Prepare a moving day list

Continued from page 4D before moving, finish packing all your personal belongings. Complete all financial matters relating to your home purchase and/or sale. Clean and defrost the refrigerator and/or freezer. Finally, moving day arrives. Remember to confirm the delivery address, directions and the delivery date with the

movers and/or moving help. Make sure all boxes are clearly marked identifying the rooms you want items and boxes placed.

After packing, thoroughly clean the house or apartment before leaving. Set aside all keys, remotes and pertinent home documents and warranties for the new owners, if you are a seller. If you are

buyer however, remember to request that these items are left for you Don't assume that these items and information will be left Lastly, make sure your Real Estate Agent knows how to contact you.

Moving can be one of the most stressful events in a person's life and is ranked up there with dealing with the

Four important ideals not to overlook

tinction; they really set the home apart. Giving your home that elegant appeal of handcrafted beauty with decorative accents like: shutters, gables, cedar soffits or dentil mouldings, these upgrades all provide an affordable, yet beautiful complement to your home's design and individuality.

home's design and individuality.

"Exterior decorative accents offer homeowners a choice in their home's appearance so they feel like their home is not only unique to them on the inside, but on the outside as well," says Peter Lang, general manager of the Western Red Cedar Lumber Association. "They customize the home so when you drive thorough the community the house doesn't look like everyone else's on the block."

• Protect your investment.

Protect your investment.
 With centuries of proven performance, materials like

Real Cedar are well known for their ability to stand up to the elements. It's often over-looked however, that what's installed underneath your new siding is equally important to providing your home long-term durability and protection. Specifically, you need to make sure the siding is to make sure the siding is backed by a high-quality weather barrier to help block moisture and air from enter-ing the home.

moisture and air from entering the home.

In recent years, a number of excellent weather resistant barriers have been designed to provide superior water drainage, combat moisture and help prevent air infiltration - creating a more comfortable, energy-efficient home. One such weather resistant barrier is Dupont Tyvek DrainWrap. It offers the unique combination of a drainage system and a weather resistant barrier in a single product. Even better,

it does not support the growth of mold or mildew and helps keep heating and cool-ing costs down by stopping outside air infiltration. outside air infiltration.

Teaming such a weather resistant barrier with a low-density material like Western Red Cedar improves the overall insulation of the home, keeping interiors warmer in cold weather and cooler during summer.

• Remember the environment.

 Remember the environment.
 Homes of distinction increasingly have a similar attribute in common - they utilize materials that are environmentally responsible and sustainable. Whether interior features like hardwood flooring or exterior elements such as siding or stone, today's dream homes are being constructed with long-term consideration of the being constructed with long-term consideration of the environment in mind. When examining siding

materials for example, it's interesting to note why all-natural Western Red Cedar remains so popular As the world's only renewable building material, wood can not only be recycled, but regenerated as well. In fact, North America has more forestland now than it did one hundred years ago. Western Red Cedar is entirely biodegradable, and at the end of its life cycle, can be absorbed by the earth without negative impact Some alternative products can sit in landfills for years and years without breaking down - making building materials like Cedar ultimately more earth friendly.

to increase your home's curb appeal, or to learn more about the virtues of Western Red Cedar, call (866) 788-9096 or visit www.real-

Homeowners can now get to cooking with outdoor kitchens

Continued from page 4D
"With a modest investment
and a little sweat equity,
homeowners can transform
an unusable backyard space
into a stylish entertainment
area," says Christensen.
"Pairine an attractive payer into a stylish entertainment area," says Christensen. "Pairing an attractive paver patio with freestanding walls around the perimeter creates a cozy atmosphere for a firepit. I like Versa-Lok retaining wall systems because they're available in a range of styles, colors and textures that complement the variety of paving stones on the market, giving you an array of design options.

"And they're easily installed by do-it-yourselfers and landscape contractors alike."

by do-it-yourselfers and landscape contractors alike."

Solid construction
Richard Ventola of Green
Acres Inc. in Palisades Park,
N.J., used the Versa-Lok
Mosaic retaining wall system
to construct an outdoor
kitchen, complemented with
concrete pavers in a matching color and texture.
"It's the most popular part
of the back yard," says Ventola. "We built it completely out

of Versa-Lok. The entire cooking island is made of solid retaining wall units."

Some of the blocks had to be cut to create spaces for the grill and food storage areas. The solid construction of the units made those modifications nuch easier than usin hollow blocks, he notes.

The segmental retaining wall system is versatile as well as attractive.

well as attractive "We do a well as attractive.

"We do a tremendous
amount of natural stone in
our landscaping," says Ventola, "but when I need the consistent size and shape of concrete blocks, the block closestto natural stone is

Kitchen-wall combo Kitchen-wall combo
Robert Daniels of Clearwater Swimming Pool Co. in
Centre Hall, Penn, recently
was faced with the challenge
of installing en outdoor
kitchen in a back yard with a
steep slope and deep, threetiered retaining walls. The
yard was adjacent to woods,
so Damiels selected Versa-Lok
Mosaic for the tiered walls.
"You get more of the natural look with Mosaic, and set back in the woods, that com-plemented the environment" Serpentine curves and stepped wall ends soften the appearance, and large beds of plantings separate the three tiers.

appearance, and large beds of plantings separate the three tiers.

A paver patio was installed across the top of the first retaining wall tier to create a cooking and eating area Built-in stairs connect this upper patio with the pool on the lower ground level.

Then, in a creative use of limited space, Daniels carved a kitchen area right into the middle retaining wall that includes a large gas grill, refrigerator and food preparation counter. The entire structure also was built with Versa-Lok Mosaic, so it's indistinguishable from the wall itself.

"We had to make a couple of modifications to some blocks to get power and gas into the grill area, but with Versa-Lok, it was easy because they're solid rather than hollow like some wall systems," says Daniels.

Design tips
Other things to consider when designing an outdoor litchen include
Position the grill so prevailing breezes carry smoke away from where people congregate and eat.
Use a solid segmental retaining wall system to achieve a natural look that's also 'bulletproof' from the elements, easily modified and virtually maintenance-free.
Slope countertops and patios slightly.

elements, easily modified and virtually maintenance-free.

• Slope countertops and patios slightly so rainwater doesn't pool on them

• Make sure drainage issues are properly addressed, particularly where tiered spaces are used.

• Check with local utilities, building codes and manufacturers' specifications before installing outdoor appliances. For more information on how you can use segmental retaining walls to create outdoor cooking areas, contact Versa-Lok Retaining Wall Systems at (800) 770-4525, or visit www.versa-lok.com

and in the neighborhood. The Charlotte Post

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Now's the time to plan redwood deck

Continued from page 4D include an awning or a redwood trellis in the deck design.

Do you have outdoor furni-

wood trellis in the deck design.

Do you have outdoor furniture that needs to fit on the deck, or do you prefer to have built-in redwood benches? Will there be room for potted plants or redwood planters? What about a grill? Or penhaps the focal point of your deck will be a spa or hot tub. Also consider evening use of your deck What kind of lighting will be most suitable-floods, spots or low voltage? Be creative as you ask and answer these questions Penhaps there's room at your house for more than one deck - a small private deck off the master bedroom, a larger "party" deck off the living room or a grade-level deck as a playroom for children.

Think about access to the deck Is there already an exterior door that can open onto the deck, or will you have to install one? Railings are required on raised decks, but they can also control traffic on a grade-level deck, protecting I awn and garden areas along the deck edge. If you're planning a raised deck, do you want a stairway leading down to grade level?

To make the most of your new redwood deck, integrate it with an overall landscape plan. New shrubs, trees, garden areas, walkways and other landscaping elements enhance the appearance and utility of your deck. Even raised decks require some sort of ground-cover treatment beneath.

Consider the materials you will use Knot-textured Deck will see the control of ground-cover treatment beneath.

Consider the materials you will use. Knot-textured Deck

Heart and Deck Common grade redwood are perfect for outdoor building projects, especially decks. Redwood is sost-effective and resists shrinking, warping and checking. Redwood decks simply last longer and age beautifully, looking good 10, 15 and 20 years after construction.

15 and 20 years after construction.
All nails, screws, joist hangers and other fasteners should be corrosion-resistant. Poor quality fasteners can react with redwood's natural, decay-resisting extractives and cause unsightly stains.

Redwood is one of few woods that can be left unfinished. As the redwood weathers, several natural color changes take place. These changes will vary from one climate to another.

evens out at a gray or silvery tan shade. If you want to keep the brighter, new redwood color, a good finish is the way to go. A quality finish enhances the beauty of your redwood deck and protects the wood from the elements. Read labels carefully. The finish you choose should include a water repellent, a mildewcide and UV (ultraviolet) inhibitor or blocker.

Need some inspiration to get you started? The California Redwood Association offiers the Redwood Design Gallery an eight-page.

Gallery an eight-page, tabloid-sized booklet with over 30 color photos of beautifully designed redwood decks, fences and other projects.

For a copy, send \$1.50 to: California Redwood Association, 405. Enfrents Drive

tion, 405 Enfrente Drive Suite 200, Novato, CA 94949

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

Watch You Wealth

Watch You 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. it probably is

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

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