

Turn refund into new home

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local Realtor can provide you with information about the various builders' closeout

deals and promotions that are available today.

Put your tax refund to great use. If you are entitled to a

tax refund, invest it wisely. Take advantage of the seasons best opportunities, buy your own home

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Deck out your home with some advanced living space creativity

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ers are stylized baroque balusters of maintenance-free aluminum and view expanding options made of glass. The company's "Scenic Series" of glass balusters comes in two styles - the Frontier, a simple rectangular design with beveled edges, and the Contour, a curvaceous figure-eight design. Both are available in clear or tinted versions.

"When you sit on your deck, you're actually at eye level with the rails, so it makes sense to make the balusters a focal point," Jones says.

Even if a new "designer" deck is not in the budget, adding balusters, postcaps, or centerpieces can give a

tired deck a brand new look. New balusters are so easy to install that do-it-yourselfers can make dramatic upgrades in their existing decks over a weekend. Jones says virtual design tools, like the one on the Deckorators Web site (www.deckorators.com), make it possible to see just how different a deck can look with some dramatic updating.

Sometimes even the "perfect home" with lots of interior space feels different when the weather warms up. Cheryl and Richard Basanti of Naperville, Ill. moved into their house in the winter, and when spring arrived they realized they lacked outdoor space to entertain and keep

an eye on the children playing outside.

"Our house had a small deck, but it was not very functional. It sat up high on our house and offered no privacy from our neighbors," Cheryl says.

The Basantis hired a contractor and converted their old deck into a multi-level entertainment space, taking advantage of the slope of their land to create privacy and square footage. Today, Cheryl says her deck, which includes attractive designer balusters and matching postcaps, gets as much use - and compliments - as their inside space.

"Remodeling your home for financial reasons has actually

become more of a gamble than an investment," says financial planning expert Viktor Szucs, a certified financial planner with Quest Capital Management in Dallas. "It's always best to invest in enhancements for yourself rather than for resale purposes."

Although expensive media rooms and gymnasium-sized master suites may be popular items for wealthy homeowners, a new deck or renovation of an existing one makes sense for a broader range of people. "Remodeling Magazine" says decks are expected to remain a top project for homeowners interested in adding value, space and return on investment.

Key to maintenance-free landscaping

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If you dread the idea of spending hours on your hands and knees on a weekly basis pulling these undesirable plants, make this the year you put down landscape fabric. "The great thing about landscape fabric is it's pretty much a permanent solution to your weed problems if you use the right product. It's installed on top of the soil and is permeable to air and water so your desirable plants still get everything they need to thrive," says Neal Caldwell of Dalen Products, Inc., makers of the Weed-X and Weed Shield brands of landscape fabric.

In addition to being an effective weed barrier that prevents the undesirable plants from setting down roots in the soil, landscape fabric also conserves moisture close to the roots, which in turn helps reduce stress on the plants' root system growing beneath it. Some landscape fabric brands are designed for erosion control, but also claim to control weeds. The fabric needs to be very porous for erosion control which is something you do NOT want in a weed control fabric (too many openings for weeds to penetrate), so it's important to use a material designed specifically for con-

trolling weeds.

When installed on top of a new plot, all you have to do is roll out the fabric, cut an 'x' and plant, then put down a 1-to-2-inch layer of mulch over the fabric. If you'll be installing it in an existing bed, you'll need to cut slits or holes to fit around the plants already in the ground.

Because of its permanent nature, landscape fabric is intended for use in beds that don't change from year to year (under shrubs, around trees, etc). It is also effective at stopping weeds under decks and patios; under walkways and paths; around swimming pools and hot

tubs; and under sandboxes and backyard children's play sets.

For more information about the benefits of landscape fabric, and detailed instructions on how to install it, log on to www.gardeneer.com. Weed-X and Weed Shield are made with the same patented dual-layer material which has been rated number one for stopping weeds by 8 university studies.

You can find Weed-X at Wal-Mart, and Weed Shield at Ace and True Value hardware stores and through distributors at garden centers nationwide.

Make your home a true work of art

ARTICLE RESOURCE ASSOCIATION

Your home is an expression of you and it's your haven from the hustle and bustle of today's fast-paced world. That's why it's not a surprise the results of a homeowner survey found 45 percent said they would change the look of a room at least once a year if they could do so simply and affordably.

By some accounts, women can make up to 85 percent of home buying decisions, and often seek functional, usable spaces in their kitchens and cozy bathrooms that provide a touch of affordable luxury. Many women also prefer charm and character in their homes, not cookie-cutter designs. Finally, they typically want natural light and the ability to keep things in order, with minimal maintenance.

To meet the demand for functional luxury, Pella Corporation created a new design solution with its Designer Series collection featuring windows and patio doors with window fashions - fabric cellular shades, blinds, grilles, and decorative panels - protected between panes of glass that can easily be changed by the homeowner for added style, convenience and safety. This product is ideal for the kitchen or bath because the cordless design keeps the look sleek and simple above a sink or a bathtub. Plus with the window fashions protected between the glass, they may never need dusting and are safe from splatters.

With blinds available in 10 popular colors and cellular style shades in 15 of today's hottest color options, instant transformations to a room as the seasons change or as the decor of a home evolves is easier than ever. Now this year are new-in decorative panels which are textured, colored or nature-themed inserts that create a truly unique look in Designer Series windows or patio doors. The panels allow in natural light but obscure the view, ideal for creating privacy in a room as well as an artful window treatment.

"We're seeing the trend to personalization extend into home design, both in new construction, and remodeling and replacement projects, so we've designed our windows and doors to make it easy to compliment those trends, and express your personal style," said Sherri Gillette, Pella's Designer Series brand manager.

The decorative panels that fit perfectly between the panes of glass allow you - the homeowner turned designer - to make a bold statement for a feature window, add a transitional design element for a patio door leading to a garden, add privacy to a bathroom or create a stylish look for a bedroom. They also can quickly and easily be changed over time or as tastes change transforming Pella windows and patio doors into true works of art. For the ultimate in personal expression, decorative panels can be cus-

tomized to include an image of your favorite pet, person or place.

Kitchens and baths - rooms most frequented by guests and those living in the home - remain tops in rooms being revamped, fueling a \$170 billion-plus home-improvement industry, according to house and home editors on BHG.com. As design decisions go, it's important that in addition to personalization, privacy plays a key role.

A popular option for privacy is the top-down blind or shade, especially for the bath and bedroom, because this design allows in natural light at the top of the window, as the top of the window is uncovered, and the lower portion remains covered for added privacy and security.

"Designer Series windows and patio doors truly connect form and function since they make such a style statement while reducing cleaning time, and they also help lower the cost of your utilities," said Gillette.

Researchers at the University of Iowa found that Pella Designer Series windows and patio doors with between-the-glass blinds can help keep your home cleaner and healthier - windows with roomside blinds can harbor 200 times more indoor airborne allergens, according to data from this ongoing research conducted by the Department of Occupational and Environmental Health. What's more is the Department of Energy says energy

efficient choices for a home can save families nearly a fourth on energy bills.

In addition to the benefits of improved aesthetics, along with time and money savings, sound and noise reduction is a tangible result of window replacement projects. For example, Pella Designer Series windows and doors with triple-glazing and laminated glass can reduce exterior sounds as much as 85 percent. This is at least double the sound performance of a single-glazed window. By comparison, an eight-inch concrete block reduces sound by 95 percent.

Pella takes it one step further by allowing the homeowner to design the windows and patio doors for their home from the comfort of their home. You begin by going to www.pella.com - there you can choose your interior options - select a room color, window fashion, fashion operation, grille, interior stain color, and hardware finish. Next, select exterior options like screen type, protective exterior EnduraClad cladding color and glass options. Once you've finished making your selections you may print the final design, request an appointment with a Pella representative and watch your designs come to life in your home.

To find a local Pella Window & Door store near you or to contact a local Pella expert, call 888-84-PELLA or log on to www.pella.com.



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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.

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.

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

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