

## Be prepared to explore options for home mortgage

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one of your largest and best investments. With better than average credit you may be

able to minimize your home payment expenditure.

No matter whether you have good credit or not, home

ownership may only be a phone call away. Tax return money may be a great down payment for a better living

situation in 2006.

May all your New Year's resolutions come true in the coming year.

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## Organize the garage and make room for your car

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ure out how to organize it. Hooks on the wall are good for some items, like bikes and tools, but what about heavier, bulkier things that you can't hang on the wall? Head for the heights with a new garage storage device from Racor that takes advantage of all the space overhead. The HeavyLift system lets you store virtually anything out of the way and off the floor by making use of the space on the ceiling.

"You can safely store up to 250 pounds on the HeavyLift," says Shaha. "Use it to store out-of-season equipment and tools, or use it as year-round storage for file boxes or other stuff that you don't use frequently, but don't want to get rid of."

The easy-to-install kit includes heavy duty steel support beams which you secure to the rafters, a 4-foot by 4-foot platform, a winding axle, enough vinyl-coated steel cable for a ceiling up to 12 feet

high, a hand crank and all the mounting hardware. All you have to do is screw the support beams into the ceiling, attach the winding axle with the enclosed hardware, thread the steel cable through the support beam wheels and attach to the platform, then use the provided hand crank to raise and lower the platform. That means you won't be climbing a tall ladder trying to balance a heavy box - an invitation to injury. The American Ladder Institute

reports that each year, more than a half million people are injured and 165,000 visit emergency rooms after falling off ladders. With a HeavyLift system, you just lower the platform, find what you need and then crank it back up to the ceiling. Getting seldom-used items off the floor and off of valuable shelf space in your garage means you can make better use of the room you have. You can keep things you use frequently, like cleaners, tools and auto accessories

within easy reach. The HeavyLift is available through retailers nationwide, the Sears catalog, Brookstone Catalog, TruValue Stores, Blaines, Improvements Catalog, ACE Stores, Chase Pitkin

and hundreds of online retailers and [www.racorinc.com](http://www.racorinc.com). Visit the company's Web site to see all their storage solutions, or call (800) 783-7725 for more information.

## Old wood gets new life as reclaimed antique flooring

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products' by National Floor Trends magazine. Old mills, factories, barns and houses along the East Coast may no longer be useful as structures, but they can become great sources of antique woods like chestnut, heart pine and oak.

The reclaimed wood is sorted, graded, dried, straightened and custom milled at Carlisle's headquarters before being installed in new construction or renovations. When Carlisle, second-generation owner of the company, and his team harvest antique wood, they document as

much of the structure's history as possible.

"Many of our customers are interested in the history behind their floors," he notes. "They are attracted not only to the beauty, durability and character of antique wood, but also to the connection it bears to a piece of our country's history."

Recently, Carlisle reclaimed antique chestnut wood from the Geurrant Family Plantation in Franklin County, Va. In the early 1700s, the king of England deeded the 3,300-acre tract to the Geurrant family, who operated an apple orchard there for near-

ly 250 years. The apples grown there fed U.S. soldiers in both world wars, the Revolutionary War and the Civil War. Antique heart pine currently used in Carlisle floors was reclaimed from the former Goodyear Tire and Rubber Company building in Windsor, Vt.

The building, more than 100 years old, was home to the Windsor Machine Company from 1910 to 1916. The company produced automatic lathes for the war effort during World War I. From 1916 to 1933, National Acme Company occupied the building. In 1936, Goodyear bought,

reopened and expanded the building to manufacture rubber soles for shoes.

"People love the idea that the wood of their kitchen floor might once have housed thoroughbred race horses, or that their living room floor was once beneath the feet of heroic factory workers who contributed to the war effort," Carlisle says. Reclaimed antique wood can be used to create beautiful, durable, character-filled floors anywhere in the home. For more information on reclaimed antique wood, visit [www.wideplankflooring.com](http://www.wideplankflooring.com), or call (800) 595-9663.

## Warm up any room with a fireplace

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and are becoming popular because they can be moved

from one room to the next if desired. The cost of gas and wood burning fireplaces

varies widely depending on size, materials, mantels, and other options. A second fire-

place is an indulgence that every homeowner should enjoy.

## Painting favorite colors can offer insight into who you are

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leave you standing in the paint aisle of your local hardware store confused and frustrated. However, according to Van Allen, there are some general guidelines to follow and tools available to help you choose a palette that accurately reflects your personality and lifestyle.

Before you even visit a store, just look around your home and evaluate what type of decor you're partial to. Many times, you'll see an unplanned reoccurring theme, such as a preference for sleek furniture and simple lines. Then, after observing what types of furniture and accessories you've surrounded yourself with, think about what colors you prefer and how they make you feel. Still having trouble visualizing a palette?

Look for guidance and inspiration elsewhere. For example, Pratt & Lambert's

new Never Compromise Color System offers unique Color Personality Profiles. These fun, introspective self-assessments, created by Pratt & Lambert color experts, guide consumers to one of eight interior color collections by asking a series of questions about the individual's specific color tastes.

By answering a few simple questions about yourself, you can determine what color "type" you are and choose from a hand-picked color palette that correlates to your personality. Shades of Pale: People who desire this palette tend to choose a pale wall color with confidence.

They prefer versatility and their belongings are prominently displayed in their decorating scheme. Botanical Gardens: Vibrant and alive colors with purpose, confidence and daring tend to draw people who aren't afraid of change and want their home to reflect their colorful

personality. Sun Kissed: Comfortable casual furnishings are preferred by this personality. Colors found in the home have all the elements of energy, friendliness and ease.

• By The Sea Side: Refreshing and invigorating, these colors reflect people who are looking for their home to be an escape, someone who wants to provide balance between downtime and their hectic life.

• Mosaic: Do you crave a home that reflects your travels? Are you adventurous and romantic in nature? A "Mosaic" personality is drawn to rich hues that are reminiscent of other times and cultures.

• Classical Tones: Express your strength and authority with classical tones. Fads are not important to this personality type; they prefer colors that evoke a sense of history, substance and stability.

• Pretty: Victorian homes, dreamy summer days, poetry

and fragrant flowerbeds are some of this personality type's favorite things. Colors in this palette arouse interest in a soft, gentle way.

• Raffia: This color palette is full of neutrals and interesting greens that create a sophisticated environment that is also casual. People drawn to this color selection appreciate a contemporary look and feel that is full of texture.

"No matter what color personality type you are, it's important to remember that color is vital in a home," Van Allen says. "It creates a bridge between furnishings, accessories and sets the overall mood of a room. Most importantly, it should make you feel comfortable, and make the space look finished and complete."

You can find Pratt & Lambert Paints on the Internet at [www.prattandlambert.com](http://www.prattandlambert.com) or by calling (800) 289-7728 (BUY PRATT).

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### OWNING YOUR FUTURE

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.

### Watch Your Wealth

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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