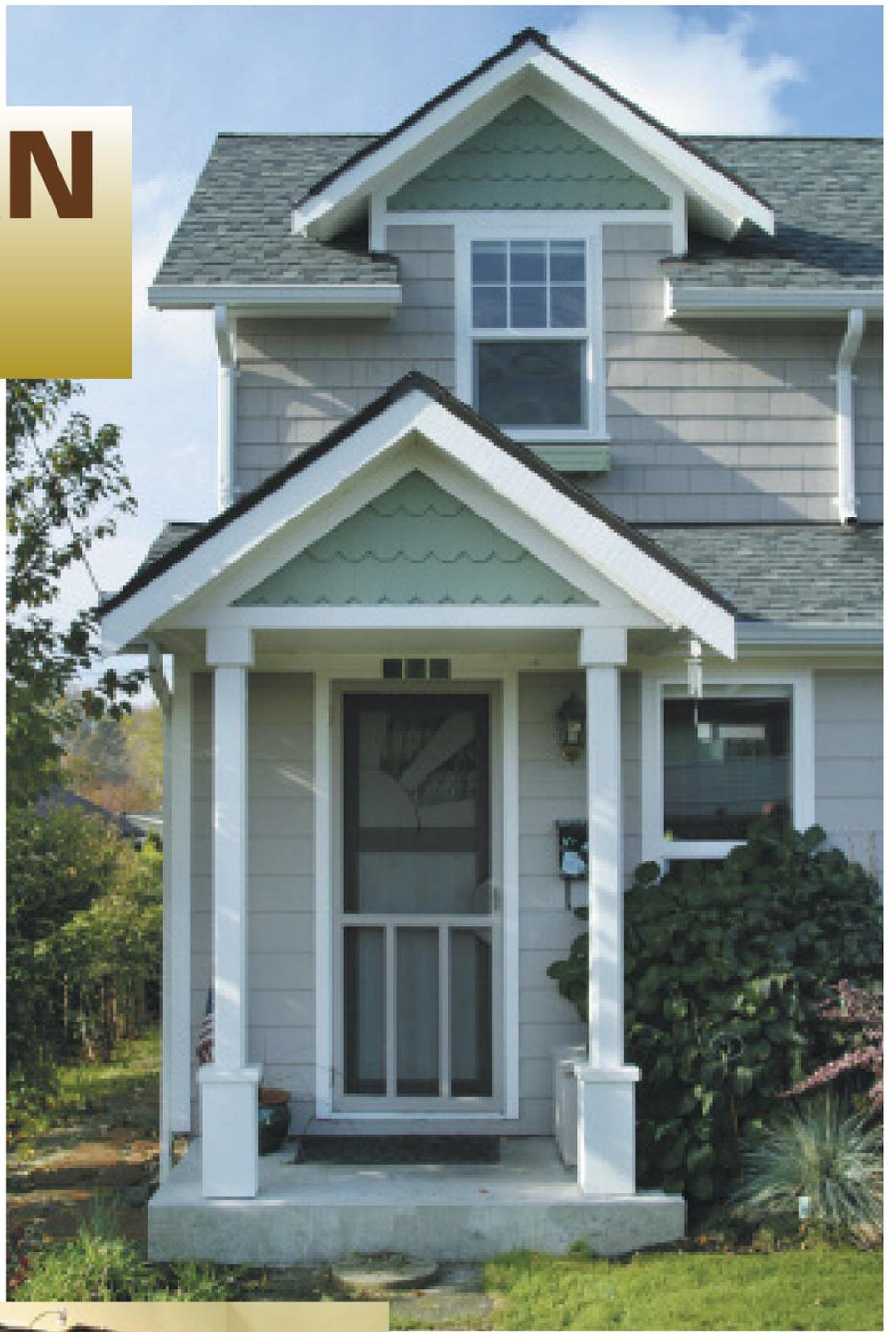
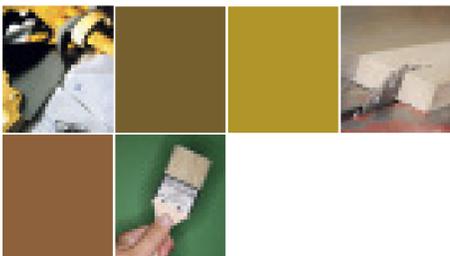


AMERICAN HOME



APRIL IS FAIR HOUSING MONTH



KEEP YOUR HOME EXTERIOR IN TOP SHAPE

Feel like cheating? Forget what the inside of your home looks like for just a bit and focus on your home's exterior.

"The exterior of your home makes a lasting and daily impression on your friends and family, along with your neighbors," says Mark Clement, professional contractor and host of *MyFixItUpLife* home improvement radio show. "While the weather is good, my advice is to get outside and fix up problem areas, work on the landscaping and invest in products that make your home's exterior not only look great, but work great."

Clement, who is in the middle of an ongoing renovation of his 100-year-old home in Pennsylvania, recommends assessing your needs and then diving in on projects. "On the exterior of the home there are three big, critical areas I recommend people evaluate every year — the roof, the windows and the entry door. Those are key areas because, along with being visual focal points of the home, they help protect a house from severe weather. And, if you have problems with older windows, doors or roofing tiles, you're looking at higher energy bills and growing problems that can affect your wallet long-term."



Contractor Mark Clement installs polymer roof tiles on his home.



CLEMENT OFFERS THESE RECOMMENDATIONS FOR KEEPING YOUR HOME EXTERIOR IN TOP SHAPE:

ROOFING TIPS

1. Check your roof yearly (from a ladder or from a neighbor's home with binoculars) to determine the condition of your roof. Look for problem areas, such as missing or broken shingles, along with roofing tiles that may be "flapping" in the wind. These are all indications that a new roof may be in your future.
2. Don't forget to check the sides of your roof. The southern exposure weathers significantly faster than the other sides of the roof, so make sure to carefully examine this one. Also, shallower pitches weather faster than steeper pitches. So again, if your roof has a shallow pitch — like a shed dormer — make certain you can clearly see it to get a true indication of the condition of your roof.
3. If you're in the market for a new roof, investigate polymer roofing tiles as a good option. These impact-resistant slate and shake tiles are man-made in a wide variety of colors. Some tiles, like those from DaVinci Roofscapes® that Clement chose for his home, have a 50-year limited warranty and are ideal for all types of weather conditions, including hurricanes and hail.
4. Since the installation of a new roof exceeds the capabilities of most homeowners, make sure to research and hire a professional roofer. Check to make sure your roofer is insured, licensed and certified. Ask for a written job estimate and references along with warranty information for both the roof you select and his installation services.

ENTRY DOOR TIPS

1. If you can see light around your main entry door from the inside, the door is hard to close or lock, or the door itself is warped, it's time to consider a new door.
2. Even if you can't see light, air may be moving through gaps in the weather stripping at a surprising rate. On a very cold or hot day, hold the back of your hand an inch or so away from the bottom and perimeter of your door. If you can feel air moving or a significant cold spot, that's a signal your existing door could benefit from better sealing.
3. Determine what role you would like an entry door to play on your home's exterior. Do you want it to be a focal point with a splash of color? Is it important that you have decorative glass in the door system? Will you need vented sidelites to allow more light and air into your home? Search the web for "Door Designer" and "My Saved Door" online tools to help visualize how a new door will look on your home.
4. Think about the weather conditions your home's door faces along with your energy bills. If either run to the extreme, consider replacing your entryway with a high-performance fiberglass door (which has four times more insulation than wood doors). You can also request features such as the Tru-Defense® Door System from Therma-Tru Doors that features enhanced weatherstripping, corner seal pad, door bottom sweep and profiled sill that all work together to provide strength and stability in your entry door.

WINDOW TIPS

1. Evaluate the functionality and decorative appeal of your current windows. If you have condensation between glass panes, the windows are hard to open or close, your energy bills are soaring or if there are drafts coming in around the window units, then it's time to seriously consider replacement windows.
2. Vinyl framed windows are the category of windows with the highest growth rate in the country. Why? These frames are extremely energy-efficient and some of the best have fusion-welded corners and multi-chambered construction. Plus, maintenance hassles are so low you'll forget the horrors of rotting frames, scraping and repainting that come with wood windows.
3. Investigate your window options and stick with a national manufacturer that can stand behind a long-term warranty. For his renovation project, Clement selected Simonton vinyl windows. The award-winning company impressed him with its 65-year history and return-on-investment with their ENERGY STAR® qualified windows.
4. Remember that a thermally-efficient window is sealed tightest when it's locked. So, to keep your energy bills lower, don't just close your windows, make sure to lock them.

TRIM TIPS

1. If you have the opportunity to replace your entry door or windows, make sure to finish off the job with stylish window and door trim. Lightweight and easy to install, weather-resistant synthetic mouldings, shutters and entryway surrounds from Fypon® are a definite do-it-yourself project for any homeowner.
2. Take an eagle's eye look at your home. Most houses have louvers placed high above the attic or garage space to allow ventilation in those areas. And, most houses have wooden louvers that can rot with time. Replacing louvers with insect-resistant and rot-resistant synthetic louvers can improve the home's appearance and functionality.
3. Wrap it up. Clement recommends that if you have unsightly porch posts you can easily transform them into showpiece parts of your home by using Column Wrap Kits. The decorative synthetic pieces can be installed in less than 15 minutes around existing structural posts and columns to give an upgraded look to any home. For more home improvement tips, visit www.myfixituplife.com.

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BOARD OF REALTORS PRESIDENT: ORGANIZATION DOES A LOT FOR COMMUNITY



Back Row: Don Marple, IAR 2013 President; Matt Brisch, Past President; Liz Nash, Vice President; Mary Leslie-Douglas, Director; Diana Waldorf, Director; and Kay Merino, CEO; Front Row: Barb Suehl-Janis, President; Len Janis, Treasurer; Mary Nolan, Secretary; and Joanne Rogis, Director.

By **Samantha Pidde**
Herald Staff Writer

CLINTON- President Barb Suehl-Janis says the best part of being a part of the

Clinton Board of Realtors is the support and information members give to each other.

"We all cooperate with each other to try

to do the best job that we can for our buyers and our sellers," Suehl-Janis said.

The board has members with listings in Clinton, Scott, Jackson, Whiteside, Carroll and Rock Island counties. Suehl-Janis attributes this large coverage area to allowing Realtors to pick what board they want to be on. She added that there are at least seven Realtors who live on the Illinois side, including herself.

Illinois and Iowa have different trust laws, according to Suehl-Janis. She said the members living on the Illinois side can use their experience to help members on the Iowa side and vice versa.

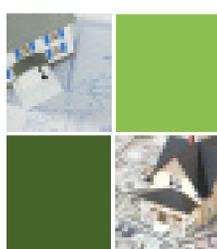
Suehl-Janis added that she assisted a member just a week or so ago who was working in Whiteside County. Suehl-Janis provided her some of the reports she needed, as well as other information. In the same spirit, when she is trying to sell a home in a city she is less familiar with,

other Realtors have helped Suehl-Janis.

"I'm very proud of the fact that we at the Clinton board do help each other," Suehl-Janis said. "We aren't cut throats and back stabbers."

Suehl-Janis has been on the board 32 years and has served as the secretary and on the board of directors, as well as vice president. She added she is proud to be a part of this board that brings Realtors together so they can better serve their clients. With all of the different regulations and requirements, she feels "it's too hard to go it alone now."

Suehl-Janis is also proud of what the board members do for the community. She said Realtors are great at giving back to the community. The board recently hosted its 20th annual pasta night and raised \$3,500 for Special Athletes. On their own time, many Realtors volunteer for local organizations and charities.



Things to consider when budgeting your home improvement project

Before beginning a home improvement project, homeowners should construct a budget to ensure the project is a success.



Home improvement projects have become de rigueur for today's homeowners. Be it a kitchen remodel or the ever popular man cave project, home improvement projects remain a goal for many homeowners.

As enticing as a home improvement project might be, no project can be successful until a budget has been established. The right budget will keep homeowners from going deep into debt when improving their homes, ensuring that, upon the project's completion, they can fully enjoy their revamped castles without the specter of significant debt hanging ominously over their heads.

Before beginning a home improvement project, homeowners can take the following things into consideration.

• **Personal finances:** It sounds simple, but homeowners must examine their finances before starting a home improvement project. Just because a bank will loan out money for a project doesn't mean the project is affordable. Homeowners should compare their monthly expenses with their incomes, and then determine what's left that might be able to go toward a project. Monthly expenses include everything from groceries to mortgage payments. When the comparison between monthly expenses and monthly income has been made, homeowners can get a grasp of just what they can and cannot afford.

• **Credit score:** Many homeowners finance home

improvement projects with loans from the bank. Particularly in the current economy when banks are being forced to tighten lending requirements, securing such loans isn't easy. Homeowners with significant credit card debt should eliminate such debt before beginning a project. Doing so serves multiple purposes. First and foremost, eliminating outstanding debt will free up more money to allocate toward the project. Eliminating debt will also make loan applicants more attractive to prospective creditors, increasing their chances of securing a loan and a lower interest rate.

• **The project's priority:** Budgeting a home improvement project also involves being honest as to just how necessary the project is. For example, a man cave might be a dream project, but should it be a priority over other things around the house? If wear and tear is taking its toll on the roof, for instance, the money going toward the man cave should probably be allocated to replacing the roof instead. If a project is low on the priority list but high on the want list, re-examine those projects higher up on the priority list to determine if they are more deserving of immediate attention and funds than vanity projects.

• **Overrun costs:** Not every home improvement project will come in at or under budget. Many, in fact, go over budget due to a host of factors. Homeowners should not be caught off guard when a project goes over budget. Instead, plan for the project to go over budget and expect such frustration. Allocate extra money in the original budget for overrun costs. This will reduce stress and frustration, and if the project comes in under budget, then there's extra money when the project is completed.



Home offices in tight spaces

A home office is a necessity for many adults these days. While some people have entire rooms available to house a home office, others have to make do with less space, and that can mean fitting an office into a tight space. The first step in establishing a small home office is figuring out the space you have and any limitations that may accompany it. For example, maybe you have an unused corner in the living room but don't want to have wires and equipment out in the open. An armoire-type desk that can be

closed when not in use is a viable option in such a situation. Perhaps there is an unused closet in a bedroom. A wall-mounted desk surface, such as a piece of custom-cut countertop material, complete with foldaway mouse and keyboard tray can easily turn the space into a compact nook. Maybe there is an entryway with a small table that would be large enough for a laptop. A stool or ottoman that can be tucked under it can serve as a desk chair and extra seating for company.

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COLOR MY HOME



The bronze exterior frame on this window, highlighted by white millwork, provides the perfect accent for this home's exterior paint color.



Show me the color! That's become one of the most common requests for homeowners in today's marketplace as people look to add more colorful features to their homes as part of remodeling and new construction projects.

"A well-chosen color scheme for a home's exterior can bring out architectural details, downplay flaws and enhance the overall look of the home," says Kate Smith, president of Sensational Color. "I always recommend starting from the top down when considering the colors for a home. Start with the roof, work

down to the siding, then consider the windows, entry door and trim."

When offering color consultations on home exteriors, Smith begins with the roof. "Depending on the style of a home, as much as 40 percent or more of the visual you get when looking at a house is the roof," says Smith, a color consultant for DaVinci Roofscapes. "The more roof that is shown, the more important it is to allow the roof color to help define the home's style."

"I'm a great fan of color blends for roofs, which you can easily find in polymer roofing products. When you select blends with different shades of a color or two in it, the entire roof seems to merge and unify the home exterior. This softens the roof visually and provides you with more long-term options for accent colors to 'pull out' from the roofing blend color."

After determining a roof color, Smith will then look at the siding of the home to determine how the texture plays into the overall home's appeal. Fixed features like stone, brick and stucco need to be considered, along with paint colors for some exteriors.

Moving to the windows, Smith believes a growing trend for homeowners is to select energy-efficient vinyl framed windows with color exteriors to complement the overall look of a home's exterior.

"There are product lines from Simonton Windows for both replacement and new construction windows and patio doors that offer unique color options such as Brick, Pine, Chocolate, Bronze, Cream and Driftwood," says Smith. "These frame colors, when matched with trim pieces such as crossheads, shutters and mouldings, create stunning accents. I've seen that urethane pieces from Fypon accept paint colors extremely well and can help to make the windows and doors more focal features of the home."

Both garage and entry doors are also primary

products that beg for color on a home's exterior. According to Smith, having a door that is painted in a bright, warm color can focus attention on the welcoming aspect of a home.

"Generally, if a garage door is clearly visible from the street, it's best to blend its color to the siding and trim," says Smith. "When the garage is in line with the front door or behind the home, you can potentially add more color. But, keep in mind that you want the main entry door to 'pop' more than the garage, so reserve your key color push for that area of the home."

One of the easiest ways to add color to the front door is to select an entryway especially designed for painting. The Classic-Craft Canvas Collection from Thermo-Tru features smooth, paintable surfaces on fiberglass doors with embossment details so that homeowners can select the paint color they wish to accent their energy-efficient entryway.

"Color fascinates all of us, but some people are afraid to make a mistake by using the wrong colors," says Smith. "If you have a Colonial-style home with a blend of grays on a roof and white or cream siding, you can easily make the house details pop out with red window frames and a red front door. Or, you can have an Arts-and-Crafts style house with an Aberdeen blend of five neutral colors on the roof that flows down to a rustic wood siding. Deep green accents around the windows, trim and entry door would perfectly accent that type of home."

Visit www.sensationalcolor.com for more insights into exterior colors for the home and to download the free "How to Pick the Perfect Colors for Your Home's Exterior" guide.



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CUSTOMIZE YOUR HOME TO SUIT YOUR LIFESTYLE

Homeowners who opt to stay in their homes rather than buy new ones or those who need to reallocate space to accommodate an extended family can create a "new" living environment tailored to their tastes and needs with some well-planned changes. Check out the following tips and tools to help you.

Envision A New Look

Give your entrance a fresh appearance by installing a new front door or painting the existing door. Update your home's interior with crown molding, chair rails and trim that reflect your tastes and give your living space a unique architectural look. Bring new life to your kitchen by replacing countertops and installing new cabinet hardware — or buying or building new cabinets.



Andrew Bondi, Woodcraft power tool sales manager, "test drives" Mirka's new Ceros Random-Orbital Sander.

Listen To An Expert

Veteran remodeling contractor Danny Lipford, host of *Today's Homeowner* (television) and *Homefront with Danny Lipford* (radio), offers the following advice: "If you are a beginner DIYer, start with modest projects, and then move on to more ambitious tasks once you have the confidence and a little more experience. Also, do your research to choose the right tools for the job; it will minimize the frustrations."

Then Round Up Some Tools & Supplies To Help!

Several user-friendly tools will make these projects easier.

- The Rockwell BladeRunner is a portable, multipurpose precision cutter that utilizes any T-Shank jigsaw blades. The variable speed motor control and simple blade changing mechanism allow you to cut wood, metal, plastic, aluminum and ceramic tile. The 18-lb. tool can be operated on any benchtop surface or mounted to the wall (bracket included).
- For quick and easy joinery, choose the Kreg Jig K4 Master System that includes what you need to create strong pocket-hole joints with only a saw and drill.
- The new Rockwell 3Rill 12V Lithium-Ion Cordless Drill — a three-in-one cordless tool that functions as a drill driver, screwdriver or impact driver — is another handy helper. Use it to drill holes in wood and metal, drive small screws with controlled torque, or fasten bolts or screws with high speed.
- Kreg Crown-Pro Miter Saw Guide gives trim carpenters and DIY enthusiasts alike a fast and easy way to add beautiful crown molding to any room. The Crown-Pro works with molding up to 5 1/2" wide and is easy to use for inside and

- outside corners.
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 - Titebond Molding Glue is specially formulated for finish trim and carpentry, including crown molding, baseboards, and window casings.
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 - General Finishes Milk Paint is a tough, durable pre-mixed water-based acrylic for both indoor and outdoor applications. Traditional milk paint colors produce a flat finish, but an overcoat can be applied to change the sheen.
 - OneTIME Wood, an exterior finish available in five colors, works for new wood or wood that has had a previous coating removed.
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IMPROVING ENERGY EFFICIENCY

Tops Wish List When Remodeling Home



Homeowners concerned about high energy bills have put energy conservation home improvements at the top of their must-do list this year. They are looking for green living upgrades that save money without sacrificing space or style.

Because heating costs are typically one of the highest and most variable home expenses, homeowners are considering energy-efficient zone heating options when embarking on home renovation projects.

By installing an energy-efficient wood stove insert into an open fireplace or brick hearth, homeowners optimize heat distribution and lower oil bills.

Craig Shankster, President of Morsø USA, has seen an increase in fireplace makeovers in the last few years, "Finding and eliminating wasteful drafts has lead many homeowners to install efficient wood stoves and inserts that transform

inefficient open fireplaces into high performing heating zones."

Homes without chimneys or fireplaces can install a Morsø 5660 fireplace insert with an innovative zero-clearance enclosure. This is an excellent zone heating option for those in the process of a renovation or new build looking to outfit their homes with the advanced technology of a fireplace insert and class A chimney.

Since buying a wood stove is much like buying furniture, you will find a wide-choice of models that match every lifestyle and design interest, including antique, traditional, classic or modern.

While evaluating the right size, heating capacity and look of your future wood stove, we recommend that you also consider these three eco-wise tips:

1. Only evaluate approved wood stoves equipped with a non-catalytic combustion system

that exceeds EPA standards and are currently tax credit qualified.

2. Look for an eco-friendly seal and a recycled ingredients label that lists the many ways that a stove manufacturer has gone the extra mile to produce the highest quality and most energy efficient wood stove, possible.

3. Similar to grocery shopping, seek out the equivalent of an "Organic Section" in your local fireplace hearth store to compare the quality standards, eco-wise content, and warranties.

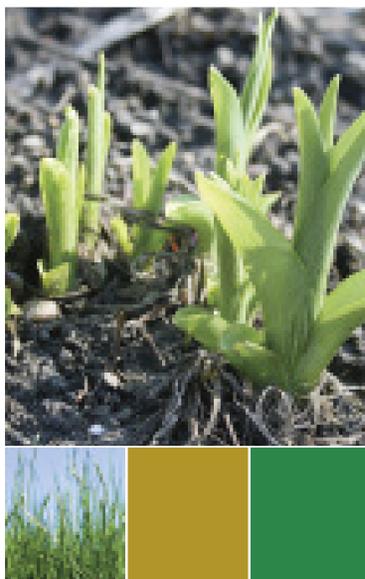
Additionally, if living by green principles is important to you — and it should be — properly burning local wood in a high efficiency wood stove is an environmentally-sound action. Given that the use of sustainably-harvested, properly processed and seasoned wood for

energy displaces the use of fossil fuels, the result is a net reduction in greenhouse gas emissions.

To learn more about the renewable benefits of local wood energy, utilize educational videos that demonstrate how to fully realize the renewable benefits of local wood energy without beginner missteps or old-school methods. There are five free videos that teach how to choose, install, operate, maintain, and fuel your wood stove that are available on <http://www.morsona.com>, Facebook, and YouTube.

Today is a great time to invest in a wood stove so you can actually keep some green cash in your pocket. The Federal Bio-Mass Tax Credit extension provides a 10 percent tax credit up to \$300 for the purchase of a new biomass heating appliance in 2011. This tax credit helps homeowners save on energy costs by utilizing renewable biomass fuels such as wood.

DID YOU KNOW?



Radon is a naturally occurring radioactive gas that comes from the decay of uranium found in most soils. Radon can enter the home by moving up through the ground and into the air above before moving into a home in a variety of ways, including through cracks in solid floors, through construction joints, and through cracks in walls. Gaps in suspended floors and around service pipes are additional entry points for radon. Once radon enters a home, it then becomes trapped inside, where buildup can occur. Radon buildup can potentially be very harmful or even fatal. **A radioactive gas, radon is among the leading causes of lung cancer in the United States.** In fact, only smoking causes more lung cancer deaths than radon, which can enter a home whether that home is new, old, well-sealed, or drafty. Homeowners concerned about radon, which is invisible and odorless, should have their homes tested.

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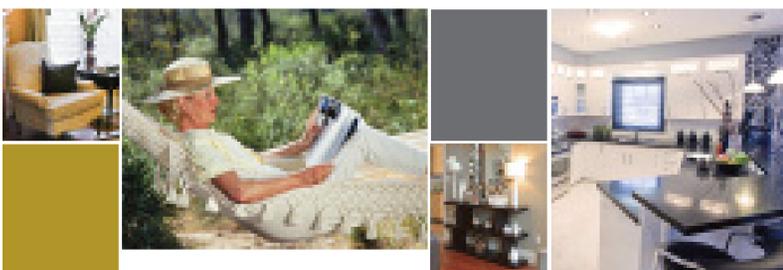
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Use a magazine picture as inspiration for your room, then select similarly shaped and scaled furnishings that mimic the look for less money.

Create a DESIGNER LOOK ON A BUDGET

Interior designers have a knack for pulling together furniture and accessories to create rooms with widespread appeal. But not every homeowner has the resources to hire a professional to help turn their interior from drab to fab. Fortunately, it doesn't always take a pro to transform a home's interior.

The key to creating a beautiful room is planning. Designers do it and so should you. Measure the dimensions of the room and create a sketch of the area using graph paper or computer software. Be sure to plot any windows or doors on the drawing so that you will be aware of obstacles.

Homeowners unsure of what they want should browse through magazines or pictures on the Web for inspiration. Search for key phrases that describe your design style, such as Tuscan, farmhouse, country, colonial, etc. Then read up on the components of these styles that define it. This will help you select items that fit with the style.

Once a particular style has been

chosen, create a design board just like the professionals. Cut out swatches of fabric, select paint swatches, find magazine pictures that fit with your goal and arrange them on a piece of poster board. See how the items work together. If you are unsure of colors, see which shades were used in the inspiring picture and determine if it will coordinate with your home.

When designing, identify or create a focal point in the room and build off of that. This may be a large window, fireplace, or even the entertainment center if it's a family room. Place furniture around the focal point and then move outward.

It's also important to keep scale in mind. Large walls or tall ceilings will create plenty of wall space. A small print or wall hanging will be lost in such an area. Be sure to choose furnishings and accessories that fit with the scale of the room. In other words, a huge sectional may overpower a small living room.

When choosing colors, make sure they are cohesive. Research the



color wheel that artists use to help with designing the room. Some colors are complementary or opposites and still work together. Homeowners nervous about color should choose a color from fabric or furniture and use a few different shades of the same color in the room. Select an accent color that can be used on trim or as a spot of color on a pillow or accessory.

When plotting wall hangings or other decor, odd numbers often look more pleasing to the eye. Experiment with different sizes of framed artwork or different shaped accessories for visual appeal. For example, a few rectangular shaped items with a circular clock and a conical flower vase can mix it up in the room. This is where looking at magazine layouts can be extremely helpful.

Many stores sell items that mimic the look of higher-priced items. When copying a designer room, select pieces that are similar, but not necessarily the same brands. Consider shopping at second-hand

stores or antique shops for discounted pieces. With a little new fabric or stain, many items can look like new again. Shopping online also may enable shoppers to find items more readily and see how they look in staged rooms.

When designing, it never hurts to think outside of the box. Items that were intended for outside may work well inside as well. Hanging lanterns or plant stands could be put to use in a rustic room. Save some money by making some items yourself. For instance, if you cannot find a particular throw pillow or drapery that fits with your style, go to a fabric store and purchase fabric to make your own.

Decorating doesn't have to cost a fortune or look like you pieced odd items together. By following the guidelines of a designer room and selecting lower-priced items that mimic the shape and scale of similar accessories, it's possible for any homeowner to create a room for less.

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