

Naturally made for the shade

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will add to the overall appeal. **Materials** There are a number of choices available, but one of the most suitable building materials for sunshades is western red cedar. Many homeowners specify western red cedar due to its all-natural look, aroma and character that blends nicely with the natural surroundings. And the wood's natural resistance to mold and mildew has long

been recognized.

"Natural qualities of western red cedar make it an excellent choice for a wide range of building projects both inside the home and outside the home — like sunshades," says Peter Lang, general manager of the Western Red Cedar Lumber Association. "And unlike plastic or imitation wood products, cedar is one of the most environmentally-friendly building materials you can use. It's naturally durable without

the need for chemical treatment, dimensionally stable, resilient and lightweight. Most importantly, cedar comes from a renewable resource which means generations of Americans will continue to be able to add its beauty and long lasting performance to their homes. The same cannot be said of plastic or metal-based alternatives."

Western red cedar has a low density — making it easy to work with and lightweight so load-bearing limits shouldn't

be an issue. Low density ensures cedar does not become hot in the mid-summer sun, so while those with plastic or composed decks are forced inside, you can enjoy the beautiful outdoors.

Western red cedar is also free of the pitch and resin found in other softwoods — a quality that makes it ideal for a wide range of finishes. Whether you choose a lightly tinted semi-transparent stain or a two-coat solid color finish, cedar ranks at the top in

its ability to accept and retain a finish. With the right planning, you'll be able to create a safe and relaxing outdoor paradise that will become a welcome respite from the hectic pace of everyday life. For more information on making your new outdoor living space a reality, go to www.realcedar.org or call (866) 778-9096.

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Liven up kitchen or bathroom

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people can feel good about them. Bamboo flooring is made from grass which is able to rejuvenate itself to maturity within four to five years. Cork flooring is made by harvesting the outer bark of a tree while allowing it to continue to grow. Marmoleum is made of linseed oil, rosin, and wood flour, calendered onto a natural jute backing.

While bamboo and cork are known for their softness and insulating properties, Marmoleum, manufactured by Forbo Flooring, has a reputation for that and more. It also has anti-static and bactericidal properties. It is easily

kept dirt and dust free, and tests show that micro-organisms including Salmonella and Staphylococcus do not grow and spread on Marmoleum. This and more make it a perfect surface for the kitchen or bathroom.

From a design standpoint, Marmoleum has made a name for itself with its versatility. The flooring is available in over 100 colors in sheet, 30 colors in tiles and 18 colors in easy to install click panels and squares.

"You can really indulge your senses with this surface," says Piera Marotto of Forbo Flooring. "There are so many options at your fingertips." In the kitchen, islands or bars

can be surrounded by color that will really set them apart from the rest of the room. You can also use a color change to separate the kitchen from an adjoining dining room or great room. "You can make the room appear larger by using light colors and simple patterns, or choose a busy pattern and darker colors to make the room feel cozier. If you want the patterns to be the focal point of the room, you can install zig zags of alternating colors, or even checkerboards," says Marotto.

For people who don't want to deal with glue and messy cleanup, Marmoleum is now available in easy-to-install

click panels and squares. The panels simply lock into place with a tongue and groove system.

Each panel is 12 inches wide and 36 inches long. They can be combined with the 12-inch by 12-inch squares for a wide variety of patterns and color combinations. Since no glue is required, you can walk on the floor immediately after installation.

To learn more about Marmoleum and Marmoleum Click, or to find the dealer nearest you, log on to www.themarmoleumstore.com or call (866) MAR-MOLEUM.

'Saddle chic' ceramic tile refines rustic

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practical and savvy answer to incorporating this refined, yet rustic sensibility into your home.

Easy to clean and maintain, tiles offer an eco-friendly approach to decorating. Because they are made from 100 percent plentiful and natural raw materials, ceramics are chemically inert so they inhibit the growth of mold, mildew and fungus, and improve the air quality by reducing allergens. Variations in color, texture and design allow consumers to create their own custom-designed space. Leather in the bathroom? Not very practical you may say. But Spanish tile manufacturers are introducing products that capture the feeling of these materials with the advantages of tile.

With Diago's Cuero series, which looks like leather, you could have the only "leather" shower stall on your block!

Make the look even more interesting with wood. Ceramic tile with a wood look will not warp, fade or require refinishing. This makes it the ideal choice for a moisture ridden space such as a bath. The Natura series by Grespania is porcelain stoneware inspired by the beauty of dark and light toned wood species in sizes similar to that of natural wood planks. Wood doesn't have to stay on the floor either. Consider using the look on the walls with Hispano Azul's Irati Collection, which offers wood-look wall tiles. Stone is central to the rustic "Saddle Chic" ambience as well, but, natural stone in a bathroom may not be practical. However, there is a ceramic tile solution. Go for a pebble look with Ceramica Gomez's Nilo series; or for a rustic, rugged wall, the Urbe Series, which resembles quarried stone by Halcon, a Spanish tile man-

ufacturer, is available in beige, cream, red and moss. If you want to refine the rustic a little more, consider a marble look in ceramic. You'll get the look and feel of the natural material, but the benefit of easy care and maintenance of tile.

Azulev's Florencia series, an elegant rapolano marble inspired porcelain wall tile can be combined with the leather or wood look floor tiles. The Florencia series comes in a range of pieces and sizes for vanities and countertops, moldings and mosaics. Include some metal with a weathering steel.

This sophisticated look can be very modern, but will add a refined edge to the western style. Spanish manufacturer, Tau, offers the Corten series with a background of copper brown with green streaking for a remarkable resemblance to naturally oxidizing steel.

The key is to mix the core

elements: leather, wood, stone and metal to achieve the "Saddle Chic" look.

Ceramic tile from Tile of Spain manufacturers lets you be creative with the combinations to achieve a space that suits your style. Mix tile formats in the bathroom space to give each area its own personality. For example, try a 1 inch by 1 inch mosaic in the vanity area and perhaps a 24 inch by 48 inch slab tile in the shower area.

Many choices go into designing a bathroom. The first step is to compile an idea folder and define your style. Consider "Saddle Chic" — it's easy to accomplish in any room when you choose ceramic tile from Spain.

For more information about Spanish tile manufacturers, visit www.spaintiles.info or call (305) 446-4387.

Tips for increasing home's resale value

ARTICLE RESOURCE ASSOCIATION

Selling your house? There are many ways to get top dollar for your home without spending a lot of time and money. All it takes is a little bit of ingenuity and a few tried-and-true home improvement tips.

"One of the areas that can really make an impression on the potential homebuyer is the exterior and backyard," said Dave Martel, veteran contractor and co-inventor of Tiger Claw hidden deck fasteners. "A nice lush green lawn and attractive landscaping are two of the most obvious things to look for, but there's something more. The next time you see a deck, patio, porch or hot tub area, look down. Chances are you'll see ugly black stains, wood rot, and splits and cracks in the wood. A relatively new deck can look ages old."

These imperfections are caused by the use of traditional nails and screws. Today if you want to improve the value of your home and increase your chances of selling it quickly, think about replacing the top deck boards and using hidden deck fasteners.

Today's hidden deck fasteners create a smooth "nail-free" surface, which preserves the beauty of the wood and reduces splitting, splintering, cupping, and rotting. Costs and installation times have been dramatically reduced thus making this an affordable and easy project for do-it-yourselfers. Homeowners can now have a better-looking, longer-lasting and safer deck.

Tiger Claw hidden deck fasteners are the front leaders on the market today. They're constructed from heavy gauge stainless steel that is compatible with new pressure treated chemicals for lumber. They also offer outstanding hold-

down power for both wood and synthetic decking materials such as Fiberon, Trex, and other composites.

To get the most value from your deck with the least amount of cost, replace the surface deck boards with an inexpensive grade of wood (pressure treated), use the Tiger Claw hidden fasteners, and finish with a deeper shade of brown stain. That will give the deck the appearance of hardwood flooring. Once potential buyers see the difference, they won't be happy with anything else. The Tiger Claw hidden deck fasteners give a very high-end look without the high-end price tag. Visit www.deckfasteners.com to learn more.

You can further enhance your home's outdoor living space by adding a retractable awning over the resurfaced deck or patio. Replace or paint old and

rotting wood surrounding windows and doors, add some new shrubs and flowers, and you have created a fresh new exterior for your house, complete with a cozy backyard paradise. For inside the house, you'd be surprised just how much difference a fresh coat of paint can make. Select a warm, yet conservative paint that makes the rooms look large, open and inviting.

For kitchens and bathrooms, change the hardware and perhaps replace the cabinet door fronts. Clean and organize closets to make them look larger. Eliminate clutter everywhere. Add some designer touches, such as flowers, candles, picture frames, and bowls of potpourri and you're on your way to making your house a hot property, worth potentially thousands of dollars more than your original asking price.



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Homeownership is a national priority. HUD is the nation's housing agency committed to increasing homeownership and dedicated to helping first-time buyers and minority families become homeowners. Each year, HUD programs and services help tens of thousands of families accomplish the dream of a lifetime: owning a home.

Most likely, you'll need to borrow money to buy a house. Getting a fair deal will help you to keep your home and boost your home equity wealth. Home equity is the part of the value of your home that belongs to you—the value of your house minus what you owe on the mortgage. Your goal is to get a loan that doesn't include high fees or a high interest rate. With low fees and a low interest rate, you can pay down your debt more quickly and own more of your house.

Know Your Stuff

In order to build and keep the wealth in your house, first be a savvy borrower. Savvy borrowers know their credit score. Some borrowers save thousands of dollars by improving their credit scores before taking out a loan. Borrowers who meet certain credit standards are eligible for "prime" loans with better interest rates. Loans to borrowers who don't meet traditional credit standards are known as "subprime" loans or "non-prime" loans. These loans generally cost more than prime loans.

For more information, call 1 (800) 569-4287 or go to www.owningyourfuture.gov and select "Buying a Home."

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In The Fine Print

The starting interest rate on adjustable rate mortgages (ARMS) may be low, but they can go up after a certain period of time. Check how much your interest rate can increase each year and over the life of the loan—and what that could do to your monthly payments. Also be aware of any unnecessary fees, payments, and penalties. Some loans appear to give low monthly payments, but require a big lump sum payment, or a "balloon" payment, at the end of the loan. Some loans come with prepayment penalties; fees charged if you pay off your loan to sell your home or to refinance.

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