



Right windows for remodel

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Busting first-time homebuyer myths

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HOMIE front

Granite Quill's Quarterly Home & Garden Guide Spring 2015 • Free

Cyr Lumber & Home Center opens Warner store

With the sun shining down, a crowd gathered at Cyr Lumber & Home Center in Warner for the grand opening celebration. Founder of the company, Ron Cyr, cut the ribbon as members of his family and others looked on. The Cyr family purchased the former Hamilton Building Supply Company on Route 103 last summer, and have been remodeling, updating and stocking the shelves ever since.

"With over 20,000 hardware items, we now have about ten times the inventory that was here previously, and we'll expand our inventory as we learn people's needs," said Kevin Cyr, president of the company.

"Although we're an independent lumber and home center, through our affiliation with Ace Hardware, our purchasing power enables us to compete with the big box stores."

Ron and his wife, Rachel Cyr began a hardware store in Windham 30 years ago with just a small number of tools. That store grew from one employee to over 100 today.

"We train all of our employees so they're knowledgeable and are able to offer personalized service and advice. We've already hired some local people, and we hope to provide more jobs as the business grows," Kevin Cyr said. Cyr Lumber & Home Center carries a wide variety of building and home improvement items from windows, cabinets,

doors and hardware to roofing, gardening supplies, lumber, decking, tools and more. "This is a great area, and we're excited about becoming part of the community and

providing our customers with great quality and service, as we have in our Windham store," Kevin Cyr said. "Being just off Exit 7 of I-89, makes this a convenient location for many people."



Kevin Cyr and Kitchen Designer Tiasha Willette welcomed all to the Grand Opening last weekend.



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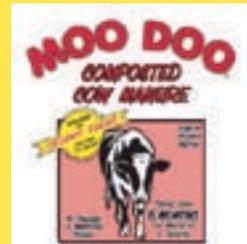
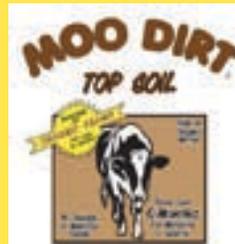
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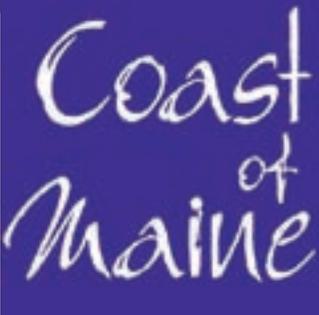
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Design a stunning backsplash without the whiplash

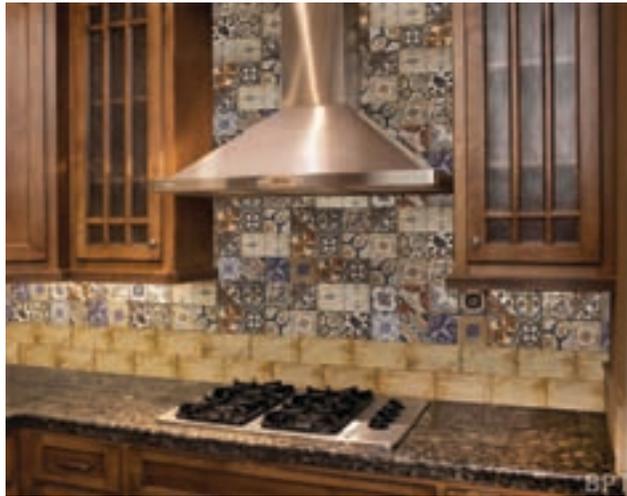
"Tile backsplashes are timeless, providing the ideal transition between the cabinetry and the countertop," says Kirsty Froelich, design director for The Tile Shop. Froelich offers her top tips for designing a stylish backsplash for your kitchen without headaches or stress:

1. Determine your style profile and take action

Start by looking at Houzz, Pinterest and home magazines to see what styles you're drawn to. Are you more contemporary, vintage or transitional? It can help to see backsplashes in person to get a true idea of how different materials look, feel and reflect light.

2. Follow your vision

When exploring tile or stone, think about whether you want the backsplash to be a focal point or more subdued. Subway tiles in neutral tones are timeless for those who prefer a muted backsplash. If you're looking to make a statement, clean and tumbled white marble is trending right now. Slate is comforting and earthy where metallic offers a more eye-catching and contemporary look.



3. Consider product type and maintenance requirements

A backsplash isn't necessarily maintenance-free, so know how much time you're willing to spend before making a final design decision. If you prefer low maintenance, the best route is ceramic tile. If you are drawn to the beauty of natural stone, keep in mind that there's minimal annual maintenance, including

resealing the surface to ensure the product's integrity and beauty last.

4. Know your budget

Before digging into any home improvement project, it's important to know your budget. Convey your visions and cost parameters to any experts you work with, such as a contractor or interior designer. It will help them maximize your budget while achieving your vision.

5. Add personal touches

When finalizing your design, consider adding unique characteristics. Above the sink or cooktop are good places to do something more decorative. If appropriate, you might decide to

add a niche with a cutout that has tile on the interior that matches the exterior tile or create a picture frame design using a completely different style of tile and stone that complements the backsplash to make a statement. Additionally, if you are doing a backsplash in a bar area, it's a great place to have fun with materials and shapes. (BPT)

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Goshen: Country Store, Lumber Barn

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Guild: Post Office, Dorr Mill Store
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Hampton: Best Western, Lamie's Inn & The Old Salt Restaurant, The Galley Hatch, Community Oven, Ron Jillians
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MASSACHUSETTS

Amesbury: Vermette's
Newburyport: Market Basket, Shaw's

MAINE

Arundel: Arundel Market
Biddeford: Hannaford, Shaw's
Cape Neddick: Flo's Hot Dogs
Kennebunk: Chamber of Commerce, Hannaford,
Kennebunkport: Nonantum Resort
Kittery: Kittery Trading Post, Kittery Place Outlet Ctr., Warrens Lobster House
Ogunquit: Chamber of Commerce, Anchorage Inn by The Sea
Sanford: Shaw's
Wells: Chamber of Commerce, Hannaford
York: Stage Neck Inn, York Harbor Inn

Choosing the right window for your kitchen remodel

What are the hottest updates for homes in 2015? The kitchen is one of the most popular rooms in the home to remodel, and for good reason. According to HGTV and Trulia, a kitchen update is one of the secrets to selling your home.

According to Remodeling.com's 2015 Cost Vs. Value Report, window replacement - whether wood, vinyl or fiberglass - provides a good return on investment compared to other replacement projects, increasing the value of your home financially and aesthetically. Here are three key elements to keep in mind when choosing a window for your kitchen:

Style

Kitchen windows are often placed above counters or sinks, making them hard to reach and prone to moisture. Choosing a window style that is easy to open and close, such as an awning, sliding or casement, is a smart move.

Awning windows - which can be pulled in or pushed out - are perfect for ventilation, which can be especially helpful in a hot kitchen.

Sliding or casement windows - which use



a crank out method for opening and closing - are two good options for hard to reach areas, like above the counters or behind the kitchen sink. Pella motorized blinds and shades are also ideal for hard to reach window locations and can be controlled with the touch of a button.

Material type

With window placement above counters or sinks, moisture and staining can occur, so

choosing an easy-to-clean material like vinyl or fiberglass, is equally important. Fiberglass windows can withstand extreme heat and cold, are energy efficient and can have the same quality look of painted wood. Vinyl windows are easy to care for, don't require painting or staining, and stay looking great for years.

However, if wood makes more sense for you and the style of your home, then make sure to select a finish that will hold up against stains and moisture, and be prepared to do a little more cleaning and up-keep.

Features and options

Whether your new kitchen is traditional, modern or rustic, your new windows should complement the space. Window designs offer a variety of features including colors, hardware and grilles. Pella's Designer Series windows even offer a between-the-glass solution that keeps blinds and shades located behind sinks from getting splashed. Visit Pella Windows and Doors on Pinterest or Houzz for design inspiration or visit Pella.com to begin designing your new windows. (BPT)

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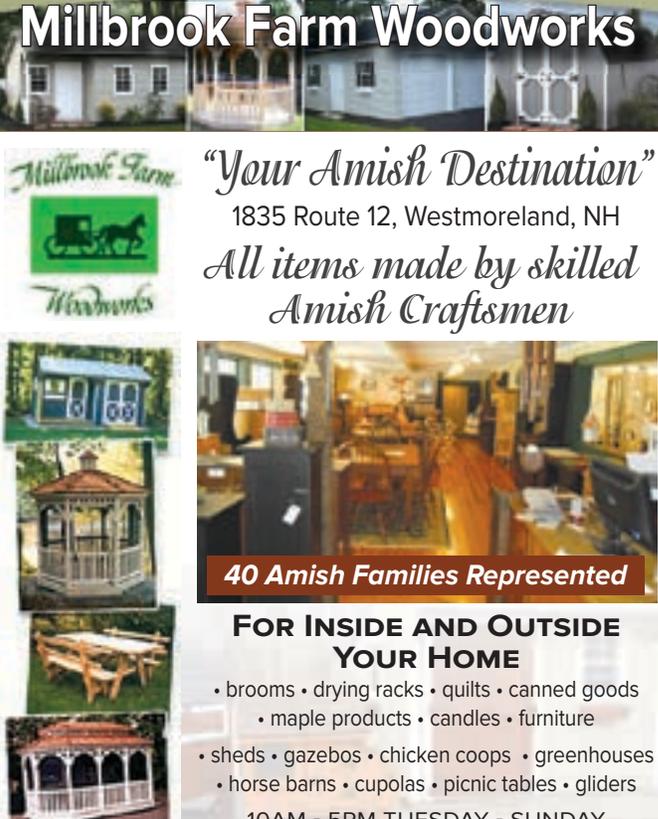
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5 lawn mowing safety tips so you can enjoy free time

Enjoying those warm summer and fall afternoons is a luxury, and often the stresses of the office or the yard duties like mowing the lawn get in the way.

With zero turn mowers making the time spent mowing the grass more efficient, more and more homeowners are getting to enjoy their afternoons and free time. One thing owners of zero turn mowers should be aware of are the safety guidelines, which are designed to ensure that an afternoon spent mowing the lawn won't result in injury.

Toro provides the following safety tips to help keep homeowners enjoying those summer afternoons:

1. Wear appropriate clothing - Loose clothing and hanging jewelry should be avoided when using a zero turn mower. Instead, wear shoes that cover the toes, long pants, and hearing and eye protection.

2. Avoid obstacles and drop-offs - Riding lawn mowers are designed for flat and



unobstructed lawns. If you have a pond, drop-off or slope greater than 15 degrees, use a push lawn mower near these areas.

3. Let machine cool when adding fuel - Always add fuel to your zero turn mower before starting the machine. If you need to add fuel during the middle of mowing your yard, let the machine sit for 15 minutes before opening the

tank for refueling.

4. Keep an eye aware - Always look for children, pets or objects on the lawn when mowing with a zero turn mower. Also, know which direction the clippings are blowing so you can avoid hitting property or other people with them.

5. Solo riders only - Zero turn mowers are designed to seat only the operator of the vehicle. It isn't safe to allow children to sit anywhere on the vehicle.

When purchasing your first zero turn mower, carefully read the operator's manual and then take the machine to a flat and open place so you can familiarize yourself with setting speeds and changing direction.

The freedom of being outside in your backyard, soaking up the sun and not sitting in front of a computer at the office is exhilarating. Keep these safety tips in mind as you head out to mow the lawn this week, and you'll be enjoying the job all summer long. (BPT)

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Over-the-top outdoor improvements for DIYers

Upgrading your outdoor space is not only uplifting, it's practical, too. A great backyard expands your living space, enhances your enjoyment of your home and can boost resale value. To truly take your outdoor spaces to the next level, though, look to projects that offer a big "wow factor." Many are well within the capabilities of most do-it-yourselfers. You can find detailed instructions online, and all the tools you'll need are at your local American Rental Association member rental store.

1. Create a fire pit area

Metal fire pits and chimineas are available in home improvement stores, but to create a truly memorable outdoor experience, consider building your own fire pit. Rather than simply being another portable accessory cluttering up your outdoor space, a built-in fire pit becomes an ambience-boosting design element in your yard. To create a fire pit, you'll need a good-sized circle of level ground in your yard, tools for digging, stones or bricks for construction, and implements for hauling sand, stone and bricks.

2. Plant a vertical garden

Gardening is a popular summer pastime, one that can fill your yard and home with



beautiful blooms, lush greenery and nutritious, low-cost produce. If you don't have a great deal of room for a spacious garden plot, or if you want a garden that's more visually striking than raised beds or containers, consider a vertical garden. Virtually any unadorned outdoor wall can accommodate a vertical garden. Depending on how you choose to affix plants and containers to the wall, you may need to rent nail guns or construction-grade staple guns.

3. Add an outdoor kitchen

Cooking and eating outside are among the great joys of warm weather, and outdoor kitchens are a popular improvement to out-

door living areas. You have many options for creating an outdoor kitchen, from building a simple frame and sliding a standard gas grill into it, to a more elaborate stone installation complete with an oven and multiple burners. You can save money by using online guides and renting tools to build your own backyard kitchen.

4. Build a dedicated space for napping

What's more relaxing than napping in the shade with a soft breeze as your blanket? Constructing a wooden swing, suspended bed swing or a wooden hammock can be an easy weekend project that requires the rental of only a few simple tools. When you're done, you'll enjoy testing the fruits of your labor with an afternoon nap.

5. Set up superior seating

Anyone can buy some patio furniture and put it on the deck, but built-in seating takes outdoor relaxation to the next level. Adding built-in seating can be as simple as building a wooden frame along a deck railing and adding plush cushions, or as elaborate as creating a sunken pit from field stone and patio pavers. Look online for inspiration and ideas that will fit with your space and design tastes. (BPT)

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5 ways to redefine your outdoor space

Winter's coldest days make you appreciate spring and summer, as well as the warm afternoons spent outdoors enjoying these seasons. And when the time comes, there's no better place to relax than in your own backyard. If your space isn't all it could be, though, this is the perfect time for a little outdoor upgrade.

Below are five projects you can tackle on your own to reinvent your backyard and turn it into the space you always knew it could be.

Landscape for the year.

Landscaping provides a focal point in your yard, but don't just landscape with the warmer months in mind - include plants for each season. Showcase blooming flowers and hostas in the warmer months, and pair them with evergreen conifers for a look that's inviting all year long.

One-of-a-kind planter boxes.

Showcase your most beautiful blooms or delicious herbs in planter boxes made from Western Red Cedar. Western Red Cedar is ideal for planter boxes because it is naturally rot, decay and insect resistant. Plus, building the



box is easy. You can learn how to build planter boxes of your own at Realcedar.com.

Sitting beside the fire. A fire pit is a great way to extend your backyard use into the evening hours, and giving the pit a professional look is easier than you think. Start by measuring the pit area and then build your wall of pavers. Surround the pit itself with gravel, additional pavers or another non-flammable substance, then add some comfy chairs and prepare to enjoy.

The all-in-one pergola. Whether you're

looking for a little shade, a centerpiece for the yard or the perfect spot to entertain, a pergola delivers. Building the pergola out of a lighter wood like Western Red Cedar will make the material easier to handle for any DIYer, and the appearance and smell of Western Red Cedar ensures your pergola will blend in naturally with the rest of your yard. You can find instructions for building your own pergola at Realcedar.com.

Let there be light. Enjoy your backyard any time of day with just a little lighting. Solar-powered path lights are a low-maintenance way to showcase your new landscaping, and hanging track lighting can bring an evening glow to your pergola. Finally, don't forget tiki torches. Adding a couple will give your backyard a rustic feel and keep the mosquitos away at the same time. What could be better than that?

Your backyard is what you make of it, so why not make it great? Any of these projects will noticeably enhance your backyard. For more amazing backyard projects, visit Realcedar.com. (BPT)

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Ways to give your home and lawn the spring refresh

Prepare your home and lawn for guests and barbecues to come with a few simple DIY tips for inside and outside the house. When it comes to weed control, driveway repairs, home maintenance projects and more, these tips can help you accomplish more around your home so you'll have plenty of time to enjoy the results all summer long.

Weed control: The first green plants to pop up in your yard always seem to be weeds, and they constantly find their way between the cracks in patios and pathways. Instead of eliminating weeds with harsh chemicals, which could be harmful to children or pets, or bending down to pull them by hand, you can burn away pesky weeds using a BernzOmatic JT850 Lawn and Garden Torch. It is specially designed for outdoor use with a 36-inch extended-reach handle. The flame instantly destroys unwanted weeds, and the handle helps keep you from bending or crouching.

Garage maintenance: Not only is spring a time to reorganize and clean out the garage, but the garage itself deserves a deep



clean. After housing your car all winter long, oil spots and stains on the garage floor have likely formed. Use oven cleaner for old stains, or sprinkle a heavy layer of cat litter on the stains, and use your foot to press in, leaving on until the stain disappears.

With spring rains and humidity high, keep rust out of your toolbox and off your tools with charcoal. A few bricks in your toolbox will soak in any moisture, keeping things dry and ready

to use all season long.

Prep your driveway: Cold temperatures, ice and snow do a number on blacktop asphalt driveways during the winter. Improve your home's curb appeal by repairing minor or semi-deep cracks. Fill the cracks with rubberized sealant and melt the sealant with the Lawn and Garden Torch. Holding the torch just a few inches away liquefies the sealant to make a waterproof repair.

Furniture refresh: Spring is all about rejuvenation. Give your weather-worn picnic table or wooden patio furniture a makeover using a torch to give new life to old wood. The Trigger Start Torch can be used to bring out the wood grain, adding rustic charm and character to your wooden patio furniture. Sand the wood first to remove all traces of stain. Then run the flame of the torch over the wood. It burns the wood and brings out the grain in a dramatic way that will give your patio a delightful style for the summer season.

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Keep a man cave top of mind when choosing a new home

It used to be that the man's room - or man cave - was relegated to the basement or the garage. Now homes are being designed with the man cave already in mind to give men a place to call their own. Man caves have changed over the years, becoming a part of the home itself instead of a corner in the basement or garage. They're still a sanctuary where the man of the house can get



away to catch his favorite show or game, but now they make for a great place to host friends for a card game or to throw a sports party. Many homeowners looking to change homes this year will be thinking about including a man cave. If you're in the market, check out the following suggestions from Clayton Homes:

Make the flat screen the focus - When it comes to TVs in a man cave, bigger is still better. Big alone won't do, though; the flat screen needs to have the latest technology so it can provide the best picture of the game or movie. To make the room look more professional, put the flat-screen TV in a built-in entertainment center that can also house the stereo and gaming systems.

Keep the drink station handy - Many man caves will have a built-in bar or mini-fridge, but sometimes the space just isn't available. Clayton Homes has customization options like a hide-a-way wet bar to keep your space open while leaving room for all the amenities you want in the man cave. This way you can access everything when refreshments are needed without taking up too much space.

Add an element of warmth - While a fireplace hasn't always been included in man caves, adding one to today's room is a good idea. Not only does it give the room some comfort and style, it also opens the room up for multiple uses, like hosting company.

Entertain movie-theater style - Consider including darkened curtains to cover the windows, and a movie-theater seating arrangement so you can really enjoy the action. Add surround sound and the high quality of your flat-screen TV, and you'll never want to go to the movie theater again.

Bring in the comfortable furniture - Leather furniture is always a hit and will give your man cave the comfort you want and deserve! Plus, the smell of leather is very masculine. From leather couches to recliners, make certain your man cave has the perfect seating to cater to your comfort.

Give it the manly look - As a finishing touch, choose some camo-patterned wallpaper to really transform the room from just another entertaining area to a true man cave. Other decorative touches could include sports team items, hunting and fishing decorations and bar lights.

Including a man cave in your home plans gives the gentleman a space to call his own. There are so many ways to customize a space, you can be sure the entire family will enjoy it. (BPT)

Improve your spring-cleaning routine and create a healthier home

Spring is cleaning season. You've opened the curtains to let in the sunshine, and every cleaning product you have in the house is primed and ready for action.

The whole family has been enlisted to help. The youngest is in charge of wiping all the cobwebs off the floorboards. You have the older children giving the windows a good scrubbing, and your partner is assigned to hit all the hard-to-reach spots with a duster and vacuum hose. No room, piece of furniture or square inch of the house will be spared!

The idea behind spring cleaning is to make your home healthier. You're removing the dirt, dander and dust particles that have accumulated over the winter months, as well as organizing everything for a more efficient lifestyle.

But it can be easy to forget that cleaning the air is just as important as the rest of the house. Indoor air is two to five times more polluted than outdoor air, the Environmental Protection Agency (EPA) reports. And did you know that many of the cleaning supplies that will make your floors, windows and furniture sparkle in the spring sunlight can actually pollute your indoor air?

Air quality is very important for



homeowners. In fact, 34 percent of Americans are concerned about the air quality in their homes, according to a 2014 study by the Asthma and Allergy Foundation of America (AAFA). Additionally, some moms have to worry about health issues like asthma and allergies within the family. Clean indoor air is very important for helping to prevent exposure to triggers like irritants and allergens for children and adults who suffer from these conditions. For those families without these health concerns, clean indoor air should still be a part of the campaign to help your family live as healthily as possible. The study found that more

than half of Americans put a least a moderate effort into improving the quality of their indoor air.

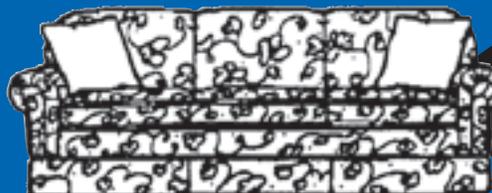
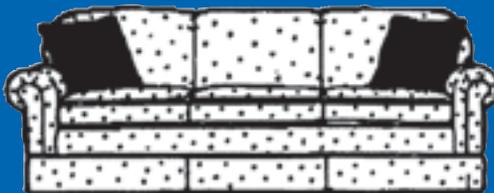
Yet many cleaning products are loaded with chemicals to help them sanitize or disinfect. These chemicals might be good for industrial cleaning, but unfortunately, they often aren't so great for indoor air quality at home.

AAFA reviews and certifies household cleaning products like vacuums and cleaning solutions that are more suitable for people with asthma and allergies, as well as anyone wanting to promote healthy and clean indoor air in their home. For families with a loved one suffering

from asthma or allergies, this is very important because poor indoor air can trigger asthma attacks or allergy flair-ups. The asthma & allergy friendly(TM) Certification Mark is only awarded to cleaning products that meet AAFA's tough Certification Standards.

New products are consistently certified and added to www.aafa.org/certified. So as you plan your household spring-cleaning campaign, be sure to consider Certified asthma & allergy friendly products that will clean your house, and help keep your indoor air clean as well. (BPT)

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Designer touches every well-dressed deck will wear

Before warm weather gets here, consider upgrading your outdoor living space with the trends that every well-dressed deck will be wearing this year.

Cable railing = better views

Whether you're lucky enough to live on the water or you spend a lot of time keeping your backyard green and blooming, wouldn't it be great to be able to enjoy the view from your deck? Traditional wooden railings can block your view, and glass can be hard to clean.

More view-seeking homeowners are replacing wooden balusters with Ultra-tec stainless steel cable railings. Do-it-yourself kits from manufacturers like The Cable Connection make it easy to replace old balusters with stainless steel cable, creating a sleek, upscale and view-friendly look.

A deck of a different color

Clear sealant for a natural look or subdued rustic hues have long been the colors of choice for decks. This year, expect to see a plethora of fresh colors popping up on decks. While changing the color of a wooden deck from a darker hue to something brighter may be problematic, composite decking manufacturers



traditional wood deck with cable railing and stairs that descend to a patio of pavers set in a herringbone pattern. Use heat-resistant ceramic tile to create a decorative and functional cooking area on a composite deck. Varying the materials used in your deck adds visual depth, interest and excitement to your outdoor living space.

On the lighter side

Outdoor lighting isn't just for the purposes of safety, or to extend the deck's usability well into the night. Lighting can be a design statement and a powerful decorative element for your deck.

Decorative post caps can add a designer look to railings while also providing ample light for outdoor activities. Inset lights create mood and ensure safe footing on stairs. For a soft, glowing effect, tuck rope lighting beneath upper and lower railings. Don't forget the beauty of natural light, too; fire pits and chimineas offer up warmth, ambience and gentle light. With some designer touches, it's easy to turn your deck from dull to delightful - and ensure your outdoor spaces stay in step with today's best-dressed decks. (BPT)

have branched out into a variety of brighter colors, including whites and light grays. You'll even see pops of color like greens and blues in designs and inserts set into decking planks.

Mixed media ups interest

Wooden planks, wooden railings, stairs and even furniture - long gone are the days when decks were single-material constructions. Today's decks are a study in mixed media, incorporating traditional materials like wood, brick and tile with modern elements such as composite planks, cable railings and even ceramic tile.

The amalgam of materials can yield a multitude of patterns, styles and looks. Pair a



ANTRIM-Located near the center of Town is this charming 2 family home. Both units are rented and in nice condition, newly painted with refinished floors. Separate utilities. Two car garage, storage shed, and large backyard. New roof, potential owner financing. **\$129,000**



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HILLSBORO-Great value. Three bedroom, 2 bath Ranch located on side street at Emerald Lake. Deeded beach rights. Open concept living room, dining area and kitchen with cathedral ceiling. Deck off dining area. Full walkout, daylight basement has great potential for family room. Master bedroom has 3/4 bath. All appliances included. **\$142,900**



HILLSBORO-Are you looking for privacy and acreage? This may be the property for you. 52.6 ACRES of land come with this well maintained Cape style home. First floor features living room, dining room, kitchen, bedroom and full bath. Two large bedrooms on 2nd floor with full bath. Unfinished basement has great potential with high ceilings, wood stove and French doors leading to backyard. Detached two car garage with attic storage. Mature fruit trees, babbling brook. **\$249,900**

PatNashRealty.com

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Give your landscaping a no-maintenance makeover

Low- and no-maintenance features top the list when making over outdoor living spaces because less time maintaining means more time enjoying.

Low-maintenance landscaping outranks native plantings, water features and food/vegetable gardens according to the American Society of Landscape Architects (ASLA) 2014 Residential Landscape Architecture Trends survey. Landscape professionals love to share their secrets and show off their craft when redesigning outdoor spaces for low or no maintenance. Armed with know-how and using sweat equity, do-it-yourselfers also can employ tips that professionals use for a no-maintenance landscape makeover.



Landscaping with hardscapes

Landscape professionals use retaining wall systems for a variety of landscaping solutions. Segmental retaining walls are commonly used to transition elevations, shore up slopes along foundations and define spaces such as creating planters, tree rings and other features.

"Hardscape products like retaining walls and pavers are important tools for both landscapers and do-it-yourselfers in creating low-maintenance landscapes," says Scott Arnold, manager of Villa Landscapes in St. Paul, Minnesota. "With just the standard VERSA-LOK retaining wall unit, you can easily create seat walls, curved couches, columns and other features."

Retaining wall systems combined with concrete pavers can be used to create beautiful raised patios, replacing high-maintenance wooden decks, says Arnold. In addition to being as cost effective as a wooden deck, a raised patio offers several advantages.

"A deck railing can be replaced with wrought iron fencing or a low seat wall so the view is unobstructed," Arnold says. "Raised patios also look great with a contrasting paver course or rock barrier for potted plants, and steps to the ground can be created with retaining wall units."

Retaining wall units and interlocking concrete pavers come in a variety of colors, shapes and textures to complement any landscape design and are often used to create design continuity in outdoor spaces. Tree rings can be coordinated or color-contrasted with raised patios, retaining walls and other hardscapes.

Permeable pavers are an environmentally sound and low-maintenance solution where impervious surface limits, storm water management, water quality and water conservation are issues.

"Permeable pavers are a best practice for storm water management and quality issues because they prevent runoff and let rain water infiltrate in place naturally," says Burt Plett, product manager of Willow Creek Paving Stones. "Permeable pavers reduce the need for irrigation in drought-prone areas, unlike poured concrete or asphalt." It's best to consult a landscape professional who is experienced in installing permeable paving systems so that they work properly and consistently, Plett says.

Low-maintenance landscaping practices

Landscaping practices can make it easier to control weeds and manage lawn care as well. The use of rock mulch and natural rock in gardens and beds, as walkways and as stepping stones offers an attractive solution to weed control and also lessens the need for

irrigation. At least three inches of rock mulch or four inches of natural mulch will prevent weeds. A landscape fabric under stepping stones and rock mulch offers even more insurance against weeds.

A simple way to cut down on trimming is to add a course of pavers along the bottom of a retaining wall, tree ring or planter so the mower can get close to the wall, says Arnold.

Maintenance-free outdoor accessories

Selecting maintenance-free outdoor furniture and accessories is an easy way to make over a space.

Outdoor furniture made of recycled HDPE like Comfort Craft requires no storage or maintenance other than cleanup with soap and water. Unlike wood, Comfort Craft furniture won't chip, splint, crack or rot and never needs painting.

Hardscape kits - containing everything needed to create a fireplace, firepit, water feature or grill island - are some of the most popular low-maintenance landscaping products, Arnold says.

"Using easy-to-install kits like those from Willow Creek Paving Stones, homeowners and contractors alike can create beautiful features such as grill islands, bar islands, fire pits and fireplaces that are long-lasting and low-maintenance," Arnold says. (BPT)



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One smart update can upgrade your entire home

In the last decade, the garage door industry has generated stunning new designs that can transform the curb appeal of your home from boring to exciting.

Large area = big impact

"When something consumes such a large part of the front of the house, it should not be generic; it should be special," says Michael

Walsh, a syndicated home-improvement columnist. "It should improve the looks of the house, not detract from it."

A better-looking garage door can actually parlay into a more-valuable home. One



nationwide study

of real estate professionals by StrataMark revealed that an attractive new garage door can add as much as 4 percent to the home's selling price. That adds \$10,000 to the value of a \$250,000 home, which means that a new garage door can easily pay for itself.

Two new designs that dazzle

Chris Long, long-time editor of Door & Operator Industry, a garage door trade magazine, identifies two new garage door designs that are hot right now: woodgrain prints and carriage house styles. A woodgrain print is a steel garage door that looks so much like wood, you need to thump on it to realize it's actually durable steel. This technological breakthrough by steel coating companies brings big benefits for garage door buyers. "The rich wood-look of these doors is gorgeous," says Long. "Plus, since they're made of steel, they're incredibly durable and require almost no maintenance." The other popular new design is the carriage house style. These attractive doors open just like your old door, but they look like the side-hinged, swing-out doors of the charming carriage houses of yesteryear.

Quick design tips

Since both of these new designs come in dozens of attractive styles, here are a few tips to select the one that integrates best with the personality of your home. Design experts advise you to select a door that matches with three exterior features of your home: colors, lines, and shapes. "The color of your garage door should complement the overall house color as well as the window trim colors," says Gale Steves, former editor-in-chief of Home magazine. Then look at the lines on your home exterior. Are they horizontal, vertical, diagonal, or curved? Today's garage door styles can provide excellent matches for any of these architectural features. Finally, consider the shapes of elements on your home, particularly the window panes. Are they arched, square, or small rectangles? Matching the panes on the house with the garage is not that difficult, given the wide variety of garage door window designs now available.

Cool choosing tools

Thanks to new technology, you don't need to guess at the right door design. Most garage door manufacturers now offer door designer tools on their websites. Many door dealers also have similar software on a computer tablet they bring to your home. You just upload a photo of your own home and drop in any of hundreds of door designs to see exactly how it would look on your home. (BPT)

Busting first-time homebuyer myths

To help first-time buyers, the experts at imortgage are uncovering prevalent myths about financing a home purchase:

Myth: It takes a 20 percent down payment to buy a home.

Reality: Required down payment amounts vary by type of loan and they are on average much smaller than people think.

Last year, the median down payment for all first-time buyers was 6 percent, according to the National Association of Realtors. One reason



is that many first-time buyers use FHA loans, which require down payments as low as 3 to 3.5 percent. VA loans require nothing down for qualified veterans or active military personnel. If you want to take out a conventional loan, many lenders do require 20 percent down, but you can lower that percentage with private mortgage insurance. There are also hundreds of down payment assistance programs that eliminate or reduce down payment requirements for qualified borrowers.

Myth: If you owe a lot of student loan debt, there is no way you can get a mortgage.

Reality: Don't assume that having a lot of student loan debt automatically disqualifies you from getting a mortgage. The key factor is not necessarily the size of your loan obligation, but the amount of your total monthly debt payments compared to your monthly income. This is called DTI. imortgage, for example, has approved thousands of loans to first-time buyers whose monthly student loan payments were as high as \$300, and many more could qualify by increasing their monthly income.

Myth: If your credit score is low, you should not even try to get a mortgage.

Reality: Millions of potential buyers assume they will not be approved for a mortgage even though many could qualify, according to a national survey commissioned by loanDepot LLC. Today, median FICO scores for mortgages to buy a home are 683 for FHA loans and 754 for conventional loans. But hundreds of thousands of buyers with scores lower than those are getting mortgages if they have good income and low levels of debt.

Myth: Buying a home isn't a good investment.

Reality: Real estate, like other assets, rises and falls based on supply and demand. Over the past two years, home values in most markets have been rising. While all real estate is local, if you bought a home in March 2012, by August 2014 the national median home price as measured by Case-Shiller had risen 29.6 percent.

Myth: The mortgage-interest tax deduction is going away.

Reality: Though the deduction has its critics, most observers believe it is unlikely that Congress will eliminate the mortgage interest deduction any time soon. Many states also allow homeowners to write off the interest they pay on their mortgages from their state income taxes. Check with your accountant or CPA on if you can qualify for this type of tax deduction.

Myth: I'm about to get married and the wedding is so expensive I won't be able to buy a home.

Reality: According to TheKnot, the average wedding has 138 guests who typically give a gift valued at \$100 each. That's \$13,800 in spatulas, baking pans and other things. If every guest contributed to a Down Payment Fund, you could have enough saved for a down payment on a \$276,000 home in San Diego. (BPT)

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