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CONSUMER HOW-TO

CHOOSE WINDOWS AND PATIO DOORS

Windows, Patio Doors Are A Reflexion Of Your Tastes



THINGS You SHOULD KNOW...

- Select a reputable window dealer.
- Carefully plan the placement of windows in your project.
- Plan a budget.
- Go to a showroom to see and learn about the products.
- Select styles, exterior finishes, interior wood species, and glazing options desired.
- Ask questions and learn about energy efficiency and warranties.
- Place order.
- Enjoy your new windows.

Whether building or remodeling, windows and patio doors are an integral design factor in your project and a reflection of your tastes. They can be practical elements in your home, like garage windows, or they can enhance architectural features, like a living room bay window with transoms. Windows and patio doors serve as a gateway between your protected living environment and Mother Nature surrounding you, so care must be taken in their selection. Today you have a myriad of choices when shopping for windows. Time should be set aside so you know what products fulfill your needs, tastes and budget.

When considering options for the exterior you may be looking for clear stain-grade wood to give the natural look, a primed surface that can be painted to match your color scheme or maintenance-free surface like vinyl, fiberglass, aluminum or copper. Each product line has advantages and disadvantages so you need to weigh them before purchasing. Raw pine is the most common wood used on interior window sash, frames and panels but customer demand is changing this also, with oak, hemlock, cherry and walnut interiors now being manufactured.

Twelve years ago, vinyl windows were almost unheard of in residential construction in Minnesota and now they comprise of over 40 percent of all sales and are still gaining ground on primed and maintenance-free products. Why are vinyl products popular here? Vinyl products are normally affordable, they can be custom-sized to your rough openings for a small nominal cost, and they require little maintenance during the life of the product. Vinyl does not rot, rust, warp or corrode and the multi-chambered extruded frames provide optimal thermal efficiency during harsh winter months. What then are the trade-offs? Vinyl cannot be painted so once you select a color, you will have to live with that color for the life of the product. With most vinyl products you also have vinyl inside and out so you will not see that traditional wood look on the inside of your home. If you are retrofitting windows into existing openings, they may not match your current windows or the vinyl may not reflect the style you are seeking in your home.

If you have your heart set on the warm tones and beauty that only a wood interior on your windows can radiate, look for aluminum, fiberglass, copper, or vinyl cladding on the exterior to cut down on the maintenance. Most American made windows use raw natural pine interiors; although some companies offer cherry, oak, knotty pine, walnut and other premium woods for an upgrade. Window manufacturers usually offer standard and custom colors of cladding. Your architectural style and budget will best determine what you can select for your project. Clad windows can showcase your building project and, for a cost, they can be customized to fit existing openings.

An enduring traditional look can be found in wood windows with a primed exterior that accepts any paint fin-

ish or, if desired, with a stain-grade wood exterior that can be finished to harmonize with your wood siding. These windows are more affordable than metal clad products, but more time will have to be invested finishing and maintaining the products. The most common applications of primed windows are retrofits into existing openings or matching windows in older homes. The primed wood window market continues to diminish as people look for ways to make maintenance a thing of the past.

Windows come in many styles and functions: venting and non-venting; double hung where both sashes slide up and down; gliders that slide side-to-side; casements that crank out; and awnings that tilt out. There are also specialty units like bays, bows, garden windows, glass block windows and custom shapes like triangles and trapezoids. Windows are the creative building blocks that let light and air pass into your home so you need to select styles that fulfill your purpose. Some homeowners prefer to have all windows the same, like all gliders, while other individuals consider the room and function in determining the style.

Energy concerns nationwide have made consumers more aware of the glass glazing options available to them. Different glass is designed to help you maintain optimal comfort in your home regardless of where you live. Years ago windows were made with single panes of glass and then storm windows or removable glazing panels were added to increase energy efficiency. Research and technology have now given us products that optimize the energy efficiency of our windows. Low-emissivity (Low-E) coatings on the glass, Argon and Krypton gas fillings in the sealed cavity between the two panes of glass, tripane glazing with three panes of glass separating two sealed air spaces and even polyester films permanently suspended between the panes of glass are readily available. The Low E coatings are sprayed on the inside of the panes of glass in the sealed airspace and they maximize heat collected from the sun. This option is popular in northern climates where heat loss during the winter months is a major concern.

For consumers who need to shield their home from heat gain and damaging UV rays while allowing natural light to pass into the home, Solar Shield coatings are available for the south and west facing exposures. Warm edge spacers between the panes of glass decrease radiant cold transference across the spacer channel, reducing condensation and discoloration on the sash. As energy becomes more costly and scarce, window technology will help increase energy conservation without hampering construction design flexibility.

Window manufactures now have their products independently certified by the National Fenestration Rating Council (NFRC) against a set of standards of thermal performance. The consumer can easily compare products to see if they meet his energy efficiency needs. Use the U-fac-

tor rating to compare products. The lower the U-factor, the better the glazing resists heat transfer and the higher the energy performance. Minnesota is a pioneer in setting minimum performance standards for windows. You should also check air infiltration rates since they vary widely by product line. Double hungs and gliders must be loose enough to slide in the track so they always have higher air infiltration rates than casement windows. Casements, however, crank out away from the house so they can impede traffic flow in a walkway or get rain on both sides of the sash if inadvertently left open in inclement weather.

Because there is so much to consider when purchasing windows for your home, you need to find a dealer who is able to educate you about all aspects of the products. Window and patio doors are no longer "one size fits all" types of products. Windows also have warranty issues that may need to be addressed like stress cracks and seal failures, so your window dealer must let you know how these issues will be handled if you have a warranty problem. Although price is important, the support system that backs up the products that you purchase is just as important. Also, most windows are manufactured per customer order so they are not warehoused in a factory waiting to be sold. This means that you need to plan ahead and start working with a dealer of your choice so you have time to make knowledgeable decisions about the windows needed for your project.

CONDENSATION

Condensation problems arise because air can only hold a limited amount of water vapor and cold air holds substantially less than warm air. Air, cooled by contact with a cold surface like a piece of window glass, may deposit some moisture on the glass. The moisture on the glass is an indication of the level of humidity in the home, not the quality of the window. Excess water needs to be controlled to prevent discoloration of wood, mildew on walls and ceilings, and water or ice build-up on windows. Minnesota now requires air exchangers to be installed in new homes so that fresh, dry air is cycled into the home and stale, moisture-laden air is vented to the outside. If your home does not have an air exchanger, it is important to control humidity so you do not have mold growing in your home during the cold winter months when you normally do not have the windows open.

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IMPORTANT POINTS

The time to act is now.

Determine your current and projected expenses.

Estimate how long you'd like the monies to last.

Consider what you want to leave your heirs.

Understand the difference between the "safe" and the maximum withdrawal rate in any given year.

Diversify your portfolio.

Understand that withdrawal rate studies are based on assumptions.

CHOOSE AN INVESTMENT PLANNER

Investments Should Be Guided By Reason, Not Emotion

By David M. Nelson, CFP®, CLU, ChFC

What makes for a good investor?

Driven by emotions more than logic, we typically buy high and sell low. What may surprise you is how big a penalty you can pay in the long run if fear and greed dictate your investment decisions. People in or near retirement seem particularly prone to such temptations. The financial media had plenty to talk about this spring and summer. How did you react to all the news?

As you ponder your own investor behavior, keep in mind this observation from the Dalbar report: "It is easier to make the right decision when the markets are rising and the fear of loss is on the back burner. The biggest

smart decision, that most investors get wrong, is to invest when the market is down. If you don't know when to get out, it is better to stay in.

Most investors do not clearly understand their own risk tolerance. According to Nick Murray, author of several books including *Simple Wealth*, *Inevitable Wealth*, there are three great truths about risk tolerance. First, far from being fixed, immutable, knowledgeable, and even quantifiable, risk tolerance in the individual investor is as volatile as are all other emotions, because it is from his emotions, and not his intellect, that his risk tolerance is derived at any given moment.

Second, people change their risk tolerance in reaction to, rather than in anticipation of, market movements. That is, risk tolerance is essentially a lagged response. Thus, changing one's risk tolerance in response to market events, regardless of how one is changing it, must be a losing

strategy, and a formula for substandard returns. Third, the individual investor reacts to market movements by altering his risk tolerance pro-cyclically rather than counter-cyclically. That is, as prices rise, and especially if they rise sharply thus extinguishing value, the investor perceives that risk in those assets/markets is actually declining, when in fact it is rising. The best approach for most investors is to have a well-diversified portfolio, ignore the noise from the media, continue to educate themselves about their finances, and be patient. By doing so you are on your way to being a good investor.

David M. Nelson, CFP®, CLU, ChFC, of NelsonCorp Wealth Management, 880 13th Ave. North, Clinton, IA and 4007 E. 53rd St., Davenport, IA has over 25 years of experience in providing comprehensive wealth management to clientele consisting of small business owners, pre-retirees and retirees. He has a weekly radio show, and in 2002 co-

authored the book, "Strictly Business." His second book "Living & Learning" was released in July 2005. For information call 800-248-9042 or visit www.nelsoncorp.com. Securities offered through LPL Financial, Member FINRA/SIPC.

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