

Beat winter blues with garden inspired decor

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For floral arrangement ideas, visit your favorite neighborhood florist or craft store, such as Michaels. Home décor items with garden or floral themes can be found through catalogs and Web sites from a multitude of home furnishings companies.

- Sounds of the outdoors

Our sense of hearing has a profound influence on our emotions. Whatever feelings your garden evokes — soothing, stimulating, relaxed or energized — you can recreate that mood with sound. Recordings of nature sounds, from birdsong to wind moving through tall grass, are available from a variety of sources,

including Amazon.com, or the Web sites of your favorite music store.

- Let there be natural light

Experts tell us lower levels of sunlight are the source of our "Winter Blues." Improvements in home insulation no longer make it necessary to block out the winter with heavy drapes, so consider

making the most of the available sunlight by lightening windows with breezy, bright window treatments. You can supplement nature's light with lamps and bulbs that mimic sunlight. Prices can range from less than \$20 for bulbs to more than \$100 for a floor lamp. Check out your local home improvement

store, or a specialty Web site like www.fullspectrumolutions.com.

- Smell the roses and the lavender

Scent is one of the easiest ways to bring the garden inside your home this winter. Simply visit your favorite supermarket and choose from a wide array of air fresheners for a quick fix. For

longer-lasting aromatherapy, consider a tabletop automatic scent dispenser. Choose scents that will remind you of the outdoors without being overpowering, such as lavender or strawberry. Bringing a garden smell to your winter home can cost as little as \$2 or \$3 for a basic air freshener; to more than \$100 for a tabletop scent dispenser.

More protection needed from household fires

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tions. There are two types of incentives. One is economic, such as low-interest loans. The other is design alternatives (also known as trade-offs). In either case, the purpose is to reduce the net cost of installing sprinklers.

As an example, a developer might be able to install smaller water mains and fewer hydrants if fire sprinklers are in place. Such cost reductions have proven effective in catching the attention and interest of some larger developers. Increased education efforts

are also under way.

Within the past few years, fire protection organizations have teamed up with fire departments, the homebuilding industry and even manufacturers in an effort to educate homeowners on the need for greater protection in the home. As people are getting smarter about how and where to use fire sprinkler systems, they are also becoming more knowledgeable about the materials they choose for their fire protection needs. At one time there were few choices when it came to

fire sprinkler systems. But technology has changed that.

BlazeMaster CPVC fire sprinkler systems, for example, are made from chlorinated polyvinyl chloride (CPVC), a high-temperature, specialty material for use in fire sprinkler pipe and fittings. Compared to metal, BlazeMaster CPVC systems offer long-term reliability, because they are immune to the effects of pitting and corrosion. Approved for more applications than any other non-metallic fire sprinkler system, BlazeMaster fire sprinkler

systems perform when it counts most—under fire conditions—and they've been doing so for more than 20 years in the field. Lightweight, easy to install and more economical than metallic systems, BlazeMaster CPVC fire sprinkler systems are quickly becoming the product of choice for safety-conscious homeowners.

For more information on how you can best protect your family from a household fire, visit www.blazemaster.com.

Four simple reminders when creating the outdoor sanctuary of your dreams

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the time, there's often a common reason why gardens incorporating these structures are more peaceful and serene than others.

Location is Key. Remember, one of the greatest assets of any garden structure is its architectural appeal, so make sure the site and size you choose are appropriate for its surroundings. Consider attaching the structure to your home, using it to shelter a path between the main house and an outbuilding, or simply frame the view of another landscape feature.

Also, keep in mind the location from where the structure will be viewed. Will it be placed so it can be viewed from the deck, porch, kitchen or dining nook? Where will you enjoy it the most? These are all questions to consider when deciding on placement. You may consider placing structures in the front yard as well, creating a unique look to the home's exterior that enhances curb appeal and thus value. Remember, the exterior of your home is the face it presents to the world; it defines the mood and character of the home and reflects the desired image.

- Dimensions 101. Take special care when deciding the proportions of foundational posts, hand railings or overhead canopy of the structure. For instance, a set of 4-by-4 inch posts would be ideal with 2-by-6 inch overhead boards, but not vice versa. Also, make sure the posts are vertically straight and even in height, and ensure the overhead canopy boards are level and evenly spaced in parallel to each other. Attention to detail is essential here.

- Embrace the environment.

There's often a key reason why some yards are more peaceful and serene than others. More than likely, the setting incorporates designs and materials embracing the natural environment, thus creating an outdoor haven that is a

harmonious blend of architecture and nature. In fact, through a simple coordination of all-natural materials and stylistically consistent additions gracefully creating a "balanced" environment that becomes a component of the larger natural order almost becomes second nature.

- Keep it real. An easy approach to enhance and coordinate any landscape environment involves inserting structures made of all-natural materials. Western Red Cedar yard structures have been adding character, balance and elegance to outdoor spaces for years.

These beautiful structures age beautifully and provide a synchronized blend of natural surroundings and architecture with all-natural architectural materials. Western Red Cedar remains one of the most widely favored and versatile landscaping materials that easily lends itself to natural surroundings. Because of this, and its aesthetic appeal and physical properties, many people choose Western Red Cedar for outdoor applications.

With a long history of proven performance, cedar has been known for its exceptional beauty, versatility and longevity for centuries. Since the first residents of the Pacific Northwest referred to Western Red Cedar as the "Tree of Life," its legendary durability made cedar nature's gift for building ocean-going canoes, post-and-beam houses, ceremonial dance masks and ancestral totem poles. With centuries of proven performance, its no wonder today's discerning homeowners, landscapers and architects around the world still "balance" their projects with this remarkable material.

From a performance standpoint, cedar does not require treatment with toxic chemicals because it is naturally resistant to rot and insects, and its own natural preservatives help protect it in harsh

weather. In other words, Western Red Cedar is ultimately more earth friendly and safer than other material alternatives. Ready to turn your yard into an "Outdoor Sanctuary?" With the right planning and all-natural materials, you'll be able to

create a relaxing outdoor paradise that will become a welcome respite from the hectic pace of everyday life.

For more information on making your outdoor sanctuary a reality, go to www.realcedar.org or call (866) 778-9096.

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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.

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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.

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The wealth you accumulate in a house is no different than money in a checking or savings account. Be as careful and attentive to your home equity as you would be to your bank account. Be cautious about refinancing or borrowing against your home equity. Remember, refinancing isn't always a good idea. Don't let someone sell you a loan you don't need or can't afford. Be wary of pitches like "NO CREDIT, NO PROBLEM" or random mail promising favorable mortgage rates. If it sounds too good to be true, it probably is.

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