

A winter scene with snow-covered trees and a fence. The background is a dense thicket of bare, snow-laden branches. In the foreground, a snow-covered fence runs across the frame. The overall tone is muted and wintry.

Handicap Ramps & Walkways

**Boost Your Energy
Efficiency With
Custom Awnings
and Insulation**

**First Victory
Monthly**

**Slow Cooked
BBQ Ribs**

*A chronicle of past, present & future happenings in our
company and the real estate & construction industry.*



A steady change in the market has been occurring over the last 12 - 15 months as a result of the high foreclosure rate. The rental market is now full of qualified renters, more than it ever has been before; I think this is a good sign for the housing market. Investors are placing renters in foreclosed homes and in many cases are also providing lease purchase options, so the value of the houses are starting to reset, stabilizing the market.

The problem remains financing for the people in the construction & development world. Because money has evaporated, many do not have the funds to go to a lender to purchase a house, but are able to advertise to those who can, so a service related business is emerging.

It appears that the American Recovery and Reinvestment Act is just now starting to help the construction business. The **ARRA** is the Obama administration's economic stimulus package for the construction & development industry. It is very similar to the Civilian Conservation Corp work that was developed by the government during the Great Depression. The problem is that meeting federal guidelines for your business is difficult; i.e., very stringent bonding restrictions.

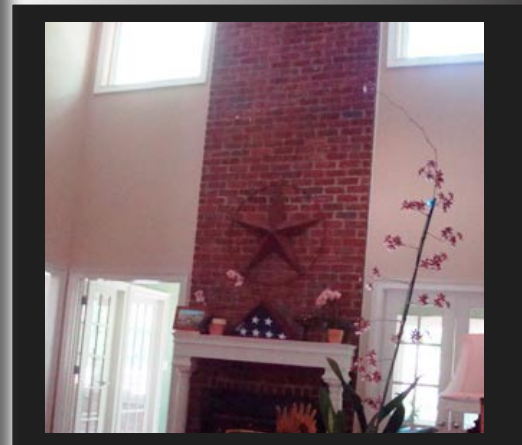
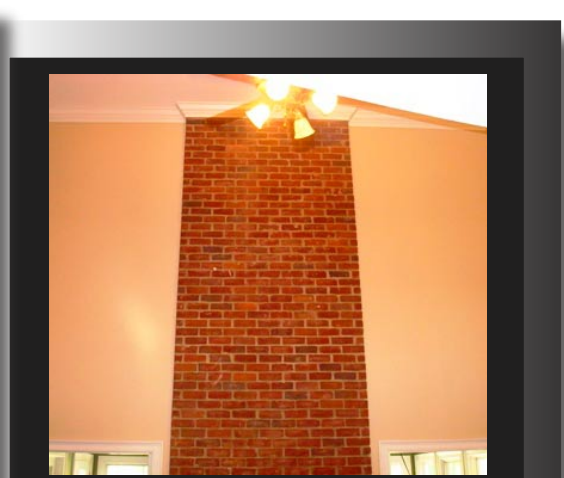
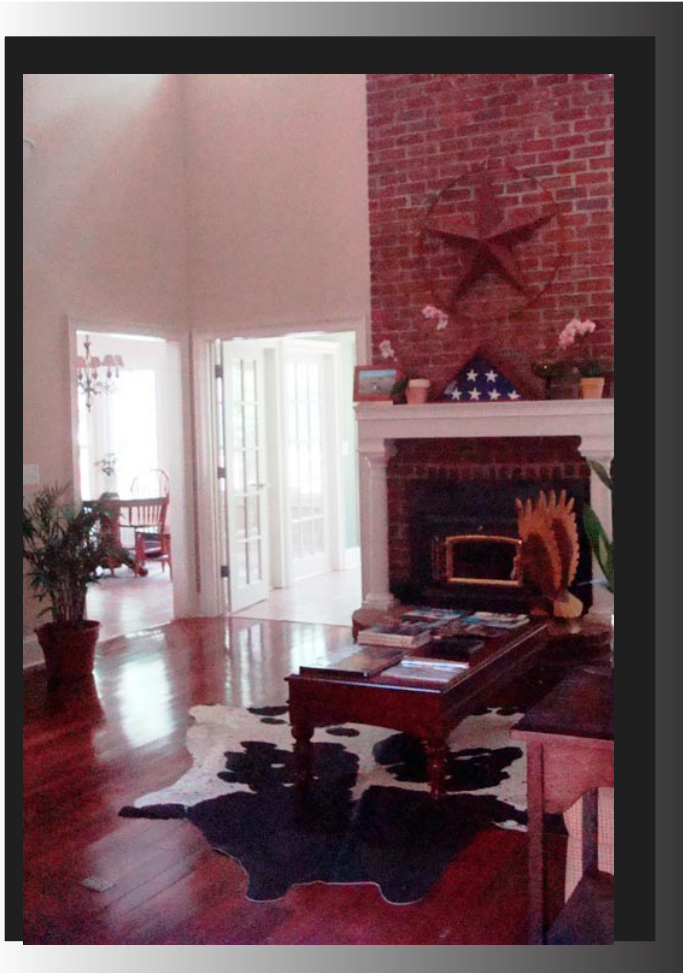
It appears to me that there are opportunities in the real estate arena for those who have some investment capital available. Prices may not be at the bottom yet, but they are close enough in my opinion, to begin investing in the market.

Enjoy our February Issue of First Victory Monthly!

Travis A. Fowler

Recent Projects

Increase the natural light in your home by installing custom windows.





Awnings were first used by ancient Egyptians & Syrians. They were woven mats that shaded market stalls and homes.



Are you looking for a design solution that lowers your cooling costs and adds curb appeal to your home? Custom Awnings are a great way to increase the energy efficiency of your home while adding character and style. We built and installed these awnings on a home in Coosawatee River Resort in North Georgia. The awnings are finished with cedar shake and white trim to give the look as if they had always been there.

Here's a few things that custom awnings can do for you.

- control glare.
- reduce cooling costs by 8 - 15%
- add charm & interest to the exterior of your home.
- protect furniture, interior walls, and floor coverings from fading.

Think awnings are for you? Contact us for a free consultation!

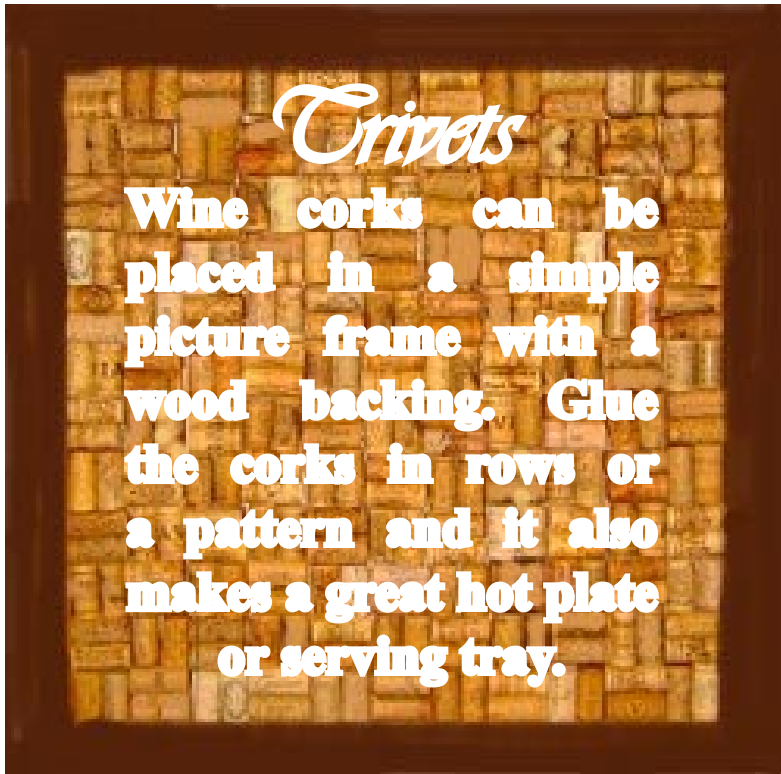
Handicap Ramps & Walkways



Adding a handicap ramp increases the value of your home, because in addition to being handicap accessible, it is also a convenient entry way for active lifestyles.

Handicap Ramps can be added to most traditional entry ways. First Victory builds several handicap ramps and walkways each year. Each ramp is custom built and special attention to detail is given to ensure that the slope, handrails and landings are gentle and easy to use. Many homeowners are adding these ramps to their homes because they are easier to navigate than stairs when carrying items; such as, groceries or furniture into their homes.





Wreaths



The first thing you will need is a wreath. You can use foam, wire or wicker frames that you buy at craft stores. Glue your corks on the frame in any design using a hot glue gun. Decorate with a bow & some grapes!

Slow Cooker Barbecue Ribs

Ingredients

- 4 pounds pork baby back ribs
- salt and pepper to taste
- 2 cups ketchup
- 1 cup chili sauce
- 1/2 cup packed brown sugar
- 4 tablespoons vinegar
- 2 teaspoons dried oregano
- 2 teaspoons Worcestershire sauce
- 1 dash hot sauce



Directions

- Preheat oven to 400 degrees F (200 degrees C).
- Season ribs with salt and pepper. Place in a shallow baking pan. Brown in oven 15 minutes. Turn over, and brown another 15 minutes; drain fat.
- In a medium bowl, mix together the ketchup, chili sauce, brown sugar, vinegar, oregano, Worcestershire sauce, hot sauce, and salt and pepper. Place ribs in slow cooker. Pour sauce over ribs, and turn to coat.
- Cover, and cook on Low 6 to 8 hours, or until ribs are tender.

Amount Per Serving Calories: 498 | Total Fat: 29.7g | Cholesterol: 117mg

Why Insulate Your House?

Heating and cooling accounts for 50 to 70% of the energy used in the average American home. Inadequate insulation and air leakage are leading causes of energy waste in most homes. Insulation saves money and our nation's limited energy resources, it makes your house more comfortable by helping to maintain a uniform temperature throughout the house, and makes walls, ceilings, and floors warmer in the winter and cooler in the summer.

The amount of energy you conserve will depend on several factors: your local climate; the size, shape, and construction of your house; the living habits of your family; the type and efficiency of the heating and cooling systems; and the fuel you use. Once the energy savings have paid for the installation cost, energy conserved is money saved.

What does an R value mean?

Insulation is rated in terms of thermal resistance, called R-value, which indicates the resistance to heat flow. The higher the R-value, the greater the insulating effectiveness. The R-value of thermal insulation depends on the type of material, its thickness, and its density. In calculating the R-value of a multi-layered installation, the R-values of the individual layers are added.

The effectiveness of an insulated ceiling, wall or floor depends on how and where the insulation is installed.

- Insulation which is compressed will not give you its full rated R-value. This can happen if you add denser insulation on top of lighter insulation in an attic. It also happens if you place batts rated for one thickness into a thinner cavity, such as placing R-19 insulation rated for 6 1/4 inches into a 5 1/2 inch wall cavity.
- Insulation placed between joists, rafters, and studs does not retard heat flow through those joists or studs. This heat flow is called thermal bridging. So, the overall R-value of a wall or ceiling will be somewhat different from the R-value of the insulation itself. That is why it is important that attic insulation cover the tops of the joists and that is also the use of insulative sheathing on walls. The short-circuiting through metal framing is much greater than that through wood-framed walls; sometimes the insulated metal wall's overall R-value can be as low as half the insulation's R-value.

The type of insulation you use will be determined by the nature of the spaces in the house that you plan to insulate.

Rolls and batts—or blankets—are flexible products made from mineral fibers, such as fiberglass and rock wool. They are available in widths suited to standard spacings of wall studs and attic or floor joists: 2x4 walls can hold R-13 or R-15 batts; 2x6 walls can have R-19 or R-21 products.

Loose-fill insulation—usually made of fiberglass, rock wool, or cellulose in the form of loose fibers or fiber pellets, it should be blown into spaces using special pneumatic equipment. The blown-in material conforms readily to building cavities and attics. Therefore, loose-fill insulation is well suited for places where it is difficult to install other types of insulation.

Rigid foam insulation—foam insulation typically is more expensive than fiber insulation. But it's very effective in buildings with space limitations and where higher R-values are needed. Foam insulation R-values range from R-4 to R-6.5 per inch of thickness, which is up to 2 times greater than most other insulating materials of the same thickness.

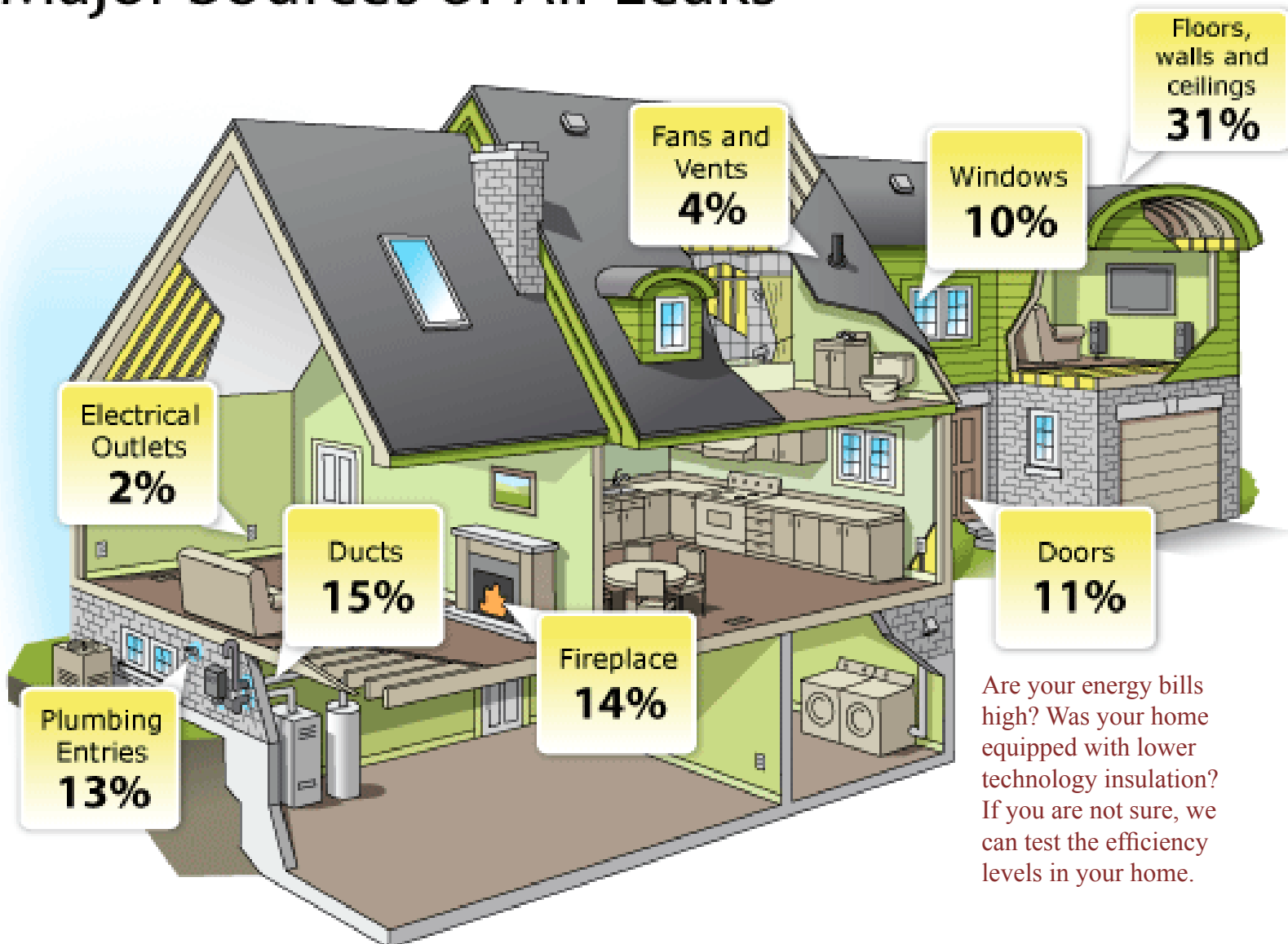
Foam-in-place insulation—this type can be blown into walls and reduces air leakage, if blown into cracks, such as around window and door frames.

Should I really spend \$\$\$ to insulate my attic?

For significant savings consider choosing an insulation that addresses air leakage, which can account for up to half of the energy lost by your home. Without proper air sealing, a building can lose a great deal of its efficiency through air leakage. It's one of the primary causes of hot and cold spots that can cause discomfort for owners. But as with any building product, insulation is only as effective as its installation and where it's applied.

Spray foam is only installed by qualified contractors. That's why builders are choosing Spray foam to insulate their homes. Spray Foam insulation is the future of insulation. Advantages exist for financial savings, health, building efficiency and a greener environment. Foam insulation expands around every void and seals all air infiltration, the primary source of energy loss. Indoor temperatures stay constant, allowing decreased use of heat or air conditioning. This translates to savings on utility bills and extends the life of your heating and cooling equipment by four times. While the initial costs of installation may exceed that of fiberglass insulation, in the long term Biobond is significantly more cost effective.

Major Sources of Air Leaks



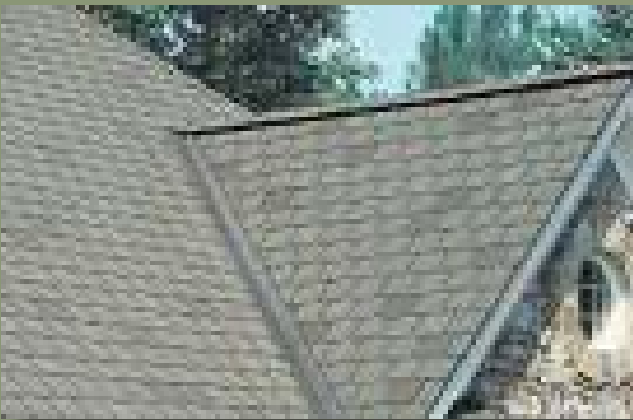
Coming Next Issue



Find More Space!

Turn an unused space into a Home Office

This 1,050 square foot office sits over a two car garage. It has central heat and air, storage and serves as a convenient and well-functioning office space.



The Ins and Outs of Roof Systems

- Why should I put felt on my roof?
- How should the chimney be properly flashed?
- Besides longevity, what are the differences in 15 & 30 year shingles? What makes a 30 year shingle last longer?

Get Ready For Spring!

- Cleaning Gutters.
- Pressure Washing.
- Paint.
- Cleaning Grout.
- Treating Mildew.
- Cleaning Air Ducts.
- & More...

