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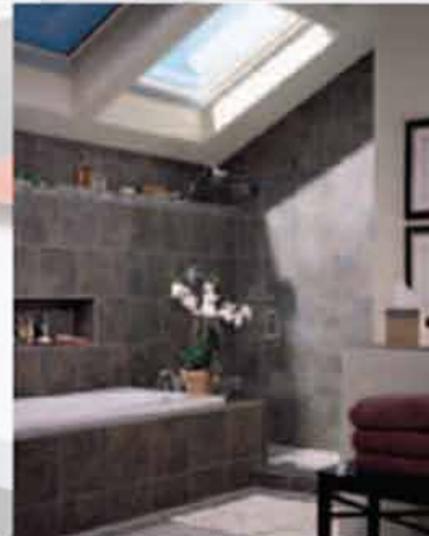
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Owning Your First Vacation Home



Photo courtesy of metrocreativegraphics.com

Buying a vacation property is a dream that often materializes during weekend escapes to cottages of family and friends in the spring and summer months for some much needed relaxation. However, if you are planning on taking the big step to invest in a vacation or second property there are some practical things to consider to ensure it is a worthwhile investment:

1. Location and Access
It is important to do your research in order to define your requirements for an ideal vacation home. Location and access should be a key consideration. There is no point in buying a vacation home that you can rarely enjoy because it is a good 12-hour drive through unmanageable roads. Map out potential locations and visit them to ensure that they are easily accessible during the

months you wish to use your home and that there are key amenities you value close at hand. It is about determining what is right for you.

2. Calculating what you can afford
There are plenty of tools online like mortgage calculators that can quickly and easily calculate approximately how much you can afford. A quick visit to your local bank branch can also give

you the information and guidance you need to get started. When determining your price point don't forget to also take into consideration the ongoing costs of maintaining a vacation property, like property taxes, utility costs and general upkeep.

3. Financing your vacation property
Once you have established how much you can afford, you will need to decide how you will finance

your vacation or second property. Two of the most common options available are a mortgage refinance like CIBC Home Power mortgage or a secured line of credit like a CIBC Home Power line of credit.

A mortgage refinance is an ideal way to borrow for your specific needs. It provides:

- Easily budget with a structure payment and an assured pay-off date
- Add payments to your

current mortgage amount for your convenience
A secured line of credit option is a great way to borrow if you want ongoing access to funds at any time. You'll need at least some equity in your home to get it working for you and with it you can:

- Obtain a lower "secured" interest rate
- Enjoy the flexibility of paying as much or as little as you want, as long as you meet the monthly minimum

payment
• Pay interest only on the amount you use
It is also important to consider mortgage insurance for your vacation home. Mortgage insurers like Genworth Financial and CMHC (Canadian Mortgage Housing Corporation) offer borrowers mortgage financing options designed specifically for vacation properties or second homes. A vacation property is a big

investment now and for the future, so it is important to take the proper steps and considerations before you commit. Taking the time to choose what is right for you will ensure many peaceful star gazing nights. CIBC mortgages and lines of credit are subject to certain conditions and restrictions. For more information please call 1-800-465-CIBC (2422) to talk to a CIBC advisor or visit www.cibc.com. N/C

Countertop Trends

Quartz the new “must-have” countertop surface

Thanks to increased manufacturer product development, quartz premium countertops are in high demand as a must-have in new and remodeled homes and businesses throughout the country.

This trend comes as no surprise as you’ve probably already seen and felt quartz surfaces in homes across the country, in your local trendy coffee shops, in banks, high end restaurants, spas, salons and hotels. Quartz surfaces have been used in upscale homes around the world for more than 15 years but have more recently entered the North American market in grandiose fashion.

“Quartz surfaces are experiencing incredible growth which is driven by the style, luxury and durability quartz delivers,” explained Mark Hanna, President of Leeza Distribution Inc., distributor of HanStone Fine Quartz Surfaces.

According to the recent Freedonia Group Report on countertop industry trends, there has been a definite shift in the marketplace over the last few years as quartz has become the fastest growing market segment in the industry with 13 per cent growth compared to granite’s five per cent.

Quartz has become the elegant answer for those who love the look of granite

but are concerned about its drawbacks. Unlike granite, which can be permanently stained by cooking oils and grease, or etched by the acids in common household products, quartz is resistant to these stain hazards.

“Quartz surfaces are growing in popularity because they have the appearance of natural stone, but unlike granite, these surfaces never need to be sealed,” Hanna said. “Quartz is a non-porous material, which means it will not promote the growth of mold, mildew or bacteria. This is why our HanStone surfaces are certified NSF 51 (with the National Sanitation Foundation).” Also of great importance, HanStone is accredited

with Greenguard environmental certification.

And while granite is subject to unpredictable variations in colour or pattern between slabs, making matching of sections of countertops difficult, quartz, is an engineered stone which is consistent in colour pattern and texture.

Quartz (Silicon Dioxide) is the most common mineral on the earth’s surface. It is present in nearly every geological environment and is a component of almost every rock type and exists in an impressive range of varieties of patterns and colours.

Quartz countertops are manufactured with up to 93 percent quartz and seven percent pigments and resins. This prescribed mixture results in a product that is non-porous, exceedingly durable, and more than twice as strong as granite.

The top rated quartz surface in the industry by designers, architects and developers a like is HanStone because it contains a higher quartz content than the norm and includes clear and multiple quartz colours bringing greater depth, dimension and style to its surfaces.

“HanStone is the ideal surface because it offers extraordinary beauty with

twice the strength and durability of granite,” explained Hanna. HanStone allows the design flexibility you need with 32 dramatic colours, vibrant patterns and a more luxurious sheen. It can be used in virtually any indoor surface application in kitchens and bathrooms, including floors, countertops, island tops and backsplashes.

Backed by a limited 10-year transferable warranty, the product promises greater strength and resilience with minimal maintenance. More information on fine quartz surfaces is available at leezadistribution.com. N/C



A child's room with a blue table and red chairs. A blue dresser with three drawers is in the background. A blue chair with a brown stuffed animal is on the left. The floor is green.

Kids Furniture Ideas

by: Adriana Copaceanu

When investing in furniture for your kids, there are a few things to keep in mind: durability, adaptability and fun. Kids' interests change quickly and they grow just about as fast, so it's important to shop smart. Most kids only need a bed, dresser and a desk with a chair.

When shopping for kids' furniture, durability is very important. Kids play rough, and it's best to buy sturdy furniture, even if you have girls. You want something that's going to last. Even if your children don't share a room, a bunk bed is nice, because it gives them a place for friends when they spend the night. It can also make a great place to store things. Bunk beds are usually built better, as they are meant to hold up to years of climbing in and out of them.

Adaptability is also a good thing to keep in mind when buying furniture. Will it grow with your child? There are many convertible cribs that can be made into toddler beds, day beds and a twin bed, with a couple support braces and a mattress. This is something your child could use for years.

Dressers are pretty basic, but to add fun to the room, buy a used dresser at a yard sale, strip it, and paint it solid color. Then you can get stencils, decals or stickers and let your child decorate it to fit their taste. It can be a fun project. When their taste changes, strip it again, and start over. It can even be stained when they are older, and prefer a more grown-up style.

Fun is important to kids. There are many imaginative furniture styles, such as beds shaped like cars or other things. The problem with these is that the child outgrows them quickly. There are other ways to incorporate fun, by getting bright bedding and other accessories that are less expensive and easily changed.

Borrow an idea from college students that is also a space saver: build a loft. This gives more room for a play area and a desk, which can be built into one end of the bed. Shelves can also be added easily, using brackets and boards, creating more storage space.

About The Author
Adriana Copaceanu is a busy mom of 2. If you are looking for Bedroom Decorating Ideas, or need to Baby Nursery Ideas make sure you visit <http://www.busy-moms-online.com>

Wake Up a Tired Front Entry with a New Front Door

The old saying “You can’t judge a book by its cover” isn’t always true in the housing market. A weary-looking home with a tired front door is sometimes a clear signal to the neighborhood, and to prospective homebuyers, that a house is in need of major repairs or updating.

Focusing on projects that help maintain and enhance a home’s value is a priority for homeowners, especially in a highly competitive housing market. Replacing a front door is a beneficial first step toward boosting curb appeal. This project will also pay for itself in the long run because according to the National Association of Realtors, curb appeal sells 49 percent of all homes.

“Homeowners want to be proud of how their house looks from the street, so a front entry should be warm and inviting, and convey a sense of quality,” says Shane Meisel, product marketing manager with JELD-WEN, a leading manufacturer of reliable windows and doors.

Selecting a new exterior door can be a daunting challenge, given the number of materials, styles and features available in the market today. Before starting the process, JELD-WEN experts recommend that homeowners ask themselves the following five questions to narrow the number of potential door options:

1. What building material do you prefer?

A good starting point for selecting a new exterior door is choosing the right material. Wood has traditionally been the top door choice because of the number of styles and species available. Fiberglass, an emerging material in the exterior door market, requires little maintenance and is nearly indistinguishable from real wood. These qualities make fiberglass perfect for any climate. Steel doors are also a popular choice as they are both secure and affordable.

2. What’s the style of your home?

When selecting a new door for a front entry, homeowners should take into account their home’s architectural style. For example, selecting a wood door with a dark finish and an elaborate glass insert will enhance the authenticity of a Victorian home, while a door with flat panels and square trim is era-appropriate for a Craftsman-style house.

3. What is your budget?

Door systems can range from a few hundred to tens of thousands of dollars for top-of-the-line custom doors. Usually wood and custom fiberglass doors are more of an investment than other types of doors. Standard fiberglass doors are typically less expensive than wood, and steel is often the most affordable exterior door material. Designs, glass options, accents, size and shape also influence the cost of exterior doors.

4. How much maintenance is required?

Because they are exposed to the elements for a number of years, exterior doors need some maintenance to preserve their appearance and extend their working lives. In general, steel and fiberglass doors require very little, if any, maintenance. For wood doors, JELD-WEN recommends periodic maintenance. Another option for those looking to get the most out of their door is the JELD-WEN AuraLast wood exterior door frame, which allows homeowners to achieve a stainable or paintable weather-resistant wood door frame with a lifetime warranty against decay and termite infestation.

5. What’s the location of the home and door?

If a home is located in a hurricane zone, local building codes often determine the type of entry door that can be installed. The direction of the door should also be considered. The south, west and east sides of a home will receive the greatest sun exposure. Homeowners should consider the level of UV resistance needed based on climate conditions and the home site. Overhangs shield exterior doors from the elements and help protect against the effects of wind, rain and snow.

For more information about exterior door options, styles and materials, and to explore JELD-WEN’s interactive online door selector, please visit www.jeld-wen.com.

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*A brightly colored door can add curb appeal and a personalized touch to a home.
Pictured: JELD-WEN Premium Fiberglass exterior door.*



With the home-improvement craze more popular than ever, a commonly overlooked area is one homeowners use each and every day: driveways. While patios or decks are more seasonal features of most homes, driveways are put to use 365 days a year. Still, many homeowners don't list driveways high on their home improvement priority list, which isn't good.

A driveway that's not maintained properly can eventually force homeowners to dig deep into their wallets for repair costs. For residents of colder climates, water that gets through the cracks in an asphalt driveway can freeze. The resulting expansion and contraction will form heaves (essentially upward swells in the asphalt) in the driveway's surface, leading to bigger cracks and eventually ruining the driveway altogether. While the consequences aren't quite as severe in warmer cli-

mates, water that seeps through a cracked driveway in such climates will eventually cause even bigger cracks. Homeowners also need to consider the potential damage to their vehicles, as well as the likelihood of their children possibly getting hurt by playing in a poorly maintained driveway. With all of those compelling reasons, resealing a damaged driveway should move higher up your list of fix-ups. Such a job can be performed without professional assistance by simply adhering to the following tips.

- Beware the weather: Resealing a driveway can't be done in a single day. Rather, it's a process that takes a few days to complete properly. Also, it's a job that can't be done in the rain, so make sure you check the weather and go ahead with your project when you've been assured there's no rain in the forecast.

- Clean up first: The first step of the resealing process is to clean your driveway. This can be done with a thorough sweeping or with a light sweep followed by a power-washing. Most home-improvement chains and even some grocery stores rent out power washers. Buying one would be

foolish, as you won't use it nearly enough to make it worth the cost. Once you've thoroughly swept or washed your driveway, apply an asphalt cleaner. This will remove unsightly oil spills and stains, which in addition to being an eyesore actually contribute to cracks as well. As asphalt is a petroleum-based product, oil will soften its surface, making it easier for water to seep through.

- Fill the cracks: Once the driveway's been cleaned, it's time to fill the cracks. Before you apply any filler, however, it's best to undercut any cracks so you can widen the base. That way, when you apply the filler a wider crack at the base will allow the filler to be anchored, making it stronger at the surface. Once that's been done, make sure you overfill the crack, and then smooth out whatever's left on the surface. (Note: For especially deep cracks, fill them nearly to the surface with sand before applying any filler.) This is akin to caulking a shower, and in fact some fillers actually come with an applicator very similar to a caulking gun.

- Fix and holes: Holes in the driveway, which are more of an eyesore than an actual problem, can be fixed with cold patch, a substance sold at most home-improvement stores. Made up of asphalt that's been premixed with aggregate, cold patch should be packed tightly into each hole and then allowed to settle overnight.

- Start resealing: Once you're ready to reseal, it's especially important that the weather forecast isn't calling for rain. To be effective, sealer needs to dry thoroughly. Different sealers require different tools, so whichever type you choose, make sure you have the right tools to apply the sealer. Once you've finished and the sealer has dried, your driveway will be as good as new. And more importantly, you'll have significantly improved your property at very little cost. M/C

Driveways Need Fixing, Too

CAPTION: Though often overlooked, repairing a driveway is an important home improvement.

Yard tools leaning against the walls. Random storage boxes stacked high. From oil-stained floors to the cluttered corners, garages are not usually the first room you show off in your home. But things are changing and the new trend in home improvement is to create a garage that is not only more functional, but one that extends your living space.

“Many homeowners feel the garage sets the tone for the whole house and really is the true main entrance to their home,” says Steve Real, an executive in the automotive category at Wal-Mart. “The great thing about garage organization is that it is completely customizable to each individual’s needs. It can be achieved in steps, so customers can do a complete overhaul or take one step at a time.”

And, do-it-yourself enthusiasts are also taking notice. According to a recent survey by Rust-Oleum, 55 percent of homeowners use their garage for more than just storage and 45 percent spend one to two hours a week there. Imagine a garage with clean floors, organized walls and open, usable space for parking your vehicle or simply doing your favorite hobby. Achieving this is easier than you think. Here are some things to consider:

**** Determine the Goal***

Take a look at your current garage and decide where you want to focus. Whether doing a complete overhaul or taking one step at a time, think of your final goal. For ideas on where to get started, visit the automotive aisle in your local Wal-Mart.

**** Sort and Separate***

A great way to start your garage makeover is to get organized. Go through the items in your garage and separate into categories. For example, create piles of sports equipment, lawn and garden tools, automotive supplies, etc. Also, determine how often you use these items. Sort the items into one of three categories: save; giveaway and throwaway.

**** Sweep and Clean Floors***

Give the floor a thorough sweep to remove dirt and other items. Even after floors are swept, they are often dirty and stained with hard-to-remove substances like oil and gasoline. Why not create a floor that is easy to clean that looks like a showroom floor?

**** Resurface Floors***

Rust-Oleum Epoxy Shield is an easy-to-apply product that features decorative flakes that you sprinkle into the paint while it’s drying to make your garage look like it is an ex-

Take Back Your Garage, Organization is Easier than Ever



pensive “terrazzo” floor. This special epoxy floor coating looks great and can stand up to the wear and tear of your tires and spills of every kind, protecting against gasoline, oil, antifreeze and even salt.

**** Add Matting***

Pressed for time and want an easy solution for your garage floor? One of the fastest ways to transform your garage floor and protect it is to simply roll out a 20-foot-long Drymate Garage Floor Mat. This plush, absorbent fabric mat has a patented waterproof non-slip backing that is simple to clean by vacuuming or hosing off. Better than heavy carpeting, these mats are perfect for underneath a vehicle, to dress up an area in the garage to extend your living space such as for a kid’s play area, exercise or card room or even a fast way to prepare your garage for a party.

**** Install Storage Options***

Organize things up and off of the floor, using organizational tools that utilize any available space such as walls, corners, overhead storage, back of doors and crawl spaces. Consider installing organization solutions by Dorman Products that are heavy duty in design for durable and safe storage in the garage environment. They are also powder coated for a neat and clean look while resisting rust. Pegboards, direct-to-wall items such as baskets, bins and hooks, as well as other free-standing units make your garage safer and more efficient.

**** Return Items***

After floors and walls are clean and organized, it’s time to return items utilizing your new garage space. Remember to keep safety and efficiency in mind when replacing garage contents.

Imagine the clean look of an organized, efficient garage as the true welcome mat to your home. Visit the automotive aisle at your local Wal-Mart for additional help in getting your dream garage.

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Home Décor Trends: Range hoods playing new design role in kitchens

A range hood is a vital appliance for any kitchen. A quality kitchen ventilation system plays a significant role in the indoor air quality of the home, drawing stale air filled with grease, odors, and moisture out of the room. Apart from improving indoor air quality, a range hood that is vented to the outside can also help exhaust heat and odours.

But that's not what is bringing the kitchen range hood so much attention from home décor enthusiasts these days. While hoods were originally developed to remove cooking odors and smoke from the home, they have now come to serve as fresh design statements in many kitchens.

A range hood's noise level, power, and efficiency are often overlooked, but the latest décor choices and technology have combined to bring good ventilation to the forefront of kitchen design. Thanks to the latest elegant modern designs, such as the Best by Broan award-winning line, the range hood has become the focal point of decor for kitchens with its Italian design, innovation and luxurious detail.

The state-of-the-art Best By Broan range hoods feature sleek streamlined design and a high level of performance. They're the ideal choice for those seeking the latest in contemporary design and technology.

For instance, you can customize the look of your hood by choosing unique design accessories, such as a tempered glass canopy, to make a statement in your kitchen décor. They also feature the latest in range hood technology such as an electronic push-button control with blue LED display and an ambient light sensor that automatically turns on/off for nighttime ambiance and safety. These are just a few of the elements that make the Best by Broan Range Hoods the ultimate in design and luxury. For more information on these exclusive range hoods and availability near you, visit www.bestbybroan.com.
N/C

