worth fixing. It's rare to have to spend more than 1/2 to fix it.

PLUMBING Repair



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Repairing
Texture Match

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QUESTIONS OF THE MONTH

1. One of the biggest problems of setting goals is:

- a. not doing it
- b. not thinking big enough
- c. not making it realistic

2. You are more likely to obtain your goals when you:

- a. look at others' goals
- b. whine about what you don't have
- c. ask someone to help hold you accountable for your goals.

To get the answers to these simply read the article below, "Setting Goals"

Setting Goals



By Joseph Prescia

WHO is helping you to be accountable for your goals?

When you get someone else involved in your goal setting it is proven that you get more accomplished. So why don't you ask someone? Are you afraid that if you ask for help you're burdening them with your problems or issues? Why assume the worst? Why not assume someone would LOVE

to help you. Yes. I'm that kind of person, aren't you?

Are you afraid that if you ask for help you will be forced to actually DO something? There could be a lazy streak in you. Everyone needs a little nudge from time to time.

I make a list of 100 goals each year and whittle it down to 5 major ones that are most important to me. I shoot for 100 at first because it helps me to expand my mind and think bigger.

One of the biggest problems with goal setting is that many people do not think BIG ENOUGH. They shoot for a 5% or 10% increase in salary or try to figure out HOW they are going to obtain the goal before they shoot for it. Small goals are often the reason people give up by February. It's not big enough. Think really large so that it excites you. You can ALWAYS figure it out along the way. That's half the fun of obtaining. I often shoot for doubling my income and most of the time I obtain. Shoot for less and

obtain less. Get it?

The money is only part of the issue for me. It's seeing myself overcome an objective that also excites me. I wake up excited to lay the next brick in the house I am building for that day.

Lastly, make sure your goal partner is setting goals for themselves as well. You can hold each other accountable at the same time.

HAPPY GOALS TO YOU!

