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fall home IMPROVEMENT & Real Estate Guide



A SPECIAL SUPPLEMENT
TO THE WINCHESTER PRESS



Professionals who are new to working from home may find it takes some time before they can create the perfect working environment.

Factors to consider when planning the perfect 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 colour 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.

Arrange lighting to reduce eyestrain caused by staring at a computer. Bright lights shining on the display screen "wash out" images, making it difficult to clearly see your work. Straining to view objects on the screen can lead to eye fatigue.

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.

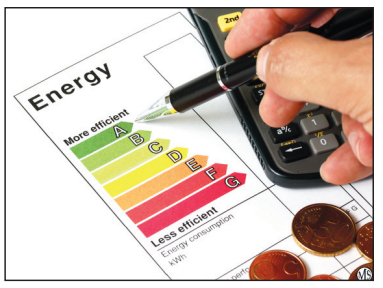
Distractions

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, such as the kitchen and the living room. Instead, choose a room where you have lots of privacy and won't be routinely interrupted.

Working from home can pay numerous dividends, but professionals must put careful thought into the design of the room where they plan to work.

Five simple ways to increase energy efficiency and savings

Fall and winter can be tough on your home and your wallet. As temperatures drop, chances are your furnace will be working overtime. This results in two things – greater energy consumption and higher heating bills. In fact, costs associated with heating and cooling a home year-round typically comprise two-thirds of the average energy bill.



Try these easy DIY projects to help cut down on energy loss and expenses:

1. Replace worn weather-stripping around doors and windows. Worn weather-stripping can create drafts and let heated air out, stressing your furnace and compromising your comfort. Replacing it takes little time and is a low-cost, high-impact solution.

2. Top up or replace old insulation in your attic. A poorly insulated attic is a primary source of energy loss. Also, over time, some types of insulation can settle and compact, allowing heat to escape through gaps. Experts recommend topping up or replacing attic insulation with a dimensionally stable batt insulation. Aim for an R-value of at least R-50 or a depth of roughly 16 inches.

3. Insulate basement headers and walls. Uninsulated basement headers are common, especially in older homes. They can act as a gateway for heated air to escape. Fixing the problem is fast and easy. Simply cut insulation to fit the cavity and press into place. Doing this throughout your basement will prevent heat loss and can potentially save hundreds of dollars each year.

4. Caulk around windows. Cracks and crevices are a source of heat loss. They can also be an entry point for water/moisture, as well as for unwelcome insects. Preventative maintenance, such as caulking, can improve energy efficiency and prevent costly repairs.

5. Change your furnace filter. Make it a point to check your furnace filter monthly, always changing it when it's dirty. This will improve the performance and efficiency of your furnace, saving you money.



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Getting attic-ted to insulation at Cedarview

Alicia K. Gosselin

WINCHESTER

If there seems to be a problem with the insulation in your home – walls are cold to touch, temperature levels are uneven, or heating costs are high – you might want to consider sticking your head up in the attic before tearing the walls apart.

According to the Canada Mortgage and Housing Corporation, attics are the most cost-effective place to add insulation in a home.

"Check to see if there actually *is* any insulation in the attic," said Bruce Cowell, owner of Cedarview Builder's Supply in Winchester. "I've heard that story more than a few times – brand new house, no attic insulation. I would pop my head up there before signing any agreement."

Typically, only about 25 per cent of heat is lost through the roof – as opposed to 35 per cent through the walls – but the cost of insulating the attic is generally much lower than the cost of solid wall insulation. It can take sealing the attic with materials costing around $150 to slash close to 30 per cent off the next energy bill.

"The easiest, cheapest, quickest payback for insulation is in the attic," said Cowell, who supplies seven different insulation materials at his Winchester-based store, including fibreglass, mineral wool, cellulose, and polyisocyanurate. "But make sure to seal any cracks or gaps in the attic first to get the best payback."

Insulation usually comes in four types: rolls and batts, loose-fill, rigid foam, and spray foam. While Cowell provides all types, he recommends the loose-fill cellulose insulation as "the cheapest way to get the best R-value." Cellulose (wood-fibre) insulation tends to settle throughout time, working well in a crawlspace, but must originally fill the entire cavity without gaps.



At Cedarview Builder's Supply, there are seven kinds of insulation materials that can be installed to immediately increase energy efficiency in the home, but it all starts with the attic – "the most cost-effective place to insulate your home," according to storeowner Bruce Cowell.

Press Photo – Gosselin

Usually, a contractor will blow the loose-fill insulation overtop of the ceiling joists. The material conforms to odd-sized or misshapen spaces, making it well suited to the small confines of an attic. For the do-it-yourselfer, renting an insulation blower could be an option, or even spreading bags of loose-fill insulation by hand.

It's best to try and aim for an R-value of 50 in the attic. If you can see floor joists, you most likely need more insulation. You can also measure the thickness of the insulation – if you do not have at least 16 inches of insulation in the attic, chances are you're losing money on your energy bill.

"A house is like a big chimney and all that hot air goes to the top," said Cowell. "A lot can be saved by just taking the time in the attic."

At Cedarview Builder's Supply, established in the village in 1961, homeowners can get all of their construction, lumber, and building material needs based on the expertise of a second-generation family business.

The store delivers materials commercially and residentially within a 20-kilometre radius, and is located at 453 Gladstone St.

Did you know?

The R-value measures the capacity of an insulating material to resist heat flow, meaning the higher the R-value, the greater the insulating power. When it comes to the attic, aim for a value of R-50, or R-3 per inch.

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Make a budget!

The importance of planning ahead for your home's maintenance needs

by Karen Sheldrick

Owning your own home is a great feeling – it's the largest asset most people will ever purchase.

Unfortunately, buying "too much house" can also be one of the biggest financial mistakes people make, in part because the costs of keeping it in good repair have not been taken into consideration.

Everyday costs, such as maintaining the lawns and flowerbeds, to periodic expenses such as replacing the furnace and re-shingling the roof, can drain your bank account – that's why it's important to plan ahead and incorporate home repairs into your monthly budget before the month begins.

First let's begin with everyday home maintenance costs – list all the repairs and maintenance you would like to do for the upcoming month (make sure to include the HST). Add them up and put them into a column marked "home maintenance" in your monthly budget. As a good guide, monthly housing costs, including mortgage payments (or rent), condo fees, taxes, heat, hydro, insurance and maintenance should be no more than 35 per cent of your combined net income.

In addition to budgeting for the monthly maintenance of your home, there are larger costs for periodic repairs. To budget for these items, forecast how much time you have to save before the repair needs to be done. Obtain three quotes for the cost of the repair. Remember to add the HST into the final cost, along with three per cent inflation for each year that you are setting money aside for it. Divide the total by how many months you have to save. Have that amount automatically deducted from your bank account and deposited into a savings account named "furnace" (or whatever the repair is).

For example, if I needed a new furnace and the cost was $5,000, once I calculated the HST and three per cent inflation for each year, I would need to set aside $6,173.90. I estimate that I would need to replace it in three years, so I would have 36 months to save for it, therefore I would need to set aside $171.50 ($6,173.90 divided by 36) per month.

The reason this is so important is that many people find themselves in credit card debt because they simply did not plan ahead for their home's maintenance and repairs – then end up paying 20 per cent in interest in addition to the initial cost of the repair.

Many people find themselves in credit card debt because they simply did not plan ahead for their home's maintenance and repairs.

For example, if I place this same furnace purchase on a credit card with an interest rate of 20 per cent and take 12 months to pay it off, I would pay $689.00 in interest in addition to the original cost of the furnace.

I encourage anyone who is looking at buying a home in the near future to draft up a budget, including home maintenance and repairs, and see if it fits with your current lifestyle. This will give you the confidence to know that when you do buy a house, you are life rich, not house poor.

In addition to helping you create a spending plan that includes home maintenance and repair costs, Dove Financial Coaching can show you how to pay down debt quicker than you thought possible and save for retirement.

I can also show new home buyers how to become aware of additional costs when buying and owning a house, and calculate a mortgage payment that fits comfortably into your lifestyle.

By doing this you will ensure you're fitting your home into your life, not your life into your home. Coaching gift certificates are also available.

Karen Sheldrick is a Russell-based financial assistance specialist, and owner of Dove Financial Coaching. She can be reached by email at dovefinancialcoaching@bell.net.

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Coping with condensation and other moisture issues

Finding the right moisture balance in a home can be challenging. Too little moisture and a home can be plagued by static electricity and interior spaces that can feel dry and uncomfortable. But too much moisture in a home may make it susceptible to mould, mildew, and insect infestations. Moisture also can rot wood and cause unsightly stains on walls and ceilings.

Maintaining humidity in the optimal indoor range helps to keep the home safe, reduce energy consumption and keep a home's occupants healthy. Damp conditions can lead to the growth of fungi, viruses, and bacteria and may exacerbate people's asthma and allergies. The ideal relative humidity range of a home should be between 40 to 50, according to heating and cooling experts and the Environmental Prevention Agency. Humidity should be even lower in the winter to prevent condensation on windows and other surfaces. Lower relative humidity also reduces the out-gassing of volatile organic compounds, or VOCs.

Measure humidity with a hygrometer to get an accurate assessment. If the humidity levels fall above or below the desired range, action should be taken. Homeowners dealing with excessive moisture can try these remedies.

• Ventilate areas of the home. Ventilation can be the first step to reducing indoor humidity. Target the areas that create the most moisture, such as kitchens and bathrooms. Turn on venting fans to remove moist air from the bathroom during showers and baths. Exhaust hoods can control humidity from cooking in the kitchen. When possible, open windows on dry days to help air out damp spaces.

• Rely on fans. Use fans to circulate the air and prevent moist air from pooling in certain locations. Fans also will help increase ventilation.

• Keep gutters and downspouts clean. Prevent water from pooling around the foundation of a home and infiltrating the basement or crawl space. Direct gutter water further away from the house if possible, and keep gutters free of obstructions.

• Service HVAC systems regularly. Routine inspections of heating and cooling systems can identify any problems, such as clogged air-conditioning drain lines or faulty operation, that can contribute to moisture problems.

• Beef up insulation. Insulate cold water pipes and look into insulated toilet tanks that will help eliminate condensation issues. Sealing out moisture in a basement or crawlspace also can help. Vapour barriers can eliminate a great deal of moisture coming into the home.

• Address any plumbing leaks. Make sure you trace possible leaks to their sources and have them repaired. Constantly dripping water can add to humidity levels and create other problems.

• Use a dehumidifier. If all other efforts have been tried, a dehumidifier unit can help remove excess moisture from the air. Dehumidifiers are particularly helpful in basements where moisture can collect.



Target indoor moisture at its sources, such as bathrooms and kitchens.

Controlling moisture in a home results in a safer and healthier space.

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Guidelines for 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 colour also can improve a home's property value and set it apart from neighbouring 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.



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

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 fibre 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 discolour. 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.

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At Lannin's Home Building Centre, the "saveONenergy" coupon program has returned for the fall season until Sun., Oct. 25. Sam Wade (left), Terri Tilley, and storeowner J.D. Van Noy opened the doors for customers who want to spend less on energy-efficient items.

Press Photos – Gosselin

Five household products that 'saveONenergy'

Alicia K. Gosselin

WINCHESTER

When it comes to saving on your household energy bill, it's often the little things that matter.

Even making subtle changes to your daily habits – such as turning the lights off when you leave a room – can decrease your electricity use, saving up to as much as $100 a year.

At Lannin's Home Building Centre, the "saveONenergy" coupon program has returned for the fall season, encouraging Ontarians to purchase energy-efficient items at discounted prices.

"If people see they're going to save $5, they're going to buy [it]," said storeowner J.D. Van Noy. "The coupons are a way to make the more expensive [energy-saving] items more affordable."

The program, funded by the Independent Electricity System Operator (IESO), was developed to "promote energy savings and reduce the demand for electricity in the province," according to the IESO website. Discount coupons for the fall season are available in participating stores throughout Ontario until Sun., Oct. 25.

By purchasing, properly installing, and using the featured energy-efficient products, you can start to manage your energy usage more effectively.

Take a look at the top five household items available at Home Hardware that can be easily introduced into the home for better conservation.



1. LED light bulbs

It's an easy fix to replace incandescent and compact fluorescent lights (CFL) with light-emitting diode (LED) light bulbs. The LED lights are high-quality and reliable, lasting up to 30 times longer than incandescent light bulbs, and use only one-third of the energy required by CFLs.

"Just the small things – like light bulbs – are an easy change and make a difference," said Van Noy. "Because LEDs are expensive, customers can use the coupons [during the promotion] and see the longevity of the bulb. When they have it and do see how long and good they last, it seems to help."

2. Programmable thermostats

Start thinking about upgrading your household thermostat to one that can be pre-set and timed. According to the IESO, installing a programmable thermostat can reduce heating costs by up to 10 per cent per year.

When Van Noy installed a programmable thermostat in his home two years ago, he never realized how much he would use it, and how much of a difference it would make on his energy bill. But now, he has the option of turning the heat off when he's not home, and timing it to turn on just in time for his return.

3. Infrared PTC Zone Heater and Air Purifier

If there's one room in your home that sees far more activity than any of the others, consider using an infrared zone heater and purifier. According to Van Noy, most of his customers use it to heat their basements or sitting areas, allowing them to turn down the furnace temperature in the rest of the house.

"The infrared technology heats the objects and not the air – it's a less expensive way of heating an area because the objects reflect the heat back," Van Noy said. "When you heat the air, you heat the water in the air, and that's why it takes so much time to heat."

4. Pipe wraps

Foam or rubber pipe insulation can reduce heat loss from hot-water flow during the cold months, allowing the water to reach the faucet faster. Pipe wraps also help use less electricity to warm up the water, and can prevent water from freezing in the pipes.

5. Water heater blankets

Electric water heater blankets work the same way as pipe wraps, and can reduce energy loss by up to 30 per cent, according to the IESO. The blanket works to retain heat, ultimately using less energy to heat hot water.

"It all adds up," added Van Noy.

On the horizon

Lannin's Home Building Centre continues to develop and expand its business based on the needs of residents within the community. Now, the store is officially offering services as a FedEx Depot, giving customers the ability to mail and ship items through the branch. Van Noy said that they are getting more and more demands for overnight shipping, which could be in the near future. The store will also act as a courier drop-off for those who are not at home for deliveries – just another way the hardware store continues to cater to the convenience of its customers.

"It will bring in more people, new people, and give them a new way to ship stuff. It's good for us to use for our own shipping as well," said Van Noy. "We've been going slowly through it, but we just seem to keep growing and growing."

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Need more space? Convert garage into liveable space

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 desireable at resale. Compare your home to others in the area and see what your neighbours 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.

Ensure a peaceful winter with simple soundproofing solutions

As the weather gets colder, Canadians inevitably spend more time indoors. If you're sharing a space with an excitable toddler, an aspiring rock musician, or a TV enthusiast with a penchant for loud volumes, peace and quiet may seem increasingly elusive.

Try these simple soundproofing tips to restore or create a more tranquil atmosphere in your home:

1. Hush noisy appliances. Make sure your appliances are working smoothly. Unusual rattles, clanks, or vibrations may mean it's time for a repair. When a replacement is needed, seek out a quieter machine. New technologies have allowed manufacturers to lower the sound output of many models.

2. Seal sound leaks. Holes and cracks around windows and doors let outside noise into the home. Weather-stripping and/or caulking can help to eliminate the intrusion of exterior noise. Adhesive soundproofing tape can also help seal any problem areas.

3. Anticipate centres of noise when renovating. When designing a new room or renovating an existing one, consider its intended use and potential for generating noise. Playrooms, music studios or home theatres, for example, can be quieted with insulation. Look for products that are specifically designed to provide sound absorption and can be applied to the interior walls of a noisy room to effectively reduce disruptive sounds.

4. Use sound-absorbent materials. Carpets and window drapes prevent sound from echoing around a room. If your home has hardwood, laminate flooring or tile, consider investing in a throw rug to reduce ambient noise and add some character to your space.

Taking simple steps to create a more peaceful space will maximize the enjoyment of your home. It can also have the added benefit of helping to keep the peace among spouses, parents and siblings alike.

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Poll suggests Canadians are still unprotected from CO

A new national poll by Ipsos Reid has found that 16 per cent of homeowners with a potential source of carbon monoxide in their home admit to not having a carbon monoxide alarm.

The finding is troubling to safety officials who note that the coming cold weather season peaks the potential for CO exposure as gas, oil or propane furnaces, fireplaces, wood stoves, and other fuel-fired devices are once again being used.

Regionally, those in Atlantic Canada (31 per cent) and Quebec (30 per cent) are most likely to not have a carbon monoxide alarm installed in their home, followed by those living in Saskatchewan and Manitoba (23 per cent), Alberta (22 per cent), British Columbia (15 per cent) and Ontario (6 per cent).

The low showing in Ontario is actually good news: it suggests that province's new mandatory carbon monoxide alarm law, which came into effect in November of last year is having a positive impact.

Data from the online poll suggests that confusion remains about the lifespan of a CO alarm. Most (72 per cent) say they know the device has a lifespan but are unclear as to when to replace it.

With alarm replacement such an important issue, safety standards changed in 2009 to require all carbon monoxide and combination smoke/CO alarms to sound an intermittent end-of-life warning when the unit is approaching its replacement date.

More safety info can be found at www.safeathome.ca and www.endthesilence.ca.

– News Canada



Making improvements

Be it a home or office, ongoing maintenance is the key to the sustainability of any building. At the Winchester-based Nation River Health Clinic, home to doctors Teisha Legault, Vikas Bhagirath and Bart Steele, a small crew has been busy changing the building's windows, wrapping the structure with an airlock membrane coating, and strapping the exterior walls for the eventual installation of siding. *Press Photo – Uhrig*

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How to improve indoor air quality in winter months



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 Canadian Lung Association, people with asthma, allergies, or lung disease can be greatly affected by poor indoor air quality. Poor indoor air quality can affect development in children and has been linked to lung disease later in life.

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.

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Fall clean up: What to do with all those leaves?

Leaves cascading down from trees indicate the arrival of autumn. However, colourful and awe-inspiring autumn leaves can be a hazard if left to lie on the ground too long.

Fallen leaves form a dense insulator to protect trees' roots and prevent competing plants from growing. Decomposing leaves also provide nutrients for the tree. But wet leaves can be a safety hazard and leaves left on the lawn through the winter can pose a threat to the grass. These are just a couple of reasons why so much effort is placed on leaf clean-up in the fall.

The following are some creative ways to recycle leaves that fall from your trees in the weeks to come.



• **Mulch:** Shredded leaves can make for a great amendment to fertilizer for garden beds and even the lawn. Leaves lying on the grass can be mulched into small pieces with a mulching mower so they don't choke the blades of grass. Leaves also can be broken down with a string trimmer, a leaf blower that has a vacuum function or a commercial shredder/chipper. Add the shredded leaves to a compost pile or use them to fill container plants before adding regular potting soil.

• **Insulation:** Collect leaves to mound over delicate perennial plants and shrubs. The leaves will add more warmth to the soil and may help plants make it through harsh winters. Just remove the leaves slowly when spring arrives so that the soil underneath can get the sunlight and water it needs to thrive. Leave some leaves in the yard so that animals can use them as nesting material and line their dens for the winter.

• **Stuffing:** Create whimsical scarecrows as part of your autumn decoration scheme. Gather older clothes that you no longer use and stuff the sleeves of shirts and the legs of pants with leaves, which are less expensive and easier to come by than straw. Use a few pieces of straw around the neck and hand areas of the scarecrow for visual effect. Tie off with twine and display your scarecrow.

• **Bedding:** Chicken owners can use fallen leaves as bedding in their chicken coops. Dry leaves also may create more comfortable and drier conditions for goats and other livestock. Goats may look to recently fallen leaves as a nutritious food source. Gather the leaves and let the goats munch before you further rake and compost the leaves.

• **Decorations:** Natural leaves can be used as decorations both inside and outside a home. String freshly fallen leaves together and wrap them around a grapevine wreath for a rustic door decoration. Leaves can be placed in clear vases and put on display for a cheap way to showcase some autumn colour. Preserve favourite leaves with a lamination machine or by sealing them between heated sheets of waxed paper. Cut out the leaf shapes and use for hanging window decorations.

• **Recreation:** Leaves have long been favourite toys for children, who eagerly await jumping into large piles of fallen leaves. Fill paper bags with leaves and draw a target on the front. Let kids test their skill aiming for the targets. Children can camouflage their clothing with leaves and masking tape and have a more intense session of "hide and seek."

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BMR is ready to help with projects big or small

WINCHESTER

Thinking of a fall home improvement project? Planning some interior work during the depths of a Canadian winter? Winchester BMR can help.

The County Road 38 store – now comfortably aligned under the Quebec-based BMR banner – is stocked floor to ceiling with the many items those "weekend warriors" or skilled trades people will need.

All shopping stations are now in a more permanent place at the overhauled store, as wall to wall, each area of the facility has been renewed, and after some time, all the pieces are arranged.

Overall, emphasis has been placed on making aisles more user-friendly, with photos and signs indicating where specific items can be found, and the layout more aesthetically pleasing than it may have been in the past.

Now that those secondary aspects of store operation have been taken care of, BMR co-owner Ken Boje has turned his attention to the shop's stock, and what is available for purchase at the business.

With the store now encompassing more than 50,000 square-feet, with a 7,000 square-foot drive-through system for lumber pickup and 40,000 square-feet of area for wood and a myriad of other building and construction products.

Expansion of the retail portion of the store serves as the most noticeable, having increased to roughly 23,000 square-feet with adjacent outdoor space.

For Boje and his team, the many alterations have helped to streamline the hardware and home improvement aspects of Winchester BMR.

As much as things have changed, however, they have stayed the same as customers can still find a wide selection of housewares, appliances, various gadgets, home décor items, and giftware in the ever popular Country Treasures area.

Emphasis, no doubt, has been put on a number of featured areas, including plumbing and lighting, and kitchen and bath.

In the kitchen display area, customers can choose from different product lines (including BMR stocked material and Cabinetsmith), while the store has a variety of backend materials also, such as countertop options and necessary hardware (knobs, hinges, etc.)

For bathroom remodels, the Canadian-made Stonewood Bath Cabinetry and Longevity Acrylics (produced in Summerstown) are popular among customers.

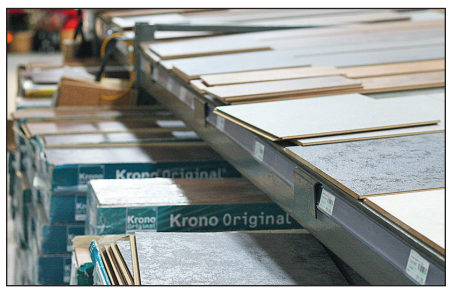
Each stage of any renovation project is noticeably acknowledged with its own personal space at BMR.

Other intact product lines includes a healthy choice when it comes to flooring – "The biggest area is laminate… We typically have 70 to 80 boxes [of each type] in stock, so it is not that we would have to order in at all times," Boje said – as well as paint (Winchester BMR is the only hardware dealer in the region to carry the Benjamin Moore line), siding, shingles, and much more.

Also new to the store is Fox Blocks, a line of insulating concrete forms that serves to improve the interior environment of a home by eliminating moisture, managing air flow, allowing for accurate climate control, and providing sound mitigation.

"There have been a lot of technological advancements made in these types of products," Boje said. "People start planning new house construction in the winter, and if they bring in house plans we can help get them started."







Looking to complete a fall maintenance project on your home or planning interior renovations throughout the winter months? Winchester BMR's full product line can be of service for projects of any type. Be it the replacement of flooring (above, right) or updating a bathroom (right), the County Road 38 store is equipped with the latest in brand name or BMR-labelled products. As well, the store carries a line of pellet stoves or wood fired cook tops (above).

Press Photos – Uhrig

Looking to better insulate your home? BMR can help with that, too, with Roxul insulation available in store. This brand comes with a fire-resistant guarantee, and according to Boje "can be placed in a flame and will not burn." It also repels water, which has BMR "selling a lot of this," Boje added.

The store also has blown insulation options, and provides a cellulose insulation blower (with two available at the store) at no charge for purchases of 10 bags or more.

Other products or services highlighted by Boje included the glass and wood-cutting shop, a wide assortment of car shelters, in various sizes, wooden and plastic snow fences, tree wraps, and much more in store.

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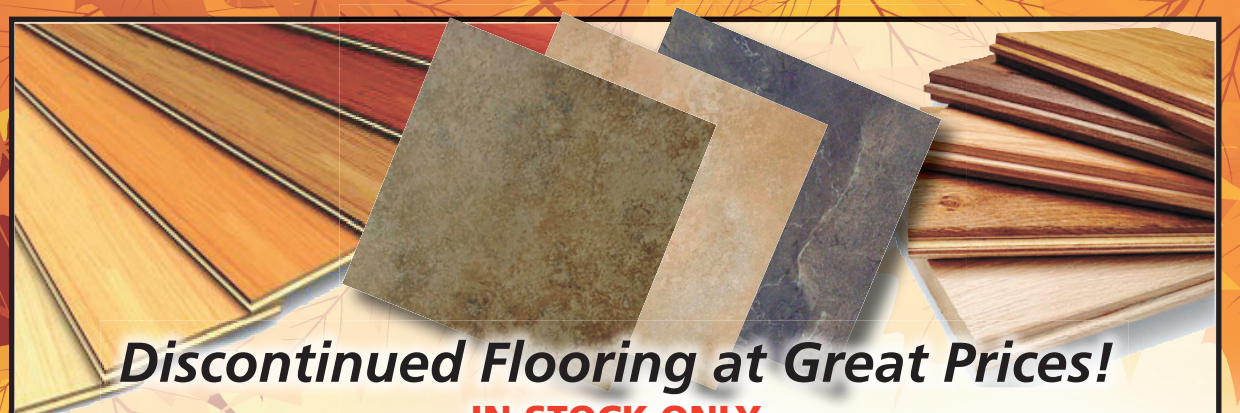

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Renovation ideas to create more space in your home

As real estate prices continue to climb, the cost to trade up to a larger home is on the upswing across the country. As a result, more and more Canadians are choosing to renovate their current homes instead of relocating.

While the hunt for more square footage can be challenging, homeowners shouldn't feel like a costly second storey or complete addition are the only options.

Here are five great ways to create or optimize space in your existing home.

1. Finish an unfinished basement. A basement renovation can hold limitless potential and increase the resale value or income potential of your home. Think about the possibilities: a home theatre, office, spare bedroom, basement apartment, or recreation room. The key to doing it successfully is to focus on what's behind the walls, especially since moisture is a common issue in basements. Choosing the right insulation is critical. Look for products that are vapour permeable, dimensionally stable, and mould and moisture resistant.

2. Create a more open-concept feel with light and colour. If your home wasn't blessed with towering windows, installing french doors and pot lights can encourage light to travel more freely, creating the illusion of space. Likewise, choosing a paint colour for walls, trim, and mouldings that is lighter and cooler in tone (think soft grays or blues) will help to reflect light and give the room a more open feel.

3. Remove non-load-bearing walls. Homeowners have the opportunity to rethink the layout of their home by removing non-load-bearing walls. Removing structurally unnecessary walls can make your whole home feel larger, improve flow, lighting, and the function of your home. It's important to check with an architect or engineer when deciding to take down any walls.

4. Convert your garage into usable living or work space. For many homeowners, the garage becomes an overflow room for storage – and is often a walk-in headache. Convert your garage (or a portion of it) into another living space, guest bedroom or home office. Install carpet and quality thermal insulation to block outdoor noise and keep in warmth.

5. Choose furniture and accessories carefully. Adopt a minimalist's eye. Begin looking around your home for furniture or accessories that overwhelm the space. Interior designers recommend choosing low-profile or small-scale furniture for rooms with less square footage. Dual-purpose items, such as ottomans with storage chests inside, are a budget-friendly way to save on space while staying organized.

Five ways to increase home fire safety

According to Fire Prevention Canada, statistics show that, on average, fire kills eight people each week in Canada, with residential fires accounting for 73 per cent of these fatalities.

Here's five things you can do to increase your chance of survival in a fire:

- **Install smoke alarms on every storey of your home and outside sleeping areas.** Be sure to test them monthly, clean them every six months and replace batteries in spring and fall. Having working fire alarms can cut your chance of dying in a fire in half!
- **Install at least one carbon monoxide detector in your home.**
- **Have a fire escape plan for your family and practice it.** A small fire can spread rapidly – you may only have minutes or seconds to escape. When going over the details of your escape plan, check windows and doors to ensure all open easily. Know your local emergency number (911). Never stop to gather belongings or reenter a home after safely outside.
- **When renovating, consider using fire-rated, noncombustible products.** Fire-resistant building materials can give you extra time to escape when seconds count.
- **Purchase a multi-use fire ladder for each bedroom in your home and practice using it.** A fire ladder may be your only escape option if flames block critical exits.
- **Place fire extinguishers on every level of your home, especially in high-risk areas like the kitchen, near fireplaces and in the garage.** Use only for small, contained fires that are not spreading rapidly.



Know how to operate your extinguisher before an emergency occurs using the PASS method: Pull pin, Aim low, Squeeze lever and Sweep from side to side. The safest option is always to evacuate your home and call for help.

Fire prevention measures are a serious matter in every home. Find out how to keep your home and family safe at www.fiprecan.ca

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Routine maintenance of gutters can prevent costly repairs

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 mould 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.

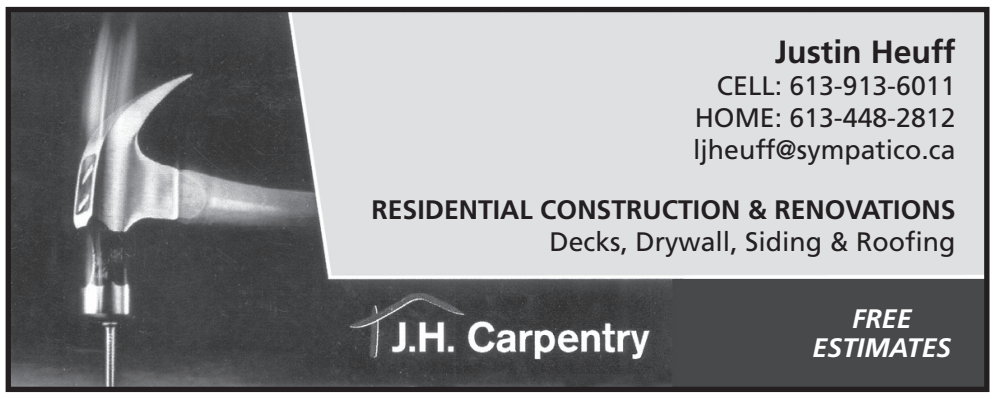
• **Ice-damming:** Left untreated, pooled water and leaves in gutters can freeze over. Blocked water can back up and push against the roof, lifting shingles, and destroying the roof in the process.

• **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 concrete areas around the home to sag and crack.

Gutter cleaning should be scheduled in the spring and fall of each year. Rinse the gutters with water from the hose afterward to ensure good run-off.

Take the time to seal any leaks as well. Apply a liberal amount of roofing cement around the hole with a caulking gun. Spread the cement a few inches beyond the hole on all sides.

This routine maintenance can save homeowners many headaches and prevent some very expensive repairs.





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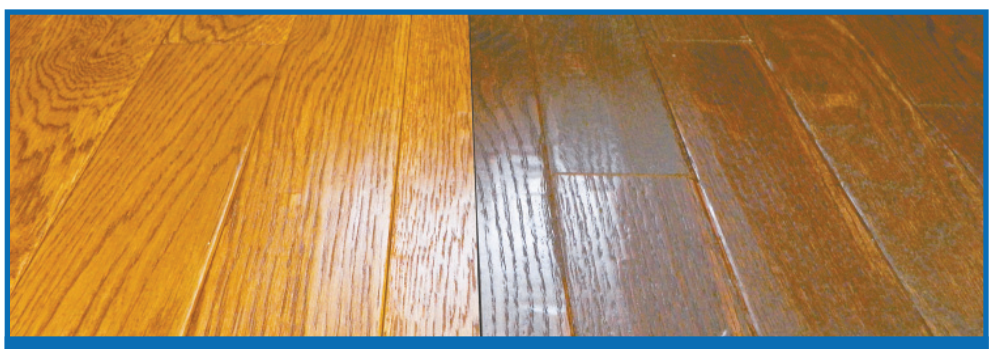



How to tend to an indoor herb garden



A sunny location is necessary when cultivating an indoor herb garden.

Fresh herbs and recently picked ingredients can add flavour to any meal. A home chef can even improve the flavour of store-bought or prepared foods with an herb garnish that can transform otherwise bland dishes into something you'll want to eat again and again. Harvesting fresh herbs is easy for homeowners who have gardens right on their window sills.

Herb gardens are perhaps some of the easiest gardens to cultivate indoors because they don't require large pots or much space. The plants themselves are relatively compact, and it only takes a pinch of herbs to give a meal some extra flavour.

When growing herbs indoors, your indoor growing area must have adequate light to simulate the longer days of summer; otherwise, the plants may go dormant. It's ideal to have a southern exposure on the herbs, with at least eight hours of sunlight per day. If you do not live in a particularly sunny locale, consider supplementing the plants with grow lights, which will provide the full spectrum of light the plants need to thrive.

Indoor air can become too dry for herbs, so you will need to compensate by providing humidity. While there may be added humidity in a kitchen greenhouse window, it still may not be enough to keep the plants healthy. Think about misting the plants daily to create some extra humidity, or place herb pots on top of a water-filled tray with pebbles so the evaporating water will add moisture without making the roots soggy.

Insects are another threat to indoor gardens because there is no cold weather to inhibit the hatching of insect eggs. Soil from outdoors may be more susceptible to insects that are already living in the dirt. Instead of soil from outside, use packaged soil or a nonsoil alternative that will hold moisture without the added risk of bugs. If small insects appear, use a mist of soapy water to kill the bugs without harming the plants or making the herbs unfit for eating.

Group herbs together according to their watering needs to make maintenance that much easier. New sprouts generally need more water than established plants.

Prune the herbs as needed for recipes. If the herbs experience a growth spurt, trim some of the plants and freeze the herbs for later use.

Many indoor herb gardeners begin by growing parsley, chives, oregano, and basil, but you can experiment with just about any herb.

Making the most of small spaces

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. But apartment living has its downsides as well, most notably that apartments are often much less spacious than homes. Here are some ways apartment dwellers can make even the most confined living spaces seem more roomy.

• **Clear 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.

• **Purchase 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.

• **Wall-mount your television.** 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 under-utilize their vertical space, but items that go up instead of out can create much more room in an apartment.

• **Reconsider your work space.** People 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.

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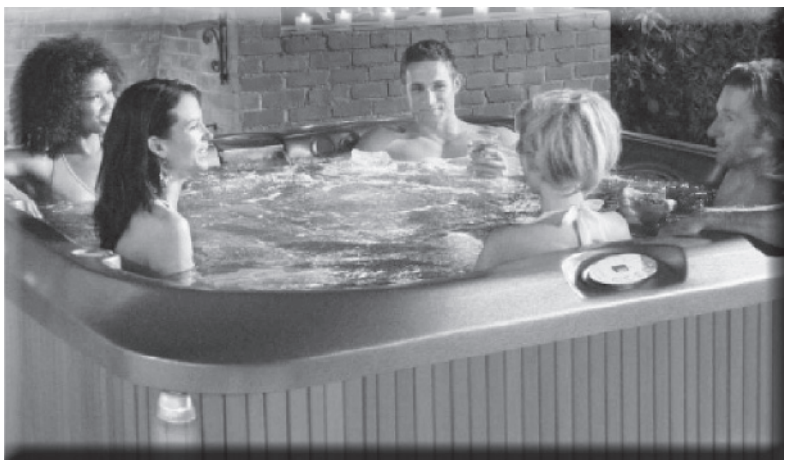
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Weekend renovation projects for the DIY'er

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 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 colour pattern of the walls in the room. Accent walls also can be used to divert attention to 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 colourful masterpieces. Frame the finished works and hang them on the wall and enjoy your inexpensive and homemade "art gallery."

Maximize fall and winter energy savings with simple tips

As temperatures decrease during the fall and winter months, energy usage and costs tend to climb. These five energy-saving tips for your home will ensure the comfort of your family and your wallet.



1. Adjust your thermostat. Lower the heat on your thermostat while you are away from home and before you go to bed. Better yet, invest in a programmable thermostat so you don't have to give it a second thought.

2. Seal gaps around windows and doors. Cracks and gaps around windows and doors can let cold drafts into your home. Weather-stripping or caulking will seal these problem areas and keep your home warmer, without having to turn up the heat.

3. Insulate well to protect your home from the cold. Add insulation to your basement walls, headers or attic to make a noticeable difference in the temperature of your home and its energy consumption. Adding insulation is one of the simplest and most-cost effective ways to increase home energy efficiency.

4. Make use of natural sources of heat. Pull back your curtains to let natural light in. The sun can help to warm a room with its rays on a bright fall or winter day. If there are any large windows in your home that don't receive much sunlight, keep the curtains closed to form a barrier from the cold.

5. Use ceiling fans to your advantage. In the winter, set the fan to rotate clockwise. The blades will pull the air up and around, redirecting warm air that rises back down into the living space. The effect can help you lower your thermostat by two degrees in the winter.

While cutting back on energy may seem more challenging as the weather gets colder, it doesn't have to be. There are many no- or low-cost methods to conserve energy that can provide consistent savings over time.

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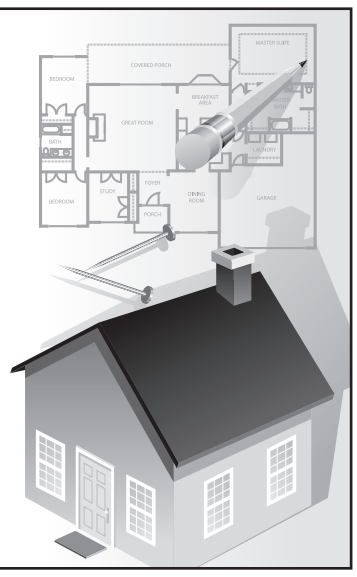

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The problem with hard water

Home ownership opens people's eyes to many new experiences, even requiring homeowners to familiarize themselves with certain things they never encountered as renters. Homeowners become novice plumbers, electricians, horticulturists, and even chemists as they wade through the projects and repairs involved with owning a home.

Outside of high school chemistry class, you may never have given thought to water composition and how it changes. However, once you become a homeowner, you may have to pay special attention to the type of water bubbling out of your faucets. Hard water is a common concern, and it can affect appliances and other parts of the home.



Hard water can cause scaling, deposits inside of pipes, reduced cleaning ability, and several other problems.

What is hard water?

Hard water is formed when water moves through soil and rock. It dissolves very small amounts of minerals and holds them in a solution. Calcium and magnesium are the most common minerals to turn water "hard." The more magnesium and calcium water dissolves, the harder it becomes.

From nuisance to damaging

Hard water can not only be a minor headache, but also something more serious. Hard water can interfere with various cleaning tasks and also personal grooming. Clothes washed in hard water may not be fully clean and may appear dingy. Hard water can cause a film on surfaces, such as bath tiles and tubs. Some people find that their hair and skin can appear dull and sticky due to hard water.

Hard water can have other effects, too. Over time, the water can deposit minerals on the inside of pipes, reducing water flow. If these deposits grow thick, you may have a plumbing issue on your hands. Furthermore, mineral deposits can harm appliances, such as water heaters, washing machines, and dishwashers. Eventually, hard water may render these appliances ineffective, and they will need to be replaced.

Treatment options

Considering hard water is such a common concern, a number of treatment options exist. The main types of water-softening systems use either a packaged water softener or a mechanical water-softening unit.

Packaged water softeners are chemicals that bond with the calcium and magnesium ions in the water so that they cannot interfere with cleaning efficiency. These chemicals fall into two categories: precipitating and nonprecipitating. Precipitating softeners are borax and washing soda and can affect pH levels of water and make water cloudy. Nonprecipitating softeners use phosphates. Alkalinity won't be increased, and usually there is no cloudiness or buildup. These products are typically added to laundry loads and the like and are not recommended for drinking water.

Mechanical water-softening systems are hooked up directly to the plumbing of the house. They are ion-exchange systems that will add salt to the water. Although it can be safe to drink, softened water may not be recommended for those who are on low-sodium diets.

Hard water is a problem many homeowners have to face. It can affect a home's appliances' performance and cleaning abilities. Water hardness can be managed, and it is best to consult with an expert water-softening system manufacturer about your options.

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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 modern bungalows, 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. 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.

Tips on finding the right contractor

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 neighbours 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.

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Change – the good and bad

The recent economy has had its impact on the housing market, and we are witnessing more homes on the market than ever since the late 1990's. Some homes are still selling quickly and for prices that are higher than ever while others languish. Why the stark difference in outcomes? How do you adapt to this market? Dig deep into the feedback from potential buyers and then take action! There are big price differences being realized for houses that appear similar at a glance. How do you come out on top? Here are three tips:

1) Cater your property to your target demographic: *Think about who your likely buyers will be. Are they from a generation accustomed to carpet-free/hyper-allergenic living? Do they desire modern style over less recent but high-quality upgrades? What are the paint colours you see in the home magazines?*

2) Make the changes to correct the items a buyer will gripe about: *Today's average buyer tends to be low on money, time, and desire to do post-purchase reno's. Do the reno's for the buyers and realize a higher sale price AND quicker sale.*

3) Be prepared for a longer time on market: *Divest your emotional investments and focus on your property as a product. When we talk with buyers, we are trying to convey emotions – this property will become their new home and life and give them a better lifestyle. When you sell your property, it's the opposite.*

It seems that there is now a higher standard of expectations for what new buyers want in a home. The good news is that they will pay for it...BUT...it must be exactly to the buyers' taste and connect with buyers on a gut level! Buyers will hire inspectors to check out the whole house from the structure to the shingles, windows, wiring, wood systems, heating systems, septic systems, water systems, and everything else.

Call The Oldford Team for a free consultation and check our website for reference materials. We can show you how to capitalize on the best assets of your home by guiding you through the home presentation, pre-inspections, staging, and how online picture presentation can make all the difference. No cost, no obligation. Let us show you what our experience and marketing can do for you! We're here to help. It's what we do!

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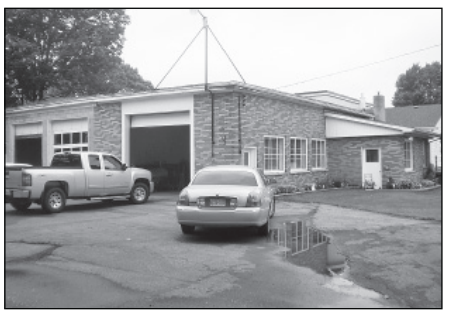
528 St. Lawrence Street, Winchester

Are you ready to fall in love? Beautiful, extremely well maintained 1885 stone home with brick addition in 1990 at rear with ceramic flooring. Hardwood in main home, fantastic African slate floor, in foyer, 10-foot ceilings, closed-in verandah has become a heated sun room, bath on second floor beautifully done with jet bath. Heated 50' x 24' shop and unheated 50' x 30' shop. You must come and have a look at this diamond in Winchester. A 10 all day!!! Priced at $599,000. MLS 920355







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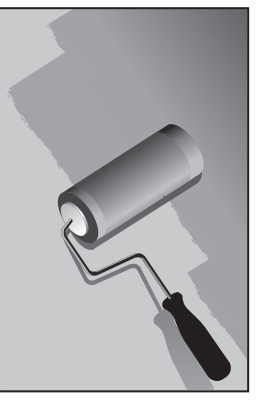

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Spectacular inside and out, this home sits on a fully landscaped 200 x 200-foot lot with natural stone retaining walls, stone walkways and patio, perennial gardens, fruit trees, ornamentals, and mature maples and evergreens.

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RR, MOREWOOD MLS 961562 $369,000



CASS BRIDGE MLS 972530 $149,900



MORRISBURG MLS 914337 $389,000



IROQUOIS MLS 962671 $182,900



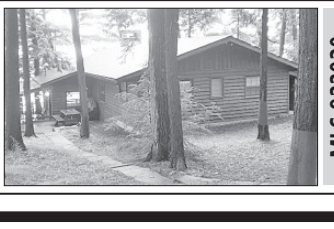
RR, IROQUOIS MLS 9261393 $399,000



IROQUOIS MLS 949147 $199,000



SHARBOT LAKE MLS 922030 $599,000



Fall 2015 focus on real estate



Executive home with income potential!!

12118 Lakeshore Drive, Morrisburg. *So many opportunities in the 2005 custom built home! Let your home earn money for you!! This waterview home offers a fully equipped 683 sq/ft in-law suite that can be rented with the income being used to help reduce your mortgage costs. This in-law suite also offers great potential for someone to work from home...a great write off at tax time!! This suite is separated from the main house by a sound proof wall and has access to the rear deck overlooking the St. Lawrence River. The main house offers 4+1 bedrooms and 2 baths, oak kitchen cupboards and hardwood floors throughout. Lots of curb appeal and conveniently located close to the 401, and highway 31 for an easy commute to Ottawa, Brockville & Cornwall. Priced at $469,000. MLS #M2552*

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Wow, stunning century home renovated beautifully!

13605 Water Street, Chesterville. *Solid triple brick home built in 1900, on 1.33 acres. Original embossed metal wall and ceiling tiles, embossed radiators. Main floor features hardwood flooring and floating 'Alure' vinyl tile. Beautiful staircase leads to upper hall, three bedrooms, (fourth used to enlarge bathroom with double sink vanities and walk-in closet). Pine floors upstairs covered with floating 'Alure' cherry vinyl. Large insulated attic just waiting for your imagination. Large winterized 'summer' kitchen, sliding glass patio doors lead to sunken garden and gazebo, stairs lead to the library/familyroom or fifth bedroom. Priced at $497,000. Video of home located at www.antonellaholmes.ca*



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PRIME BUILDING LOT VIEWING THE ST. LAWRENCE RIVER
MLS #L1177, **$81,999**, Lakeshore Drive, Iroquois
A lovely building lot nestled along the desirable Lakeshore Drive with a relaxing view of the St. Lawrence River. This .74 acre lot (as per MPAC) has been almost entirely cleared, has a culvert and natural gas availability. A perfect and picturesque location for your new home.



PLENTY OF POTENTIAL!
MLS # M3187, **$94,500**, 541 Middle St. E., Cardinal
Embrace the spirit of DIY with this roomy 4-bedroom brick home located in a quiet residential neighbourhood in Cardinal. Direct vent natural gas heating, fireplace, spacious layout, with the added feature of outdoor sitting areas on both the ground and second floor. This home provides plenty of potential for the savvy investor or first-time home buyer. Property being sold 'as is, where is'.



SIDE VERANDAH AND SECOND- STOREY DECK!
MLS# M2239, **$235,00**0, 30 Ellis Dr., Iroquois
Solid 1.5-storey brick/vinyl 4-bedroom family home just steps from the playground, elementary and high school. Substantial work completed in 2009, including new kitchen, BCE, plumbing, wiring and exterior deck on second floor where you can enjoy the privacy of a hot tub. Detached 1.5 garage and fenced-in back yard good for pets.



PRIVATE AND CHARMING COUNTRY HOME!
MLS# M2309, **$189,900**, 10282 South Branch Rd., Brinston
Charming 1.5-storey 2+1-bedroom home tucked away along a peaceful creek. Recent updates include a new propane furnace (2010), addition (2009), siding, mostly all newer windows, newer decks, 2010 shingles on garage, 2015 kitchen renovated and new flooring throughout. Back deck overlooks the water while the front porch looks out over peaceful fields. A great value! Approx. 2.10 acres as per MPAC.



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11972 FOREST HILL RD., WINCHESTER: Welcome to this huge 4-bed/3-bath family home on 1.91-acre estate lot with mature trees. Updated bathrooms, kitchen, carpets, flooring, paint, crown molding, light fixtures. Woodstove in family room. Double garage, new $5,000 water system, new liner in the aboveground pool, new shingles 2007. Recently converted to propane heat, gas hot water. Appliances negotiable. MLS: 964675 **$424,900**



48 TABITHA CRES., CHESTERVILLE: Cozy well-built split-level with huge gourmet kitchen with large walk-in pantry, all in an open-concept main level. Custom-built in 2012. Three bedrooms/2 full baths, separate laundry room in bright finished basement with gas fireplace. Perfect for a growing family. Great neighbourhood with park next door. No Tarion warranty because it was self-built. Appliances negotiable. MLS: 971487 **$262,900**



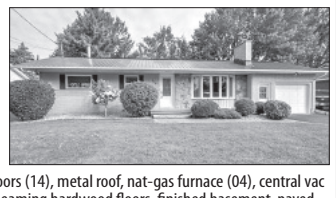
10965 VAN CAMP RD., MOUNTAIN: Renovated century home, wide pine plank floors throughout, all new duct work, gas furnace, windows, custom kitchen with granite counters, 200 AMP service, tin roof, wraparound porch, heat pump and A/C, hot water on demand, paved driveway, make us an offer on the appliances. Nearly 20 acres with a barn and a separate chicken coop. Separate workshop with woodstove and electricity. A real must-see. MLS: 942555 **$534,900**



28 TABITHA CR., CHESTERVILLE: Stunning custom home, modern design, gourmet kitchen. Natural gas fireplace, HWT and furnace. Beautifully finished basement with bedroom and full bath, his and hers separate walk-in closets in master en suite. Covered back deck and beautifully landscaped, all located on a double lot. Home looks brand new, very well maintained and lots of room for a growing family. All on municipal water and sewer. MLS: 950891 **$334,000**



524 FRED ST., WINCHESTER: Updated 3-bedroom, 2-full-bath bungalow features a stone fireplace in the living room, new kitchen (08), new windows, doors (14), metal roof, nat-gas furnace (04), central vac and central air, gleaming hardwood floors, finished basement, paved driveway and much more. Private backyard in a park setting and a nice screened-in porch. Walking distance to schools, shopping, hospital and amenities. Main level freshly painted. MLS: 967583 **$269,000**



11715 SPRUIT RD.: Two-storey home located on 1.59 private acres. This home features 4 bedrooms, 2 baths and main-floor laundry. Mature trees, beautiful landscaping. Inground pool, with huge covered deck. Main level was freshly painted, new metal roof in 2014, windows in 2011, front and back door in 2011. New water softener in 2010, fence in 2007, garage door in 2007. Home is spacious with a nice layout. Great quiet location. MLS: 970188 **$314,900**



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 neighbours 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.

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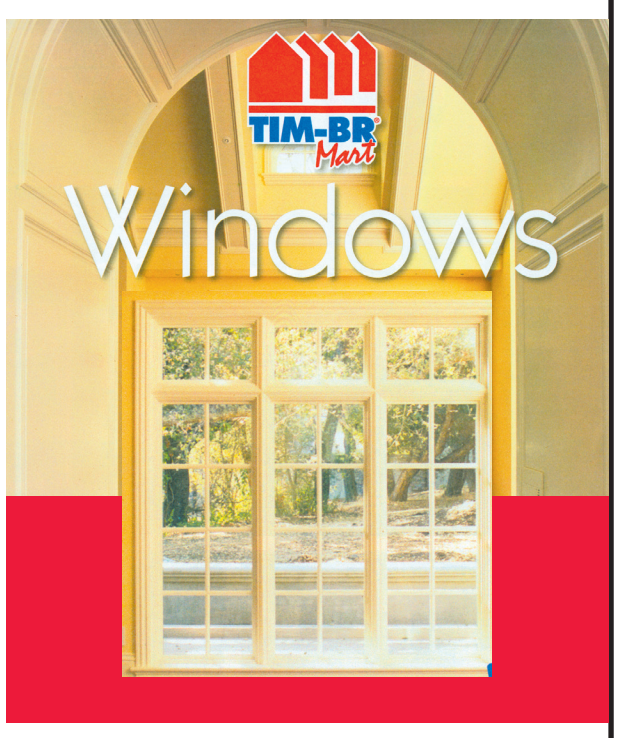

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Fall into the habit of fall home maintenance

Too many homeowners make home maintenance an annual event. They often use spring cleaning as the only excuse to get things done around the house. In reality, proper home maintenance should be done year-round – even for a brand new home. The fall in particular offers some essential maintenance tasks that you should consider to keep your new home healthy and ensure that your warranty rights are protected. All new homes in Ontario come with a warranty that lasts up to seven years from the date of possession and is guaranteed by Tarion Warranty Corporation. It covers almost everything inside and outside, from defects in workmanship to Ontario Building Code violations and major structural defects.

If issues arise in your home that can be attributed to the lack of proper maintenance, they won't be covered under the warranty. So to help ensure your home and your home warranty remain protected, plan on regular maintenance. With the warm weather giving away slowly to winter, here's a short checklist of key things to watch.

• Take a walk around the outside of your home and check all windows and doors for cracks around the framing. Re-caulk if you notice any cracks or separations. (Tip: for windows on second stories or above take digital photos and zoom in. It could save multiple trips up a ladder.)

• Check the weather stripping on exterior doors. Make



sure they are not damaged or worn and will keep that warm air inside your home come December.

• Have your roof inspected professionally to ensure shingles, flashing and chimney caps are in place and sealed properly.

• Clear leaves from eavestroughs and downspouts and repair any cracks or seam separations with caulking. Check all downspouts for damage. (Note: If you're having a professional roofing company check the roof they can check the eaves and downspouts at the same time.)

• Shut off your home's exterior water supply and drain exterior water lines. Leave the taps open a bit to ensure any trapped or remaining water will not freeze and damage the water supply line. (This should also be done with any irrigation systems or water features like ponds or fountains.)

• Test all smoke alarms and carbon monoxide detectors.

• Clean and test all exhaust fans (this includes dryer vents, stove vents and furnace vents).

• Check your sump-pump float and discharge line and test overall operation.

• If recommended by the manufacturer, install a protective winter cover on your air conditioning unit.

• Clean or replace your furnace filter.

• If your home has one, clean and turn off the humidifier and the Heat Recovery Ventilator (HRV).

• Have your furnace serviced in preparation for winter.

• Inspect your fireplace and chimney dampers and service or clean if necessary. (This applies to gas and wood burning fireplaces.)

• Winterize your landscape by storing outdoor furniture and covering plants.

A year-round home maintenance checklist can be found online at tarion.com.

– News Canada

Finished basements save energy and deliver more living space

By finishing your basement, you can gain more living space while reducing the amount of energy loss from downstairs. Basements that are not fully finished typically do not have insulated walls or covered flooring. This can result in heat loss and cause your furnace to work overtime.

A remodeled basement offers more than additional storage space. It can provide a lot of extra room for a growing family, such as space for a gym, home theatre, office, guest suite, or a playroom for the kids.

To ensure a comfortable and inviting basement, there are a few project components to consider:

• **Insulation will make sure your space warm and comfortable.** One option is installing stone wool insulation. This product is mechanically fastened or adhered to the concrete foundation wall, offering you a higher R-value and better acoustics.

• **Drywall will help define the space and make it feel like a part of your home.** If you haven't tackled drywall before, consider hiring a pro to ensure your walls are seamless.

• **Flooring should be water sealed and covered with an insulated material.** There are many products on the market, but consider laying padding before carpet or in-floor heating before tiles.

• **Personalize it with finishing touches.** Select furniture that can fit down a typically steep staircase and choose items that complement the rest of your home's décor.

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