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Get smart about ceiling fans



Are you getting hot under the collar about rising energy costs? If so, it's probably time to evaluate how you keep your home cool.

With the right knowledge you can keep cool and save money, all while enhancing your home's appearance. For example, ceiling fans use less energy than air conditioners and add character to rooms.

When used exclusively or with an air conditioner set at a higher-than-usual temperature, ceiling fans are a great power and money saver. "For greatest energy efficiency, choose a new ceiling fan with a DC motor," says Jeff Dross, corporate director of education and industry trends for Kichler Lighting, manufacturer of decorative interior and exterior lighting, ceiling fans and other home accessories. "Then move your thermostat to a warmer temperature and let your ceiling fans do the rest of the cooling. Your electric bill will be a lot more affordable."

Ceiling fans can also save you money on heating costs in cooler months. By circulating air, the fans push warm air, which rises, back down into the room.

For rooms with high ceilings, use a down rod to position the fan closer to the living space. But don't be fooled into thinking that a bigger, more powerful motor is better. The motor should be the right size for the fan. Longer blades with a greater pitch require more power

than shorter blades situated at less of an angle.

Many ceiling fans also feature single or multiple lights that can be used to supplement room light. But don't make your fan your room's only light source. Layers of light, created by task and accent lighting, are best for creating beautiful, functional spaces.

For outdoor locations, semi-enclosed patios and even for bathrooms, look for fans that are approved for use in damp or wet locations. These fans often feature stainless steel mounting hardware, a hot dip galvanized undercoat, a special finish that resists weathering, and blades of a composite material rather than wood so they won't deteriorate and will last for years. But you don't have to focus solely on function when choosing fans. Fan styles today range from Victorian and Old World to sleek modern or contemporary.

"Your fan should reflect the design of the room and its tones, styles and finishes," Dross says. "Hand-hammered looks and burnished, antique brass finishes are very popular today, as are other metallics and black." Knowledgeable lighting showroom employees can also help you choose. For more information on ceiling fans visit www.kichler.com.

With the right knowledge you can create a comfortable and energy-efficient home. (StatePoint)

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New trends in home décor



Americans are spending more time than ever at home with family and friends.

Eighty percent of consumers say they are entertaining at home these days, according to new research from the NPD Group, a consumer market research company.

And alongside this newfound enjoyment of their homes, families are re-discovering an appreciation for home décor that enhances their living spaces without busting their budgets.

There are several new trends in home décor that can cost-effectively liven up your living spaces.

■ Serve & Protect

There's nothing better than chowing down with the family while watching a good movie. And while you want to preserve that expensive couch from food stains and pet hair, you know grandma's plastic couch covers are a serious fashion faux-pas.

Fortunately, you can now get quilted sueded furniture covers that add extra cushion to your sofa, loveseat or favorite chair while preventing spills from reaching the upholstery. Best of all, such covers are machine-washable.

■ Go Black

Always been an admirer of sleek high-end furniture, but constrained by a low-end

budget? You don't necessarily have to sacrifice fashion for price. There now are many affordable options, such as The Lakeside Collection's dark-hued Espresso Furniture set that lets you have a living space that looks like it was plucked from a design magazine, but without the hefty prices.

And if you're like most Americans and use one room as a living, eating and entertaining space, consider Ladder Shelf Storage. These 5-tier shelves can store and display many household items, like books, DVDs, board games, photo frames, collectibles -- even wine! You can mix and match shelves to suit your needs.

■ Wrought Iron

A popular trend this year is the use of wrought iron as accent pieces in homes. Try spicing up a drab wall with a scrolled metal wall medallion. The graceful curves and simple design produce a calming effect. Or add a little vintage flair to a bedroom with a vintage dress

form in the shape of a woman. Drape it with fabrics and jewelry for extra panache.

■ Creative Storage

Cramped for space? Some trendy additions can help you conserve space and organize your most frequently used items. For example, the hanging jewelry organizer from Lakeside.com has 72 see-through pouches for earrings, necklaces and bracelets and hangs in your closet, allowing you to quickly get what you need.

And if you're all out of bedrooms for visiting relatives, try turning a spare room into a livable space with metal storage solution racks. Consider a Clothes Organizer that features a hanging rod, shelves for shoes, socks and accessories, and a top shelf for hats, sweaters and more.

For more décor ideas that save space and add character, visit www.lakeside.com.

A little design sensibility can help you decorate your home to your liking without hurting your wallet! (StatePoint)

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Efficient heating options for fall and winter

When temperatures drop, you may be tempted to blast the thermostat. But a high home heating bill may just be your motivation to explore more creative ways of being comfortable this season. Keeping your family warm is not a luxury, it's a necessity, so don't let the cost go through the roof.

Here are some tips to beat the rising cost of heating your home:

■ Wear a Sweater!

It's getting cold in here. So put on all your clothes...

Dressing for the season is just common sense. If you look more like a beach bum than a ski bum, of course you're going to be chilly in fall and winter. Wearing socks, a sweater and long pants will go a long way toward keeping you warm, even in a drafty house. Afghans and throws are not only decorative additions to your living room, they're func-

tional ones as well.

■ Use Zone Heating

Maintaining toasty conditions in every square inch of your home is shamefully wasteful, particularly in a larger home that may not have an energy-efficient furnace. You can get warmer faster and more cheaply by practicing zone heating, which focuses on heating only certain areas of your home.

The first step is to close doors to rooms you aren't using. Then let a wood-burning stove like the Grandview 230 from Lennox Hearth Products heat just the room where you spend most of your time.

"Zone heating is a great choice for families who want to save on cost," says Michael Lewis, product manager at Lennox Hearth Products. "For areas where cord wood is available, a wood-burning stove can cut heating costs by more than half when compared to fuels like gas and oil."

Wood is also a good fuel source for the conservation-minded as it's a renewable source of energy. And the process of growing trees reduces carbon dioxide in the atmosphere.

More zone heating ideas can be found at www.lennox.com.

■ Practice Simple Home Maintenance

Don't burn a hole in your wallet this year



with inefficient heating. By performing a few simple home maintenance tasks, you can maximize use of your heating system.

Keep air registers, grills and radiators free of obstruction like clothing, drapery and dirt. Let dust build-up be your visual cue to clean or replace the air filter on your furnace. Leaky ductwork can be sealed up with silver tape from any home-improvement store. And having your furnace serviced each season should be a line-item in every homeowner's budget.

By thoughtfully considering the way you heat your home, you can stay warm this season and save money too! (StatePoint)



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Lighting tips to create home ambiance

Consider your light bulbs and fixtures. Lighting can go a long way in creating ambiance in a home, and is often cheaper than painting. Here are some lighting tips to create a welcoming atmosphere in your home:

■ **First impressions count.** Make your guests feel at home by using floodlights, which provide illumination across a wide area. And consider adding a light bulb dimming switch, which allows you to illuminate the entry but creates a lower level of light to help visitors adapt to sudden changes in light levels when coming in from outside.

■ **Add color.** Looking for a subtle shift in the color of your living spaces? Light bulbs are available in a variety of color temperatures, from warm, soft white to cool, natural daylight. Each changes the look and feel of a room.

■ **Cozy up in the kitchen.** Often a main gathering place, the kitchen should be well lit



for both cooking and entertaining. Create a cozy look using recessed downlights that also offer a well-lit work surface for creating those gourmet meals.

■ **Let the dining room glitter, not glare.** To achieve a welcoming ambience in the dining room, keep your chandelier dimmed. For extra sparkle, consider installing small recessed downlights on either side of the chandelier.

If your dining room table, china cabinet or fixtures incorporate dull materials such as wood, pewter or wrought iron, coated Reveal bulbs offer a softer illumination that brings out the textures of these materials. And they're offered in candelabra, globe and other shapes

fitting for decorative applications.

■ **Enhance brick and stone.** Many of today's home fireplaces incorporate stone and brick walls that can be highlighted with a wall-washing technique called "grazing" to showcase their great color and texture. Place recessed directional fixtures 6 to 8 inches away from the wall and 12 to 30 inches apart for a dramatic visual effect.

If you're unsure how any of these ideas will look in your home, check out the free "mood cam" app from GE, available on the iPhone. You can snap pictures of your interior living spaces and then approximate the look of different lighting options. (StatePoint)



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How to protect yourself from financial scams

No matter how much money you have, your financial accounts and investments need protection. According to the FBI, Americans currently lose approximately \$40 billion annually to financial investment fraud.

Most Americans rely solely on the government and their banks to enforce investor safety, but many experts caution this isn't enough and that people need to get actively involved in protecting themselves. Even with strengthened financial protection laws in place, the ability for the government to police the scope of undue profiteering and theft is limited.

"Rather than being victimized first and seeking recourse later, protect your nest egg now," says Pat Huddleston, author "The Vigilant Investor: A Former SEC Enforcer Reveals How to Fraud-Proof Your Investments," published by AMACOM Books. "Vigilance means



acknowledging that anyone is vulnerable to being tricked, regardless of education, intelligence, and experience."

You may think you can spot a scam a mile away, but the best ones don't look like scams or sound completely trustworthy. Experienced fraudsters typically provide their victims with credible looking proof of returns. Some scams will go so far as to employ fully-staffed phone banks and websites.

Every investor should be on the alert for red flags like these, says Huddleston, who is also CEO of Investor's Watchdog, a group that conducts fraud investigations.

■ **Name-dropping.** Scam artists often wield the power of their supposed celebrity clients to impress the gullible.

■ **The takeaway pitch.** "Available for a limited time only!" This scammer's ploy of taking away your opportunity taps into the natural human aversion to loss.

■ **Living extra-large.** If your investment adviser spends money like a trust fund baby on a weekend shopping bender, he is spending your money, not his own.

■ **Evading transparency.** If the adviser resists your requests for transparency, take your money and run.

■ **Vague credentials.** Verify your investment salesperson's background independently using resources like the National Student Clearinghouse.

■ **An appeal to faith.** Fraud aimed at religious groups is so virulent and effective that the only safe course is to say no even to a subtle appeal to your faith.

Be especially on guard if you have elderly parents. Those aged 60 years or older are disproportionately targeted.

More tips on protecting your nest egg from unscrupulous fraudsters can be found in Huddleston's book and by visiting www.thevigilantinvestor.com.

By treating every investment opportunity with healthy skepticism and objectivity, you can help protect your family's future. (StatePoint)

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Great tips for your garage this season

The garage is more than just a place to store the car. For most Americans it serves as the hub of seasonal activity for families – storing lawn care and sporting equipment, tools, patio furniture and more.

And now, new research indicates more than 70 percent of homeowners use their garage door as the primary entrance into their houses. With the garage door serving as front door to the home, many family members no longer even carry house keys. If you pressed homeowners to be honest, between all of its added uses, most would admit their garages are chaotic messes. Luckily there are many easy things you can do this season to get your garage in better shape.

■ Back It Up

With so many homeowners using their garage door as front door, it's important to ensure it's reliable. This is especially crucial during storm season from June through November, when storms and power outages are most frequent. Nothing's worse than coming home



during a raging storm and not being able to enter because the power is out and the garage door opener no longer has power to operate. Consider a unit with a built-in battery-powered backup system, such as a LiftMaster Garage Door Opener with Battery Backup. These professionally installed garage door openers continue to open and close the door for up to two days during a power failure, for added peace-of-mind.

■ Seal It

With patio and deck furniture back outside, it's the perfect season to seal or re-seal the garage floor – since it's probably the least cluttered time of year. Properly sealing your

concrete floor will protect it from corrosive elements and stains, making it easier to sweep. Epoxy resin and urethane sealants last longer than acrylic ones. Always sweep and apply a concrete cleaner and etcher to remove debris and stains before sealing.

■ Organize It

The garage usually tops the basement or attic for clutter and debris. Keep it clear of oily and greasy rags as they are easily flammable and can ignite spontaneously. And to keep dust at bay, try sprinkling fresh lawn clippings on the garage floor then sweeping it clean.

Better organization of lawn equipment, sporting goods and bicycles also is crucial to a presentable garage. Install shelves and hooks to lift things off the floor and maintain order. Get in the habit of putting things back where they belong after use and regularly sweeping up. And since the garage door is the largest and heaviest moving object in a home, keep its parts clean and lubricated, including the rollers. Be sure to also lubricate weather stripping to maintain pliability. For more tips, visit www.GetInYourGarage.com.

Remember, just as you back up your computer, you should have an emergency plan for your garage. A few small steps will give you a reliable, orderly garage worthy of being an entranceway into your home. (StatePoint)





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Tips to improve your home's curb appeal

Even if you aren't considering selling your home anytime soon, it's always a good idea to keep it looking great.

Seasonal upgrades can help you improve your home's curb appeal and make it the envy of the neighborhood. From landscaping to remodeling that increases energy efficiency, now is a great time to give your home a facelift.

There are several ways you can improve your home's exterior:

■ Details Matter

Simple weekend jobs, like replacing or painting your front door in an eye-popping color, can give your home an instant update. If you decide to paint, look for a warm, inviting color that complements existing materials such as the siding, trim and other accessories. Don't be afraid to pick a bold color for the door. For example, rich red colors work well and a gloss or semi-gloss exterior paint works best.

■ Crystal Clear

The easiest way to give your home a quick facelift is to clean your windows. The glass can be rinsed with plain water and cleaned with regular or ammonia-based glass cleaners. Use some elbow grease to make them sparkle. Then, clean the vinyl frame with a solution of



mild soap and water.

You also should consider replacing your windows with ones that are more energy-efficient, which can help you save money on your energy bills. For example, an Alside Double-Hung Window with optional ClimaT-ech TG2 insulated glass is nearly 96 percent more energy-efficient than a standard double-paned unit, keeping you warmer in winter and cooler in summer. To learn more, visit www.alside.com.

■ Landscaping Design

Landscaping is a great way to enhance your home's external appearance for a reasonable price and with minimum bother. Consider adding planters to both sides of the entranceway. Use flowering plants and trees, or native perennials that do not need a lot of maintenance. Make sure to clear broken branches, twigs, or leaves from the yard. Trim shrubs and trees to freshen your home's appearance.

■ "Green" Your Home

Many homeowners are familiar with Energy Star ratings on appliances, but are surprised to learn that insulated siding can also improve a home's energy performance. In fact, additions such as Alside's Prodigy insulated siding does this by creating a blanket of insulation around your home.

And the siding looks like it's hand-crafted from wood and comes in a variety of traditional and bold colors — saving you money without sacrificing beauty.

For more ideas on how to enhance your home's curb appeal, visit www.alside.com.

Get started today on making your home more beautiful and energy-efficient. You and your wallet will be grateful you did. (StatePoint)

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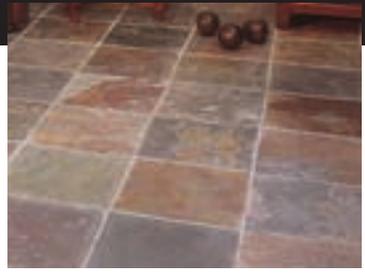
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Tips for a healthier bathroom

While most people can tolerate some clutter and dust in their home, a grungy bathroom is another story. Ironically, the room devoted to personal cleanliness is often rife with bacteria, mold and mildew – even if it looks spotless.

Bacteria and mold not only affect the air you breathe, but the structural integrity of your home, say experts. There are several things you can do yourself, as well as efficient home upgrades, to make your bathroom healthier.

■ **Clean your shower.** Not just once a week, but daily. Use a squeegee to wipe down walls, or spray an eco-friendly white vinegar solution after each use. If you use a shower curtain, wash or change it regularly (depending on how "hard" your water is, but usually every one to three months). Cooler, drier air will also reduce mildew in grout between tiles.

■ **Unclog showerheads.** If a showerhead



becomes clogged with mineral deposits, fill a plastic bag with undiluted white vinegar and place it over the head and seal tie it off with a rubber band. Soak overnight and then scrub it with a toothbrush.

■ **Circulate clean air.** That musty smell is a sign your bathroom isn't properly ventilated and is ripe with mildew and other airborne mold spores. To control it, try a ventilation fan with a motion and humidity sensor, such as Panasonic's WhisperSense, which turns on when someone enters the bathroom and automatically shuts off 20 minutes later. When you shower, a humidity sensor overrides the

timer and continues extracting moisture until the humidity is back to a pre-set level. This will help eliminate that musty smell and prevent excess moisture from ruining expensive fixtures and cabinetry.

■ **Keep toothbrushes apart.** Germs can spread from person to person when the heads of toothbrushes touch. Also, make sure you put down the lid whenever you flush the toilet. Bacteria-filled mist can travel several feet, landing on porous surfaces like toothbrush bristles.

■ **Don't let paint blister.** Paint blisters are caused by moisture that helps mold grow. A typical shower adds half a pint of water to the air. Scrape and re-paint blisters. To avoid future growth, replace moist air with dry air by ventilating properly.

"The most important thing you can do to keep mold, bacteria and mildew out of your bathroom, is to properly ventilate it," says Anita So, an executive with the Panasonic Home & Environment Company. "Indoor pollutants are virtually impossible to eliminate completely by just opening a window, creating the need for a second step to improve air quality. A vent fan can remove stale, moist, polluted air and replace it with fresh air."

By practicing safe bathroom practices, you'll breathe cleaner air and prevent structural problems that can decrease the value of your home. (StatePoint)

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Tips to organize your home and eliminate clutter

The prospect of organizing your home can be an intimidating one. Who doesn't get disheartened in the face of overflowing closets, jumbled filing "systems" and messy garages?

But cleaning up that mess is a great way to save your family time and money. The National Association of Professional Organizers estimates that we spend one year of our lives looking for lost items. And a Harris Interactive poll reports that 23 percent of adults say they pay bills late because they lose them, incurring fees. "Generally, people dislike household organizational tasks such as record keeping and filing because they are both inconvenient and time-consuming," says Joanne Lang, CEO of AboutOne.com, a secure online family management system. "But with technology, it can be quick and easy, and perhaps even fun."

Here are some tips to help you get a handle on all those little details:



■ Make Room For That Car

If there's no room in your garage for your car, it's time to do a massive overhaul.

Install adjustable shelving and hanging tool racks. This will get toys and supplies off the ground. Use stackable, clear plastic containers with lids so your items are safe from garage dust, and rust, and easy to locate.

Stack frequently needed items toward the bottom and middle shelves, and the rest on the upper shelves. Don't be afraid to stack high. After all, a garage is where you store your ladder!

■ Go Paperless!

Advances in digital technology are making it easier to store and manage information in a centralized location that is accessible from any computer or web-enabled device. For example, AboutOne has developed a platform that stores vital household and family documents, like children's health information, photos and other records, in one secure space.

"As a mother of four, I had several personal experiences in which I needed immediate access to our critical household information while at home or from on the road," says Lang. "I decided to develop AboutOne to make it easier for busy moms like me to manage family life."

Find out how you can make digging through reams of paper a thing of the past at www.aboutone.com.

■ Clean The Closet

Before lamenting your lack of closet space, take stock of every garment you own. Have you worn this shirt in the last year? Does it fit? If not, then donate it or throw it out.

Consolidate the remaining items with cascading hangers, belt and tie organizers, and storage bags for out of season gear. Don't forget that you can stow some items under the bed, on wall racks, or in your newly organized garage. Take charge and get organized. It'll bring you peace of mind, and perhaps save you some time and money as well. (StatePoint)



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Prevent moisture from damaging your home



Storm season is here, which means millions of Americans are taking steps from now through November to prevent their homes from flooding and wind damage. Are you ready?

All it takes is a few inches of water to cause major damage to a home and its contents. And the subsequent growth of mold and mildew can wreak even more havoc, leading to structural damage as well as an unhealthy environment, particularly for children, seniors, and individuals with respiratory problems or allergies.

In fact, the U.S. Environmental Protection Agency warns that exposure to mold can cause symptoms such as nasal stuffiness, eye irritation, wheezing, or skin irritation. Severe reactions can include asthma episodes, fever, shortness of breath and mold infection in the lungs.

"After a flood mold spores can begin to

grow and reproduce within 24 to 48 hours," says Dennis Shireman, a moisture control specialist with DampRid, which makes a line of moisture control products that absorb moisture and reduce humidity to eliminate dampness. "But a few preventative measures can help you protect your home and family."

The Federal Emergency Management Agency (FEMA) suggests homeowners fortify doors, windows and the roof against strong winds and water damage. That may mean installing plywood shutters or getting a professional to install necessary add-ons, like dead bolts and metal roofing connectors.

It's also a good idea to create an emergency preparedness kit that includes a flashlight, first aid kit and blankets. And keep some bottled water and canned food supplies on hand, preferably in a place you know will

remain dry.

To get a head-start on mold and mildew prevention before a storm, consider placing a moisture absorber like DampRid, which works naturally to suck moisture out of the air, in such key areas as bathrooms, kitchens, laundry rooms, basements and garages. By placing the absorbent crystals -- which come in hanging bags, refillable buckets and disposable pouches -- in discreet locations, DampRid works with no extra effort from you. Just open and dispose after it has done its job. You can also use it after a storm to rid the air of musty odors and help dry out your home.

If water does get into your home, ventilate it as soon as possible. Then wash surface areas, including walls, staircases and items that came in contact with flood- or rainwater. Disinfect and wipe surfaces dry with paper towels to minimize bacterial contamination.

Throw away any items that do not dry completely because they can harbor germs and produce mold, which can irritate allergies and other respiratory illnesses. And don't be a hero when it comes to clearing fallen trees or electrical lines -- call a specialist.

To learn more about moisture, humidity and mold control, visit www.damprid.com.

Proper preparedness takes some foresight and planning, but a little goes a long way in protecting your home and family. (StatePoint)



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THE WALL STREET JOURNAL

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Jane Hodges, Wall Street Journal



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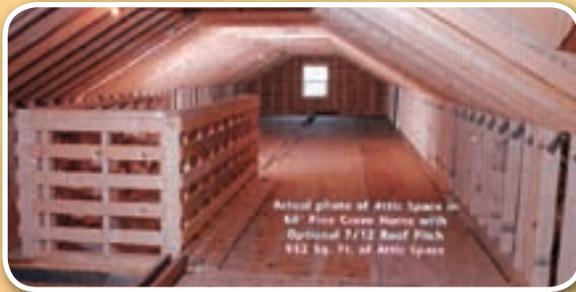
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