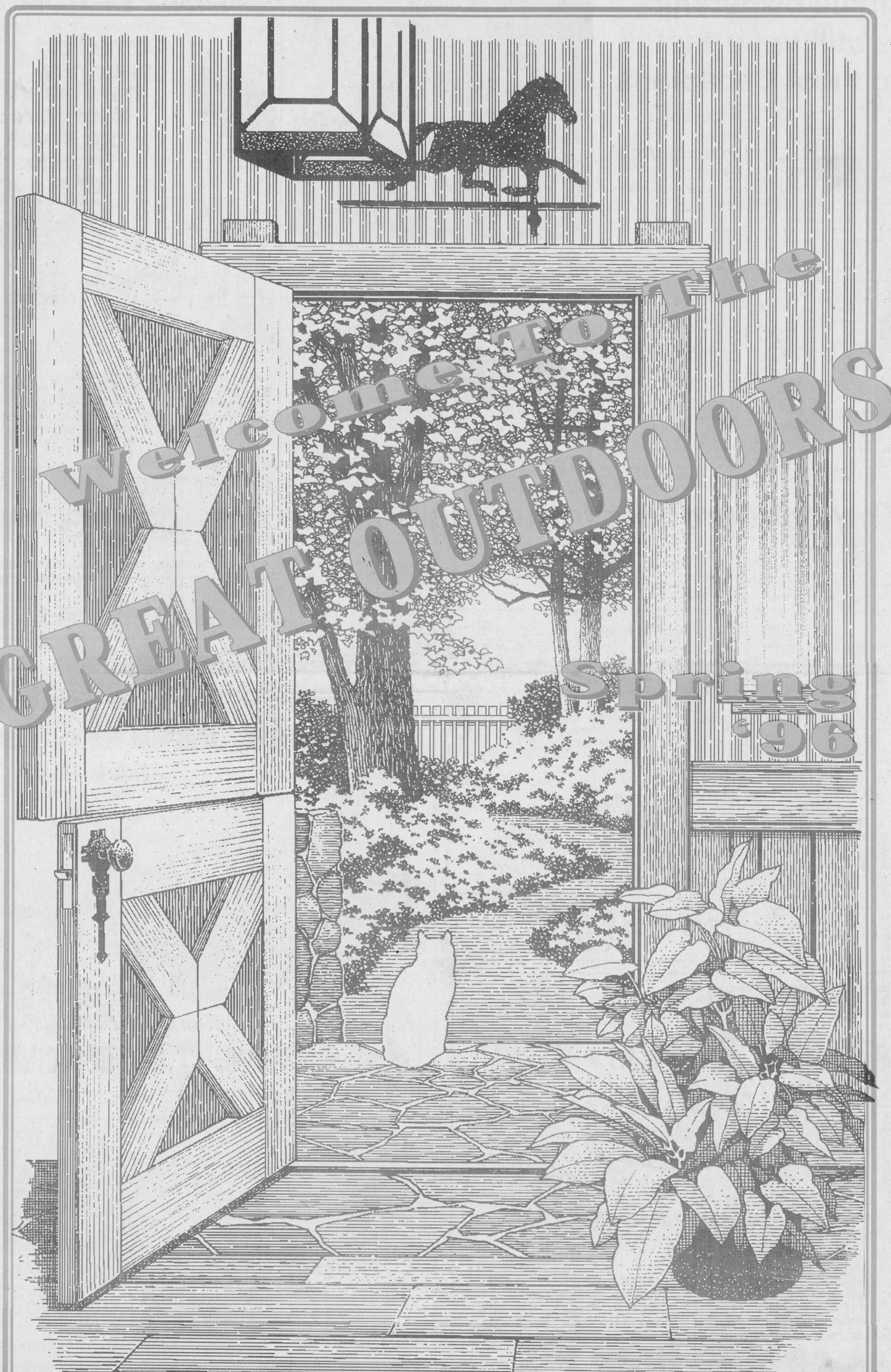

Supplement to The Glengarry News

Great Outdoors '96

Home ownership is still important to most Canadians



Your home is your castle. A recent Angus Reid survey under lines the importance Canadians place in calling their home their own.

Home ownership has always been, and continues to be, important to Canadians. In a recent Angus Reid survey on home ownership, people described their home as a private haven – a place where they can escape from an uncertain world, relax and reconnect with family and friends. To many, the home is not only a symbol of financial stability but also of emotional security.

When you have your heart set on buying your first home, saving for a 25 per cent down payment may seem like your biggest challenge.

It doesn't have to be that way. There are several initiatives that can help you significantly reduce your required down payment and other out-of-pocket expenses.

Low down payment insured mortgages

With a low down payment insured mortgage, you can put as little as five per cent down, financing up to 95 per cent of the purchase price of your first home. These mortgages must be insured against default by either Canada Mortgage and Housing Corporation (CMHC) or GE Capital Mortgage Insurance Canada (GE). The insurance premium ranges from 1.25 per cent to 2.5 per cent of your mortgage balance depending on the amount of your down payment. This premium can either be paid up front or added to the mortgage balance and amortized over the life of your mortgage.

Is buying a home on the horizon?

Try this calculation

As a simple rule of thumb, take your household's gross annual income (before taxes) and multiply by 2.5 to get an approximation of what you could reasonably afford to pay for a house. The annual amount of any of your current debt payments excluding the mortgage (car loan, credit card, etc.) should not exceed eight per cent of your gross annual household income.

For example, if you and your spouse together earn $50,000 per year before tax, you could shop for a home in the $125,000 price range, as long as you have a minimum down payment of $6,250 and your current annual debt payments are not more than $4,000 ($333 per month).

Home buyers' plan

As a first-time home buyer you can borrow up to $20,000 from your RSP (up to $40,000 per couple) to help buy or build a qualifying home in Canada. It's like giving yourself an interest-free loan. The total amount of the withdrawal must be repaid to your RSP within 17 years. Contact your local taxation office for full details of this helpful Federal government program.

Mortgage financing

When choosing a mortgage lender, find one which recognizes and addresses your unique needs as a first-time home buyer.

For example, consider looking for a mortgage which offers features such as: a cash bonus to help with closing costs; additional access to credit to help with decorating and furnishing expenses; the ability to skip mortgage payments during a rough period; the payment stability of longer fixed-rate mortgage terms; and the flexibility to pay down your mortgage balance, conveniently and inexpensively, as your priorities change over time.

So take the first step toward making your dream a reality. Discuss these options with a mortgage specialist or financial advisor to determine which plan might be the right one to help you get your foot in the door of your first home.

Tip

Before you even begin looking for a home, find out, in advance, how much you can afford to borrow. You can arrange a pre-approved mortgage at your lender that takes into account your lifestyle and spending priorities. You'll be viewed by vendors as a more serious buyer, and your interest rate will be guaranteed until your closing date, usually for a maximum of 60 days (90 days for a new construction).

The right product for the right job

Riding mowers and tractors vary in features, horsepower, mower-deck width and attachment compatibility. You can find the best equipment for yourself and your budget, say experts, by asking yourself the following questions:

- Exactly what tasks do you expect to use the equipment for — mowing, thatching, grass or leaf collection, tilling, plowing, cultivating, dozing, snow removal, or hauling?
- What kind of terrain will the equipment be mowing, tilling or working? How big is your garden or lawn?
- How about the operators: age, strength and mechanical ability?
- How will you dispose of or recycle grass clippings? Will you want a collection system to collect clippings for composting, or would you prefer a mulching deck? What are your local yard-waste disposal restrictions?

Take answers to these questions to a servicing dealer, Simplicity advises. Most dealers carry a wide range of products, a number of models and can help customers select the right-sized machine — with the required maneuverability and mower width for an elaborately landscaped, hilly lot, for example.

Homeowner preferences vary, and the available equipment does too. Some people prefer hydrostatic drive. Others will want a convenient grass/leaf collection system. The amount of legroom and position of controls should be comfortable to the operator. If the garden tractor also will be used for snow removal or principally will be used after dark, dealers may suggest headlights or a cab. Tillers, plows or cultivators make soil preparation of large plots much easier.

The servicing dealer's knowledge can help select the horsepower appropriate for the tasks and type of equipment with the right attachments. He has the ability to counsel and advise about a number of lines and knows which companies provide the best parts service.

He will be able to assist the all-thumbs mechanic with maintenance and repair procedures and will, himself, have a well-stocked inventory of service parts and accessories.

Consumers will find that servicing dealers are able to offer a trade-in allowance and credit or financing packages. Additionally, they properly will prepare the unit for the required task.

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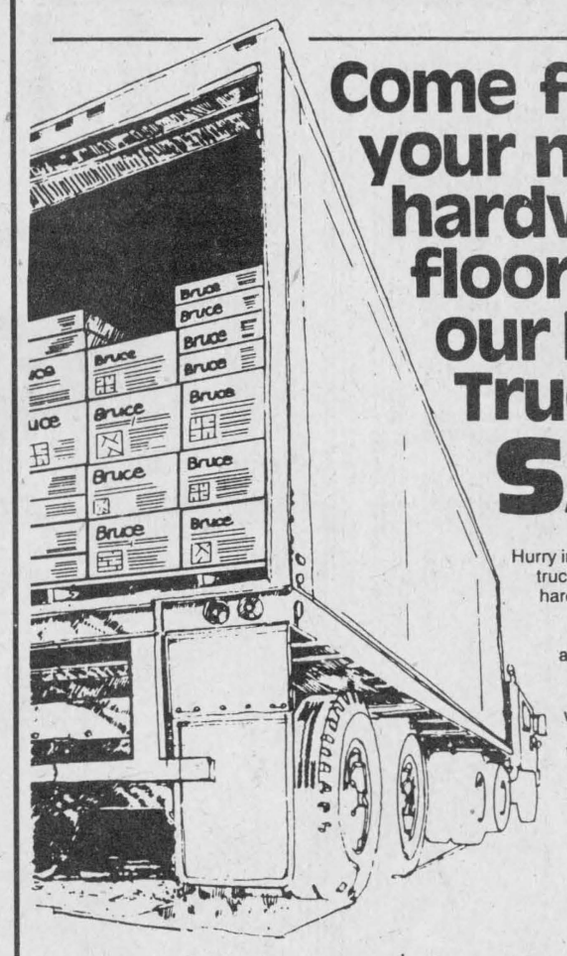

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Great Outdoors '96

Don't skip a Spring inspection

Spring means a fresh beginning for new homeowners who can get acquainted with their homes during a seasonal inspection and maintenance.

Proper maintenance of a new home protects one of life's largest investments and ensures you receive all the warranty coverage offered by the Ontario New Home Warranty Program (ONHWP). Problems caused by homeowner neglect are not covered by ONHWP.

To begin your spring inspection, compile a check list of key areas before you walk around inside and outside your home.

The ventilation system is a good place to start since it controls the quality of indoor air and requires regular maintenance to ensure its safe operation.

Clean all grilles or filters and replace or clean all induct filters including those in the furnace. Homeowners with a heat recovery ventilator should clean or replace filters.

Check to see if the hoods over intake and exhaust openings outside the house are blocked.

Ask your builder to give you information on the specific ventilation system installed in your house including recommended maintenance.

In the kitchen, the range hood filter requires a scrubbing with mild soapy water to prevent grease build up. Regular cleaning of the range hood helps reduce potential fire hazards.

Another trouble spot inside the home is caulking around windows, doors, bathtubs, shower stall and kitchen countertops that can peel and shrink with age and should be recaulked.

Home buyers can perform simple safety tests such as using a candle and matches to confirm the smoke detectors function. Check the batteries in the carbon monoxide (CO) detectors.

Select a sunny spring day once the



snow has left the ground and walk around your property to check for the results of frost action.

In extreme cases, walkways can heave during the winter and change the direction of surface drainage. Also look around the yard and at the fences for potential repair problems.

Examine windows, screens, exterior finishes eaves troughs and down spouts for any snow or ice damage. Check the roof for loose or cracked shingles.

Homeowners with septic systems should remember to have their septic tank annually inspected and possibly pumped out if there is an accumulation of material. More information can be found in ONHWP's *A New Home-owner's Guide To Septic Systems*.

Use care when gardening and changing the grading around your home.

If you redesign your flower beds, avoid piling earth on to the house foundation wall so that the soil is higher than the foundation wall.

Each watering could result in water flow over the foundation and into the basement.

More information about new home maintenance is available in *What Every New Home Buyer Should Know*. To obtain your free copy call toll free 1-800-668-7504.

Pest control with and without chemicals

Every garden is affected by three main kinds of pests: Insects, diseases and weeds.

Any of these can wipe out a crop or considerably reduce the yield of the entire garden. All must be controlled.

Begin garden pest control with simple cultural measures, continue with environmentally sound mechanical techniques and finish by utilizing chemical controls properly as they're required.

For example, simple sanitation will reduce insect, disease and weed pests. Never let weeds go to seed. Don't compost diseased plants or weeds with mature seed.

Turn crop residue under in the fall so they'll have time to decay before spring. Practice crop rotation in the garden.

Grow adapted, disease-resistant varieties and plant at recommended planting dates.

Use mulches to control weeds and fertilizer and irrigation to promote vigorous, healthy growth of plants.

Space, prune and support plants properly. Secondly, walk through your garden frequently with an eye toward discovering developing problems early.

Remove germinating weeds mechanically while they're small and well before they begin to compete with vegetable plants for nutrients, moisture and light.

Rogue isolated diseased plants. Hand pick occasional squash bugs or potato beetles. Maintain plant supports and spacing to reduce potential problems.

Keep tomatoes tied up, for example, so that fruit doesn't begin to rot. Eventually some problems will call for stronger measures if production is not to be lost.

Realize that agricultural chemicals are safe if they're used as they're supposed to be used. Read chemical labels and follow them precisely at all times. Utilize the safest chemical that will handle the problem and, above all, begin early.

Perhaps a minor infestation of aphids covering only a few plants can be controlled with a jet of water or insecticidal soap before damage becomes severe.

Waiting until infestation is more widespread will produce more damage and require stronger control measures.

Likewise, a fungicide treatment early may reduce damage and prevent ever having to treat edible plant parts.

Remember that the key to properly treating any problem is to know exactly what the problem is.

Learn to identify common insects and diseases and you may find that a specific insect is really beneficial rather than harmful and that treatment is not only unnecessary but undesirable.

By following an integrated program of prevention, early detection, identification and minimal treatment, you too can have an ecologically sound and productive garden.

Keep your summer cool with aluminum windows

People often think of windows as somehow separate entities different from walls and not simply a variation in them. Windows are usually transparent and can be opened and shut, but the fact is that they are still engaged in walling out or walling in (depending on your point of view) just as is the solid surface that surrounds them.

As spring's gentle breezes change into summer's uncomfortable heat you'll be glad that you've chosen aluminum windows. When it's time to turn the air conditioner on you want to make sure that expensive cool air stays inside.

During the hottest dog days of summer nothing can help keep your cool better than aluminum.

And exactly how does aluminum assist you in beating the summer heat? One of the most important characteristics of a good window is thermal efficiency — the ability to minimize heat loss from the inside to the outside or in the summertime heat gain from the outside to the inside of a structure.

An effective window must not only admit maximum light, it must be energy efficient. Good windows function to maintain internal room temperature.

Save it for a sunny day

Energy conservation is on everyone's mind these days. Aluminum windows ensure that air-leakage (a major cause of cooling loss in summer) is reduced to a minimum.

What's more thermally separated windows help keep out seasonal heat because framing members function as efficient insulators.

Why do aluminum frames offer superior performance in terms of preventing air-leakage?

Because of its strength, rigidity stability, durability and light weight and corrosion resistance aluminum ensures long-term thermal performance in windows and patio doors.

When you begin to realize the correlation between the windows you choose and summer cooling loss you can examine your house and select windows that will perform better.

For example windows made with thermally separated aluminum offer dramatic advantages over windows installed in homes as recently as ten years ago.

Go ahead relax and turn on the air conditioner this summer. Your utility bills and concern for saving energy will reflect the choice of using thermally separated aluminum windows.



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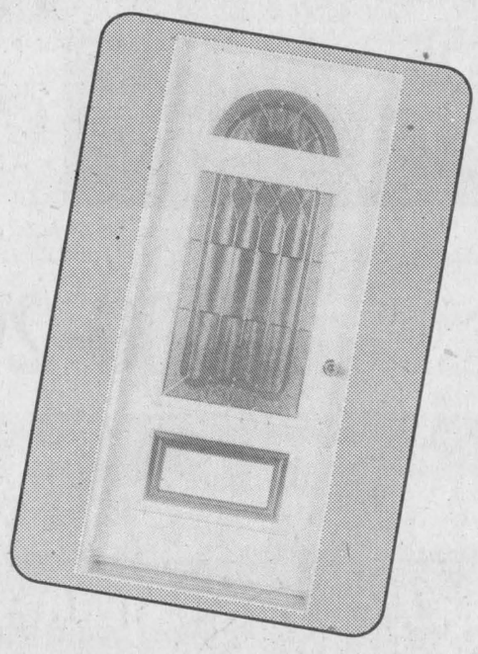

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Great Outdoors '96

Common gardening mistakes

You start with a new set of seeds, a new hat and high hopes. This year's garden is going to be the best ever.

Yet, at the end of the season, all you have to show for your effort is the dirt you started with. What went wrong?

The following is a list of nine common errors gardeners make that reduce their chances of a successful crop:

1. Biting off more than you can chew

Successful gardens start with realistic planning. Would-be gardeners must consider their time and stamina.

If you can't devote the time and energy to a half-acre, plan for a smaller garden.

After initial tilling and planting, you have to allocate at least 30 minutes a day per half-acre for gardening chores.

2. Bad land use

Gardeners have to balance two extremes — planting too close together and too far apart.

Wide row planting can give three to five times more harvest in the same garden space. The process involves scattering seeds along the full row width.

You can broadcast small seeds like carrots and lettuce. Then, place larger seeds of peas and beans, for example, 2 inches to 3 inches apart.

As they grow, you thin them to allow plants enough room to mature.

3. Indiscriminate spraying

Protecting plants from diseases and animal pests will require spraying, but resist the notion that more is better. Overuse of toxic chemical sprays can kill animals and insects beneficial to gardens, such as birds that control harmful bugs and bees for pollination. Follow directions on spray labels precisely. As a safe alternative to synthetic chemical sprays, employ organic sprays derived from plants or animals when possible.

4. Not practicing crop rotation.

Planting the same crop in the same spot year after year gives disease a chance to accumulate. It also drains soil of vital nutrients.

Rotate cover crops — rye grass, soybeans, winter rye, vegetable crops — from one year to the next. Till their residues back into soil to add organic material providing nutrients.

5. Inadequate soil preparation

Adding organic material improves soil. One of the best is compost, which creates a dark, rich, moist loam that provides ready soil nutrients, holds moisture and drains well.

Composting involves chopping up garden or kitchen waste with a power chipper and then placing this material in a compost pile where oxygen and micro-organisms immediately begin to decompose it.

After the decomposition process, you till the compost into soil for organic enrichment. Leaves, hay, grass clippings make good composting material.

6. Inadequate weed control

Weeds compete with soil nutrients and moisture, but gardeners can prevent their germination.

Shallow tilling will eliminate annual weeds that germinate 1/4-inch to 1/2-inch down into soil. Cultivating deeper-germinating perennial weeds for a couple of weeks will rob them of life-sustaining water and sunlight.

7. Not enough water during dry spells

Start watering when your soil dries out 1 to 2 inches deep. To make sure water penetrates soil to a depth of at least 6 inches, apply about 1 inch of water. But be responsible with your water supply if you're in a drought area.

8. Keep animals out

Fencing is a must for top garden yields. Building an inexpensive 2-inch by 3-inch mesh wire fence about 2 feet high so your garden won't become a feasting ground for small hungry animals is one way to keep animals out.

9. Not staking plants

Vegetables such as beans, tomatoes and cucumbers need support for proper growth. Without proper support, they don't obtain needed sunlight.

Screen-enclosed porches make comeback

Homeowners who enjoy outdoor living are returning to an old fashioned-solution to the problem of moths and mosquitos —screen-enclosed porches and decks.

Decks have become the nationwide center for entertaining and outdoor family living; and porches are making a strong comeback. But in most parts of the country biting insects often limit the use of both porches and decks particularly after dark.

An easily constructed screened enclosure offers an economical solution to the problem.

Enclosing your porch or deck with easy-to-install aluminum or fiber glass screening extends your living space outdoors at minimum cost. You'll have an outdoor living room that's light and airy by day and lets in pleasant evening breezes without annoying flying insects.

Housekeeping is easier too. A screened enclosure keeps out windblown leaves and debris all year round. And since the screening reduces ultraviolet transmission there's less fading of furniture and fabrics.

Aluminum and fiber glass screening is available in rolls in both conventional and solar weaves at hardware and building supply stores.

Solar screening blocks about 70 percent of the sun's rays and can be used where you want protection from the sun.

If you're enclosing a porch insect screening can be installed with simple framing. For a deck you'll probably want to construct a permanent roof so that wet weather doesn't drive you indoors.

Soil test identifies situations when a fertilizer is needed

Recent concern for our environment focuses attention on fertilizers and other chemicals commonly used in our lawns and gardens.

A soil test identifies when these materials are not needed, thereby conserving natural resources and reducing the potential for environmental harm.

When soil testing does identify a need for fertilizer, only amounts needed to meet plant requirements are recommended. Plant nutrients being utilized for growth and development are not likely to cause environmental harm.

On the contrary, they become a part of the solution in providing homeowners with nutritious garden produce and/or healthy, attractive lawns and ornamentals.

Always avoid over-application or indiscriminate application of lime and fertilizers to your lawn or garden.

For example, more lime than needed can cause micronutrient imbalance or result in an increased loss of topdressed nitrogen to the atmosphere by a process called volatization.

This is especially true when urea-containing nitrogen fertilizers are used for lawn or garden maintenance or sidedress applications.

Another good example is nitrogen when supplied in excess of plant requirements. High amounts of nitrogen may promote vegetative growth at the expense of setting fruit or may enhance disease problems of lawns or ornamentals.

Nitrogen not used by the plants has greater potential for ending up in our ground or surface waters. Most nitrogen fertilizers can greatly contribute to an increase in soil acidity when used in large amounts. This results in increased need for lime to counter the effects of low soil pH.

Be part of the environmental solution. Avoid over-fertilization by closely following established fertilization guidelines based on soil testing.

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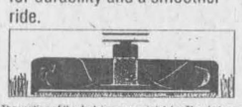

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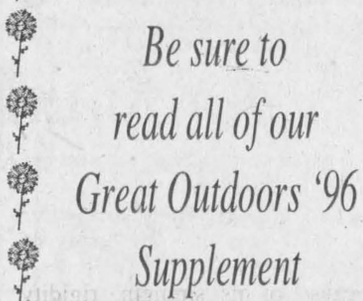



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Great Outdoors '96

Home renovations can pay big dividends

Decisions on what will make biggest difference and how

According to a recent Angus Reid survey on home ownership, conducted for Royal Bank, nearly one in four Canadians say they plan to renovate their home in the next year, either to do necessary repairs, make the home more comfortable, or enhance the value of the home.

If you're considering giving your home a face lift, what you decide to renovate and how you decide to go about it can make a difference, not only for your pocketbook today but for the future value of hour home. Here are some suggestions to help you get the most from your efforts.

What you do

Experts agree that some renovations are more likely to pay for themselves than others, providing they're well done and in keeping with the environment.

In our survey, finishing a basement, fixing up or adding another bathroom, upgrading windows and remodelling the kitchen top the list of renovation plans. These are all winners.

Other renovations like adding a pool, sauna or hot tub, or reducing the number of bedrooms to less than three should not be counted on for payback.

It's also important not to increase the value of your home beyond that of other homes in your area. Other-renovated one, the value of your home will often be controlled by the new home prices.

Who will do it

Will you do the renovation yourself or contract out? When the respondents in our survey were asked: 29 per cent said they would do all the work themselves; 31 per cent would hire tradespeople for some of the work; 21 per cent planned on asking family members for help; and finally, 16 per cent said they would hire a renovation company to look after all aspects of the project.

If the job is small and you have the skills and tools to do it, you might want to take on the work yourself. But, be realistic about what you can accomplish in a reasonable period. There are situations where experts agree that do-it-yourself may not pay, for example:

– when you'll be using expensive materials that could damage easily

– when expert finishing is required.

When hiring a contractor makes more sense, you'll want to get at least three bids. For reputable contractors, check with friends and neighbors who have had similar work done and were satisfied. Ask your building supply store for contractors who are customers or call your local builders' association for a list of recommended members.

Five ways to pay for your renovation

Once you know what you're gong to do and who's going to do it, you'll need to decide how you're going to pay for your renovation work. There are several ways, depending on the cost of your project and the time needed to complete it:

Cash

It's the cheapest way, especially for small renovations. However, it isn't always possible or even advisable if you have to liquidate an investment to finance your project.

Credit card

It's convenient and cost effective if you pay your account in full by the due date. If you prolong payment, this type of credit is more expensive than taking out a loan.

Personal loan

If the work is going to cost more than you're comfortable putting on a credit card, you can borrow the entire amount you need all at once, choose a fixed or variable interest rate and a repayment period from one to five years to suit your budget.

Line of credit

If you'll be financing the project in stages, a credit line gives you the most flexibility and is more economical than a personal loan.

You only pay interest on the portion you've used at any given time, which is good for longer-term projects. It may be secured by the equity in your house or, in some cases, by stocks, bonds or other assets.

If you use equity in your home to secure your line of credit, there are likely to be upfront appraisals and legal fees, but interest rates may be lower than with other types of unsecured line of credit.

Mortgage add-on

Your home is an asset which can easily be used as a source of cash, so you might want to borrow against the equity in your home. With a fixed-rate mortgage you may, subject to credit approval, be able to borrow up to 75 per cent of the appraised value of your home, minus the amount of your outstanding mortgage. Remember that there may be appraisal and legal fees to pay.

If you're considering financing a renovation, you may want to talk with a personal banker who can help you choose the best option for your needs and budget.

Four steps to a new lawn

A lovely new lawn could be just two weekends away if you follow this checklist of steps to take. Like any big project, breaking the job down into manageable chunks will smooth out the problems of when to do what.

BEFORE YOU BEGIN

Measure the area where you want to lay sod or seed, and calculate the square footage by multiplying the width by the length.

If using sod, call and reserve the amount you'll need, and schedule delivery on the day you will finish soil preparation.

Stockpile the supplies you will need for the project: fertilizer, peat moss, sprinkler and grass seed.

NECESSARY SUPPLIES

A large rake (can be rented as a landscaping rake), rototiller, peat moss to amend soil, wide board or old ladder to drag and level soil, fertilizer for new lawns, seed, hydroseed or sod, roller and sprinklers or irrigation system to keep new lawn well-watered

FIRST SATURDAY

Prepare your soil. Remove big weeds and rocks, and then rototill the area to a depth of at least 6 inches. The deeper you can loosen the soil, the deeper the roots will grow and the less care from you the lawn will need.

FIRST SUNDAY

Improve your soil. Work 2 to 3 inches of Canadian sphagnum peat moss or a peat moss/compost blend into the top 6 to 8 inches of soil. Organic matter like peat moss helps sandy soil to retain moisture and loosens and improves drainage in clay or hard-packed soil.

SECOND SATURDAY

Level and rake. Drag a ladder or wooden plank across the new lawn area to make sure the bed is level and free of dips. If you rent a landscaper's rake, go over the ground twice to smooth out the rough spots. Another tool the professionals use is a roller. These are also available for rent and are used to break down small lumps of soil just before seeding.

SECOND SUNDAY

Once the soil is tilled, amended and leveled, it's time to add fertilizer. Make sure you spread a lawn food especially formulated for new lawns.

At last you're ready to spread seed or sod the area. Hand seeding or seeding with a drop spreader is the least expensive. After sprinkling the soil with seed, top it off with a thin layer of peat moss (no more than 1/4 inch deep). This will help keep the seed from blowing away or drying out.

Sodding gives instant gratification, and because you start with a thick grass carpet, there is less trouble with invading weeds. After you lay sod, be sure to fill in the cracks between the sections with peat moss. This will help the sod sections to knit together quickly.

Once the seed or sod is down, all you have to do is keep the new lawn well-watered until established. The soil should be moist at all times, but not wet. This could mean watering twice a day in hot weather or once a week if it rains.

Taking the extra time to prepare the soil before planting will give your new lawn deep roots and a vigorous, healthy future.

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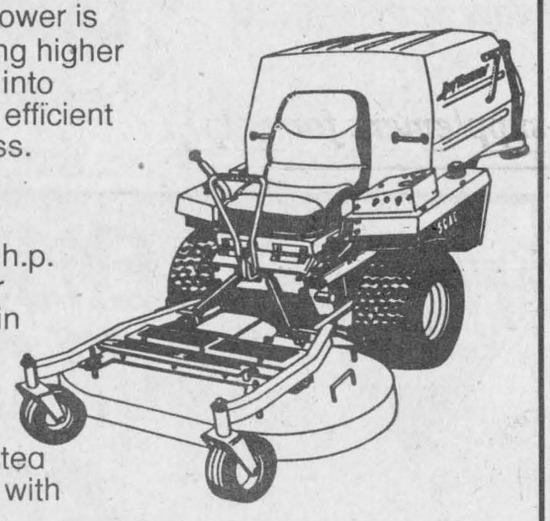
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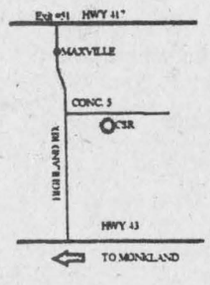

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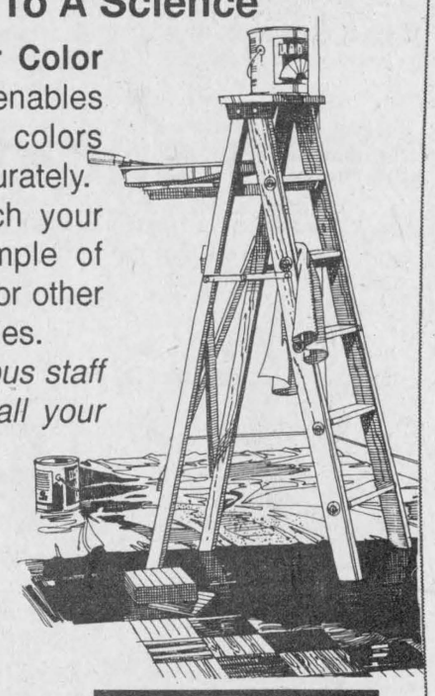
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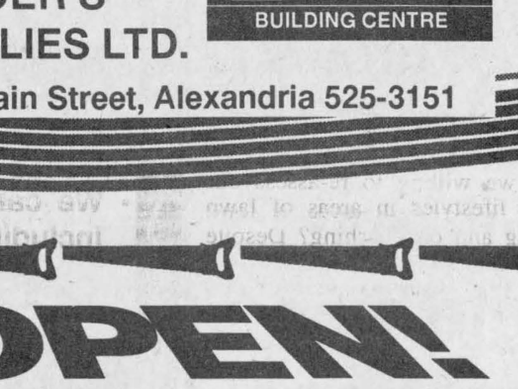

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Great Outdoors '96

Tips to planning a planted pond

Planning a planted pond? Here are some tips to make your backyard oasis green and colorful this season.

•Fill a new pond with clean tap water. The risk of noxious parasites will be minimal then.

•The planting of pond plants:

– All plants which develop roots, should be really planted.

– Oxygen plants, plant five bunches per square metre of water surface.

– Water lilies should always be planted in stages; e.g. first at a depth of 40 cm, a few weeks later (when the leaf stalks have developed sufficiently) at 60 cm and finally at 80 cm, of course dependent on the levels in your pond and the type of lily.

–Never plant lilies within reach of a splashing fountain. They are not resistant to this.

–Swamp plants should be planted in special soil, composed of equal parts of peat, clay and sand.

•Growing season:

Pond plants grow and blossom much longer than one often thinks, i.e. from March to late September.

•Pond maintenance:

– The pond should be overhauled twice a year.

– In November all dead material (leaves, etc.) should be removed (also from the bottom) and the pond water should be filled up.

– From March onwards you can also replace plants, add new plants, etc.

–Throughout the season the pond should be replenished regularly. Pond water evaporates faster than you think.



Give your yard that extra dimension. Yard ponds are easy to construct, easy to maintain, beautiful to look at, and will provide years of trouble-free enjoyment.

•Ice on the pond:

Make a hole in the ice, when the ice is not more than two or three cm thick. Siphon five cm of water from under the ice and cover the hole after this. The ice and the layer of air which has thus been created provide for double insulation. Besides the ice layer cannot expand any further.

Window boxes can be great

Consider window boxes. They're small investments that yield big returns in color and curb appeal for the home. Change the plants with the seasons, and give your home an instant face lift.

Traditional wooden window boxes are rectangular in shape and painted to match or complement the house colors. However, it is perfectly acceptable, and often more fun, to use your imagination and create a window box that fits your personality and abode — whether it be a cottage, castle, condo or cabin.

Consider using plywood cutouts of rabbits, geese or cows to decorate the window box of a child's playhouse. Stencil carrots, radishes or herbs on a window box of a garden shed. Add sailboats or starfish to the design of a window box for the beach house.

If your retreat is a shady mountain cabin, why not design window boxes using fishing creels? Decorative molding can be glued directly onto a plain window box for instant pizzazz.

When building your own window box, it should extend the entire width of your window. Attach the window box to the house using wood screws — include a ½-inch spacer to protect your home from moisture buildup. Mount the window box so that the top edge is just below the windowsill.

Watering is key to tree survival

Watering is the key to tree survival. It should be used when filling the planting hole to eliminate large air cavities, firm the soil around fine roots and provide nourishment for the new tree.

During planting, bare-root trees can be dipped in water-absorbing polymers. This amazing chemical comes under a variety of band names and is available from nurseries.

Its function is to attract water when abundant and hold it longer than soil when conditions get dry. It can also be used with balled and burlapped trees when it's mixed with the backfill.

The effects last for about two years. With or without the aid of polymers, water deeply around your tree once a week during warm, dry spells.

Pruning unless directions specify otherwise

It's better not to prune after planting if the tree will be watered regularly. Leaves manufacture food needed for root growth, so the young tree needs as much of its crown as possible.

Exceptions to this rule include trees that will be exposed to strong winds or drought conditions, in which case, early pruning will reduce the demand for water from the roots. Always prune dead or broken branches.

Fertilizing

Avoid fertilizing shade trees until late spring of the second year following planting. Fertilizers can "burn" roots or stimulate crown growth faster than the roots can supply water.

Staking stakes and guy wires should be used only if support is necessary. When using, avoid common problems by following these guidelines.

1. If the main stem droops, find the best place for support ties by moving your hand up the trunk to locate the point above which the top can stand up on its own. Place the support ties about six inches above that point.

2.Ties can be made many ways, but loosely-fitted figure-eight ties made of polyethylene, cloth or webbed strap is easy to install, provides good support and cushions the tree from rubbing against the stake. Using two ties will also minimize the chance of bark damage from rubbing.

3.Regardless of the tie used, allow slack for sway.

4.Avoid driving stakes through the root ball, or using stakes with flanges that will break roots when removed.

5.Remove support ties after one or two years.

Mulch

Mulch is a young tree's best friend. It holds down competing weeds or grass, retains soil moisture, prevents soil cracking that can damage new roots, protects the trunk from lawnmower damage and helps prevent soil compaction.

Organic mulches, such as wood chips or pine needles, also contribute to better soil structure and aeration as they decompose.

Avoid limestone rock and allow no mulch to touch the tree's trunk or be piled higher than two to three inches.

Conserving water grows in importance

Are we willing to re-assess our present lifestyles in areas of lawn watering and car washing? Despite varied opinions, the majority of us realize that water conservation is necessary for the future.

The logical step is to look at our household water usage with conservation in mind — and to help reduce our personal cost.

The following check list will help assess water efficiency in each home situation.

1. Is the toilet an old water guzzler? New low flush toilets can save up to 60 per cent less water per flush.

2. Replace leaky tap washers or faucets. A small drip can waste mega litres per day.

3. Use aerators on all faucets to reduce tap water flow by 25 per cent.

4. Install low flush shower heads and cut this water usage by 50 per cent.

5. Check for leaks in all plumbing fixtures. Dollars and water could be wasted.

Through increasing demand and municipal government regulations, the field of water conservation products continues to expand.

The plumbing industry now offers more stylish and attractive low flow fixtures to suit individual home decor.

Above all, when we make these decisions we must look at water conservation as an anti-waste method and not an anti-use program. It is the environmentally smart thing to do.

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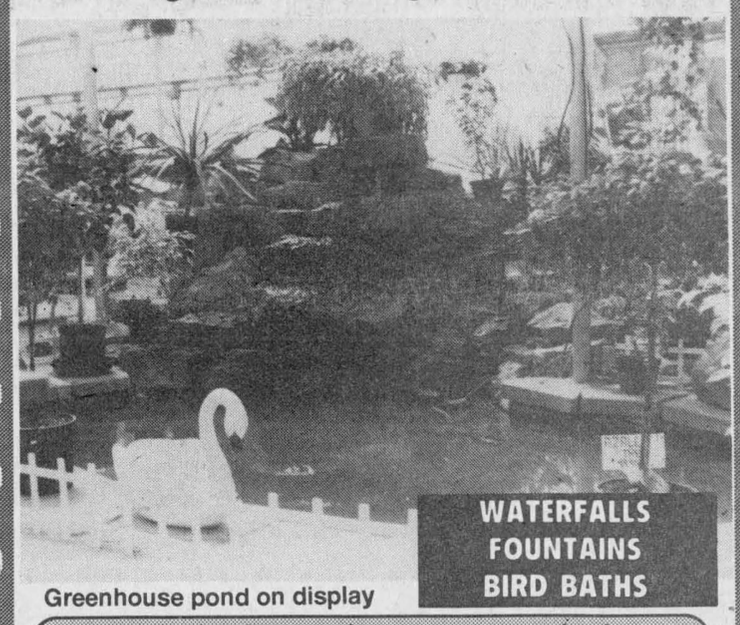

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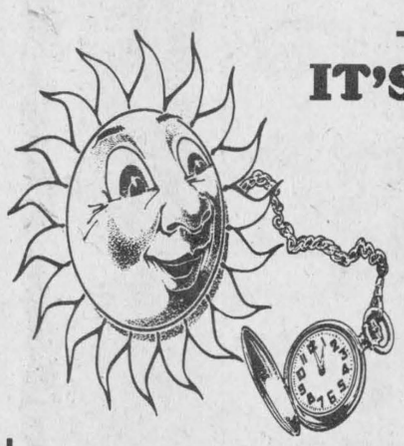

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Great Outdoors '96

A bed of color is easy to create

If you've admired a neighborhood's flower-filled landscape, but didn't know where to start to beautify your own yard, follow this simple advice: Start small. A single flower bed is easy to create in a weekend or less and will stay colorful all summer long.

Plan before you plant

Look around your yard for a logical focal point for a flower bed. Do you have a small tree or a large flowering shrub? Or how about a birdbath, sundial or some other object that will be taller than your plants when they're fully grown? Pay attention to how much sun the area receives — is it in the sun most of the day or only a few hours? This will be important when selecting plants.

Use a tape measure to determine the size of your new bed. Keep it small — 3 feet across or less is ideal, so you can reach plants growing toward the center or close to the back. Sketch the dimensions of the bed on graph paper. On another page, make two columns for notes on shorter and taller plants. Then, take both with you to visit your local home or garden center.

Select plants

You don't have to spend hours weaving through the plant aisles to get what you need. Simply select a few flowers with colors and textures you like, then check the labels for how much sun the plants need, how tall they'll grow and how far apart they should be planted. Look for taller plants to surround your focal point and shorter ones toward the edges of the bed. If you have trouble choosing, pick out just two varieties, one taller, like zinnias or geraniums, and one shorter, like marigolds for sunny spots or coleus and bright impatiens for the shade.

Next, look at the various edgings available — from bricks or landscape timbers to flexible plastic garden edging. The edge separates lawn and flower bed, so you can mow grass without cutting down plants.

Once you've selected the plants and edging you want, quickly sketch their dimensions on your graph paper to determine how many plants you'll need. To get you started, here's a sample shopping list and the tools you'll need to finish the job.

Shopping List

- Small bag of Canadian sphagnum peat moss
- Two to seven medium-tall plants that complement or contrast with your focal point
- Two to seven shorter plants, all of one type
- Shredded bark or other mulch
- Edging to surround flower bed

Tool CheckList

- Shovel
- Hoe
- Rake

Before you plant

Use a garden hose or a length of rope to create an outline for your flower bed. This lets you see how you like the shape of the bed and provides a digging guide. The next — and most critical — step is to improve the soil.

Start by loosening the ground across the entire bed. Remove the weeds, sod or old plants from the area. Next, spread 2 to 3 inches of peat moss across the bed. Then, dig this into the top 6 inches of soil. The peat moss helps sandy soil hold moisture, so you won't have to water as often, and it loosens and improves the drainage in clay or hard-packed soil, so air can get to the plant roots. It also makes weeding easier and reduces the amount of fertilizer you'll need.

Once the soil is ready, position the plants according to their planting instructions. Then, complete the bed with a layer of shredded bark or other bagged mulch to give it a more polished look. Water your new bed frequently until the plants take hold and, then, regularly during the summer to supplement the rainfall in your area. Then, just watch your garden grow and enjoy. No one has to know it took less than a weekend to create.

Seven habits of effective gardeners

You can grow healthier lawns and beautiful flowers by following these seven habits of successful gardeners.

They also will lead you down the garden path toward less maintenance and more time to enjoy a healthier, more beautiful landscape and garden.

1. Amend soil annually. Add 2 inches of Canadian sphagnum peat moss or a peat moss/compost blend, and work this into the top 6 to 8 inches of soil. Use peat moss to amend the soil when planting trees, adding a lawn or transplanting. The better your soil, the healthier your plants.

2. Water regularly, and feed when necessary. Feel the soil to decide when your plants need more water. Fertilize when your plants need it — not just when you get around to it. Too much fertilizer causes as much harm as too little, resulting in a scorched or burned look to the foliage or fast, rank growth more susceptible to insects and disease. Read and follow label instructions.

3. Mulch is a must. Mother Nature never intended the soil to be naked. A mulch is like frosting on a cake — you could do without, but why would you want to? A few inches of an organic mulch will conserve moisture, block weeds, equalize soil temperature and slowly feed the plants.

4. Be picky about your plants. Choose varieties that offer more than one season of interest: spring-flowering trees with interesting bark in the winter or blooming shrubs with the added bonus of winter berries or autumn-foliage color.

5. Compost. By layering green material (a source of nitrogen), like grass clippings, weeds and pruning crumbs, with brown material (a source of carbon), like fallen leaves, peat moss or soil, you can create a rich, black compost perfect for adding to poor soil or as a feeding mulch.

6. Walk your garden frequently. This will encourage you to deadhead, pick weeds, and appreciate the small details and tiny miracles that make gardening so satisfying.

Soap and water your home's best friends

The daffodils are in bloom, sunny skies occur more frequently and you find yourself shedding that heavy winter coat in favor of your shirt sleeves.

Spring is in the air and as you mentally prepare to enjoy the great outdoors again, you realize that your house also needs a fresh look to complement the balmy weather.

If you have chosen aluminum windows for your home, spring cleaning is as simple as using soap and water. That's right, aluminum windows require no more maintenance than a good scrubbing to wash away even the worst winter grime.

And since almost no one relishes the thought of spending precious warm weather weekends cleaning, scraping, painting or adjusting windows, aluminum windows can be your key to a brighter season.

Make short work of doing windows

What makes aluminum windows so easy to maintain? Aluminum windows are factory prefinished with durable baked-on enamel — a strong material much like your car's finish — or they are anodized finishes that actually become part of the metal itself.

They won't ever peel, flake, crack, blister or rust. Even after years of exposure to winter cold and summer heat, aluminum windows will look as good as new.

But even aluminum windows need occasional seasonal cleaning. After a long winter, rain, snow and dust accumulate to ruin the view on the inside and out.

With aluminum windows, you can throw away the paint brush and take a shine to spring instead.

Get on the inside track

In fact, frames with smooth, durable enamel or anodized finishes rarely need cleaning. Dust and spots don't easily cling to them and they will not stain.

When aluminum does need a thorough spring cleaning, a damp cloth and a little plain soap and water are all you need to handle the job.

Some modern window designs have features like tilt-in sashes to make for effortless cleaning. Forget about balancing on top of a rickety ladder or ruining your landscaping just to wash the windows.

By simply turning the special latches and letting the sashes tilt inward, you can clean the glass and framework from the safety of indoors.

When it's time to spruce up your house for spring and summer, aluminum windows can cut your cleaning time down from days to hours.

With all the challenges of contemporary living, aluminum windows will give you one less thing to worry about.

And when the lazy days of summer arrive, wouldn't you rather spend them relaxing on the beach or enjoying the golf course?

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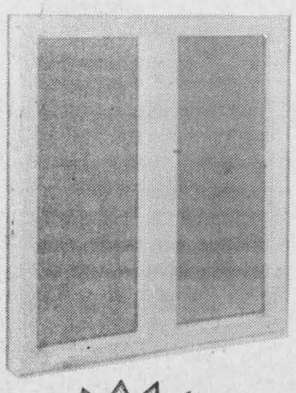

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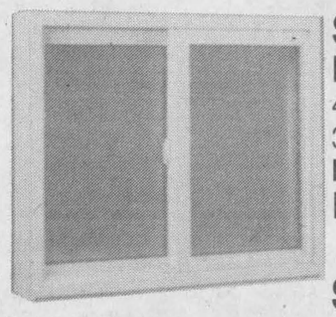

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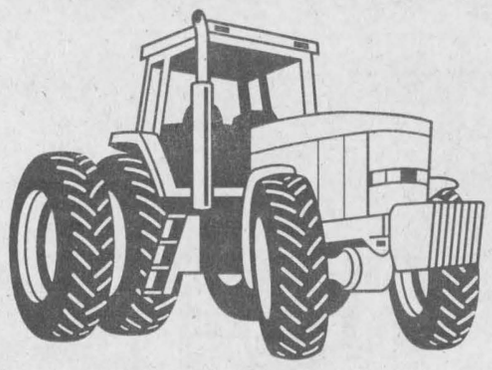

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Great Outdoors '96

Bathroom should reflect real you

A bathroom, of all rooms, should be a place that reflects the real you. If all it reflects is the sad state of your finances you'll be interested in what a team of designers did with a horror-bathroom left over from the 50s. You could do the same, or similar, with a couple of weekends' work and a modest investment in good quality paint.

Jane describes the bathroom as "the quirkiest room in the house". It was large, L-shaped, institutional in appearance and inefficient. The design team adjusted the scale by removing mirrors "which reflected nothing more interesting than the opposite wall" and hanging a curtain to divide the space into a powder room and a bathing area. That was the extend of the structural changes: otherwise the transformation from institutional to individual was achieved with paint alone.

Warm and whimsical

Trompe-l'oeil effects were used generously on walls, floor and ceiling. The walls were given the appearance of being constructed from bare stone blocks. The stone-like texture was applied to the walls by pouncing with a small sea sponge, "joins" being painted in with an artist's brush.

The floor was in poor condition and had to be covered by plywood, which quickly became a very convincing slate floor. The illusion of 18-inch square natural slate tiles was created by layering a slate gray glaze over white floor enamel. Contrasting glaze was used, and the typical texture of slate was created by pressing folded plastic sheeting into the wet surface. The finished floor was sealed with Stays Clear Acrylic Urethane.

Perhaps the simplest of all the trompe-l'oeil effects used was on the ceiling, where wispy white clouds float on a pale blue background. This was achieved by laying down a base coat of white kitchen and bath paint, designed for damp environments. When dry a pale blue latex was applied in a circular motion in small areas using a lightly-loaded brush, the wet paint was then rubbed gently with a rag to allow the white to shine through. The effect is soft and dreamy.

A final touch transformed very ordinary wooden drawer handles into valuable antiques. They were first primed with alkyd underbody then given an all-over base coat of gold spray paint. When thoroughly dry a mix of five parts glaze and one part Satin Impervo is lightly brushed over the gold paint then rubbed with a rag to create a "worn" look. Finally the still wet glaze is textured by spritzing it lightly with mineral spirits.

Gardening teaches children multiple lessons

A child's garden produces the richest harvest of all.

Working side by side in the garden, adults and children learn from each other and share their successes. Gardening cultivates a child's instinctive love for the earth, and the bounty — crunchy carrots, sweet snap peas, fresh herbs — can lay the foundation for healthy eating habits for a lifetime.

Even a small garden can yield big discoveries. In fact, gardening experts recommend that a child's garden be small enough that the weeding, watering, thinning and harvesting are manageable for the child.

If you don't have access to an outdoor plot, indoor pots and trays can produce rewarding results if you choose appropriate seeds.

Whether you're gardening indoors or out, child-size tools for the task, from a mini-greenhouse and seed pots for indoor growing to shovels, hoes and rakes with sturdy wooden handles and metal blades to tackle outdoor projects can be.

Warm weather troubleshooting tips

Sometimes, problems may require a simple repair, not a major overhaul. Here are a few common repair tips:



• Alternator — Loose wiring can make your alternator appear defective. Make sure the technician checks for loose connections and performs an output test before replacing it.

• Battery — Corroded or loose battery terminals can make the battery appear dead or defective. Make sure the technician cleans the terminals and tests battery function before replacing it.

• Starter — What appears to be a defective starter actually may be a dead battery or poor connection. Ask your technician to check all connections and test the battery before repairing the starter.

• Muffler — A loud rumbling noise under your vehicle indicates the need for a new muffler or exhaust pipe. Quality replacement parts obviously cost more. Low-priced parts are seldom a good buy unless you keep the vehicle less than a year. Make sure you understand exactly what the warranty covers, because many exhaust-system warranties have serious exceptions and limitations.

• Tuneup — The old-fashioned "tuneup" may not apply to your vehicle. Other than belts, spark plugs, hoses and filters, few parts generally need to be replaced on newer vehicles. Follow recommendations in your owner's manual.

Glass-ceramic tops: A range for all reasons

Four top reasons people remodel their kitchens are:

– to create a fresh, new look
– to increase storage space
– to increase counter space
– to update appliances

There is one new appliance that fulfills three out of four of these goals – a smoothtop range.

Smoothtop ranges have black glass-ceramic panels that range and cooktop manufacturers offer with a wide array of decorative surface patterns to complement any kitchen decor. The decorative pattern is applied during the production of the panel and is part of the panel itself, so there is virtually no chance of rubbing or scraping it off.

Smoothtops can help alleviate a countertop storage as well. When not in use for cooking, the surface is ideal for other types of food preparation. Because the material is so hard and tough, there is little chance of scratching or damaging it. And of course, its smooth surface is easy to clean when you're done, whether you're using it for cooking or food preparation. Just a dab of smoothtop cleanser and a few wipes with a paper towel, and your smoothtop is gleaming like new.

Aside from their handsome good looks and easy cleaning, smoothtop ranges are great performers. They heat food quickly, yet are responsive enough to simmer difficult sauces.

The remarkable glass-ceramic panel is exceptionally impact-resistant, translucent to show the glowing heating elements below, and unaffected by sudden and severe temperature changes, such as cold water spilled on a hot cooking surface.

Smoothtops with glass-ceramic panels have been on the market in Europe for more than 20 years. Today, virtually every maker of ranges and cooktops in North America offers smoothtop ranges with glass-ceramic surfaces.

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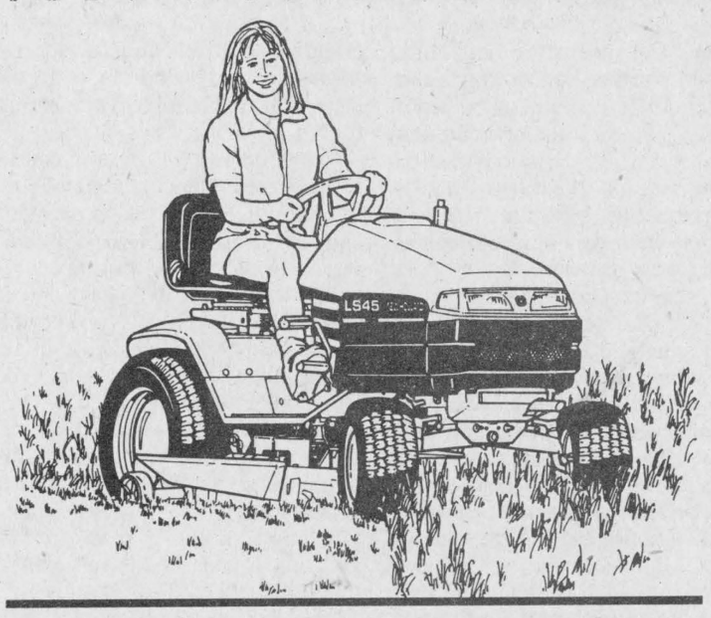

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Outdoors '96

Take the heat out of summer travel by checking your vehicle

Spring — it means the beginning of warm weather, sunny days and the countdown to summer vacation! However, before you start planning your road trip, it's a good idea to have your car checked to ensure it's in proper working order. The last thing you want on your vacation is to have a breakdown.

Here is a checklist to follow:

• Make sure your car has "ride control," the ability to hold the road when manoeuvering in traffic at high speeds. This means that you should have tight steering and suspension, strong shock absorbers and struts, and good tires. Have your shocks and struts inspected to make sure they are properly aligned and in good condition. Check tire pressure to make sure each tire is at the recommended level. Not only will underinflated tires reduce ride performance and handling, but they also will decrease your vehicle's fuel efficiency.

• Have the braking system carefully inspected. Check pads and shoes for lining wear; all wheel cylinders; calipers, drums and rotors; all hardware; brake lines and hoses for leaks, kinks or blockages; and the brake-fluid level. If you need to repair your brakes, insist on quality parts from reputable sources. Remember, your family's safety is on the line.

• Inspect your vehicle's cooling system, especially the thermostat, hoses and radiator pressure cap. If you don't, your car may overheat, and this can cause serious damage to cylinder heads.

• Look at the hoses and belts to make sure there are no signs of wear. If a hose or belt fails, it radically can affect a vital part of the motor.

• See that your car has enough oil. Besides being a lubricant, it is also an engine coolant.

• Check the windshield wipers. If they aren't clearing the window properly, replace them before leaving for vacation. Make sure you buy the right type and size, and know how to install them. Read the instructions on the package before leaving the store, and if you don't understand, ask a salesperson questions.

After making sure your car is in good condition, you can get on the road with confidence. It should be easier to enjoy the trip now that you have one less thing to worry about.

Home improvements are easier with an organized workshop

To many people, Spring means warm weather, sunshine and long walks outside, but to do-it-yourselfers, Spring means action!

They can finally repair the damage of winter's harsh weather and give their home a fresh, new look. The key to making home improvements go smoothly is an organized, efficient workshop and, in his new book, "Bob Vila's Workshop: The Ultimate Illustrated Handbook for the Home Workshop: (William Morrow), Vila offers common sense tips on how to select the best tools.

Since there are so many tool manufacturers, and so many types and models of virtually every tool, Vila recommends that people start sensibly. They should first invest in the basic tools that they will need again and again – wrenches, drivers, a drill, a circular saw and other multipurpose tools.

When do-it-yourselfers first set up their workshops, they don't have to own every tool they'll ever need. A rarely used or expensive tool that will only be needed for a special project can be rented or borrowed from a friend.

Also, borrowing tools allows people to see if they like a particular brand or model, making their decision easier when they finally decide to buy the tool.

When purchasing equipment, Vila says, the feel of a tool is part of its pleasure. A quality tool, especially a hand held tool like a chisel or plane, should be an extension of one's hand. He explains that many professional crafts people recommend purchasing tools from a fair, friendly, knowledgeable local dealer and developing a good working relationship. While the prices may not be as inexpensive as those in a catalog, do-it-yourselfers will be able to get a feeling for the tools before buying them and will probably encounter fewer hassles if the tools break.

A reminder Vila gives to those who are stocking their workshop is to be true to their tight budget or to advance their personal quest for the best. And, remember, the best isn't always evident. People should learn as much as they can about individual tools before buying them. This will make things easier in the long run.

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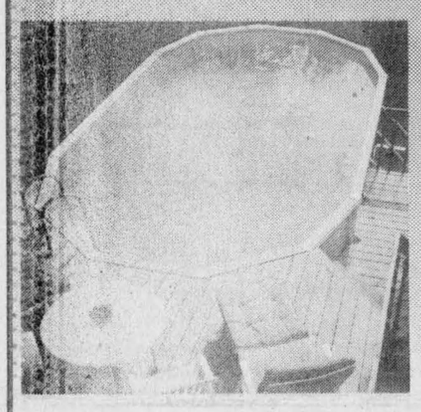

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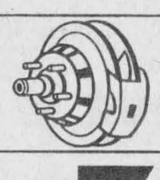

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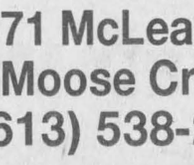

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