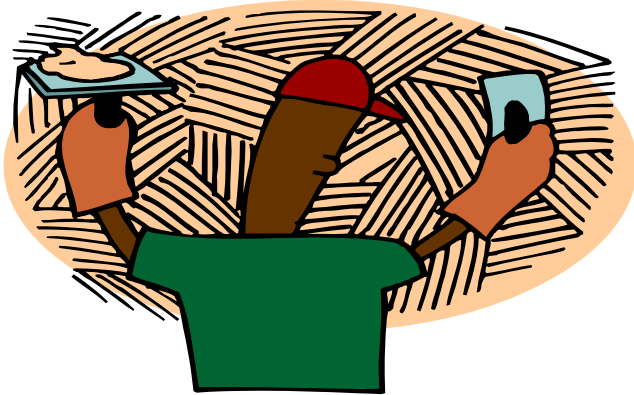


# YOUR HOME

APRIL  
2011

TIPS AND TRENDS TO HELP MAXIMIZE HOME BUYING AND SELLING



## CONTRACTUAL OBLIGATIONS

Home remodeling contracts come in all shapes and sizes, from a one-page summary to a 10-page document. But before you sign on the dotted line, the Federal Trade Commission advises homeowners to take time to review the contract carefully to make sure all the details are covered. Understanding the finer points ahead of time can prevent misunderstandings and mishaps later.

Contracts should include the contractor's name, business address and phone number, and license number; payment schedule; who will obtain permits, if needed; and a detailed list of all materials needed for the job, including the product, brand name, size, color and model. Some contractors may include a visual presentation of the work to be done, such as sketches or a floor plan. Warranties covering materials and workmanship should also be included.

Contracts should address how change orders will be handled. A change order is a written authorization to the contractor to change or add a task to the original work agreement, which can often affect the project's cost and schedule. Remodelers may require payment for change orders before the work begins.

The contract should also include a clause explaining your right to cancel the agreement within three business days. The contractor will provide two copies of a cancellation form, one for you to keep and one to send back to the company if you decide to cancel.

If site clean-up and trash hauling are not included in the contract, ask for a "broom clause", which makes the contractor responsible for all clean-up work. The contract may also include details on issues such as access to the home and care of the premises.

Once the paperwork is signed, keep all copies in a safe place. Also keep track of phone calls, conversations and activities related to the project, and take photos as the project progresses. These records can be helpful in resolving any problems that may occur, either during or after construction.

## HERB GARDENING MADE EASY

Growing an indoor herb garden is a simple way to fill your home with color and fresh aromas while adding flavor to cooking and reducing grocery bills. And growing an indoor herb garden is easier than you think. All you need is natural light, water soil and nutrients.

There are many herbs to choose from, such as basil, dill, oregano, cilantro, rosemary and thyme. Before choosing your plants, the National Gardening Association suggests that you consider how much natural light you get in your home. Herbs need a lot of sunlight, at least five to six hours a day, so windows that face south or west will provide the best sources of light. If your home doesn't get a lot of natural light, or you live in a colder, cloudy climate, keep the plants under a fluorescent light year-round.



Once you've selected the herbs, either plant seeds in a container or buy small starter plants from a local nursery. Use containers with holes at the bottom to drain the excess water. Provide enough water to keep the plants moist, but not soggy. Some herbs can be planted together in one larger container, but consider their needs first. For example, basil prefers warmth and more moisture, while rosemary needs to dry out between soakings and prefer cooler temperatures.

If a plant becomes wilted, check the soil for dryness. If there are pests, move the plant to another area and spray the foliage with a soap solution every five days until the pests are gone. To keep them strong, feed the plants every two weeks with a half-solution of an all-purpose fertilizer. With a little care, your windowsill herb garden can thrive all year round.

## fast fact >> >> >> >> >> >> >> >>

Of the 267 no-hitters thrown in baseball history, only one has occurred on an Opening Day — Bob Feller, of the Cleveland Indians on April 16, 1940.

Source: [Baseball-reference.com](http://Baseball-reference.com)



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## Hardwood vs. Carpet

When deciding between hardwood floors and carpet, it may be tough to determine which is right for your home. Both can be beautiful and cost-effective. But according to Lowe's, homeowners also should consider other factors such as the room, traffic, durability and maintenance.

Carpeting is generally less costly to install than hardwood floors, but may require more frequent maintenance such as vacuuming and professional cleaning. Carpets reduce noise

better than hardwood floors and provide a cushion in case of slips and falls. In colder climates especially, carpets provide warmth while hardwood floors can feel cold when walking barefoot.

However, carpets are easily stained and collect dust, allergens and bacteria, which can be problematic for people with allergies. They'll also need to be replaced every 10 to 15 years due to wear and tear while wood floors can last a lifetime with proper care.

In contrast, hardwood floors are easy to clean with a broom and dust mop. If they become damaged, they can be sanded and refinished rather than replaced. While wood floors may not absorb noise, a strategically placed area rug will often do the trick.

Because wood floors are sensitive to moisture, they may not be the best choice for areas of the house that will likely get wet, like a mud room. When exposed to moisture, floors may swell, buckle and warp. Wood

floors can also fade, splinter, or break over time.

To maintain wood floors, sweep and dust them regularly, and use a damp cloth to blot up spills as soon as they happen. To clean more thoroughly, use a cleaner specifically formulated for pre-finished hardwood floors.

After weighing the pros and cons of each, your best choice is one that will look great in your home for many years to come.



## Say Yes to CRS

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## DID YOU KNOW?

At an average cost of \$290, cleaning and de-cluttering a home has the highest return on investment of any improvement, returning as much as \$1,990.

Source: Homegain.com



**Do you know someone who is thinking about buying or selling a home? Please mention my name.**

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