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Home Improvement

YOUR GUIDE FOR THOSE SPRING HOME IMPROVEMENT PROJECTS

Seaway valley growth is continuing

In order for any community to grow the issuance of building permits must take place.

Although we are only just into 1990 there are signs afoot that this is going to be another year that will see the area expand.

In the Village of Iroquois, there is the new Carman Court subdivision that is springing up at the west end of town. Many units are sold and occupants are busy moving into their new homes. An "open house" on the weekend, saw prospective customers check out the various models available. The growing family can take advantage of a two-storey home, while the retired couple who have their family raised, or the family that is small in numbers can try the split-level edition of the homes on display.

For those adventurous souls out there, lots are available in the Elizabeth Heights subdivision north of Highway Two.

According to Glen Pashak, Building Inspector for the Village, the number of permits issued thus far is about the same as last year at this time.

Four have been issued: two for the construction of new, semi-detached dwellings; one for the building of a boat house; and one for an addition to an existing structure.

In Morrisburg, the story reads the same, with the number of permits issued about the same as the previous year. Permits have been

issued for repairs to two residences and one commercial establishment, for alterations to the existing premises. "Things usually pick up in this department once the warmer weather arrives."

Cardinal has had one demolition permit given while three permits have been issued for houses, according to Jim Grant, who is in charge of this.

Donald Lewis, Municipal Administrator for Matilda gave us a comprehensive look at 1989 in the Township, as far as building permits are concerned. It seems that single family dwellings are the top priority for rural folks as 39 permits were issued through his office. The value of these came in at 3.2 million dollars, with \$5676.00 being collected in fees. Accessory buildings came in next at 23, these being garages and sheds. Totalling \$150,000 in value and \$852. in collected fees, there seems to be a demand for these accessory buildings. Agricultural buildings saw \$415,000 in value assessed, while \$1140.00 was gathered in fees for the 15 that included barns, silos and extensions to existing structures. Nine additions were constructed to homes in the Township, costing \$270. in fees payable to the Municipality, four pools were installed at a cost of \$40. each and having an estimates value of \$27,500. The low-

est number of building permits went for commercial and industrial growth that seems slower, three permits allowed \$275,000. worth of development in the area, with \$5316. being paid for the construction.

In Matilda, some 18 units were demolished and one was moved. Three manure pits were built and

these have no fee charged by the Township for construction.

Residents should remember that they are responsible for obtaining the necessary permit BEFORE construction begins on their property. The fees charged differ from area to area, but are calculated on the square footage to be utilized.



Great ideas checked

Carman Court held an Open House on Saturday. Not only prospective home purchasers, but those who plan renovations were on hand to check out ideas. Henry and Carol of Swank Construction were there to answer questions. The local firm had two-storey and a split-level on display.

Chieftain photo by S.L. Johnston

Do-it-yourselfers spring into action

Any weekend in the Spring you can find folks outdoors, tool boxes in hand, preparing to repair and/or renovate or just carry out regular maintenance chores on and around their homes.

Many take the opportunity of getting out in the clean, fresh Spring air to check their house for signs of wear and tear that constantly result from the exposure to the harsh elements in this part of the world.

Most realize that their house is indeed their most valuable asset and so must be protected...lest it turn into a financial burden. If ignored or unrecognized, maintenance problems and repairs can turn quite rapidly into major rehabilitation projects costing in the thousands of dollars.

Early attention to the exterior walls not only preserves the aesthetic appeal of a house, but can also save time and expense down the road a bit. If moisture is allowed

to penetrate, the entire structure may become damaged...then look out!

Five types of exterior siding are common in the area and each has its own particular maintenance characteristics:

WOOD SIDING:

Paint failure is one of the most common maintenance problems associated with wood siding. This can occur if too many coats of paint have been applied over the years or if it has been many years since the last application of paint.

The longer a paint job goes unattended, the more chance of water seepage and thus damage taking place.

Often, it is paint failure, wood decay and buckling of siding that are caused by water getting into the unprotected ends of the siding...these must be sealed.

METAL SIDING:

Metal siding can trap water. Moss Please turn to page 4

PULL-OUT SECTION



Renewing the old

Older homes requiring renovations are unique in themselves as they bring back the pioneer techniques of their era to life in repointing stones, etc. It was quite a craft in its day, and as the older home regains its popularity, scenes such as this along the Number 2 Highway are becoming more and more familiar.



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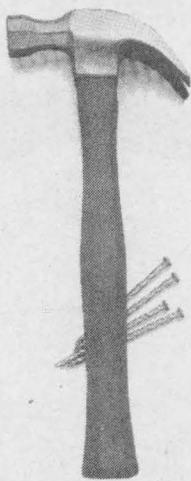
When you want to make your home bigger...
or just better

How big is your project?

If you want a bigger or better place to live, it could be that you'll find it at your house.

Making your house the "perfect" home for you and your family could be as simple as replacing the light fixtures in your kitchen. But it could be a lot more complicated. It might mean ripping out the entire bathroom and starting again.

Maybe it would take more than a facelift of one room to make your house beautiful in your eyes. You might want to renovate, redecorate, re-landscape and reshingle. In fact, you might want to change everything but your address.



Visa

If your project involves a purchase of a few hundred dollars, or a few hundred dollars now, and a few hundred dollars later (say for lumber or materials you're going to use for a do-it-yourself project) Royal Bank VISA could be the answer. You pay as you go, only incurring interest on the purchases you've made-not on the entire project cost up front. If you need to increase your Royal Bank VISA limit, approval can usually be obtained within a few days of a request, at your local branch.

PERSONAL LOAN

Let's say your project will involve an expense for which you want to borrow, but that you plan to pay back the loan within a few years. With a personal loan, you can borrow the entire amount when you need it, choose the fixed or variable rate interest option, and a repayment period which particularly suits you. And of course, there's no penalty if you choose to repay all or part of the outstanding loan at any time.

ROYAL CREDIT LINE

No other personal line of credit offers more flexibility. When you meet with your Royal Bank Personal Banker, your Royal Credit Line account is established: you can even use the equity in your home to enhance your available credit. Then, using special cheques, you can access your available credit, as and when you wish. Repayment terms, including the option to schedule principal payments, are extraordinarily flexible. And a special monthly statement helps you keep track of it all.

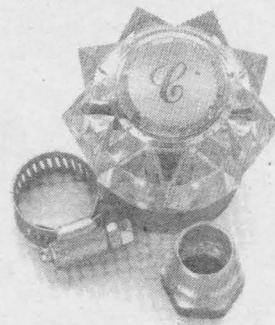
REMORTGAGING

If you're looking for a substantial amount of capital (say for a major renovation or addition), remortgaging your home could be the most advantageous option. By remortgaging, you use your existing home as the "foundation" for additional financing. Generally, you can remortgage to obtain an amount which brings your total borrowing against your home to a level normally acceptable for a first mortgage.

ADD-ON-FINANCING

If you'd like to leave your mortgage the way it is, you might consider "Add-On-Financing". It allows you to literally "add-on" your existing mortgage, with very advantageous rates of interest.

We have home renovation financing to fit

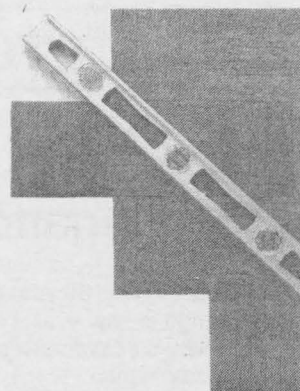


Of course, you want to turn your home into a dream home without turning the financing into a nightmare.

That's where we can help. We know that, just

as no two houses are exactly the same, no two budgets or needs are the same.

First, you'll want to establish how much you'll need. Then, when you'll need it. Maybe you'll need all of the financing up front. If a contractor is involved, though, maybe you'll need just a part of it up front, and progress payments as the job proceeds.



Whatever your particular case, if you want to borrow all or part of the funds to get the job done, we'll build a financing package that best suits your individual needs.

Second mortgage insurance

A large part of the existing housing stock was built over 20 years ago, to satisfy the demand created by the post war baby boom. Like their original occupants, many of these homes are showing their age.

As the century turns, Canada Mortgage and Housing Corporation cites the need for rehabilitation

Do-it-yourselfers

Continued from the front page growth and stains under the lip will identify this problem.

Special care is needed when working near metal siding to avoid hitting it or leaning anything heavy against it. Dents cannot be hammered out and rusting takes a short time. This section will need to be repaired with auto body filler or replaced entirely.

If nailed too tightly, metal siding will buckle, thus it must be free to expand and contract with the changes in the temperature. It ceases a loud noise when this happens so you can tell.

Once the siding does buckle, it must be taken off and a new sheet put in its place. To prevent corrosion and pitting of the metal, the siding must be kept clean and painted.

VINYL SIDING:

This is a very popular type of covering for a house today. It goes up easily and needs to be painted very seldom, if at all. It needs cleaning only for appearance sake and looks good. It too can buckle though and so must be properly installed.

BRICK:

Pollution and exposure to the elements can cause bricks to crack or become loose. Usually, these problems are symptoms of water penetration and consequent freezing.

Crumbling mortar occurs first around the chimney. Loose mortar allows water to seep into the brick causing greater problems and so must be replaced. If the problem is allowed to remain over a period of time, the entire chimney may need to be rebuilt.

Cracked brick or loose bricks can be caused by settling in the foundation. If these show in any way, they should be replaced immediately. If damage is more severe, the foundation may be affected and so a specialist should be called in.

The white powder, "efflorescence" that appears on brick or concrete, shows that water is evaporating from the surface, leaving salt deposits behind. This material leaches from the masonry. It can be washed off, but the root of the problem must also be repaired.

Look for the cause in faulty downspouts, cracked mortar joints, overflowing eavestroughs, rain penetration, faulty flashing, leaking exhaust from outlets or interior moisture penetration. In the chimney, this efflorescence can be caused by condensation of water vapor from flue gases.

The chimney can be moisture proofed with a certified metal liner. Don't forget to check that the eavestrough and downspout are not plugged.

Brick will flake if water penetrates and freezes. Usually inferior bricks and poor construction are the culprits. Then, the only solution is replacement.

STUCCO:

Stucco is subject to cracks, chips and loose areas caused by water penetration. Small cracks are originally caused by movement of the frame of the structure behind the stucco or shrinkage of the stucco.

If water is allowed to seep through the stucco, it can rot the sheathing. If this freezes, large areas of stucco will loosen.

Loose stucco can be detected by tapping the wall and listening for a hollow sound. These areas should be broken off and replaced. Small cracks and blemishes can be restored by painting.

of the existing national housing stock as one of Canada's biggest challenges.

CMHC's second mortgage insurance program for home rehabilitation and improvement was created to encourage homeowners to improve their older dwellings. Previous CMHC mortgage insurance programs applied only to first mortgages.

Insured second mortgage loans have the advantage of the same lower interest charges normally charged to first mortgage loans.

Second mortgage loan insurance is available for the rehabilitation or purchase of single units and for two unit buildings if one unit is occupied by the owner.

As with all CMHC mortgage insurance programs, the lender has full protection against borrower default. The loan is backed by the

federal government according to provisions of the National Housing Act.

Naturally, the insured loans carry conditions specified by CMHC. Although there is no fixed maximum loan amount, the first and second mortgages cannot exceed 90 per cent of the first \$125,000 and 80 per cent of the remaining total value.

The minimum second mortgage loan amount is set at \$10,000, and the term can be no less than one year.

CMHC applies mandatory conditions to these and all mortgages it insures, to protect itself.

NHA second mortgage loans are available from some lenders on approval from CMHC. These may include banks, credit unions, trust companies, insurance companies and caisses populaires.

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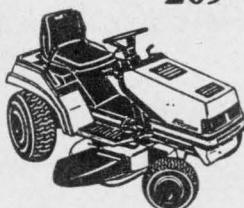
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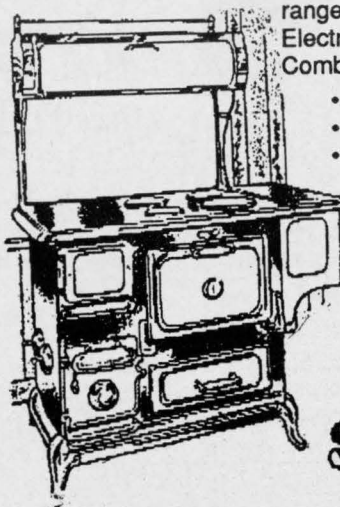
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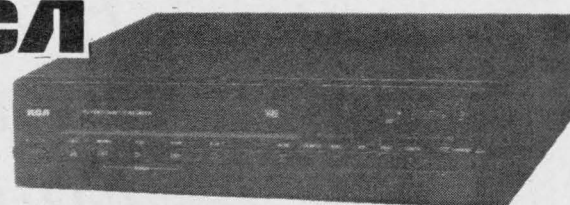
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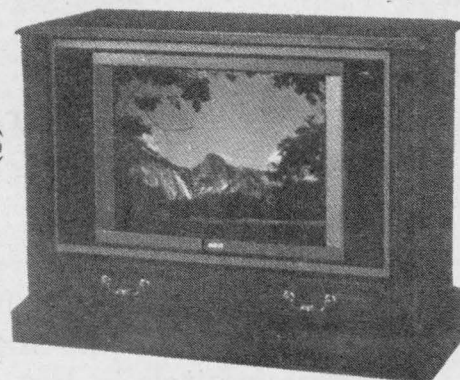
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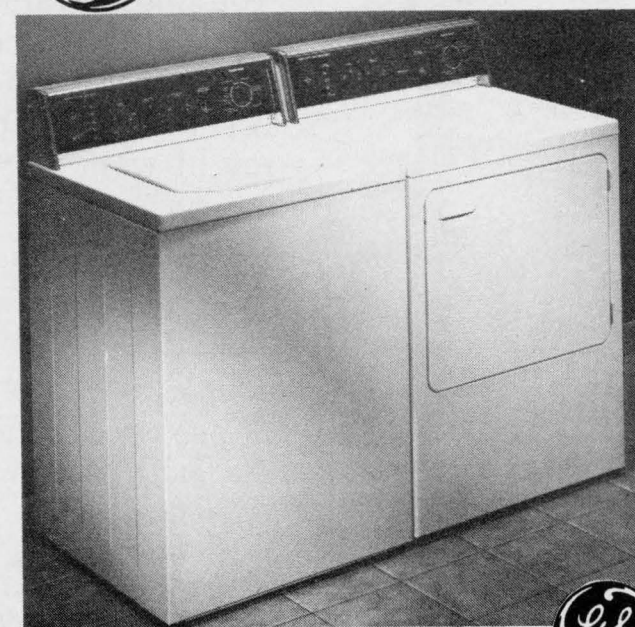


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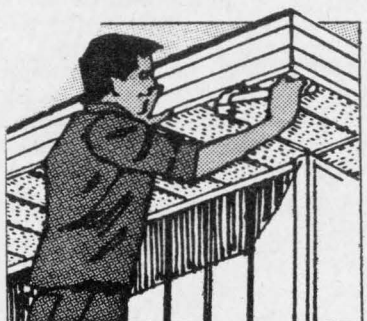
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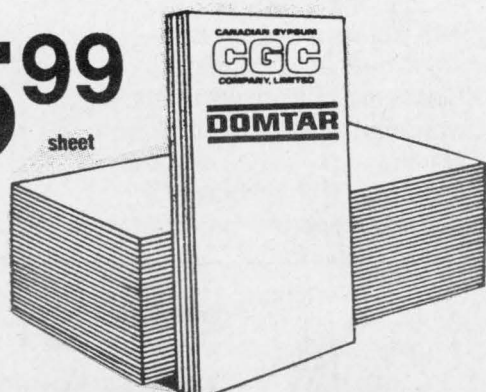
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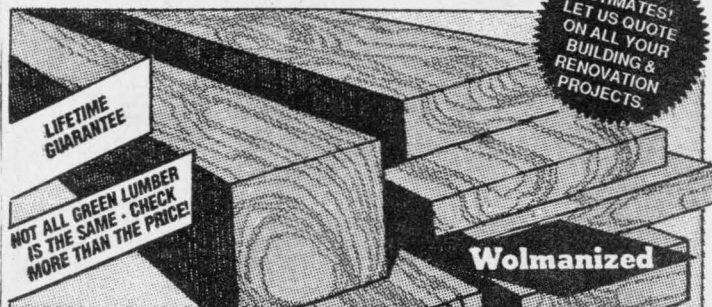
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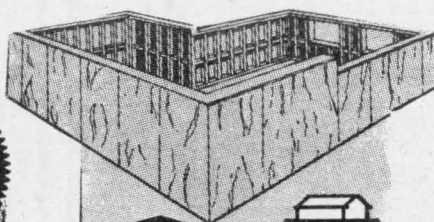
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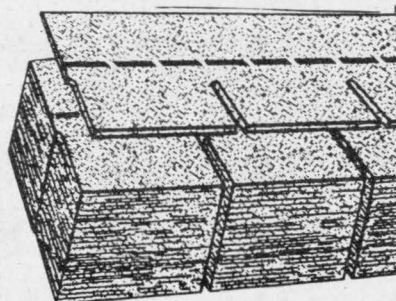
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Carman Court

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Bathroom facelift freshens up decor

When the urge to redecorate your home hits, don't forget the family bathroom.

There's much you can do to spruce up this "everyone's" room, even though its furnishings can't be rearranged! Here are some of the ways you can do it:

- Cover plain, dull walls with an attractive, colorful wallpaper. Wallpaper can add brightness to a room. If there's a window in the bathroom, have a window shade made from leftover paper to match the walls.

- Hang some art. Many pictures and prints can safely withstand bathroom moisture — and they add interest to the room.

- Keep it shining. No matter how

you decorate, a clean room always looks better than a neglected one. And, especially in the bathroom, it's prudent to kill germs while you clean.

- Think green... plants, that is. Plants look great anywhere in the home — the bathroom is no exception. If you have enough space, try setting one on a pedestal; otherwise, a hanging plant would do nicely, too. It'll flourish in the room's moisture!

- Hang curtains in front of the bath; protect them with a plastic shower sheet. Shower curtains must be waterproof, but only on the side that gets hit by water — you can use almost any washable material to make a pretty curtain for the "dry side."

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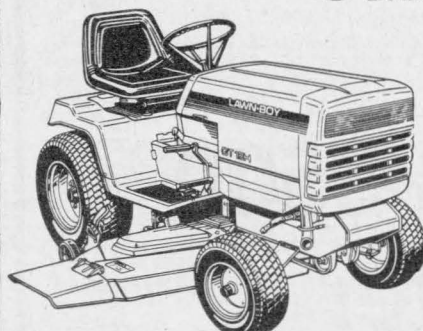
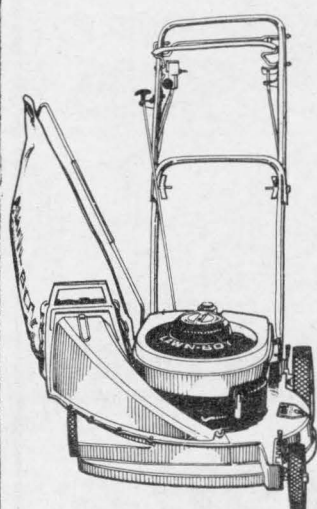
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Get decked out this summer

A new deck can do wonderful things for your home's appearance and your outdoor lifestyle. But before you dive into the project, take time out to do some thoughtful planning. Your project will go quicker in the long run, and you'll be happier with the results.

First, analyze your needs. What's the main purpose of the deck? Is it for sun worship or dining al fresco, to dress up an entry or provide a private getaway?

Knowing the deck's function is essential to a good plan. You may find you need several areas or levels - one for entertainment and outdoor cooking, one for sunning.

While rectangular and square decks are easiest to build, the simplest design may not be the best for you. Multiple levels can add more flair and function than one large platform in some situations.

Stake out the deck

Begin by drawing to scale on graph paper a top and side view of the house. Include major landscaping, driveways, doors, and location of utility lines underground.

Then lay out the deck on paper. Try to design it in increments of 2 feet since lumber comes in these even lengths. It will save you a lot of sawing and extra expense.

Now go outside with tape measure and 1 x 2 stakes and lay out the deck on the site. Determine width, then length and height by measuring the side of the house and marking where you want the top of the decking.

Tap stakes into the ground along the house where the ledger strip will go and at points somewhat beyond the exact points where posts will be placed. Mark the string with a felt pen exactly at the posts positions.

Check for square

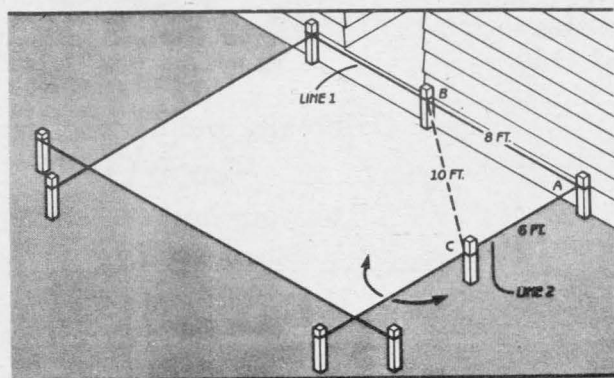
To check the corners of the deck for square, use this simple surveying procedure with two fixed lines forming a right angle. This will be your guide for measurements.

Line #1 is always parallel to the house or other structure the deck is built against. If the deck will be detached, just run a straight line along one edge of the proposed site. Line #2 will intersect line #1 (see drawing).

Take three stakes and a nylon line and lay out a triangle. Line #1 should be 8 feet long, parallel to the wall. Stake the line at points A and B. Line #2 also connects to stake A, running to a point 6' from A. Attach the line to point C several feet beyond.

Check the distance from stake C to stake B, the hypotenuse of the right triangle. When its measurement is exactly 10 feet, your corner will be square. Double check at stake A with a carpenter's square. Then, using stakes and string, lay out the entire deck, repeating the process to check each corner for square.

If building a detached deck,



you can form line #1 by placing stakes along a line parallel to one edge of the deck site.

Select materials

Your next decision is what kind of wood to use. We recommend pressure treated lumber for all your outdoor project needs. Why? Several reasons: low cost, low maintenance, resistance to decay and insects, handsome finish qualities, and workability.

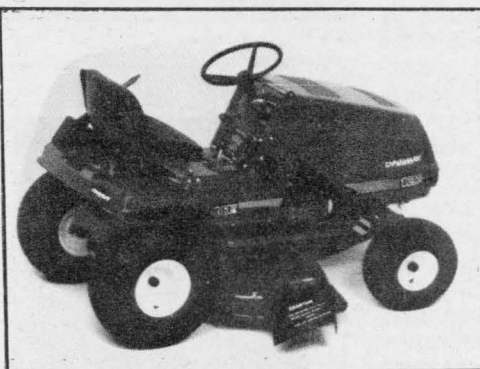
A process which forces preservatives deep into the cells of quality lumber makes pressure-treated lumber a solid choice for decking, joints and beams. And, it's essential to use only pressure-treated lumber for posts to resist decay. Use stainless steel fasteners and hot-dipped galvanized nails to resist stains.

Also, don't forget to check your local building code before beginning construction to be sure you meet local requirements.

Be sure to follow manufacturer's instructions when using power tools. And don't forget to wear safety goggles when using hammer or power tools.

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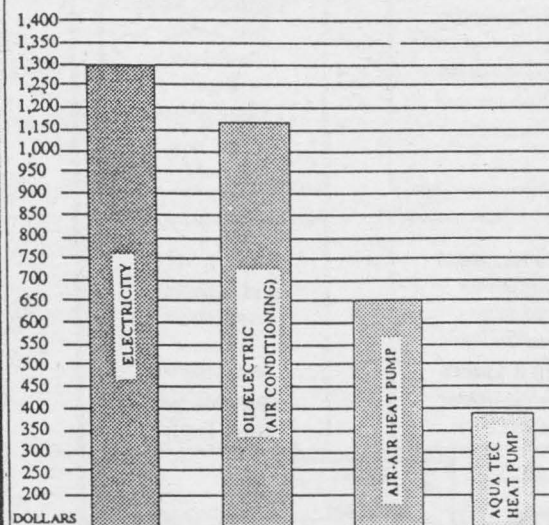
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Plan carefully for renovations

Renovation can do more than change the physical appearance of your house...it can improve the energy efficiency.

Since about 85 per cent of Canadian homeowners undertake some form of renovation each year, spending unprecedented amounts of money on these repairs and improvements, it is imperative that careful plans are laid before the actual work takes place.

A common reason for renovating is to make the home more comfortable. In order to accomplish the task properly then, one must ensure that everything will turn out the way you want it to.

The first step in the process is to make sure you know the strengths and weaknesses of your home as well as the overall condition of the house. By approaching things in this manner, you may well generate some good ideas for improvement, not previously thought of.

Take for instance, every renovation job presents opportunities for energy conservation measures that will help the project pay for its' self, if not immediately, then over the long term. Such simple items as caulking and weatherstripping can and do provide a significant benefit.

It is vital to your success with your project that all your ideas and plans go down on paper. In so doing it will be easier to get estimates on the work and the cost. It is easier to explain to others what you want when a drawing accompanies your plan.

When designing the project, take a look at the long term. What do you plan to do? Will it comply with building codes and regulations? Does

what you plan make good financial sense?

Speaking of money, that is the next step...Can you afford what you have in mind? If a contractor is being used, get a quote, or if you can do the job yourself, a trip to the builders' supply depot is all that is needed. A comprehensive list of what you need, along with your plan, will be necessary to get an accurate cost idea.

Once you have an idea of the cost involved with what you plan, add 10 to 15 per cent to the amount for unexpected costs along the way to completion.

If you are going to tackle the job yourself, consider how much time you have to devote to it. Renovations that stretch out over several months can and do affect your family life and your peace of mind. It is also important to be experienced in the skills required and to have access to all the tools you will need.

You can often save money by doing it yourself, but some jobs are best left to professionals, (plumbing, wiring and heating systems). Some will tell you that the best route to go is to do all the work you feel confident doing and hire the rest, the more specialized tasks. This usually saves the most money too.

Firm payment schedules and completion dates will help everyone feel better when things are done. Make sure that the contractor is using the material you want to see in the finished project and that no corners will be cut to save money or time. It is your home, and your money, you should get what you want and expect from the contractor.

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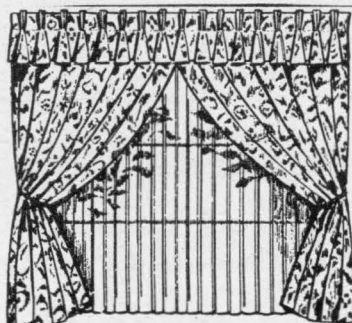
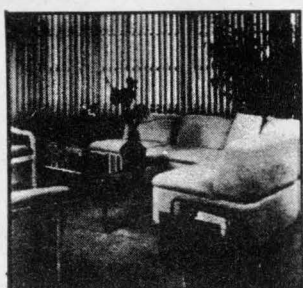
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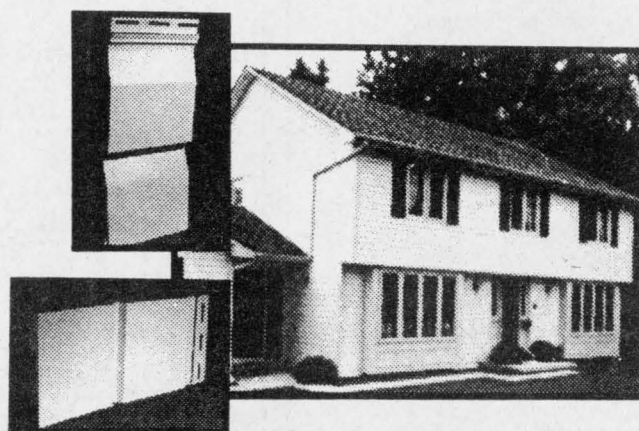
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Sunspaces provide a spot of summer year 'round in your home

Homeowners across Canada are adding pleasant, versatile areas to their indoor living space by attaching sunspaces that enable them to enjoy the benefits of summer weather the year round.

Three special purpose sunspaces are in common use today: the solar collection space, the greenhouse, and the more popular sunroom.

Solar collection space

Used principally as a source of heat during cold weather, solar collection spaces are designed to gather energy from the sun during the day and transfer it to the parent building by fans and ducts.

Dedicated solar collection spaces have no auxiliary heating and are insulated from the parent building. During the winter, temperatures can vary widely between day and night. Temperatures varied from -28°C to 60°C in one solar collection space in Ontario. As a result, this sunspace would be comfortable for limited times each day and plants could not survive the freezing winter nights. Despite its cold evening temperatures, however, a solar collection space can contribute to reduced energy bills by acting as a buffer between the parent building and the outside world.

Greenhouses: summer bounty in winter

Greenhouses are designed to provide optimum conditions for growing plants over an extended season. Auxiliary heating is required to maintain temperatures when insufficient solar energy is available, for example, on overcast days. As well, humidity and condensation must be carefully controlled to avoid moisture problems.

Greenhouses are not dedicated solar collection spaces and often consume more auxiliary energy than they collect from the sun. As a result, they can be a net energy liability. However, the benefits of having a dedicated area for growing plants and vegetables can outweigh the energy costs.

Sunrooms: living space

Sunrooms are designed to be lived in the year round, especially during the winter. On sunny days, this design can provide some heat to the parent building but at night or on heavily overcast days auxiliary heating is required to maintain comfortable temperatures.

Like all attached sunspaces, sunrooms should be oriented within 30 degrees of south for optimum performance. They should have an opaque roof with an overhang to reduce overheating in the summer and heat loss in the winter. Skylights can be added to allow light into the back of the sunroom.

These sunspaces typically have a large south wall of vertical, double-glazed glass and opaque, well insulated east and west walls. As well, sunroom floors and wall

surfaces should be made of heavy energy-absorbing materials such as tile, brick or masonry.

Mixing of sunspaces

Today, many homeowners are building additions that encompass different aspects of the three sunspace options. When considering such a project, take care not to compromise the purpose and efficiency of the design. Generally, these 'mixed' sunspaces should not be viewed primarily as a source of heat, but as expanded living areas in which to enjoy the sun or to grow plants.

Suppliers offer everything from custom-designed sunrooms to do-it-yourself kits. Homeowners can also build one of these additions using common building materials.

However, no matter what building technique is used, a few basic concepts should be kept in mind.

Before beginning construction, check with local authorities for building regulations and permits.

You should also plan carefully before beginning work. Sunspaces

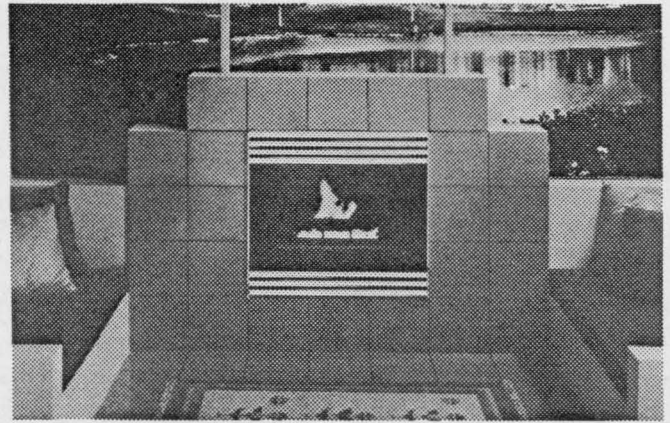
need a south-facing location free from shade during the winter when the sun is low on the horizon. As well, the south-facing wall should have vertical, double- or triple-glazed windows (triple glazing is more expensive but offers added comfort). End walls should be well insulated and have minimal window area and the overall construction should be airtight.

Windows should open at the floor and ceiling levels and at the two end walls to improve cross ventilation and reduce overheating in the summer. The sunspace's roof should be well insulated and feature an overhang on the south edge to shade the glass during hot weather.

Flooring materials can range from tiles on a concrete slab to interlocking stones — basically any material that will store excess heat and release it when the sun goes down.

Finally, it is preferable to be able to seal the sunspace off from the main house to avoid temperature variations. A thermostatically controlled fan can be used to enhance the transfer of warm air to the house.

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Windows - replace or repair?

The sweet smells of spring...birds are singing, the children are expanding pent-up energy outside and on the whole, everyone is cheerier with the promise of warmer weather.

Annual Spring clean ups are on the go; it is time to pitch out all those reminders of winter and cold.

Garages and basements are waded through, windows washed and the exterior of houses spruced up in general.

The prime working season of the year, Spring is taken full advantage of, around numerous houses everywhere.

Spring is warm enough to shed heavy, bothersome clothing, and be comfy, but cool enough for painting or performing other manual tasks before summer's penetrating heat ensues and slows the work ambition to nil.

Fixing those little spot-hole drafts that proved bothersome through the cold spell is a good idea, while still fresh in the mind. Because most drafts are let in via a poorly sealed window, door or other opening....this is definitely a great place to start.

Replacing the entire window is expensive and should be thoroughly investigated before plunging in. Other routes may prove more economical and just as efficient. Find out what exactly is wrong with the existing windows. Symptoms that surface on windows may not be the true source of the problem.

Condensation or sweating windows might not be a problem of the window, but instead a sign that adequate ventilation is required in the house to reduce internal humidity. Humid environments create circumstances attractive to and which encourage the growth of mildew and other fungi. Mildew thrives in damp, still climates and therefore, the environment must be interrupted to prohibit its growth. Opening windows to allow cross ventilation air flow, air conditioners, dehumidifiers, waterproof treatment on walls or a combination thereof will provide a less than attractive climate for growth. After removing the fungus, areas should be disinfected with mildew stain remover or a mixture of chlorine bleach diluted with water according to the experts.

When moisture enters the house through windows, insects will normally accompany the source of the trouble, most probably will be the window. Badly decayed, crooked, rundown windows which leak may best be improved by installing new units or portions thereof.

On the whole, if windows aren't drafty and are already equipped with proper storms, a major savings on full costs won't be found. Air leakage can usually be cured with new weatherstripping, some new hardware and sealants. Interior storms for winter also help and can offer an extra layer of air insulation between panes.

If repair attempts do not do the trick, there are two types of windows to look into. The whole unit, "renovation type" are meant to be installed into a rough opening and will include casing and trim.

Replacement windows, on the other hand, are designed to be installed in existing frames. They prove to be less expensive than the "renovation type", require less material and insulation tends to be easier.

Look for operable windows that open out from a hinged base; they normally allow less draft to enter making more fuel sense than sliding ones.

As for the glass, consider those which are double glazed, remembering that the amount of space between layers has a dramatic effect on the insulation ability.

Frames are also important. Wood is generally thought best for energy conservation although aluminum is very durable, but condensation and frost will form if these are not sealed well.

Work may seem tedious, but once winter arrives, cold drafts will be a thing of the past, allowing more comfort, not to mention, peace of mind.

New windows definitely have their advantages. If the final investment must be made in the end, perhaps adding one more light to an area might also be a sound investment affecting the re-sale value of the home. Newer materials and styles can be very attractive, as well as

easier to maintain. Most panes on Replacement Windows tilt out for easier cleaning too.

Houses built on leaky basements or dirt crawl spaces produce a moister climate within the house. Also limiting the use of the clothes dryer during summer months and opening a window can reduce condensation throughout the whole residence, as moisture is not confined to the respective rooms.

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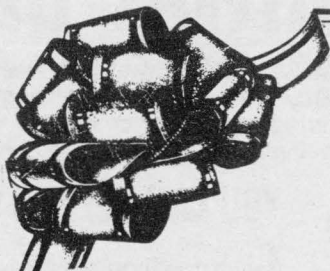
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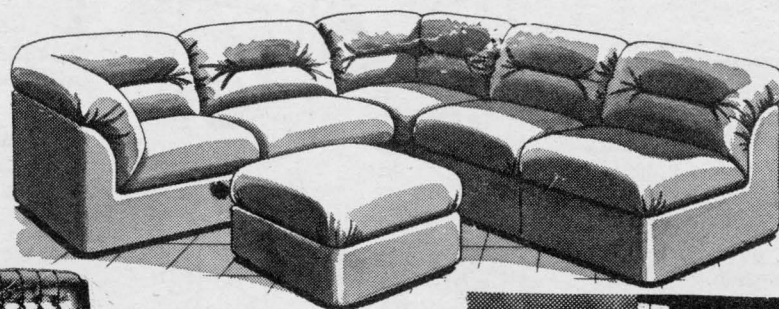
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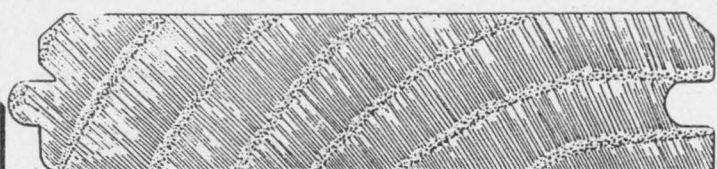
The three steps to proper refinishing are stripping away the existing finish, sanding and re-staining or painting.

A smooth, clean, bare wood surface is a prerequisite before any new finish can be applied.

The advances in the methods and products available to strip the

sometimes layers of paint and varnish have made this more attractive to those do-it-yourselfers, but we are fortunate in this area to have a business that caters to this work. Refinishing can be as easy as taking the piece to the re-finisher and then picking it up completed, and looking like a new, antique!

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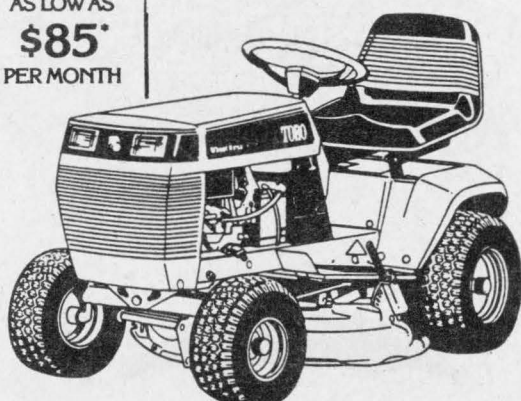
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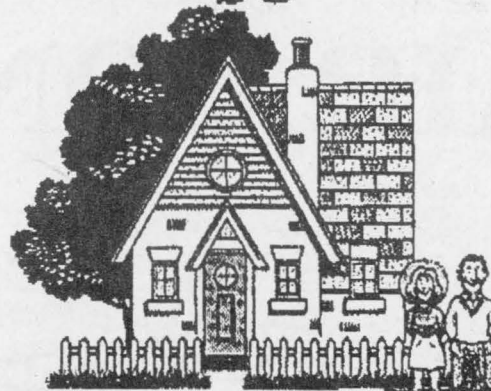
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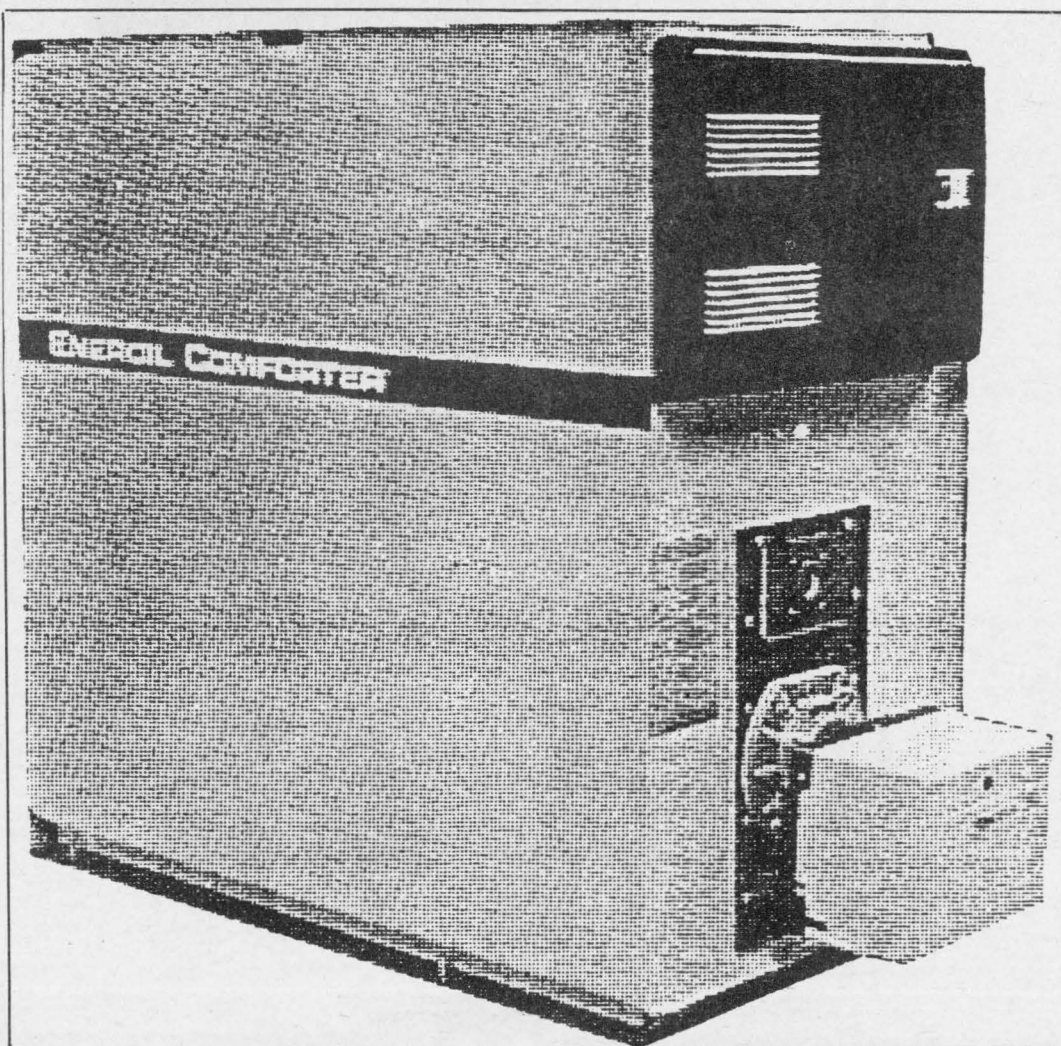
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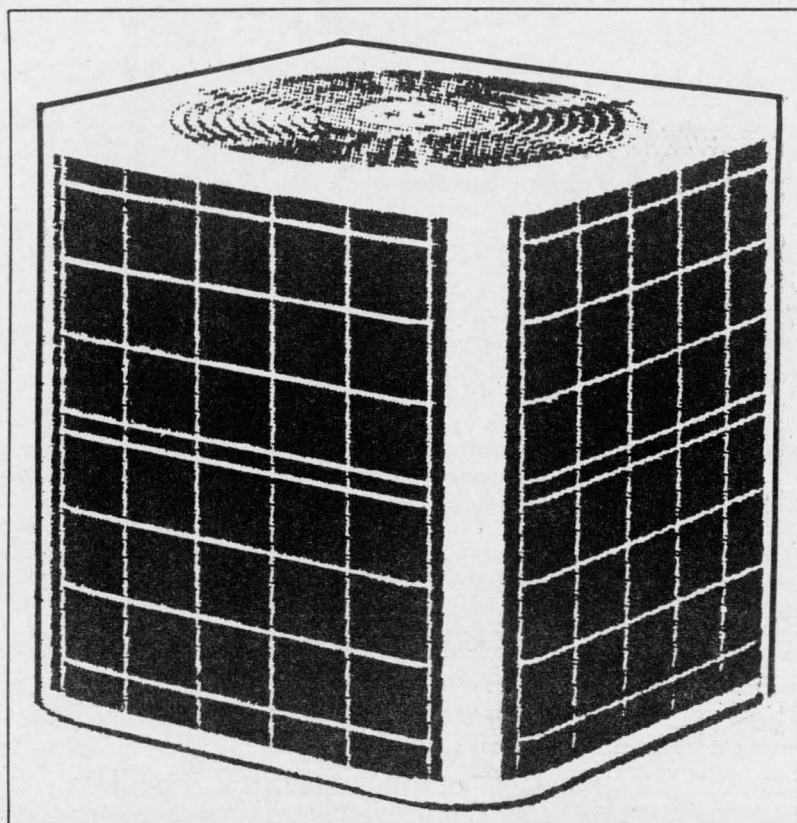
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