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home owners & home seekers

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# Green living plus green savings: an efficient equation for today's homeowners

Across the nation, both building professionals and consumers are embracing the idea of sustainable building practices.

Green building brings together a vast array of practices and techniques to reduce and ultimately eliminate the impacts of buildings on the environment and human health. It often emphasizes taking advantage of renewable resources, such as using sunlight to generate solar power and using plants to reduce rainwater run-off.

According to the Energy Information Administration, the demand for green homes is expected to rise 900 percent in the next five years.

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For more information on the various types of energy efficient appliances available, visit [www.mieleusa.com](http://www.mieleusa.com).

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# Smart ways to use credit when redecorating



When your redecorating project is done, you want everyone who sees it to think it looks like a million bucks. But woe to your wallet - and possibly your credit - if you overspend to achieve that look.

Credit can be a good tool to help you fulfill your decorating dreams, provided that you use it wisely. The last thing you want is to rack up redecorating debt that outlives the stylishness of your room's new look.

Before you give your bank card a workout, or sign up for a new credit card with your local home improvement store, take these credit-conscious steps:

■ **1. Assess your current credit status.**

Whenever you're considering a significant credit expenditure - like financing a remodel - it's important to understand your credit and how your spending might impact it. Websites like [freecreditscore.com](http://freecreditscore.com) allow you to see your credit score, and provide information on how it's calculated, what factors affect it and even when is the best time to apply for new credit. Understanding your credit could mean the difference between using credit wisely to fund

your redecorating project, or opting to wait until your credit situation improves before you incur new debt.

■ **2. Estimate the cost of your project.**

Spending without a plan is one of the surest ways to overspend, especially when it's a home improvement project. In order to create a plan, you need to know the likely cost of your redecorating project. Online cost estimators can help you get an idea of how much you'll need to fund your redecorating dreams. You'll need to consider all aspects of your project, from paint and carpeting to curtains and accessories in order to get the most accurate cost estimate.

■ **3. Determine what you can do yourself.**

If you can do some of the home improvement work yourself, you'll not only save some money, you'll get the added bonus of pride in

doing it yourself. Be honest with yourself and think about which tasks you're skilled enough to tackle (painting, hanging curtains) and which ones you'll need to leave to a professional (laying carpet or placing tile).

■ **4. Establish a budget**

Once you have a cost estimate, and know where you can find DIY savings, you'll be able to establish a budget for your remodeling project. To prevent overspending, pad your budget as much as 10 percent to cover cost overruns. When your budget is set, you're ready to begin. Keep a running log of all expenditures and refer to your budget frequently to ensure your project is staying on track and within costs.

Redecorating can be a fun, rewarding home improvement project. With advanced planning and careful consideration of your credit, you can use credit wisely to help make your vision a reality. (ARA)

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## Bathroom remodeling hints: Small price tag, big impact

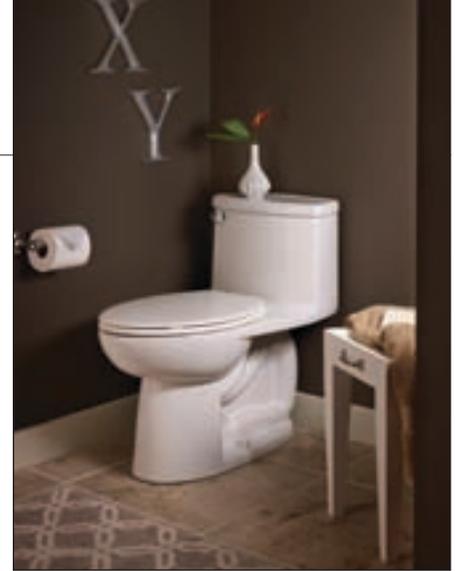
Unless you just completed a stunning bathroom renovation with a five-figure price tag, there's probably at least one thing in your bathroom you'd like to change. Whether you're dealing with a constantly leaky faucet or the whole room just looks drab and out of date, you can find many ways to make your bathroom beautiful again without breaking the bank or investing a huge amount of time. Here are a few tips to get you started:

Replace your tired old toilet. Upgrading to a sleek, easy-to-clean one-piece toilet is a surprisingly simple way to update your bathroom, and it doesn't have to cost a lot, either. Toilet installations are often viewed as a job for a professional, but some new toilets are being designed with the do-it-yourself homeowner in mind. The new SAVER toilet from American Standard, for instance, can be installed without using any tools at all - just a simple hand-tight-

ening is all that's required. Plus, a new low-flow commode like the SAVER can pay for itself in water savings alone.

Clean up your caulk. If the caulk in your bathroom is grimy, prone to mildew, or cracked, replacing it is a great way to freshen up the look of your bathroom. Use a caulk softener, available at any hardware store, to soften the existing caulk and make it easier to remove. Then, a good scraping with a plastic putty knife will do the trick. After the caulk is removed, clean in between the tiles with a bleach and water solution, and allow to dry completely. Then you are ready to apply the new caulk. Tom Kraeutler of the home improvement blog TheMoneyPit.com recommends using a mildew-proof caulk for easier cleaning and longer-lasting good looks. Apply the caulk in between the tiles with a smooth, steady motion, and then smooth the surface with a moistened finger for a more even appearance.

Fancy up your faucets. Swapping out an out-of-date faucet is less expensive and time-consuming than replacing an entire pedestal sink or vanity, but can still have a big visual impact. Whether your style is clean and modern or romantic and ornate, updating your faucets can be easy and stress-free now that many manufacturers are offering easy-to-install bathroom faucets. For example, all lavatory faucets



from American Standard and JADO come with Speed Connect drains that contain only four parts - 10 less than conventional drains - and are easy to install in minutes, without guesswork or special materials.

Paint your way to a beautiful bath. Freshening up the color on the walls in your bathroom can be an easy afternoon project depending on the size and structure of your bathroom. Because they are typically the smallest rooms in the house, bathrooms are a great place to experiment with color - if you hate it or change your mind, it's easy enough to change to something else. Want to keep it simple? Pure white walls, especially when accented with glass and dark woods, are a current design trend. (ARA)

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# The ins and outs of worry-free home security

There are simple things you can do to help ensure that the right people can enter your home, and also deter those you want to keep out of your home. Here are some home security tips:

**Go keyless.** Electronic locks provide keyless entry to a home using secure access codes, so there's no more hiding of keys in places where the wrong person might find them. For example, Schlage electronic locks can be installed quickly with just a screwdriver and allow you to add, change or delete user codes in seconds, ensuring that the people you want to enter your home can come and go as they please. You can also create a temporary code for someone such as a plumber or pet-sitter who needs to enter and leave while you're away.

**Use motion sensors.** Available in home improvement stores, these lights can be



installed at your entry door or by the garage door, and will turn on automatically when a person or car approaches.

**Make your home look lived in.** If you

keep the drapes closed during the day, it can signal burglars that you're not home, so go ahead and leave the windows uncovered as if you were there.



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# Protect your landscaping during winter

You work hard on your lawn and landscaping during the spring and summer. Now it's fall, and time to get ready for winter. You know the drill - move houseplants indoors, make sure your plants are well-watered before the ground freezes, clean up the beds and remove annuals, cut back perennials, put down mulch.

But when winter actually gets here, what can you do to keep your landscaping healthy and attractive when the wind is howling, the ground is frozen, and snow and ice blanket your lawn and garden?

While natural snowfall or windblown snow seldom harm plants, Jamie Hancock with the Kansas State Research and Extension service notes that damage can occur when snow is dumped on plants by snow plows or shovels

as walks and pathways are cleared. Cleared snow is generally heavier because it's compacted, and that can mean damage to small branches and plants.

Another tip from the experts is to clear sidewalks with a deicing product that is friendly to your plants, such as one of the newer deicing products that contain magnesium chloride. A naturally occurring mineral, magnesium chloride melts ice in temperatures as low as minus 15 degrees Fahrenheit, and remains effective longer than many other ice melters, so it can keep walks safe even in extreme circumstances.

According to Jerry Poe, an expert in magnesium chloride and other salts, magnesium chloride is a superior ice melter and provides additional benefits to plants. Poe is director of research and development for North



American Salt Company, which offers a pure magnesium chloride ice melter, Safe Step Extreme 8300. It is available at most hardware stores. "Magnesium is a necessary nutrient, and magnesium chloride is used in agriculture - for example, in wheat farming - to provide necessary levels for complete plant nutrition," Poe says. "So using magnesium chloride deicers to clear your walks in winter protects your plants and helps to fertilize them year round."

And because magnesium chloride's low melting temperature helps minimize the number of freeze/thaw cycles, it is friendly to concrete - a great feature if your landscaping includes decorative walkways or pavers. "Freeze/thaw cycles are the cause of concrete damage," Poe says. "When ice melts, the resulting liquid works its way into cracks in the concrete. When the liquid refreezes, it expands and causes further cracking or spalling."

To further reduce the possibility of damage, Poe recommends removing the slush and brine that results from using an ice melt product before it has a chance to refreeze.

One final thought for those days when snow blankets your landscaping: Snow can be your friend. Snow on the ground helps protect roots by insulating them from extreme cold. And it's a self-regulating source of water; plants need water in the winter. (ARA)

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# Make your home more energy efficient

After winter has arrived, you know what's coming next - higher energy bills. To make sure that your home is as energy-efficient as possible, follow these tips.

■ **Insulate**

To get the biggest bang for your buck according to the U.S. Environmental Protection Agency, add insulation to your attic. If your insulation is at or below the floor joists, you likely need to add more - 12 to 24 inches, depending on where you live.

■ **Seal your windows**

Even if windows are sealed with weather stripping, cold air can still enter through gaps. Use silicone caulk to seal air leaks or place shrink-wrap film over drafty windows to help reduce energy loss.

Have your furnace inspected and clean your heating and cooling system



Having your heating and cooling system inspected and cleaned can extend the life of your furnace and can even make it run considerably more efficiently, saving you money on their



monthly heating and cooling bills.

■ **Change filters regularly**

Filters are designed to remove the dust and debris from the air flowing into your home. Change your furnace filter once a month to keep your system running at peak performance.

For more information on how to winterize your home, visit [NADCA.com](http://NADCA.com). (ARA)

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# How to make the most of your remodel

With home prices and interest rates still low across the country, and inventories high, it's a great time to be in the market for a fixer-upper. By buying a house that needs some work, you can achieve your dream home for less than you would probably pay for a move-in-ready abode.

To ensure you're making the most of your investment, however, it pays to take a look at your credit before you buy and begin your remodel. You'll not only need credit to cover the purchase price of the house, but you'll need it for renovation expenses as well.

The first step you should take in your bid to buy a fixer-upper is to check your credit report and score. Websites like [www.creditreport.com](http://www.creditreport.com) can help you understand your credit. Understanding your credit will help you know whether or not you can afford to buy a house that needs work and if you'll be able to pay for the needed renovations.

You should also carefully research what your options are for financing your remodel. Learn what your options are, from traditional fixed mortgages to home equity lines of credit, and decide before you buy which type of financing will be best for you. Getting a handle on your financing before you buy can help ensure you stay on budget when you're in the



middle of renovations.

When you've got a clear picture of your credit status and financing options, you can start looking at fixer-uppers. When you find a good prospect, have your remodeling contractor walk through the house with you so he can give you a rough estimate of what needs to be done and how much the work will cost.

If you're buying a house that's in basically good condition but just looks dated, you'll have to make some decisions about where to invest your money. Focus on improvements that will

not only look good, but will also enhance the value of your home. Resources like Remodeling Magazine's Cost vs. Value report can give you a good idea of how much of your original investment you'll recoup on different remodeling projects at the time of resale.

Once you've signed all the paperwork and the house is yours, it's time to get to work. If you're handy, you may be able to save money by doing some of the renovation work yourself. Projects like painting, adding crown molding and even putting down new flooring are well within the skills of most do-it-yourselfers. More complex projects like drywall, plumbing or electrical work may be best left to professionals.

Whether you do the work yourself, or hire contractors, you'll need to carefully manage all aspects of the renovation to ensure your remodel stays on budget. The excitement of remodeling a house into your dream home can make it easy to get carried away on spending. Keep in mind that remodeling estimates are just that - an estimate. The final tab is rarely exactly what your contractor predicted it would be. Build in at least 10 percent extra to cover emergency overruns, and avoid making any unnecessary changes to the plans while the project is underway. (ARA)



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■ **Furnace maintenance: DIY**

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■ **Furnace maintenance: Pro**

A licensed HVAC contractor should fully inspect your furnace at least once per year. Outdoor unit: DIY Keep the area surrounding the outdoor unit free

of debris - remove any grass or leaves near the base of the unit and keep nearby shrubbery pruned.

■ **Outdoor unit: Pro**

When servicing an outdoor unit, a professional will inspect the unit's wiring and repair any loose or damaged connections.

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*"It's clear agents can likely save travelers big money and help set a realistic itinerary. Even where they weren't cheaper, the agents competed with what we could find on our own. And we were impressed where they did save us money, in particular with hotels."*

Jane Hodges, Wall Street Journal



*"Having a travel agent advise you is now more important than ever," as fees, surcharges, and other travel restrictions have become more confusing for consumers. "Travel is one of the most complicated purchases."*

Henry Harteveltd, Travel Industry Analyst,  
Forrester Research

# Escape with an at-home relaxation retreat

With tight schedules and even tighter budgets, it's becoming more difficult for people to indulge in the luxury of a day spa visit or relaxing vacation. Recent studies show when it comes to life's little luxuries, like that sliver of cheesecake, we can't resist the urge to give ourselves a treat from time to time.

If your relaxation routine is the treat you can't resist, consider an at-home regimen to maintain that touch of luxury while saving time and money.

Consider the following tips to create an at-home relaxation retreat:

■ **Create a relaxation station.** A soothing retreat is hard to come by in a cluttered home. Identify the quietest area of your home and do a mini-makeover of the space. Remove any extraneous items to create streamlined counter and tabletops. Add a few fluffy throw pillows you can nestle into, add a dimmer



switch to overhead lights and find soothing scents like lavender to complete the environment.

■ **Massage away the day.** Add a light massage into your relaxation routine to make the most of "me" time. Enjoy a book and a massage in your favorite chair with the HoMedics Swedish Massage Cushion, or rest on a comfy couch using a handheld massager on a sore neck. Adding soothing massage will help you relax and escape from the pressures of your 9 to 5.

■ **Enjoy the little things.** Take time each day to enjoy the little pleasures that often go unnoticed. Being more conscious of what we often push aside for "more important" things

can really help you refocus and feel more relaxed. So whether it's taking a full hour to meditate in the morning or enjoying a small piece of dark chocolate after dinner, don't forget that while we shouldn't sweat the small stuff, we also shouldn't forget the little things that make us happier.

■ **No whirlpool?** No problem. Use steaming water and aromatherapy candles to create a spa-like mood in and around your tub. An addition like the HoMedics Body Bubbles Bath Spa can turn any bath into a soothing, bubbly massage. Turn on some soft music for a truly relaxing soak.

■ **Skip the salon and DIY nails.** Mix up trips to the nail salon with taking time for yourself to pamper your piggies. Invest in a few neutral polish shades and a manicure kit to do your nails and toenails at home. Treat your feet to a deep soothing massage with a hydrotherapy foot bath like the HoMedics Hydrotherapy Foot Massager with Jet Action and Heat.

While you may de-stress throughout the day by enjoying the outdoors or burning off steam with a new fitness class, creating an at-home retreat gives you an escape to savor at your discretion. Making the commitment to take time for you is the essential first step - happy relaxing!

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# Three green trends for 2012 home remodeling

For some homeowners, remodeling projects are regular occurrences to keep their homes looking fresh. Sometimes, that means smaller changes like a new coat of paint or changing a light fixture. Other times, more substantial changes are needed. Determining those changes can be a challenge, but looking at the potential return on investment is a great way to prioritize.

Bathroom remodeling offers a 68.7 percent return on investment, according to a National Association of Realtors survey. One way to add value to a bathroom remodel is to pick bathroom fixtures that are more efficient than what you currently have installed.

Here are three reasons why you should consider going green with your bathroom modeling project:

■ **Products may be outdated.** Toilets made before 1994 use anywhere from 3.5 gallons to 8 gallons per flush (gpf), while new EPA WaterSense labeled high-efficiency toilets can work beautifully on a modest 1.28 gpf. Not sure of your toilet's vintage? Look at the underside of the tank lid - the date of manufacture is often stamped into the porcelain. In the shower, the typical showerhead installed in California



homes built after 1994 uses as much as 2.5 gallons per minute. At that rate, your eight-minute shower consumes a whopping 20 gallons of water.

■ **Savings to be had.** Compared to 3.5 gpf toilets, TOTO's Aquia One-Piece Dual Flush High-Efficiency Toilet has a flushing system that enables homeowners to select the level of water used each time the toilet is flushed - 1.6 gallons for bulk waste or .9 for liquid.

The approach provides exceptional water savings paired with outstanding performance.

A family of four can save more than \$90 annually on their water bill, and \$2,000 over the lifetime of the toilet.

If you replace a typical 2.5 gpm showerhead with a TOTO high-efficiency Trilogy Showerhead, you will experience the same luxurious shower, yet consume a responsible 14 gallons, saving 20 percent of the water used by older models.

Even something like a faucet can contribute to water savings. TOTO's Silas Widespread Lavatory Faucet is a WaterSense labeled lavatory faucet that consumes a responsible 1.5 gallons per minute without sacrificing an ounce of performance. Its design has a classic contemporary elegance with a graceful, curved spout.

■ **Be a trendy homeowner.** A whopping 68 percent of builders surveyed by the National Association of Home Builders say that energy-saving technologies and features including low-E windows, energy-efficient appliances, and LED lighting will be common along with other green features like engineered wood products, and water-saving plumbing fixtures such as dual-flush toilets and low-flow faucets by 2015. Start now and you'll be ahead of the curve. (ARA)



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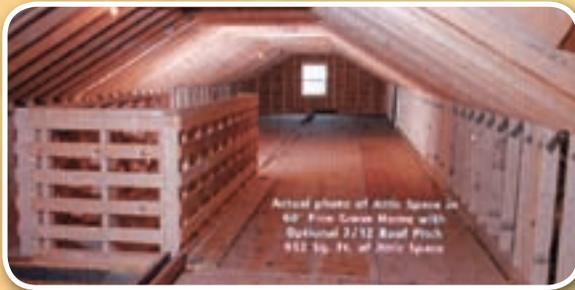


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