Wide plank floors and radiant heat a great combination

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allows the fibers of the wood to remain pliable and healthy so that a plank will not be "shocked" when heat is introduced and it will be able to adapt with minimal movement to its new environment

• Appropriate acclimation Once the floor arrives at the job site, the wood should be "stickered" in its live-in conditions for an appropriate period of time, depending on the climate and the time of year. Make sure that all materials surrounding the floor, such as the concrete slab, plywood sub-floor and filler material, are also acclimated. Carlisle stresses that the most impor-

tant thing to remember when using wide plank wood floors with radiant heat is to use good wood stable, high quality, properly dried. "Any issues that arise with this marriage are typically due to one of the

critical factors being absent, not due to the use of radiant heat," he says. "Wide plank floors love radiant heat... period."

For more information on the use of wide plank floors with radiant heat (or any type of heating system), or to see photos of wide plank floors installed with this application, call Carlisle at (800) 595-9663 or visit the company's Web site at www.wideplankflooring.com.

How to incorporate personal style into your bathroom decor

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combinations 2) When choosing furniture, you gravitate toward: A. Overstuffed pieces with distressed and crackle finishes B. Leather, cherry wood and dark stains C Light woods, like natural maple D. Organic pieces, in different prints and colors, from unique locales around the world 3) When you accessorize a room, you most likely choose: A. Items that are old, rustic or have a touch of whimsy that make a room cozy and inviting B. Family heirlooms, accented with items you've found at estate sales C. New accessories that are placed sparsely and carefully throughout the room D. Funky, fun accessories you found everywhere from thrift stores to high-end boutiques to a vacation overseas 4) Where do you do most of your home shopping? A. Arts and crafts fairs B. Estate sales, auctions and antique shops C. A chic, modern home store or trendy mail order catalog D. All of the above If you consistently chose A's, you gravitate toward a casual style. If you chose mostly B's, you're probably more the traditional type. Mostly C's? You have a

contemporary style, and D's indicate a taste for the eclec-Now that you've identified the style that suits your personality, here are some suggestions for decorating your space accordingly: 1. Casual: Casual style is homey and welcoming. There are many takes on this look, but they all incorporate a clean and comfortable feel Fabrics are generally soft and textured. Furniture is overstuffed and inviting. Washed wall finishes or beaded boards (called wainscoting) can give your bathroom this casual feel. Using old furniture such as wardrobes or dressers for storage cupboards adds some visual interest and whimsy to your look. Wicker baskets are ideal for countertop organization. Go vintage with your bathroom fixtures, too, with antique nickel finishes and twisting and curved designs. Towel bars, a paper holder and matching toilet tank lever in this style provide warm details that add the finishing touch to this decor. Traditional: Traditional style calls to mind the feeling of formality and luxury. Large, rich floral prints on

fabrics, drapes, or wallpaper will give your bathroom the character it needs to pull off this look. Cherry woods or other dark finishes create a rich feel. Choose accessories like the Gilcrest Collection from Inspirations by Moen, in a rich oil rubbed bronze finish. The towel bars, mirrors and shelving have decorative finials, grooved flourishes and intricate detailing for a time honored appearance. 3. Contemporary: Easily recognizable by its modern design and sophisticated, sleek lines, a contemporary theme can work well in a bathroom where surfaces are angled and smooth. If you want to create this look, select cabinetry in natural wood finishes and contrast with stone or marble, or go for the urban chic look with all stainless steel. Add dramatic towel bars, shelving and paper holders in chrome finishes to make an impact in this style of bath. 4. Eclectic: The eclectic decorator mixes and matches design elements to create unique and visually interesting combinations. If you aren't afraid to paint your heirloom bookshelf orange and top it with a Buddha, or

put a jukebox near your Per sian rug, you lean towards an eclectic style. But eclecticism can be more restrained, too, combining organic looking pieces that share shapes, textures, or colors. Neutral walls and floors look best with eclectic rooms since they serve as the canvas for your creativity. Look for accessories that make a statement. Choose those that are inspired by nature or capture the feel of an exotic locale like Africa, Asia or Tuscany. By definition, there are no rules for eclectic decorating. It does, however, require a keen eye for harmonious (as opposed to hodge-podge) combinations. "Remember," points out Bitterman, "Just because you prefer a certain style, you can still mix and match and have fun. The point is to create a room that says you, one that brings enjoyment and allows you to relax and feel comfortable.'

For more information on bath style trends, or accessory products available from Inspirations by Moen, call (800) 321-8809, or visit their www.csi.moen.com.



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Tips for remodeling that add value to your home

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cover. Traditional styles of wood and brick add warmth to the home, and tile and stone incorporate elegance for contemporary tastes. It seems Linoleum is also making a come back because of its vibrant color palate and sustainability considered by the environmentally conscious consumer.

The look of wood, brick, tile and stone can be achieved with Nafco by Tarkett PermaStone, an easy to maintain, durable and economical product. Since flooring is the base of the home and will determine your interior design path it is important to consider all options before making any final decisions. Once the flooring has been determined, it is time to decide if the bathroom or

kitchen make-over takes pri-ority. Since the kitchen is the Grand Central Station of the home, it tends to be one of the most invasive projects, so it is best to start here when making major changes. The most popular updates for the kitchen, aside from flooring, are granite counter tops and new cabinets. Depending on budget, cabinets can be custom built or existing wood can be painted for a lighter, more inspired look. Just adding new cabinet doors and hardware can change the entire look of the room and add value to the home. However, once the cabinets, countertops and floors are given a new look, homeowners tend to want new faucets and sinks as well, so keep this in mind when developing a budget. As the remodeling

process continues, bathrooms are the next project that can update your home. Recent trends have shown that people are spending a large amount of their remodeling dollars on the master bathroom. Extra luxuries such as waterfall showerheads and slate walls are showing up in older homes and making a statement for resale purpos-Enlarging shower and bathing spaces is a great feature for personal pampering and successfully appealing to potential buyers. Updating fixtures and adding sink vessels to create an elegant and stylish bathroom also increase the value of the remodel project. Studies reflect that the savvy home owner has realized the value added to the home through remodeling as profits continue to rise. Choosing the right projects along with quality products ensure investment dollars will continue to work for you throughout the life cycle of your home.

For more information on how Nafco by Tarkett Perma-Stone can enhance your remodeling project, go to www. tarkett.com, or call (800) 877-8453.

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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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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.

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

Hand distressing gives floors look of old wood

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Hand scraped edge

Lumber milling was an imprecise process in the 18th and 19th centuries. No two boards were ever exactly the same. When these imperfect boards were installed in a wide plank floor, it was not unusual to see individual boards laying side by side at different heights.

To solve the problem (and avoid potential trips and falls), carpenters used a handheld block plane to scrape off the higher edges. This often left a slight gap between floorboards. Today, Carlisle craftsmen use the same tool to mimic the look of a floor that has been planed through hand scraping of old growth eastern white pine. By randomly scraping down the edges of the board, that signature gap can be recreated when the boards are placed side by side. In fact, the craftsmen will occasionally place three or four boards together during the process to make sure the results look like an old, traditional floor. Foot Worn Standing on a floor visibly worn by centuries of foot traffic can make one feel linked to the past.

Pockets, undulations, dips and softened edges in a wide plank floor speak of centuries of wear and a certain depth of character. Carlisle craftsmen use handheld planes to scrape the surface and edges of each individual board. They study each board, and, taking into consideration the many directions of the grain as well as knots, scrape the wood with multiple starts and stops down the entire length. Once the scraping is complete, workers hand sand the entire surface of the boards, which are most often old growth hickory or walnut. Using this process, the craftsmen scrape an average of only15 to 20 square feet per hour.

Carriage House/Saw Kerf
After automobiles replaced horse-drawn carriages as Americans' primary mode of transportation, many old carriage houses were converted to residences. Today, some still retain their original floors, where the marks of carriage wheels and horse shoes are still visible. Some even bear the grooves or notches - "kerf marks" - made by the saws or axes first used to cut the timber. To replicate the look with modern wood, Carlisle craftsmen do not mill the planks smooth.