

Fall Home

August 2015



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Factors to consider when planning a home office



As technology has made working remotely easier, more and more professionals are working from home. Working from home can help working parents save money on childcare costs and help all workers avoid rush hour traffic jams and the costs of commuting to and from the office. The right working environment is essential for men and women who work from home. An environment that's conducive to work can help people increase their productivity and make their employers more likely to allow more employees to work from home. Professionals who are new to working from home may find it takes some time before they can create the perfect working environment, but the following are a few factors to consider when planning a home office.

SPACE

One of the disadvantages to working from home is that remote workers don't have access to the same level of equipment as in the main office, such as color copiers or scanners. If you want to include even scaled-down versions of such equipment in your office, you will need ample space. In addition, less spacious home offices can feel too tight and enclosed, making workers uncomfortable and less enthusiastic about working every day. Pick a spot in your home that affords room for your equipment and the ability to move around so you don't feel cramped throughout the workday.

LIGHTING

Lighting is another factor remote workers must consider when they're planning their home offices. Natural light can provide an energetic boost and improve your mood, so choose a room in your home that gets lots of sunlight during the day. Many professionals

who work remotely do so from the basements of their homes, which can make it difficult to rely on natural light. If the basement is the only location in your home that can fit a home office, look for lighting sources that replicate daylight so you are not working in dark quarters. Speak with your physician about how to arrange lighting to reduce eyestrain caused by staring at a computer.

CONNECTIVITY

Connectivity also must be considered when planning a home office. While wireless Internet has made Internet dead zones less problematic, certain areas or rooms in your home may still be touch-and-go with regard to Internet connectivity. Such areas should be avoided when choosing a room for your home office, as it can be difficult to remain productive if your connection to your office's external server is routinely compromised. Find an area where the wireless connection is always strong.

DISTRACTIONS

While your home might be empty for much of the day, you don't want to be distracted when the kids come home from school or when your spouse or roommate arrives home from work. Avoid putting your home office too close to popular hangout areas in your home, such as the kitchen and the living room. Instead, choose a room where you have lots of privacy so you can focus on your work and won't be routinely interrupted. Working from home can pay numerous dividends, but professionals who telework must put careful thought into the rooms or areas of their homes where they plan to work.

How to handle cramped quarters



Wall-mounting televisions is one way to create more space in cramped living quarters.

closet space.

Wall-mount your television. While today's televisions are nowhere near as bulky as their predecessors from decades past, many apartment dwellers still place their televisions atop bulky television stands. But you can create more space in your entertainment room by wall-mounting your television. Renters may be hesitant to mount their televisions for fear of losing a substantial chunk of their deposits, but the majority of today's mounts won't do much more harm to the walls than more traditional wall hangings.

Make use of your vertical space. Shelving units and bookcases can be great allies to apartment dwellers because these items make use of an apartment's vertical space. Many apartment dwellers underutilize their vertical space, but items that go up instead of out can create more room in an apartment and allow homeowners to keep items they may otherwise have to discard.

Reconsider your work space. Men and women who work from home may find their work spaces take up considerable chunks of their apartments. But how many items in your work space do you still need? Many professionals no longer print documents, so if you still have space allotted for printers you might be able to redo such areas without affecting your workday. In addition, large desks were once sought after because they made perfect homes for desktop computers. But if you now use a laptop or tablet when working from home, you likely don't need as much desk space as you once did. Downsizing to a smaller desk and work area can open up a substantial amount of space without affecting your ability to work from home. Smaller living quarters are a disadvantage to apartment living, but you can take several steps to make your living spaces less cramped.

Apartment living has its advantages. Without a mortgage to pay, many apartment dwellers feel more free than homeowners who still have decades of payments left before they can pay off their homes. And when apartments need fixing, such responsibilities fall on the shoulders of the landlord instead of the tenants. But apartment living has its downsides as well, most notably that apartments are often much less spacious than homes. Cramped quarters can make apartment living uncomfortable, but there are ways apartment dwellers can make even the most confined living spaces seem more roomy.

Clear the clutter. The easiest and perhaps most effective way to conquer cramped living quarters is to remove clutter and work diligently to avoid its accumulation once it's gone. Only buy new furnishings when you need them to replace existing items, and resist the urge to treat dressers, coffee tables and dining areas as storage areas for junk you won't use or mail you have not opened.

Purchase some multi-purpose furniture. Multi-purpose furniture, such as storage ottomans or bedroom benches that include storage areas for bed linens or bath towels, can be an apartment dweller's best friend. When buying a new bed frame, look for one that has built-in storage drawers so you have even more space to store bedding and other items. Such pieces add both aesthetic appeal and serve practical purposes for apartment dwellers with limited

Inexpensive ways to boost a home's curb appeal



Maintaining plant life on a property won't cost homeowners a lot of money, but such an effort can add substantial curb appeal to a home.

Curb appeal can go a long way toward making a home more attractive to its inhabitants as well as prospective buyers once the house is put on the market. Improving curb appeal is a goal for many homeowners, and while many projects aimed at making homes more aesthetically appealing

can be costly, there are ways for cost-conscious homeowners to improve their properties without breaking the bank.

Put your green thumb to use. A well-maintained landscape can dramatically improve a home's curb appeal. Pay attention to the plants, shrubs and trees throughout your property, watering them during periods of little rainfall and trimming them when necessary so your lawn does not look like an overgrown, neglected suburban jungle. Professional landscaping services can help you maintain your property, but even if your budget does not allow for such an expense, you can still make sure your landscape adds to your home's appeal by keeping a watchful eye on the property and addressing any issues that arise. Maintain your lawn through the colder months of the year as well, making sure no one walks on the grass when frost has settled, as doing so can produce dead spots throughout the lawn.

Redo your front door. While their eyes may initially be drawn to a well-manicured lawn, prospective buyers will eventually find their way to the front door. If your door is especially old, consider replacing it. If your budget does not allow for such an expense, you can still give your home's front entrance an entirely new look by installing some inexpensive molding around the door before giving the door a fresh coat of paint. Molding around the front door can make an entrance more impressive, while a new coat of paint can make a home feel warmer and more vibrant.

Plant flowers. Another inexpensive way to make a home more appealing is to plant some colorful flowers around the property. Line walkways with flowers native to your region, as such plants will last longer than exotic alternatives that may not be capable of adapting to the local climate. In addition to lining walkways, hang window boxes filled with colorful flowers or plants outside naked windows. Doing so can make windows seem larger and add some color to your home's exterior.

Another creative way to make use of colorful flowers is to place a few planters at the foot of your driveway and painting the numbers of your address on the planters. This can be both effortless and inexpensive, but it can instantly make a home more inviting to prospective buyers.

Spotlight certain parts of your property. Many homeowners focus on improving the curb appeal of their property during the daytime hours, but you can take steps to make a home more appealing at night as well. Solar spotlights placed around trees and other attractive features in your yard can shed light on those areas of your property you're most proud of, even after the sun has gone down. Solar spotlights won't add to your energy bill, as they are powered by the sun, and they can make certain accents on your property stand out at night. Improving curb appeal may sound like a significant undertaking, but there are many ways budget-conscious homeowners can make their home's exterior more appealing without going broke.



Did You Know?

Building a home gym inside your home can motivate you to workout more often and adopt a healthier lifestyle. Fitness experts advise that homeowners building a home gym in their homes emphasize lighting in the room that will soon transform into a gym. A well-lit room, whether the light is coming from several windows, a door or recessed lighting in the ceiling, can help men and women maintain their energy levels throughout their workouts, whereas darker rooms can lead to feelings of sluggishness, which can compromise workout routines. In addition, when building a home gym, keep the room free of clutter and unnecessary items that will only be a distractions during workouts. Potentially valuable additions to home gyms include plants, which can increase oxygen levels in the room, and at least one mirror, which can help men and women focus on their movements and ensure they are performing exercises correctly. Homeowners building a home gym also should consider finding room for a wall-mounted television to make time spent on elliptical machines or treadmills less monotonous. If possible, homeowners should connect a streaming device to the television so they can catch up on their favorite shows or watch movies as they burn calories. It's also good to find space for a mini refrigerator in the gym, which should be kept well stocked with water. This can prevent runs to the kitchen in the middle of a workout.

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Factors to consider before renting out your home

Renting out a home is a great way for homeowners to earn some extra income. Some homeowners rent their homes in an attempt to wait out a sagging housing market, while others see renting their homes as a long-term commitment to their financial futures.

Being a landlord has its advantages and disadvantages, and the decision to rent out a home is one that homeowners should not take lightly. The following are a handful of factors homeowners should consider as they try to decide if renting out their homes is the right move for them.

TIME

Being a landlord is a 24/7/365 commitment, as tenants will expect their landlords to be on call at all times. Tenants will call their landlords should plumbing fixtures suddenly burst in the middle of the night, and landlords must be available to answer such calls no matter how inconvenient they become. If you are not willing or able to devote the time necessary to tend to tenant needs, then being a landlord may not be for you.

MAINTENANCE

Whereas homeowners may be able to delay making certain repairs in the homes where they lay their heads, such a luxury is not afforded when they are renting out their other properties. Repairs and maintenance of rental properties cannot be put on the back burner while you save money to fix them. In addition, if even minor repairs typically pose a problem for you, you may soon discover that hiring a handyman or discounting rent for live-in supers is cutting into your profits or making it difficult to pay bills. Before deciding to rent out your home, determine the potential costs of maintaining a second property and use that information to decide if renting the property is a sound financial investment or one that might put you in the red.

TENANTS

Many people who have rented have a horror story or two about an absentee or indifferent landlord, but landlords also have their own such stories about nightmare tenants. When mulling whether or not to rent out your home, consider who your prospective tenants will be and if your community will supply the steady stream of renters you will need to pay your mortgage and bills without jeopardizing your finances. The last things first-time or



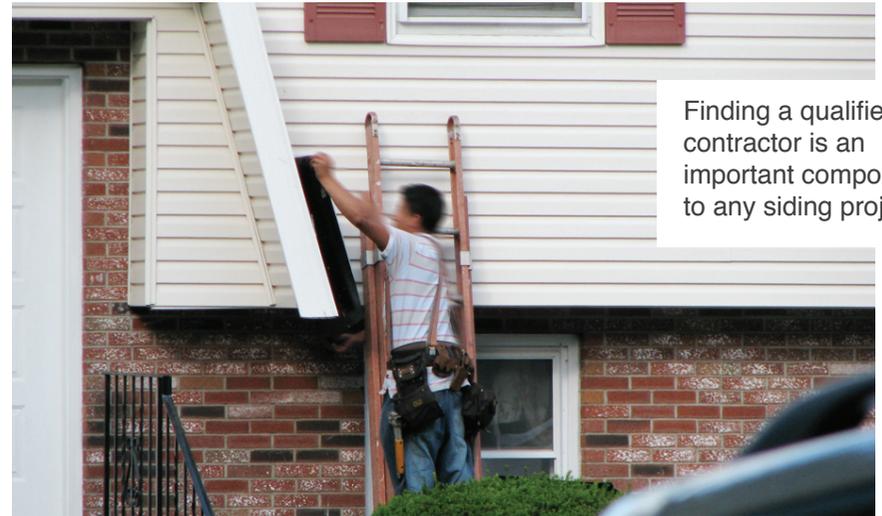
even experienced landlords want are tenants who cannot pay their rent and/or those who are disrespectful of their neighbors and their landlords, so it's best to give ample consideration to your potential pool of renters before deciding to rent out your home.

HELP

Many landlords work with local real estate agencies or property management firms who will do much of the legwork with regard to finding tenants and maintaining properties. Research the cost of such help to determine if you can afford it and still make renting your home financially viable.

Attorney fees are another cost prospective landlords must consider. Landlord-tenant laws can be difficult to decipher for first-time landlords, so it helps to have an attorney who can help you decipher these laws and how they should govern your actions as a landlord. But attorneys are not inexpensive, and they must be worked into your budget as well. Renting a home is a great way to earn extra income, but homeowners must consider a host of factors before putting their homes up for rent.

Guide to replacing home siding



Few home improvements can transform a home more than the installation of new siding. Replacing siding can be a costly venture, but the right siding will maintain its appeal for years to come.

Updated siding can improve home's energy value by enabling owners to save on heating and cooling costs. A new design and color also can improve a home's property value and set it apart from neighboring properties. According to the Professional Builder's Home Exteriors Survey, exterior design and materials used are a top priority for new home buyers.

Project costs depend on the size of the home as well as which siding material homeowners choose. Considering new siding is a major renovation, it pays to get the job done right.

Choose a qualified contractor

It is important for consumers to do their research when it comes to siding materials and contractors. A contractor who takes shortcuts or improperly installs the siding may void a manufacturer's warranty. Always ask family members and friends for recommendations before choosing a contractor, and check out each prospective contractor's work for yourself. Interview more than one contractor and compare both their costs and what they offer. Ask plenty of questions of the contractors, and avoid those who try hard-sell methods. Questionable contractors may try strategies like a promise of a considerable discount if you "act now" or scare tactics that your home is unsafe in its present condition.

Be sure the contractor carries general liability insurance as well as workers' compensation

insurance for their subcontractors. Ask for a license number as well and verify its accuracy.

Select a durable material

Siding comes in all types of materials — from wood to plastic to fiber cement — but vinyl is among the most popular due to cost and availability. Research how well particular brands of siding stand up to conditions and which are the least likely to crack, warp or discolor. Find this information from online reviews or through consumer advocacy groups. Also remember, vinyl and other synthetic materials have improved and can now mimic the look of many other materials for a fraction of the cost.

Calculate how much you need

Before you price out siding with contractors, estimate how much you will need for your house. *Consumer Reports* suggests multiplying the height times the width of each rectangular section of your house in feet, going by what you can measure from the ground, to determine their areas. Multiply the approximate height and width of gables and other triangular surfaces and divide each total by two. Then add all the totals. To allow for waste, don't subtract for doors, windows or other areas that won't be covered. Finally, divide the total square footage by 100 to estimate how many squares of siding you will need.

A square represents 100 square feet. Knowing how much you need can save you money. Vinyl siding can completely transform the look of a home and make it more energy efficient. Consumers who do their homework will get the best value for their investments.

Exterior painting pointers



A fresh coat of paint on a home's exterior can give a property a vibrant new look. Whether you decide to go with a bold new color or repaint a house in an existing color, new paint can add some life to the exterior of your home. Summer has long been considered the ideal season to paint home exteriors, but advancements in technology have made it easier to paint home exteriors

later in the year. According to paint manufacturer Sherwin-Williams, traditional latex-based paints need temperatures above 60 F to cure properly. Sherwin-Williams also notes that one of the more common mistakes homeowners make when painting their homes' exteriors is to paint during times of the year when temperatures fluctuate

greatly between the days and nights. When nighttime temperatures dip considerably lower than they were in the afternoon, dew will form and the paint can stop coalescing. When that happens, moisture gets into the uncured paint and surface staining and adhesion problems may result. So even if the temperature is a comfortable 60 F during the day, homeowners should avoid painting if the nighttime temperatures figure to drop considerably.

In addition to choosing the right time of year to paint, consider the following painting pointers to ensure your home's exterior gets the fresh look you are aiming for.

Monitor weather reports. It's not just the temperature at night after you paint that should be monitored. Sherwin-Williams advises that the temperature should be in the suggested range and above the dew point for at least 48 hours after application so the paint film can form properly. So applying a fresh coat of paint on a beautiful autumn Saturday is not ideal if Sunday figures to bring the first hints of winter.

Don't skimp on quality. Some paints are cost more than others, and homeowners working on a budget may be tempted to choose the least

expensive option available. While price and quality are two different things, it's important that homeowners avoid choosing a paint solely because it is the least expensive option. Research paints before buying a particular one, emphasizing quality over cost. Today's paints last longer than the paints of yesteryear, so you likely won't need to paint your home's exterior again for a long time. A budget-friendly yet low-quality paint will not only make your home less appealing, but you will likely need to paint again sooner than you will if you go with a higher quality paint.

Don't paint to cover up a problem. Rotting wood or siding is unsightly, and some homeowners think paint can cover up such a problem. But paint will not stick to rotten wood and siding, and the problem will still be noticeable after you paint. A fresh coat of paint is not the solution to rotten wood or siding. Consult a professional contractor if your home is experiencing such a problem. A fresh coat of paint on your home's exterior can be a great way to improve your home's curb appeal. But it's important homeowners follow some of the same rules the pros adhere to when painting the exteriors of their homes.



Did You Know?

Feng shui is the practice of arranging a home or office environment so energy flows gently and smoothly throughout the building. Many homeowners adhere to elements of feng shui, the origins of which date back several thousand years, in an attempt to create a positive environment that is free of stress. The basis for feng shui is that everything in a given environment has an energy known as "chi." Proponents of feng shui believe chi not only flows through the body but also through the environment. When a home environment negatively affects this flow, believers in feng shui feel this can lead to health problems, financial troubles or domestic strife. This is why feng shui adherents do not allow clutter to accumulate in their homes, as they feel clutter can stagnate energy flow. In addition, feng shui adherents avoid homes with long, dark hallways or poorly lit staircases, as they feel such areas negatively affect the flow of energy in a home.

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How to prepare your home for prospective buyers

Selling a home can be exciting. Homeowners who made considerable financial commitments when buying their homes may be anxious when the time comes to get returns on their investments, but selling a home need not be so nerve-racking.

Buyers' tastes often dictate their interest in a home. For example, no matter how immaculate homeowners may keep their colonials, such homes won't appeal much to buyers looking for a traditional Cape Cod cottage-style home. But while you might not be able to change your home's architecture to appeal to the masses, there are steps you can take to make your home more appealing to buyers whose dream home more closely resembles your own.

Address curb appeal. Curb appeal goes a long way toward creating a lasting first impression, so homeowners can start by driving up to their homes and looking at them through the eyes of prospective buyers. Address the landscape if it needs some TLC, and power wash siding if it's appearing a little dirty. Examine your driveway for cracks and consider installing a new surface if the existing one is more of an eyesore than eye-catching. Finally, clear the yard of toys and tools before nailing the "For Sale" sign into the ground, as a cluttered yard will give buyers the impression that you did not prioritize keeping a clean and presentable home.

Clear out the clutter. Some sellers stage their homes when putting them up for sale. But staging might not be an option for sellers who are still living in their homes and intend



to do so until they find buyers. If you can't stage your home, then do your best to remove clutter, including extra pieces of furniture you might have accumulated over the years that can make rooms seem smaller. Box up any books that no longer fit on bookshelves, and try to keep common areas like family rooms, hallways and kids' playrooms as open and clean as possible so the rooms appear roomy and relaxing.

Let the light shine in. Dark homes are less appealing to prospective buyers, many of whom have no interest in living in caves that are void of natural sunlight. When showing your home, make sure all of the curtains are drawn and the blinds or shades are up. If trees or shrubs outside windows are blocking natural light from getting inside, consider trimming them so your home appears sunnier and more inviting. Bright homes tend to feel more spacious, so fix any light fixtures that need fixing and even add small lamps in rooms that could use some extra light.

Tackle that to-do list. It's easy for a home's residents to grow accustomed to certain minor problems, such as a doorknob that always sticks or a creaky kitchen cabinet door. But buyers might be turned off by too many of these minor problems and wonder if any larger and more expensive issues also went ignored. Before showing your home, address all those minor repairs on your to-do list.

Selling a home can be exciting, and homeowners can take steps to make sure their home sale is successful and lucrative as well.



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Guide to replacing home siding



Finding a qualified contractor is an important component to any siding project.

Few home improvements can transform a home more than the installation of new siding. Replacing siding can be a costly venture, but the right siding will maintain its appeal for years to come.

Updated siding can improve home's energy value by enabling owners to save on heating and cooling costs. A new design and color also can improve a home's property value and set it apart from neighboring properties. According to the Professional Builder's Home Exteriors Survey, exterior design and materials used are a top priority for new home buyers.

Project costs depend on the size of the home as well as which siding material homeowners choose. Considering new siding is a major renovation, it pays to get the job done right.

Choose a qualified contractor

It is important for consumers to do their research when it comes to siding materials and contractors. A contractor who takes shortcuts or improperly installs the siding may void a manufacturer's warranty. Always ask family members and friends for recommendations before choosing a contractor, and check out each prospective contractor's work for yourself. Interview more than one contractor and compare both their costs and what they offer. Ask plenty of questions of the contractors, and avoid those who try hard-sell methods. Questionable contractors may try strategies like a promise of a considerable discount if you "act now" or scare tactics that your home is unsafe in its present condition.

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Tips to finding the right contractor



The right contractor should be fully licensed and willing to work with clients to build the homes of their dreams.

Home improvement projects tend to be costly. Because of the considerable financial investment homeowners must make when improving their homes, it's important to find a contractor you can trust and feel comfortable with.

The vast majority of professional contractors are trustworthy and willing to work with homeowners to help them design the homes of their dreams. But there are still some tips homeowners can keep in mind as they begin their search for a contractor.

Work only with licensed contractors.

Licensed contractors have been verified as legitimate by your local governing body, removing much of the fears homeowners have with regard to finding trustworthy contractors. Unlicensed contractors may not be insured or bonded, and their estimates may be lower than their licensed competitors' because they do not contribute to unemployment. Licensed contractors often are subjected to criminal background checks as well, calming homeowners' fears about inviting strangers into their homes.

Ask for recommendations. Word-of-mouth is great when looking for contractors. Oftentimes, a contractor's best friends are his past clients. Ask friends or neighbors for recommendations on local contractors, inquiring about prices as well as each particular contractor's demeanor and openness to suggestions. Contact your local Office of Consumer Affairs to check each contractor's complaint history.

Get written estimates. Before hiring a

particular firm, get written estimates from several contractors. Some contractors will charge fees for the estimate, but they must inform you of those fees before the estimates are provided. Compare estimates so you can get a better grasp of how much your project will cost. While cost is important, try to avoid choosing a contractor based on cost alone, as a good rapport with a contractor who may be more expensive might make spending a little more money worth it.

Make sure the contract is specific. When you choose a contractor, make sure the contract he or she provides is very specific, going into great detail about the specifics of the project. This contract should spell out the materials and equipment that will be used, as well as the final cost of the project, the payment schedules while the project is ongoing and the work schedule.

Keep track of all paperwork and pay by check. Once you sign the contract, create a folder where you can store all paperwork. Scan each document so you can store them on your computer as well. When payments must be made, never pay in cash. Pay by check and do not pay for the entirety of the project upfront, opting instead to pay at predetermined intervals spelled out in your contract.

Nerves often come into play when hiring a home contractor, but homeowners who take a careful approach to the hiring process will likely end up hiring a trustworthy contractor who does great work.

The importance of **clean gutters**



Every autumn, trees and shrubs take on their brilliant display of reds, oranges, purples, and yellows that mark the end of the growing season. Fall foliage may make for ideal photo backdrops and scenic days in the countryside, but closer to home leaves may be more of a hindrance than an aesthetic pleasure.

The hundreds of leaves that adorn the maples, oaks and other trees near homes will eventually fall as autumn turns into winter. Some will float down to lawns, while others will get lodged in gutters and downspouts, posing problems that can cause substantial and potentially costly problems for homeowners. Homeowners know that gutter cleaning is an important part of fall home maintenance, but they may not completely understand why. Gutter cleaning can be a messy and time-consuming project, making it a project many homeowners are apt to put off. Waiting to clean gutters can lead to considerable problems, so it's best to tackle the job well in advance of the winter.

Gutters guide rainwater and runoff from the roof so it drains properly away from homes. When gutters are clogged with leaves, a number of problems can occur.

Leaks: Water will take the path of least resistance. When clogged gutters do not allow the water to drain away properly, water will find other ways to the ground. It may work itself right into the walls and ceilings of the home. In addition to damaging walls and ceilings, moisture inside the home can promote mold growth. It also makes interior spaces more appealing to pests.

Excess weight: Gutters are meant to hold the weight of traveling water and not much more. Gutters filled with leaves and other debris can quickly become heavy. This stresses the entire gutter system and can cause the gutters to fall off of the home entirely.

Nesting areas: Clogged gutters can serve as nesting areas for insects and birds. Mosquitoes and other insects lay eggs in pooling water. Gutters can quickly become breeding spots for harmful pests.

Furthermore, birds may nest in gutters, creating unsightly messes and more damage. Seeds that sprout in clogged gutters can grow unchecked.

Ice-damming: Left untreated, pooled water and leaves in gutters can freeze over. Blocked water can back up and push against the roof, lifting shingles and destroying the roof in the process.

Foundation trouble: Clogged gutters also may contribute to flooded basements and cracked foundations. Leaking water will pool around the foundation, expanding when frozen and causing cracks in basement and crawlspace walls. It also can cause driveways and other cement areas around the home to sag and crack. Gutter cleaning should be scheduled in the spring and fall of each year. Homeowners can hire gutter-cleaning services to handle the job or do the job themselves. Rinse the gutters with water from the hose afterward to ensure good run-off. Take the time to seal any leaks as well. This routine maintenance can save homeowners many headaches and prevent some very expensive repairs.



Did You Know?

A flat roof is more prone to leakage than other roofs, so homeowners may need to routinely inspect their flat roofs for any areas of water penetration. Another way to prevent leaks is to install gutter systems correctly. Gutters should not be hung completely level, but angled toward the roof's downspouts and drains. This angle will better facilitate water flow.

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Weekend renovation projects



Some home renovation projects require the expertise of professionals, but there also are many ways for homeowners to improve their homes without hiring a pro or spending too much money. The following are a handful of DIY renovation projects homeowners can tackle in a typical weekend.

Closet conversion: Ample closet space is a big plus for home buyers, but upon moving into a new home, many homeowners may find they don't need as much closet space as they initially thought. Guest room walk-in closets, in particular, may prove to be underutilized resources. Such closets often come with built-in shelving, and therefore, they make ideal spaces to convert to mini home offices or study areas for kids. Installing an extra shelf to serve as a desk area for remote working or homework stations won't take up much of a Saturday or Sunday afternoon, and before you know it, you will have a fully functioning workspace.

Accent wall: Accent walls can liven up a room by breaking the color pattern of the walls in the room. Accent walls also can be used to divert attention on a particular design element in a room, such as a painting or an elaborate wall furnishing. Painting an accent wall won't take very long, but such a project can give a room an entirely new look and feel.

Driveway: If weather permits, repaving an asphalt driveway can be an ideal weekend project, especially if an existing driveway has endured its fair share of wear and tear. Many driveways can be paved anew in a single day, but larger driveways or those that have endured an extraordinary amount of wear and tear may take a couple of days.

Storage and shelving: Much like some homes come with an abundance of storage areas, others fall short of homeowners' or apartment dwellers' needs. If your home or apartment falls into the latter category, adding some shelving or finding some new furniture that can serve double duty as storage areas is a weekend project that can help clear up some space. Purchase some wood shelving from a local furniture retailer to mimic the look of traditional built-ins or replace existing single-use furniture with newer items capable of serving multiple functions, including storage.

Art: If the rooms and hallways in your home are bare or in need of new looks but your budget is tight, try your hand at spicing things up by creating some of your own paintings. Parents can encourage kids to create their own colorful masterpieces. Frame the finished works and hang them on the wall and enjoy your inexpensive and homemade "art gallery."

Converting garages into livable spaces



Many people decide to upgrade from their apartments or condominiums out of a need for more space. But even after moving into a new home, homeowners may soon begin to outgrow the room they have.

Rather than looking for a new home, some homeowners consider expansion. Expanding a living space can be expensive, and a more

affordable option may be converting existing basement or garage space into something more livable. Garages already are built on a foundation, have four walls and a roof overhead, so a garage-conversion project is merely a matter of turning this utilitarian area into a living space.

Before beginning the renovation, homeowners should consider the benefits versus the cost

of converting the garage. For those who are planning to grow old in a house, a garage conversion can be a worthy investment. But those who intend to sell their homes rather than retire in them may learn that a converted garage can affect home value and make it less desirable at resale. Compare your home to others in the area and see what your neighbors have done. If converted garages are the norm where you live, your own renovation may fit in with others.

Always apply for the proper permits and learn the zoning laws to see if a garage conversion is acceptable in your town or city. It's best to go by the book so that work can be done in a proper manner and be inspected for safety.

Many homeowners hope their garage-conversion projects will make their garages seem like a seamless part of the rest of the house. To do so, you will need to remove evidence the space was once a garage. Slab floor will need to be raised and insulated. Walls also will need to be insulated and finished to improve comfort and soundproofing. Many garages do not have windows, so for the garage to function as a

renovated space, windows may need to be added.

One of the biggest transformations will come by way of modifying the garage door entry. Some homeowners prefer to leave the existing door so that the home still has the appearance of a garage from the curb, while others remove the garage door and rebuild the exterior wall so that it has a window or another architectural element. An architect can help suggest design elements that will camouflage the original garage look and make the space seem like it was always part of the main living area of the home.

Landscaping work also can minimize the appearance of an old garage. Rather than having the driveway end at the wall of a home, shrubbery, pavers and other techniques can blend the garage renovation into the rest of the yard design.

Transforming a garage into a living space can add several hundred square feet to a home. Hire a reputable contractor and follow the municipal guidelines for modifying the space to ensure the job is done right.

How to improve indoor air quality in winter

Plants can improve indoor air quality by helping to remove harmful irritants from the air.



Homes tend to be stuffier in autumn and winter. As temperatures outside dip, windows are closed and air quality inside homes can suffer. Poor indoor air quality can not only be uncomfortable, causing residents to experience headaches, dry eyes and nasal congestion, but also can be unhealthy. According to the American Lung Association, poor indoor air quality can cause or contribute to the development of infections, lung cancer and chronic lung diseases, such as asthma.

Though it's not feasible or healthy to open windows when temperatures outside dip to near or below freezing, there are steps everyone can take to improve the indoor air quality in their homes.

Add to your décor with plants. Plants provide both aesthetic and practical appeal to a home's interior. Houseplants can clean and purify the air in a home, helping to remove formaldehyde, benzene and other toxins that can make indoor air unhealthy to breathe. Benzene is an irritant that can cause dizziness, headache, nausea, and blurred vision, among other side effects.

Formaldehyde, which is often found in homes thanks to its widespread use in a range of products, can cause watery eyes, nausea and wheezing.

Watch what you are lighting up. Many homeowners know that smoking indoors drastically reduces indoor air quality, putting even nonsmokers at heightened risk of developing various respiratory ailments. Homeowners concerned about the indoor air quality in their homes should ban smoking inside, no matter how low temperatures dip outside. In addition, homeowners with wood-burning stoves and fireplaces should be especially diligent maintaining these features, as they can release harmful soot and smoke if they are not taken care of. Some people may also be allergic to incense and scented candles, so keep a watchful eye on residents and guests whenever you light candles or sticks of incense. If any symptoms of allergies appear, avoid lighting any more candles or incense, waiting until you can open the windows if you want to light any again.

Purchase an air purifier. Air purifiers are beneficial year-round, helping to remove allergens

and particles from a home. High-efficiency particulate air filters, known as HEPA filters, are extremely effective at removing airborne particulates from the air inside your home.

Pay attention to pets. Like their owners, pets tend to spend more time indoors during the winter. That means more fur and pet dander, the skin flakes in an animal's fur or hair that can trigger allergic reactions, is likely in your home during the winter than in the summer. To combat this, bathe your pets regularly in the winter, making sure to wash the animal's bedding in hot water on a weekly basis as well.

Open the windows when possible. Winter does not typically provide many opportunities to open the windows, but you might get a few chances to let some fresh air in through the windows during winter. Make the most of these opportunities, and when possible crack the windows when you're cleaning so dust and other particles that kick up have a path outside of your home. Clean interior air should be a year-round priority, but homeowners may have to go the extra mile to keep their homes' interior air clean when winter arrives.

Heating homes more efficiently

With colder weather right around the corner, many homeowners are once again giving thought to their home heating needs and if it is possible to heat their homes more efficiently.

The United States Department of Energy reports that more than half of the energy used in a typical home goes toward heating and cooling costs. With energy costs continually on the rise, many homeowners want to make the most of their heating systems and use the heat in the most efficient manner possible.

A heating system is most effective when the home is free from drafts. Before investing in a new furnace or considering other drastic changes, determine if a few simple repairs can help your heating system perform more efficiently. Check around doors and windows for drafts that could force heating systems to work harder, and seal any leaks you find. This also will help in the summer when you are trying to keep the house as cool as possible. Determine if cold air is infiltrating the home elsewhere, such as from around pipes

leading to the outdoors. Caulking or foam insulation can remedy the situation.

Adding extra insulation in garages and attics also can help. The DOE says if insulation is less than R-30, the home probably can use more. If after increasing insulation your home still feels drafty, it may require additional insulation in the exterior walls.

Invest in a quality thermostat. Many modern room thermostats allow homeowners to set different temperatures for different times of day, and some even allow homeowners to establish a different heating schedule for the weekends. Programmable thermostats allow homeowners to keep their homes cooler when unattended or during sleeping hours. The heat can be programmed to turn on or increase in temperature when residents are expected to return home after school or work.

While homeowners are improving heating efficiency, they should reverse the direction of ceiling fan blades. Having the blades spin clockwise will draw down the hot air that rises to the ceiling and allow it to better

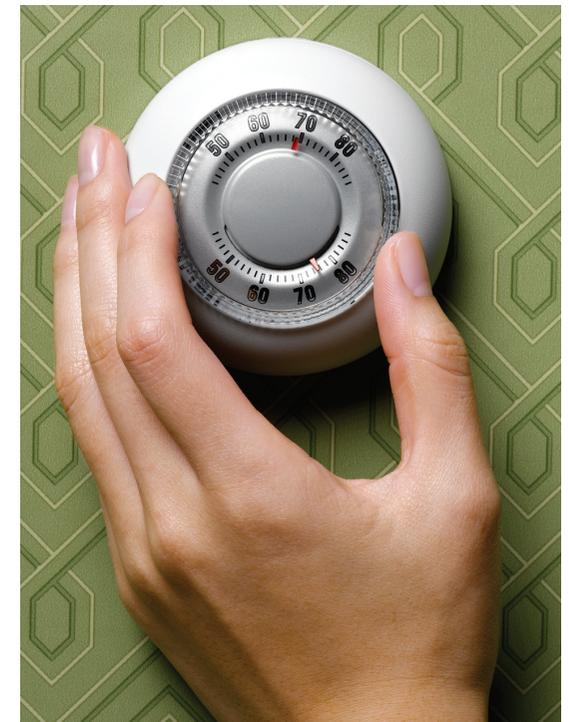
flow through the home.

In addition to these suggestions, homeowners can employ these other energy- and cost-saving measures.

Reuse oven heat. After cooking a meal in the oven, open the oven door and let the residual heat escape into the kitchen and the rest of the house. Note, it is not safe to heat a home with the oven, and the oven should be turned off before opening the door.

Add a little humidity. Moist air tends to hold heat better. Add some humidity to dry indoor air, particularly if the relative humidity of the home as measured with a hygrometer is below 25 percent. Houseplants and home aquariums can add some warm moisture to the air and reduce reliance on heat.

Limit use of exhaust fans. After showering or cooking, keep the exhaust fan on for as little time as possible so that warm air is not drawn out of the home. Heating a home efficiently means reducing drafts, programming the thermostat and making the most of other ways to warm up.



It is time to switch to a programmable thermostat to heat a home more efficiently.

4 simple ways to winterize your home



Trimming hanging branches and removing debris from their yards is one simple way homeowners can prepare their properties for winter.

As winter approaches, homeowners know they must do certain things to ready their homes for the coming months. Wrapping up the grill and closing the pool are no-brainers, but homeowners also must prioritize winterizing their homes to ensure homes withstand the winter. Winterizing tasks range from small to big, but each can protect a home and its inhabitants and some can even save homeowners a substantial amount of money. The following are four simple ways to winterize your home.

1. Plug leaks

Leaky windows and doorways can cost homeowners money year-round, allowing cold air to escape on hot summer afternoons and letting cold air in on brisk winter nights. When such leaks aren't fixed, homeowners are more liable to turn up their air conditioners or heaters, unnecessarily padding their energy bills along the way. Before winter arrives, check areas around windows and door frames for leaks, as well as any additional openings, such as

chimneys, that may allow cold air in. Use caulk or weather strips to plug these leaks, and enjoy your warmer home and lower energy bills as winter weather gets colder and colder.

2. Inspect your chimney

If your home has a chimney, chances are you have not used it since last winter. During that time, the chimney has likely accumulated some dirt and grime, and may even have served as home to some uninvited critters. As the season for fireside chats approaches, have your chimney serviced by a professional so it's ready for use and you are not greeted by some unwanted guests upon lighting your first fire.

3. Clear the yard

Autumn days, particularly late autumn days, can be gusty, and strong winds can cause branches to fall off trees. Branches big and small can cause damage to cars, siding and roofs, and smaller branches can get clogged in gutters, potentially causing gutters to back up and leading to

leaky roofs that damage a home's interior. Take a walk around your property at least once per week during the fall, clearing any fallen limbs and trimming branches that appear one strong gust away from falling off of trees. Remove any branches that are hanging over your home and driveway so they don't pose a threat to your house or vehicles.

4. Turn off outdoor water supplies

When temperatures get especially low, pipes with water still in them can freeze and burst, potentially leading to significant water damage. When you no longer need to water the lawn and when temperatures get too cold to wash your car in the driveway, be sure to shut off the water supply to outdoor spigots and sprinkler systems. Once you do that, drain them so no water is sitting in the pipes when temperatures dip. There are many ways to winterize a home, and homeowners should take every precaution necessary to ensure their homes are safe and warm as the cold weather season approaches.

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