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Last-chance tax breaks for parents and homeowners

Uncle Sam is handing out a few extra breaks to parents and homeowners on their 2011 and 2012 tax returns. Although the filing deadline is months away, some of these tax benefits require forward planning. Others may influence decisions you make now about child care, college and your home.

The easiest credit parents can claim is the Child Tax Credit, says Jessi Dolmage, spokesperson for TaxACT. "By simple virtue of being a parent, you can claim \$1,000 for each eligible dependent on your 2011 and 2012 returns. Even better, you can receive cash back for the credit, as long as your earned income is over \$3,000 and your tax liability is less than the credit."

Daycare can account for a big chunk of working parents' income. Fortunately, you can recoup some of those costs with the expanded Child and Dependent Care Credit in 2011 and 2012. The credit is worth between 20 and 35 percent of up to \$3,000 of qualified expenses per child under the age of 13, or \$6,000 for two or more children. The credit amount decreases as adjusted gross income increases.

Parents who initiate and finalize an adoption by the end of 2012 may qualify for the expanded Adoption Credit. For 2011, the credit is worth up to \$13,170 and is refundable (like the Child Tax Credit). In 2012, the maximum amount changes to \$12,170 and becomes non-refundable. Keep in mind the IRS requires adoption documents and Form 8839 to be mailed with your return. It takes 6 to 8 weeks for mailed returns to be processed, so select direct deposit rather than a check for the fastest refund.

College costs are higher than ever, but



so are the available tax breaks. The refundable American Opportunity Credit, expanded Student Loan Interest Deduction and expanded Coverdell Education Savings Accounts contribution limit add up to \$7,000 in savings on 2011 and 2012 federal returns. Plus, you can deduct up to \$4,000 in tuition and fees from your 2011 income.

Dolmage also notes, "For the first time in three years, there won't be a homebuyer credit available on federal returns. However, homeowners can still save on taxes in other areas."

The Nonbusiness Energy Property Credit is worth up to \$500 for insulation, exterior windows and doors, central air conditioners, water heaters and other improvements. Caps have been placed on furnaces, water boilers, windows, water heaters, air conditioners and biomass stoves. In addition, if you claimed the credit on your 2009 or 2010 returns, you must subtract the collective amount from the \$500 available for 2011.

Investing in solar hot water property, geothermal heat pumps and wind property before Dec. 31, 2016, also has tax benefits. The nonrefundable Residential Energy Efficient Property Credit allows you to claim 30 percent of the expenditures, although certain improvements have caps. Learn more about these and other tax breaks at www.irs.gov and www.taxact.com. Estimate your 2011 federal and state taxes for free as early as October with Preview Versions of TaxACT. (ARA)

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Why a home remodel may be better than a savings account

Are you keeping your home longer than you expected, due to the sluggish and uncertain home-resale market? If you are, you've got company. Only 43 percent of homeowners believe they would get their asking price if they sold today, according to the latest American Express Spending & Saving Tracker.

That lack of confidence, coupled with interest rates on personal savings accounts that are at or near record lows, has a lot of homeowners investing in their homes instead of depositing money in their banks. Now is the time to ask yourself if putting your hard-earned savings into your house is right for you. You won't see the return on your investment in the near-term, but when you factor in a quicker sale or higher sale price, you could end up with more profit than savings account interest rates can provide.

Improvements that pay

Experts recommend that you stick to improvements likely to increase your home's resale appeal and value. There's no such thing as a guaranteed return on investment, but some home improvements have a better value track record than others. A basement remodel will recoup 70 percent of its cost at resale, according to the 2010-2011 Remodeling Maga-



zine Cost vs. Value Report. Adding a bathroom returns more than 53 percent of your investment, while modernizing a kitchen can bring back 72.8 percent.

■ **Build a bath:** If you plan to install a bathroom, laundry or wet bar in an area that lacks below-floor plumbing drainage, you can dramatically reduce your installation costs with macerating technology. Installing drainage in a basement, attic or garage can be messy, time-consuming and expensive. But with macerating, or up-flush, technology, you can have plumbing virtually anywhere in your home, without breaking through floors or jackhammering concrete.

Unlike conventional gravity plumbing, up-flush systems pump waste and water from toilets, showers, sinks, wet bars and washing machines upward. Small-diameter piping carries the waste into the sewer or septic tank. For more information on this cost-effective plumbing option, visit www.saniflo.com.

A walk-in shower is a smart and cost-effective space-saver. If you don't need storage space, a pedestal sink is another good alternative.

■ **Rebuild a kitchen:** An average rebuild of a kitchen takes nine months to plan and three months to build, according to the National Kitchen and Bath Association. You can improve the overall look and feel of a kitchen with a lot less work and money simply by refurbishing what you have. Some refurbishing options include refaced cabinets instead of new, resurfaced countertops or an added backsplash, updated flooring and under-cabinet task lighting.

Regardless of the project you plan to undertake, there are a few things you can do to ensure you get the most for your money.

- Establish a budget
- Hire a qualified remodeler who is familiar with local building codes.
- Compare products and prices.
- Work with a contract. (ARA)

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How to create an outdoor entertaining oasis



Warm weather is perfect for entertaining outdoors. Creating a space that's comfortable and stylish makes guests feel welcome for friendly gatherings.

"Exterior spaces are just as much in need of decorating as interior spaces," says Target Style Expert for Home and HGTV Designer, Sabrina Soto. "Before you begin to decorate, think about how you plan to use your outdoor space."

Envision your patio, garden or deck as an extension of your indoor living space and design it based on how you will use it most. Even a small outdoor area can serve dual purposes if you choose multi-functional pieces, such as a bench or chairs that allow for dining as well as a casual conversation area.

Start creating your space with a great piece of furniture as the focal point. "It's worth investing in outdoor furniture, like the Smith & Hawken Solenti collection from Target," suggests Soto. "The collection is made of Premium Grade A Teak, the best quality wood for the outdoors because it can withstand the elements and will last for years."

Once the large furniture pieces are selected, accessories like cushions and toss pillows can add pops of color. Lush green, turquoise and rust add an elegant playful touch to neutral furniture. Create a more sophisticated environment by keeping accessories simple, or mix-and-match bright, patterned pieces to add a whimsical look to your outdoor space.

Planters and lighting can be used to com-

plete the look, and will create a more festive setting outdoors. Tall planters filled with green foliage can define your space and add privacy. Hanging lanterns and string lights - especially L.E.D. lighting - are a great way to illuminate an outdoor space and create ambiance for nighttime gatherings, without spending a lot. Line the perimeter of your party area with lanterns and create a lit pathway to lead guests out when the party is over.

"Simple touches transform outdoor spaces into inviting summer retreats," says Soto.

"Layering in the right outdoor furniture and accessories will make your next outdoor event stylish and welcoming." For more outdoor decorating products and ideas, visit Target.com. (ARA)

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Take your home from summer to fall

Bringing your home from summer to fall is simpler than you think. It all begins with taking inventory of your home to determine which nonessential items you can eliminate or switch and where you can add.

"Start with anything fabric," says Maria Aguerri-Gomez, Academic Dean of The Art Institute of Michigan-Troy, a branch campus of The Art Institute of Michigan. "You can change your couch covers, pillows and your throw blankets, add a duvet to your bed, change your window treatment or bathroom towels; or simply add a table runner to bring fall into your home without breaking your budget."

Take couch covers from creamy and off-white tones to fall tones and colors. Choose earth tones such as reds and browns to bring depth and warmth. Navy blue can also be a great color to add in fall that can transition to winter. Not completely committed to bringing that much color into your living room? Change your pillows or throw blankets to develop an accented atmospheric change. Take a look at your window treatments and consider a heavier fabric with possible prints.

"Paisley is coming back this fall," Aguerri-

Gomez says. "Use paisley prints on curtains or pillows, or venture out and buy a paisley arm chair that can nestle nicely into an unused corner in your bedroom or living room."

Elizabeth Polish, an Interior Design Instructor at The Art Institute of New York City and owner of Elizabeth Polish Design, says bird prints are making their way into homes via lampshades and carpets this fall.

Keep the cold away by adding rugs. Overlapping rugs is a trend that can bring contrasting elements together, while unifying sections of a room. Aguerri-Gomez recommends taking a bamboo or wicker rug and overlapping it with a more classical rug. "It's a great way to bring contrast, color and texture to the room."

Aguerri-Gomez predicts that mustard will be a key color this fall. Add a mustard table runner and change up your dinnerware and placemats to bring your table from light and airy to warm and welcoming. Don't want to part with the lemons and limes nestled inside your glass vase as table decor? Try compromising and replace the citrus with artichokes and pomegranates for a fall final touch.

For those that like to have feng shui ele-



ments in their home, you'll be happy to know that gold is making a comeback. Try mercury or gold canisters, vases and accents. In the past, gold and mercury were reserved for the holidays or special celebrations, but now you can bring them out earlier to bring that shiny pop the room will need.

The last touch to bringing your home from summer to fall is mood lighting. Polish recommends utilizing energy efficient LED lights and bulbs. Because you've most likely added thicker curtains to keep the cold out, make sure key areas are lit. Where you don't need too much light, go for the dimming effect. "Change your lampshades if you can't dim your lights. Make your living space as cozy as you can while saving energy at the same time," Polish says. (ARA)





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Fast fixes for fabulous furniture

Are you tired of your table? Is your dresser looking drab? Don't worry - it's easy to update your current furniture with a coat of paint and have it looking fabulous in no time.

"We all have furniture that is either outdated or worn, but we're just not ready to invest in new," says Katherine Merkle, Krylon brand manager, "Luckily, with a bit of spray paint - especially a version that's paint and primer in one - it's simple to revitalize your current pieces to make them lovely and enjoyable, and for only a few dollars."

In fact, homeowners can find inspiration to update their home by visiting a variety of websites, including www.transformyourhometoday.com or www.ultimatesprayprotection.com. Both offer step-by-step project



directions, such as this unique table and chairs project.

Materials needed: table and chairs, Krylon Dual paint and primer spray paint in two complementary colors (example: Regal Blue and Khaki), a screwdriver, painter's tape and a drop cloth.

Instructions:

■ Set up a well-ventilated spray area by covering a flat work surface and the floor with a drop cloth.

■ Disassemble the table top and chair bases from the legs and then clean all surfaces.

■ Cover or fill screw holes with small pieces of tape so that paint does not clog the holes.

■ To paint the table top, turn it upside down and first paint the bottom surface.

■ Once it's dry, turn the table top right side up and elevate it by 2 to 3 inches to ensure coverage of the edges.

■ When painting the chairs, begin by inverting them and painting the bottom sides first. Be sure to paint from every side so that you don't miss any surface. Allow to dry completely, turn right side up and finish painting from each side.

■ To paint the base of the table, spray one side at a time, allowing it to dry in between.

■ Finally, closely inspect each piece before you reassemble to make sure that the surfaces are fully covered.

In a short time, and with minimal investment, you can create a table and chairs that look like new. For more information on other projects or products from Krylon, visit www.projectsina.com. (ARA)

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Smart upgrades that remake your kitchen

Replacing countertops and the sink can give your kitchen a whole new look - for a fraction of the cost of a major remodel. Mix in simple cosmetic upgrades such as a fresh coat of paint and cabinet hardware, and kitchen remodeling becomes affordable and achievable.

To minimize the risk of a style clash between these two important kitchen design elements, seek out a sink with classic style and practical functionality, such as an apron-front sink - a design has stood the test of time.

Until recently, adding an apron sink meant replacing both cabinetry and countertops. But the KOHLER Whitehaven self-trimming apron-front kitchen sink solves the problem. In addition to being available in a conventional 9-inch apron that requires an apron-front sink base cabinet, the Whitehaven also comes in a 7-inch retrofit version that allows you to achieve the farmhouse look without replacing cabinetry.

The basin itself is still 9 inches deep, but the 7-inch apron fits a standard sink base cabinet. Made of durable Kohler Enameled Cast Iron, the sink is available in 16 colors, including much-loved neutrals and brighter, designer hues. Log on to www.kohler.com. (ARA)



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Enjoy your backyard all year long with safety tips

Most of us view our backyard as an extension of indoor living space where we can relax and entertain, where no harm will come to us, our children or our pets. However, from a practical and statistical standpoint, this is an incorrect assumption. Accidents can happen anywhere at any time, and just like you childproof your house, you need to childproof your backyard.

Keeping your backyard childproof begins with your fence. A yard without a fence is a little like a house without walls. Fences help protect children from danger, keeping toddlers out of swimming pools, hot tubs and ponds or keeping them in the yard, away from busy traffic or strangers. Fences can also help keep your own pets in your yard, and other animals out. They can reduce your liability by preventing injuries to uninvited guests on your property, or damage or injury caused by escaped pets.

"A good weekend home improvement project should be ensuring that your fences and gates are functioning properly and are protected from rust, a destructive force that can render gate hardware useless or dangerous," says Jim Paterson, senior vice president of D&D



Technologies, which manufactures gate latches and hinges made of ultra-strong engineering polymers. "In our research, we found that when homeowners consider their fencing needs, rusty metal gate hardware that no longer functions properly or becomes a threat to children was their No. 1 concern. Most homeowners are not aware that rust-free and adjustable gate hardware is available."

Additional precautions to take when child-

proofing your backyard:

- Cover any protruding bolts on swing sets and do not attach ropes or cords, which could become strangulation hazards.
- Remove old tree stumps and rocks, level concrete footings to avoid tripping.
- Seal wooded items such as decks, swing sets and picnic tables yearly and remove and sand any rough areas to avoid splinters.
- Completely fence pool and spa areas with self-closing latch and self-latching gates, with latches out of the reach of children such as the Magnalatch™ Safety Gate Latch.
- Eliminate access to lawn equipment and chemicals. Put these items completely out of the reach of children.

■ Keep a first aid kit accessible, and a rescue kit for those backyards with water features, as well as your mobile phone.

Your backyard can be a year-round haven for family and friends, and a little prevention along the way will keep it safe.

Look for D&D Technologies rust free gate hardware and child safety latches under the Stanley Hardware brand through Lowe's for more details. (ARA)

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Roof maintenance done today saves trouble later

Many of us experienced damage caused by last winter's ice dams. Were you concerned about snow and ice buildup on your roof? With the warm weather, this could be the last thing you may be thinking about.

However, being prepared for the those nasty cold surprises and taking care of the preventative roof maintenance when it's warm is a better alternative than having to make an emergency repair outside during cold or extreme weather. So on a warm and dry day, run through the following checklist to make sure your roof remains in good shape throughout the year:

- Clear gutters of dust and debris. Twigs and other debris will often settle on your roof and then get washed into your gutters. Clearing your gutters at the beginning of the warm season can help to ensure that water won't collect in them. Allowing gutters to clog and overflow could possibly cause water damage, put undue stress on your gutters and create potential ice dams.

- Install roof and gutter de-icing cables. These specially designed electric heating cables help protect your property by efficiently reducing ice formation along roof edges,



in gutters, drains and downspouts. When properly installed, these products create a path for the melt water from ice or snow to drain off the roof. Installing de-icing cables during the warmer months can keep you from having to deal with ice dams in the winter. For additional information you can contact a heating cable manufacturer, such as EasyHeat Roof and Gutter De-Icing Cables.

- Inspect the places where your gutters are joined to the roof to make sure they are securely attached. Inspect your roof for mosses or other vegetation that may be growing on your shingles. After sweeping off debris or vegetation, it is recommended to apply a special removal solution (approved for use on your roof), or call a professional service to clear the roof.

- Another way to minimize ice dams is

to inspect your attic space to make sure it is properly insulated and ventilated. Improperly insulated attics can cause hot air to collect at the top of your home during the winter, heating the roof and causing snow to melt and ice to form. Properly insulating your attic can also help you save on heating and cooling costs, according to the U.S. Environmental Protection Agency. It may be advised to consult with a local professional service on this type of work if you aren't familiar with insulation and ventilation systems. Once you've gone through your roof maintenance checklist, you can rest easy that you won't have to get out the ladder to fix a problem and your roof is protected against the frosty weather. For more information on roof and gutter de-icing and how to prevent ice dams, visit www.easyheat.com. (ARA)



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Secrets of a solid home inspection

Selling, buying or just putting a house on the market may raise many questions. Can I get a good price? Are there any problems I should fix prior to listing my house? If I buy this house, will I encounter problems that may make me regret my decision?

Having a qualified professional inspect your house prior to putting it on the market - or for prospective buyers, before closing on a sale - can help guide your decision.

Nearly two out of three homeowners recently surveyed by American Society of Home Inspectors (ASHI) reported they saved a lot of money as a result of having a home inspection during the selling/buying of a house. Sellers use inspections to help determine potential



problems that can be repaired or replaced prior to listing - potentially getting them a higher sale price. And buyers use the inspections to determine if they want to invest in the property, or help negotiate for a better price that would include the repair and replacement



of potential problems.

Not all home inspectors are certified and licensed. ASHI's "Find an Inspector" tool allows homeowners to locate an inspector in their area. Always check with your local inspector for a complete list of services provided. (ARA)



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What's your design personality?

Redecorating a room is an exciting way to freshen up your home, but might also seem like a daunting task if you don't identify with just one conventional style category. Traditional design, for instance, is classic, inviting and elegant, while contemporary design includes more clean lines, modern accents and natural hues. But what if you like a little from each category? With the right tools and a proper balance, you can blur the lines between traditional, transitional and contemporary design to create a room that represents your own unique style.

More and more, the tendency to mix and match furniture, materials or colors from different design categories is becoming popular among homeowners looking to turn their space into an extension of themselves.

"Whether hosting a family dinner or neighborhood party, the kitchen and bathroom are two areas of the home most frequented by guests," says Judd Lord, director of industrial design at Delta Faucet Company. "That's why there is so much emphasis placed



on the design of these rooms. Homeowners should take the opportunity to experiment with different design elements and truly personalize these spaces so they reflect their individual personality."

An easy place to begin is at the faucet, which serves as the focal point of the room and can be simply updated. And, if you're torn between style categories, here's a tip. In general, a warmer finish on a contemporary

faucet is well suited for someone who wants a modern design, but doesn't want to sacrifice the cozy atmosphere of a room. Delta Faucet's contemporary Trinsic collection, for example, delivers a big impact on the overall look of the space. But, for those who like the sleek, modern architecture, yet prefer a more traditional overall design scheme, selecting a less contemporary finish will balance out the look. A great option would be Champagne Bronze with soft, brushed gold hues.

Cabinetry can also be customized to fit your storage needs, as well as your niche style. Depending on what you are looking for, different door shapes, wood finishes or color selections can add an air of modern chic or create an inviting atmosphere.

Glass windows or open cabinets allow you to showcase accent pieces, which can also help you achieve your desired design style. Plus, one can never underestimate the power of hardware. Simply mixing a rustic drawer pull with an understated wood and finish can give the entire cabinet and room a different feel.

Whether you want to make a bold statement or create a traditional, clean backdrop for the other elements within the room, infusing wall color and texture provides another easy way to achieve a custom design aesthetic.

Don't sweat it if you find yourself confused by which design fits your personal style. There are a multitude of products available that can help you defy the lines between cut and dry design categories and have fun creating your own customized look. (ARA)



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Tips for keeping your home healthy

Maintaining a healthy home is critical for your family's welfare - especially now as the weather cools and you begin to spend more time indoors.

Applying a few simple solutions now will ensure your indoor living environment is safe and healthy for seasons to come.

■ Reduce toxins

Be mindful of the volatile organic compounds (VOCs) found in many interior paints and finishes. For indoor jobs, select paint with low or no VOCs to keep your air fresher. Additionally, some houseplants such as ivy and



gerbera daisies can help to naturally remove VOCs from your indoor air.

■ Clean your indoor air

Installing a whole-home air filtration system can help to remove indoor allergens including dust, mildew, pet dander and pollen from the air you breathe. For example, the AccuClean (TM) System by American Standard Heating & Air Conditioning removes up to 99.98 percent of the allergens from your

filtered air.

■ Prevent mold

Maintain healthy indoor humidity levels by venting bathrooms and clothes dryers and using an exhaust fan while cooking.

■ Watch out for CO

Make sure your home's heating system, including items such as a furnace or heat pump, vents and chimney, are inspected and serviced by a professional contractor. (ARA)

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Dispelling the cellphone plan myths

Cellphone users have more options than ever. But with all these options, it can be difficult to determine which cellphone plans work the best for your usage pattern.

With no-contract plans being relatively new on the wireless market, confusion continues to surround what these plans offer. With no-contract, postpaid cellphone plans, customers pay a flat monthly rate at the end of their usage cycle for an allotted amount of minutes, text messages and data. Alternately, with prepaid services, customers pay for minutes up front and use them until they run out or expire.

More and more people are finding that flexible postpaid no-contract cellphone plans are a great option when trying to get the most for their money. In fact, half of all no-contract customers opt for postpaid plans, compared to just 30 percent in 2008, according to a recent study by J.D. Power and Associates.

Here are some common myths surrounding no-contract postpaid cellphone plans:

Myth: No-contract plans are only available with prepaid options.

Fact: No-contract cellphone plans are available with both postpaid and prepaid options.

Myth: Prepaid plans are less expensive than postpaid, no-contract plans.

Fact: It depends on how much you use



your phone, but prepaid minutes usually come at a greater per minute cost and minutes may disappear if they aren't used within a certain time frame. Even if you only use your phone a moderate amount, there's a good chance you'd save money with a postpaid cellphone plan.

Myth: No-contract plans are the same as prepaid plans.

Fact: A no-contract cellphone plan simply means you can change your service whenever you'd like. No-contract plans can either be postpaid or prepaid plans.

Myth: Prepaid plans allow for better cost control - you know exactly how much you're

going to spend.

Fact: Your bill may vary month-to-month with a prepaid cellphone plan, as monthly usage is often inconsistent. No-contract, postpaid companies like Consumer Cellular allow customers to change their plans up until the last day of their billing cycle to avoid expensive overage charges. Customers can also downgrade plans to avoid paying for unused minutes.

Myth: Phones cost more with no-contract cellphone plan providers

Fact: While many contract providers offer discounted phones, so do no-contract providers. Consumer Cellular offers a wide variety of phones that range from free to \$50. Available phones include senior-friendly Doro phones to the more advanced Motorola Bravo smartphone.

Not long ago, cellphone users seemingly had one option: Sign a two-year contract and get locked into a cellphone plan. But as more providers look to offer wireless customers with additional options, mobile users have many more choices when considering plans that work best for them.

Many consumers now recognize the benefits of no-contract, postpaid plans. For more information on available no-contract cellphone plans, visit www.consumercellular.com. (ARA)

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Violent Crime Shows Steeper Rise
The Washington Post - September 25, 2007
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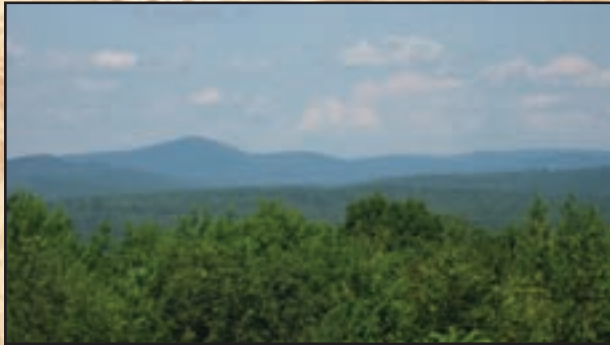
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