

# Upgrade your summer with an outdoor living do-it-yourself project

Nothing says warm weather quite like backyard barbecues and pool parties. But if your outdoor living space doesn't quite make the grade, you might consider building a dream deck with your own two hands. Do-it-yourselfers not only save money in labor costs, but they also reap the pride and satisfaction of improving and adding value to their homes.

"If you're going to put the time and effort into building an outdoor living space, it's crucial to use high-quality materials that will provide a return on investment and boost your home's value," says Adam Zambanini, vice president of marketing for Trex, the world's largest manufacturer of wood-alternative decking and railing. Check out these tips from the outdoor living experts at Trex to ensure your DIY deck project will earn neighborhood bragging rights.

■ **Assess your skills** - Before getting started, make sure that you're confident in your

ability to design, plan and build a dream deck on your own. Consider the amount of time you have to commit to the project, whether or not you're in adequate physical shape to handle the materials, your access to necessary tools (such as a circular saw, framing square, wheelbarrow and socket wrench) and if you'll be able to count on help from family and friends.

■ **Research necessary permits** - Contact state, county or city offices to determine what specific permits are needed for your project. Remember that some permits may take longer to obtain than others - especially during the peak spring and summer home improvement months - and build this approval process into your project timeline. Also, consider the costs associated with necessary permits and be prepared to pay a small fee.

■ **Choose the right materials** - When planning a do-it-yourself deck project, select wood-alternative materials that will look like new even after years of heavy foot traffic and severe weather. Trex Enhance high-performance decking in Clam Shell (a deep charcoal) and Beach Dune (a warm, honey brown) offers all the charm and none of the trouble of real wood - at a value. Combining superior durability, wear-resistance and long-lasting good looks, Trex Enhance is also extremely low-maintenance and manufactured from 95 percent recycled content. In fact, spills wash off



easily with just soap and water, and the collection is backed by a 20-year limited residential fade and stain warranty.

■ **Log on for ideas:** From inspiration to installation, reference trusted home improvement and do-it-yourself websites for guidance through every step of an outdoor living project. For instance, Trex.com has a comprehensive selection of resources that include sample deck plans to jumpstart your creativity, a color visualizer that allows you to experiment with mixing and matching various colors of decking and railing and a deck designer to create virtual outdoor living spaces with customized layouts, colors, textures and accessories.

For more do-it-yourself tips and product information, visit [www.trex.com](http://www.trex.com). (ARA)

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# Creating curb appeal on a budget



The arrival of summer has many homeowners outside planting, preparing the patio for cookouts, and taking evening strolls through the neighborhood. Often, this extended outdoor time brings on a desire to improve a home's curb appeal.

But home improvement projects can be expensive, and many homeowners are still wary about spending money on renovations, despite the improving real estate market. So what's the best way to spruce up the appearance of your house without breaking the bank?

There are many budget-friendly exterior changes that will make a big difference in curb appeal. A fresh coat of paint can work wonders, whether it's applied to the entire house or just on the front door. If your house is painted a neutral color like white or cream, be adventurous and try an energizing red or soothing aqua on your front door; the pop of color will add appealing interest.

While a landscaping overhaul can be very expensive, window boxes or planters are an easy and cost-effective way to add natural beauty to your home's facade. Learn how to build a container garden that will provide extra dimension and color to a front porch or patio.

Take a look at your house from the street. Do your windows look bare? Try adding shutters, but make sure they are appropriately sized. Buying shutters that are smaller than the windows they flank is an all-too-common mistake homeowners make, which leads to the windows looking disproportionately small.

And if you have a garage, don't overlook the importance of a good-looking garage door. A garage door can account for up to 30 percent of a home's exterior that is seen from the street, so having an attractive one is vital to good curb appeal. But, like shutters to a window, a garage door should be appropriately matched to its house's architectural style. Not sure which door fits your home the best? Try out the handy

Door Designer tool at [www.amarr.com](http://www.amarr.com), which lets you choose from six different home styles and then matches an appropriate garage door based on that style.

Of all these budget-friendly improvement projects, a new garage door will give you the best return on your investment and provide the most value for your home. Over the last few years, surveys conducted by the Remodeling Cost vs. Value Report indicate that installing new garage doors has been the project moving up the most in the rankings.

Most people, to some degree, factor in resale when making their home improvement decisions. Both structural and decorative curb appeal is important when it comes time to sell a home, bringing in a larger number of prospective buyers and making it more likely that they will make the purchase.

According to principals at Smykal Renovations, a contracting firm in suburban Chicago, curb appeal projects "may not have the 'wow' factor of a major kitchen remodel, but [they] pay off more in the end."

So don't let budget constraints keep you from improving the appearance of your home's exterior. There are many low-cost changes that can be made that have a big impact on how your home looks. Whether you're making these changes to enjoy for yourself, or to make your home more marketable, the summer is a great time to get outside and focus on curb appeal. (ARA)

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## Oh so bold and beautiful define outdoor decor trends

Bold is the watchword for beautiful outdoor decorating this year, and it's easy to find items - from furniture to wallpaper - that play to this theme.

"Bright colors, bold patterns and showpiece accessories are top trends in outdoor decor this year," says Dani Nichols, a design-trends watcher for wallpaper purveyor Murals Your Way. "Whether your personal style is modern and chic or country and homey, you can find design elements that both fit your style and follow this trend." Here are some ideas for bringing the bold and beautiful trend to your patio, deck or backyard:

### ■ Fire and water

Celebrating the elements is a recurring theme in decor, both indoor and outdoor. Where better to fete two of the most powerful ones - fire and water - than in your outdoor



design? Adding a fire pit or a water feature such as a fountain can be satisfying. Whether you opt for a large, copper fire pit on tall legs or a simple clay chiminea, incorporating fire into your outdoor living spaces boldly creates warmth, drama and ambiance. A water feature, whether a wall-mounted waterfall or a free-standing fountain, is also a powerful statement - one that can generate calm or mirth, depending on the style, setting and circumstances.

### ■ Wall power

In recent years, murals and wallpaper have been gaining popularity for outdoor spaces. Technology like Luxuriant Fabric-Backed Vinyl by Murals Your Way, makes it easy to decorate outdoors. The durable material goes on virtually any flat surface and can handle the elements when a layer or two of polyurethane is added on top of the outdoor mural.



This season's wallpapers feature bright, saturated colors and eye-popping patterns. Whether you're looking for an intensely hued geometric pattern or a striking nature scene, you can find wallpaper options that mesh well with the bold design trend.

### ■ Color and customization

Color sets the mood, and can act as a foundation or accent in virtually any design scheme. This year, bold hues are popping up in nearly every element of outdoor decor, from vivid metallics and exotic reds, to lush blues and boisterous yellows. Orange is particularly hot this season, with everyone from paint makers to furniture designers incorporating every shade of orange imaginable - from tangerine to pumpkin - in their designs.

This season, if you're seeking a look that's both on trend and timeless, go bold. (ARA)



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# Home furnishings that will stand the test of time

Shopping for home furnishings and accessories can be a rewarding experience, but it can also drain your wallet. So when it's time to find just the right items to furnish or just brighten up your home, you want to get it right the first time, because most of us don't have the luxury to toss out all our purchases in a couple of years and start from scratch. So how do you know if that couch or lamp is going to stand the test of time?

"Look for something that is built well, like good quality tables that are a little bit older and not mass manufactured," says Claren Pappo, an Interior Design instructor at The Illinois Institute of Art - Tinley Park. Depending on your decor, antiques may be your best bet.



You've probably looked at a few decorating magazines and seen your share of furniture showrooms. That may give you a starting point. "But you need to figure out what you like," advises Heather Carter, academic director of Interior Design at The Art Institutes International - Kansas City. "Think about the connection your home has to you, don't just follow trends."

Color is also important when thinking about the longevity of your future. "Big

furniture pieces like sofas and side chairs need to be in a neutral color scheme," recommends Daniela Kohl, Interior Design program coordinator at The Art Institute of Indianapolis. You don't want bright colors that you tire of quickly or can fall out of fashion.

Accessories, like throw pillows, can be trendier with the latest colors because they are much easier and less expensive to replace. But when it comes to lighting, you may want to splurge on something that is both functional and decorative. "Invest in great lamps; they can stand the test of time," says Pappo.

Artwork can really make your home fit your personality, and if you buy something you really like, you'll only grow to appreciate it more over time. "Artwork has great bang for the buck," says Carter. "Go to your local art district or art walk, find an artist you really like and buy their piece."

When picking out drapes or pillows, stick with good quality fabrics like silk or chenille, advises Kohl. Leather furniture will also stand the test of time. But don't go for artificial leather. "It will look worse, year after year," she says.

Finally, Pappo recommends considering how often you'll be moving around. "Think about the flexibility of your furniture and whether the pieces you've chosen will work in another home with a different floor plan."

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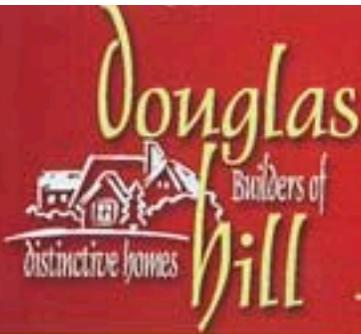
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# The new real estate reality: To buy or not to buy?

Generations of Americans have considered owning their own home a key aspect of achieving the American Dream. But the lingering aftermath of the Great Recession has caused many people to rethink that belief. Rental occupancies are rising as more Americans opt to lease their homes, rather than buy.

Long gone are the days when Americans assumed home ownership could only have a positive impact on their finances, and that renting was equivalent to throwing money away.

Like any debate, the question of renting versus buying has pros and cons on both sides. Buying a house creates the potential to build equity and provides a sense of stability, while renting affords a level of mobility. In many areas of the country, the gap between lease costs and monthly mortgage payments has narrowed, making both options equally affordable.



While the decision to rent or buy will depend on your personal circumstances, when you're considering the question some facts are universal. Among them: What impact might your credit have on your decision to buy or rent, and what impact will either option have on your credit score?

When you're evaluating whether buying a home or continuing to rent makes sense for you, consider these facts:

- Rental vacancy rates have been falling while rent prices have been rising, according to the U.S. Census Bureau.

- While home prices have begun to increase again in some metro areas, the majority of regions continued to see them falling in 2012, according to data from the National

Association of Realtors.

- A 2011 study by Experian found that while more Americans are paying credit card bills on time, the percentage of consumers paying their mortgages late by 60 days or more rose 25 percent.

Existing debt and the impact home ownership might have on your credit and overall financial situation are key considerations when deciding whether to rent or buy.

American consumers had more than \$252 billion in outstanding debt as of December 2011, according to the Federal Reserve. If your share of that amount is already significant, taking on a mortgage might be problematic. Even if you can get a mortgage with a lot of pre-existing debt on your credit report, how will the additional monthly costs of home ownership affect your ability to pay other bills?

On the other side of the argument, if you have little or no debt, have a good credit score and a stable job, mortgage rates are very low right now. Buying now could save you thousands in interest costs over the life of a loan.

Your first step in deciding whether renting or buying is right for you must be to understand your credit. Landlords and mortgage companies will both check your credit, so it pays to know what they'll find. Websites like [freecreditscore.com](http://freecreditscore.com) can help you obtain and better understand your credit score. (ARA)

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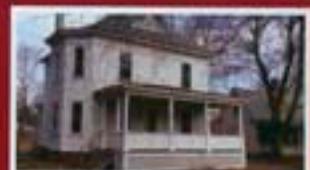
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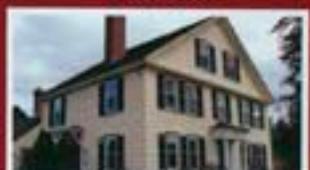
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**\$134,900**

If you've dreamt of opening a Bed & Breakfast, consider this affordable, 15-Room, 7-BR, 6-BA Colonial that also offers many original features including wide pine floors. **MLS#4149853**



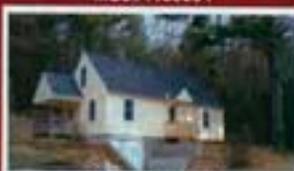
**\$140,000**

Located in a nice quiet area, this 3-BR, 2-BA Ranch is in immaculate condition! Offers a nice level yard, deck, full basement with finishing potential and a convenient location. **MLS#4152006**



**\$147,900**

You don't have to be smarter than a fifth grader to see the value in this home! Built in '92 it offers 3-BRs, 2-BAs, over 2-acres, 2-car garage and much more! **MLS#4131726**



**\$149,500**

All you've got to do is move in and enjoy! This totally renovated Cape offers 3-BRs, 2-BAs, a 1-car garage, hardwood & tile floors throughout and a nice yard. **MLS#4147801**



**\$151,900**

Only 8-years young, this spacious Colonial features 3-BRs, 2-BAs, country kitchen, spacious living room and almost 4-acres bordering the Contoocook River. **MLS#4151427**



**\$206,500**

For those who desire privacy: This 3-BR, 3-BA Passive Solar home that's set on over 19-acres is perfect! Offers a walk out lower level, 2-car garage & ample natural light. **MLS#4119271**



**\$225,000**

A Crownpoint cherry kitchen with tiled floor, fireplaced living room, maple & wide pine floors, 3-car garage & 2+ acres are some features of this 3-BR, 2-BA Cape. **MLS#4150232**



**\$254,900**

This light filled 3-BR, 2-BA Ranch has a lot to offer, including: a 2-car garage, fabulous master suite, over 3-acres with horse barn, pasture and riding area. **MLS#4088113**



**\$299,000**

Situated on 2-acres this beautiful contemporary features 3-BRs, 2-BAs, polished wood floors, upgraded kitchen, toe warming woodstove in the living room, patio, deck, and much more. **MLS#4132654**

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## Protecting your financial information from natural disasters

Disaster preparedness has become more common as a result of the increasing number of floods, tornadoes, wildfires and hurricanes in recent years. According to FEMA's website, there were 99 major disasters declared in 2011 alone.

One area of disaster planning too often minimized or overlooked is financial data. "Saving and protecting your financial information can take some time," says Jessi Dolmage, spokesperson for TaxACT. "But that information can impact how quickly and extensively you recover from a natural disaster."

Dolmage recommends starting with a room-by-room inventory of personal and business belongings. Document, photograph or video record belongings - especially those of higher value - for proof of value for insurance, tax and casualty loss purposes. Visit [www.irs.gov](http://www.irs.gov) for Internal Revenue Service (IRS) workbooks and Publication 584 for inventory resources.

Next, save electronic copies of inventory and other documents on an external drive, CD



or secure website. Documents should include home closing statements, homeowner and other insurance records, tax returns and W-2s. Consider keeping copies in multiple locations.

The IRS often grants extended tax return filing and payment deadlines, as well as lesser or waived penalties, to individuals and businesses in federally declared disaster areas. You don't typically need to contact the IRS for tax relief, as the agency automatically identifies the areas. However, you should call the IRS disaster hotline if you have property in the designated area but reside or have a business outside the designated area. If you move outside the declared area, be sure to notify the IRS of your new address.

Casualty losses related to your home or

business, household items and vehicles not covered by insurance or other reimbursements may be deductible on your federal tax return. Depending on when the federally declared disaster happens, you may have the option of claiming related losses on the previous or current year's return.

Casualty losses for federally declared disasters can be claimed as a miscellaneous deduction. If you claimed the standard deduction last year and your casualty loss plus other itemized deductions total more than the standard deduction, you may benefit more by amending last year's return.

Amending last year's return can mean faster cash for repairs, rebuilding and replacing personal property. However, depending on your income the year of the disaster, you may increase your tax savings by waiting to claim losses on the current year return.

To determine an item's deductible amount, subtract any insurance reimbursement from the value of the item (accounting for normal wear and tear or progressive deterioration) and then subtract \$100. After totaling all losses, reduce the amount by 10 percent of your adjusted gross income.

"As with all deductions," Dolmage reminds, "be sure to keep detailed documentation and receipts for each casualty item you claim." (ARA)

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**WEARE CONVENIENT COLONIAL!** 3 BRMS & garage w/24'x11' finished heated office/workshop & sep. storage. Oak flrs in LR w/fplc, and porch, inground pool, 3.21 acres. \$249,900



**WEARE PRICED TO SELL!** - 3BR, 2 BA colonial offers an open kitchen, sep. dining area & roomy front to back LR, plenty of storage space, 2.33 level acres. \$224,900



**NEW BOSTON IF ONLY THE BEST WILL DO!** This home has quality in every detail. Cath. ceiling stone fplc in LR, Mstr BRM w/BA, w/Tiled shower, deck w/view. \$249,000



**HOPKINTON, JUST REDUCED!** Nicely maintained home w/3brms, 2/ba, pellet stove, LR w/fplc and sliders to an enc. porch, A/C, att. 2 car gar., storage shed. \$79,900



**HILLSBOROUGH, WONDERFUL WATERFRONT HOME!** - 1792SF, year round, 130' of water frontage, water views from scrn porch, open kitch/LR. Charming & well maintained. \$249,000



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*Welcoming You Home!*

# Organization for the busy household

Between work, school, children's activities, family obligations and travel plans, today's busy families are left with little time to keep their homes tidy and well-organized. With summer fast approaching, it is important for on-the-go families to realize that home organization does not have to be difficult or time consuming.

If you follow these tips, you will learn to prioritize your home organization needs, delegate responsibilities, and ultimately save valuable time:

■ **Make a plan:** Keep a small journal in which you list all the areas you would like to tackle before the summer. This will remind you what to focus on and help you organize and clean in less time.

"Busy families need a good system of organization - places to put things and labels



for identifying what you've stored so you can easily find whatever you need quickly and easily," says Martha Stewart, founder of Martha Stewart Living Omnimedia, "With that in mind, we have created a very effective, thoughtfully designed, and beautiful array of products manufactured by Avery and available at Staples and on staples.com."

■ **Teach your family to pitch in:** If you're the main housekeeper, it's reasonable to ask family members to help with chores such as loading the dishwasher, picking up toys, taking out the trash and doing the laundry. Delegating small chores throughout the year makes

larger organization projects a much easier task.

■ **Stick to a schedule:** The new Martha Stewart Home Office with Avery line at Staples offers dry-erase weekly planner calendars, allowing you to create chore charts for family members and assign each task a time slot or day of the week. Place the chart on the door of the refrigerator, so everyone sees it regularly. Schedule a cleaning task as you would a play date or other fun activity.

■ **Tackle one room at a time:** To prevent yourself from becoming overwhelmed, it is important to identify the areas that need to be organized. From there, determine which tasks are most necessary in each of those rooms. For example, in your home office, you may need to declutter your desktop by filing away papers in magazine files or organizing financial information in a freestanding accordion file. The Stack+Fit system from Martha Stewart Home Office with Avery, available at Staples, provides many options that can be customized to your specific needs.

■ **Use bins and labels to organize trash:** Instead of simply dividing items into separate piles that will likely get knocked over or mixed up, use plastic bins and adhesive labels that say keep, recycle, or donate.

These simple steps make home organization more enjoyable and manageable. (ARA)



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*Budget-savvy home:*

# Spruce up on a shoe string

Even with a bare-bones decorating budget, you can still give your home a fresh look for spring.

It just takes a bit of creativity and an open mind, according to Ginny Bean, publisher and founder of Ginny's catalog and Ginnys.com. "One of the easiest and least expensive ways to spruce up your home is to subtract what's in it," says Bean. Removing clutter is just one of Bean's low-cost, high-impact tips for giving your home a seasonal lift.

Clear the clutter. Put books on shelves, and magazines in a rack or basket. Tuck the throws in the linen closet, and pack away knick-knacks for a few months.

Rearrange the furniture. Try floating furni-



ture in the room rather than hugging the walls.

Spring for some color. A few touches of bright, saturated color can refresh any room, and distract the eye from items that might be a bit dated.

Accessorize. You can change your towels, shower curtain and bath accessories for

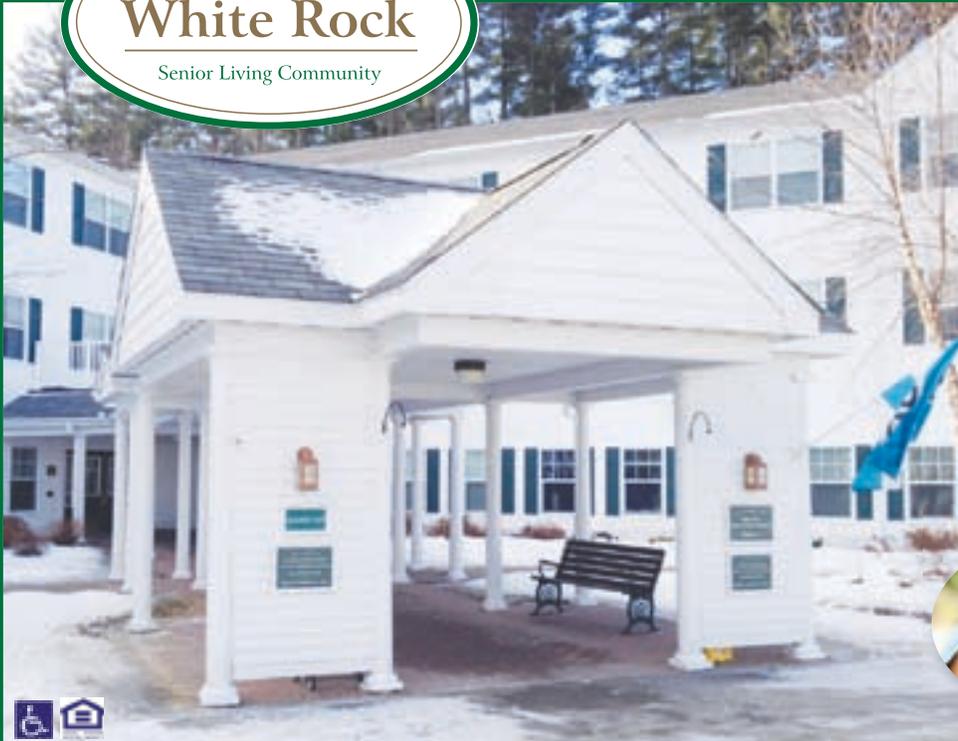
under \$100.

Go sheer. Replace heavy draperies with bright, light-weight curtains or sheers. You won't believe the difference it can make.

For more seasonal decorating ideas and products, visit Ginnys.com or call (800) 487-9024 to order a catalog.



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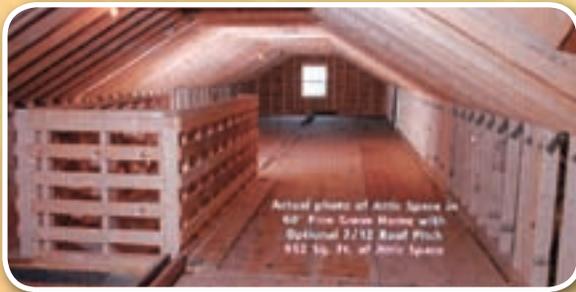
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