

Wallpapers that speak to passions and pastimes

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wallpapers and borders. Turn the pages in the sample book and you can imagine its designers rummaging through boxes of ephemera at antique stores, thrift shops and grandma's attic to create these nostalgic and heart-warming designs. Trailways celebrates the era of the pas-

senger train with actual postcards, route maps, ticket stubs and dividend checks. Tropical takes a sentimental journey to vacations past with its color-tinted vintage postcards, some revealing handwritten messages and postmarks from the 1920s. Golf Motifs are a mainstay of novelty wallpapers, but here,

you're given the keys to the country club with a print pieced together with vintage brochures, course maps, rules of play and score sheets. Since laundry is more a chore than a passion, the designers at Gramercy had fun with Laundry, a wallpaper, of vintage advertisements for laundry services

interspersed with pithy phrases such as "Laundry days are nothing more than meaningless black holes of time that suck the life out of you."

These detailed and dimensional patterns are also astonishingly versatile. In a great room, Sun suggests using a novelty print on one

wall and a coordinating stripe or subtle pattern on adjacent walls. Says Sun, "Mixing designs adds drama and can make larger rooms feel more intimate." In smaller rooms, the novelty prints are such statements that they still have major impact when hung above or below a chair rail.

While the majority of the patterns have a vintage feeling, this need not dictate the style of the room. Sun says, "They work equally well with contemporary, traditional or antique furnishings."

Gramercy's Echo Collector's Home Collection is available at wallpaper retailers nationwide. For more information,

Put patterns in your decor with today's easy wallpaper

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about your color scheme. Your room provides a lot of visual clues. Bring something - a fabric swatch, pillow or favorite accessory - to guide you as you consider your choices.

Hitting the books

Since you've done your homework ahead of time, you'll be able to narrow your selection fairly quickly. Don't be intimidated by the wide assortment of sample books. Just focus on those that fea-

ture the colors and patterns you came to find. Bring a stack of Post-Its so you can tag the patterns you like. The markers will help you quickly compare your choices from the assortment of books.

Don't feel pressured to decide on the spot which wallpaper to buy. Talk to your local wallpaper retailer about ordering take-home samples of the wallpapers you like best. Order two samples of swatches you really like so you can see how they look in

different places on the wall. For example, if you have a large picture over the sofa, you may want to bookend the paper at either side of it to see how the artwork will look against the pattern.

Picking a pattern

At home, tape the samples to the walls and move them around to see how they look in direct light and in shadow. View them from the distance of an adjoining room as well as at close range. Live with them for a few days and you

will be able to whittle away at your choices.

For some in search of the "perfect" pattern, the selection process can be agonizing, especially if you think you'll have to live with it for the next 10 years, as once was the norm. But remember that today, with the new ease in wallpapers, you can afford to be a little more carefree in your decisions.

Getting the hang of it

While pre-pasted papers have been around for ages,

breakthroughs in how they're made mean they go up easier than ever. Forget those images of Lucy and Ethel hanging wallpaper on "I Love Lucy."

But if wallpaper flat out scares you, ask your retailer about the new easy-hang wallpapers, called non-woven wallpapers.

"If you've never hung wallpaper, I highly recommend these new non-woven wallpapers," says Alan Rada, a veteran paperhanger and owner of Decorada Wall-

paper Installation in Brooklyn, N.Y. "They're a pleasure to work with, they save time, adhere very well and seams virtually disappear. This is very forgiving wallpaper, so just read the directions, and you'll love the results."

For step-by-step instructions on how to hang, additional help and a wealth of information about wallpaper, visit www.wallcoverings.org.

Gorgeous gardens inside and outside



PHOTO/ARA CONTENT

Building a gorgeous garden is simple when you nurture plants from the inside out.

ARTICLE RESOURCE ASSOCIATION

Gorgeous gardens are simple to cultivate when you nurture plants from the inside out.

So say scientists at Eden Bioscience who manufacture a plant health regulator called Messenger.

According to these gardening experts, the difference between a good gardener and those with a bright green thumb is the knowledge of how to help plants reach optimal health.

To have the healthiest plants in the neighborhood, Jeff McClellan, a horticultural specialist with Messenger advises that gardeners first make sure that plants, trees, shrubs and anything else gardeners grow receive the basic nutrients they need.

"That puts the necessary building blocks in place for success, but it doesn't guarantee it," says McClellan. "The secret that separates an average garden and an outstanding garden lies within

the plant itself."

Eden Bioscience's plant health regulator, Messenger, promises to unlock a plant's natural ability to super-perform in the garden. The active ingredient is a naturally occurring protein called harpin. When applied to a plant's leaves, the harpin protein boosts the plant's ability to defend itself against diseases and helps it to better absorb nutrients.

"Enhancing a plant's natural defenses is one of the best

ways to make sure that plants reach their full potential," says McClellan, "and Messenger unlocks that ability." It's an inside-out effect that boosts a plant's resistance to stress and disease that puts the plant in control of its own health.

Crazy for camellias in Carolina

Ann Cully of South Carolina raves about the way Messenger transformed her garden last summer.

"It had an amazing impact on my camellias," says Cully. "All of my plants were so healthy and robust last season, and I attribute that to Messenger."

Cully says that she was most amazed when her camellias bloomed for six weeks longer than usual.

"Cully's experience is not unusual," says McClellan. "Because the Messenger-treated plants are better able to absorb nutrients, they tend to bloom earlier and longer than non-treated plants."

Purist gardener from Pittsburgh

Messenger is not a fertilizer, plant hormones or a fungicide, which is why gardeners like Betty Labutis of Pittsburgh, Pa., are comfortable gardening with it. "I am a purist when it comes to gardening, and I won't use pesticides or fungicides on my flowers or vegetables," says Labutis.

After years of trying to grow disease-free roses organically, Labutis was about to give up.

"Last summer I had considered removing my climbing roses, and then I heard about Messenger," she says. "I was skeptical at first, but two weeks after the first application I saw a dramatic improvement. My roses were gorgeous, no black spot or powdery mildew and they were blooming like crazy!"

Plants, like people, require proper nutrients and look and feel their best when their immune system is up and stress levels are down.

For more information on how Messenger works, to find a retailer or to learn how it has transformed American gardens, visit www.messengerinfo.com.

Honesty the best policy in loan application

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Derogatory credit reporting will affect your purchasing ability.

Never sign a blank document or documents that contain blanks. Any information inserted in blanks spaces after you have signed a legal contract, then you are now bound to the terms of the said contract.

It may be in your best interest to insert "N/A" (i.e., not applicable in any blank spaces or cross them out as a precaution.

Be sure to read everything carefully and never be afraid to ask questions for clarification. Don't feel pressured to sign anything that you do not

understand. Prior to signing a real estate contract it is advisable to consult with a real estate professional or an attorney skill in such matters. If however, you do not have access to an Attorney you can receive help from a HUD-approved housing counseling agency. This help is either free of charge or at a reasonable fee.

If a home is intended to be an investment property, do not falsely imply you intend to occupy it. Although you may get a better interest rate as an owner/occupant loan applicant, such false implications violates federal law and is a serious crime.

Also against the law is

predatory lending. Again, never allow any loan representative to persuade you to lying about your income, expenses, or cash for down payments in order to get a loan approval. If you feel that you are being charge a higher interest rate because of your race or national origin and not a result of your credit profile do not accept the loan. If you suspect any loan discrimination report it immediately to HUD and/or your local banking department. Being charged higher lending fees for unnecessary or nonexistent products and services could fall under predatory lending review.

Beware of mortgage preda-

tors that target vulnerable borrowers that are in need of fast money to take care of unexpected expenses, medical expenditures or other financial emergencies. These lenders may attempt to pressure borrowers to accept higher-risks loans such as balloon loans, interest only payments, and excessive prepayment penalties.

Avoid being a victim of loan fraud by looking out for the warning signs. If it seems too good to be true, it probably is.

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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.

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

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