



CLUB NEWS

THE VOICE OF HOMESERVICE CLUB™

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HOME CHECKLIST

- ✓ Book appointments this month to have the air-conditioning system checked and lawn-mowers and gas lawn tools cleaned and serviced.
- ✓ Check your window air-conditioning unit to ensure that air vents are not obstructed and that coils and filters are clean.
- ✓ Have windows cleaned this month to take advantage of spring sunshine. Inspect windows for loose putty and cracked caulking, and repair.
- ✓ Take advantage of a warm spring day to check out your eavestroughs. Clear out any debris that may have accumulated over the winter.
- ✓ Check your home's exterior for signs of moisture penetration. Look for blistering or peeling paint that could hide a problem.

Homeowners cashing in on RENOVATION boom

There's never been a better time to start that home renovation project you've had on the back burner.

With interest rates low, financing your dream renovation can now become a reality.

If you are thinking of selling, upgrading the bathroom or redoing the kitchen will offer even greater paybacks than normal in this record-breaking housing market.

No matter what project you have in mind, there are ways you can stretch those renovation dollars without sacrificing quality and style:

- Go through the project step by step with your contractor. Anticipate all the little extras that are bound to arise, so your contractor can factor them into the job estimate. Extras and upgrades always cost more when the job is in progress.
- Comparison shop to cut your material costs. On a bathroom, for example,



you could ask the contractor to allow \$2 a square foot for tiles. With a little legwork, you may find an end of line in the quantity you need for \$1 a foot. Take the information to the contractor so he can order it. This method works for flooring and fixtures as well. Agree on a "fixture credit" in the estimate and then do some shopping to find a shower stall on sale or a floor-model tub.

- If the existing cabinets

(Continued on Page 5)

RENOVATING for SPACE

Most homes have untapped space just waiting to be put to efficient use. Working with a professional renovator, you will be surprised at how easy it is to increase your space.

- Turn unused space in utility and furnace rooms into a spa bathroom or spare bedroom.
 - Divide that huge recreation room to gain usable space for an office or in-law suite.
 - Use the area under the stairs to create a storage area or computer workstation.
 - Hallways are another area of "dead space" that can often be eliminated to increase the size of adjoining rooms.
 - Upstairs, you may find the extra space for a luxury bathroom in a nearby closet or bedroom.
- Creative thinking and the advice of a professional renovator can help you find all the space you need.

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MOWER maintenance

As you hang up your snow shovel and wheel out the lawnmower, here are a few tips to make sure your mower will cut it this spring:

I Clean/replace spark plug. Remove the ignition wire from the spark plug before starting any maintenance, to avoid injury. Check the plug's electrode for corrosion and dirt. Clean gently with fine sandpaper, or replace with a new plug.

I Check the oil before you start the engine. Change it at the start of the season and again after every 100 hours of running time.

I Clean/replace the air filter. Unscrew the bolt that holds the air cleaner, remove the filter and clean it in warm water, or replace.

I Check the blade - Replace damaged blades and have dull ones professionally sharpened.

I Fill the fuel tank - If your mower won't start, the cause could be stale gasoline. Replace with high-octane, lead-free gasoline. Keep your mower tanked up to prevent condensation and water build-up.



Make that VINYL sparkle

Clean winter grime from vinyl siding to make your home's exterior sparkle. Spraying with a garden hose will remove most dirt. For stubborn stains, attach a soft-bristle, long-handled brush, and rub. A cleaning solution of 1/3 cup trisodium phosphate (TSP) to one gallon of water will also remove stubborn stains. If you are power-washing your siding, cover all outside vents and shrubbery with drop sheets to protect them.

When you've finished power-washing the siding, it's time to move on to the deck. Repair popped nails by nailing into new holes. Countersink the nail heads, dab with water-repellant sealer, and fill the indentation with waterproof putty.

Now it's time to give your wooden deck a thorough cleaning with the power-washer, to remove dirt and mildew. Let it dry completely and then apply a water sealer or coat of stain with a paint roller.



And, if all this sounds too much like work, you can always give Homeservice Club a call and let the pros do it!

Handling SPRING rain runoff

Basement flooding is a common woe among homeowners, come spring. And, even if your basement is snug and dry, it's wise to periodically check the drainage around your home's exterior.

- Check that eavestroughs are clear of debris and securely attached to the fascia. Water running down the walls will eventually cause damage.
- Downspouts should direct water runoff away from the foundation. A splashblock placed at the end of the downspout will discourage water from pooling near foundation walls.
- Keep the bottom gravel surface of window wells clear of debris.
- Soil should be graded (about a half-inch slope per foot) to direct water runoff from heavy spring rains away from the foundation.

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7 WARNING SIGNS of ROOF DAMAGE

Leaks - The most obvious sign of roof trouble is wet spots on interior ceilings. The cause could be cracks in flashing, damaged shingles or water backing up in the eavestroughs.

Sagging - If you look at your roof from across the street and the lines and ridges appear to sag, this indicates serious structural problems.

Curling - Curling shingles usually indicate that not enough fasteners were used when installing the shingles, or that the fasteners were not long enough. Inadequate ventilation is also a factor.

Buckling - Buckled shingles can be caused by movement in the roof deck, poor ventilation,

wrinkles in the underlay or improperly applied shingles.

Missing Granules - Although a certain amount of granular loss is normal, on an aging roof it is an indication that the shingles need replacing.

Ventilation - Poor ventilation can shorten the lifespan of your roof considerably. Adding more roof vents will balance the air flow in your attic and extend the life of your roof.

Damaged Flashing - Broken seals along the edge of the flashing and rust spots are warning signs. Have the flashing replaced before moisture seeps in and does its damage.

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Splash of Colour

Choosing paint colours can be a daunting task. That's why it's a great idea to use an interior designer that specializes in colour advice when planning to redecorate your home. A designer will come to your home, analyze your decorating style and suggest a new colour palette that suits your home, your taste and decorating style. They will provide you with a room-by-room colour scheme that accentuates your home as well as your furniture.

Personal Visit to your Home & Large Colour Swatches \$550.

For further Interior Design Consultation - planning out the decor of your home, what furniture you may need to buy, what window or floor coverings are most suitable, what pieces to recover - rates are available on request.

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Two GREEN Thumbs up for Starbucks

To help keep gardens healthy, Starbucks Coffee Company offers customers complimentary spent coffee grounds for their gardens. What begins as a cup of coffee for you, can essentially be a treat for your garden.

"Coffee grounds can be a valuable source of nutrition for the garden," said Carole Forster, Regional Environment and Community Co-ordinator for Eastern Canada.

"At Starbucks, we strive to find innovative and creative ways to contribute positively to a healthier environment. Reusing coffee grounds in the garden is a great way to avoid disposing of this rich resource from our stores."

Mark Cullen, president of Weall & Cullen Gardening Centres and spokesperson for The Composting Council of Canada, states that used coffee grounds are great for the compost pile and, in turn, great for your gardening efforts. He added, "Most of the success that you enjoy in

RECYCLING

Matters

by

Lorraine Roulston

your garden depends on the quality of the soil. Compost feeds the soil, builds structure, and is the best source of nutrients for your plants. The Composting Council of Canada applauds Starbucks for bringing awareness to the fact that coffee grounds are a valuable resource that can be recycled (through composting) into an excellent soil conditioner.

To begin composting at home, fill a wooden or plastic compost bin with a mixture of leaves and other yard trimmings, and then mix in coffee grounds and kitchen scraps (no dairy or animal products).

A half-inch to an inch of compost turned into the soil feeds plants, prevents plants' diseases, suppresses weeds and conserves water.

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Saving MONEY on renovations

(continued from Page 1)

and counters in your kitchen or bathroom are structurally sound, consider having them refinished or relaminated for about a third of the price of replacement.

■ Bathtubs and sinks can also be refinished at about half the price of a new fixture. You also save the installation costs of replacement.

■ Moulded acrylic bathtub inserts can fit over existing tubs.

■ When a bathroom sink is in perfect condition, you can update the look by giving the vanity a new

finish, relaminating the countertop and adding some modern faucets.

■ Broadloom that is still in good condition can be dyed to match your new decor for a fraction of the price of replacement.

■ Take advantage of existing plumbing when designing bathrooms and kitchens, and save money.

■ Incorporate stock cabinets and counters, standard doors, and pre-fabricated fireplaces into your reno to save on expensive custom work.

■ Build energy efficiency into your reno and save on future energy costs.



BRIGHT IDEAS for Bathroom Lighting

When co-ordinating bathroom lighting, combine fashion with function to make your fixtures supply ample amounts of light.

1) SHOWER POWER: Lighting in the shower stall should be bright enough to help avoid spills, while making shaving and shampooing easier. Choose light fixtures designed for use in wet areas.

2) TUB TIP: Tubs, like showers, need good general light, which can be provided by a recessed fixture. To avoid glare, aim the light's beam at the outside edge of the tub.

3) WINDOW DRESSING: Windows provide natural light to supplement or replace the electric options, particularly during the day.

4) NIGHT BRIGHT: Create a nightlight by illuminating the floor in the toe-space below vanities and cabinets with a linear lighting system.

5) GET GLOWING: Indirect (or cove) lighting with its hidden light source is

purely aesthetic, adding a soft, warm glow to the bathroom.

6) MIRROR, MIRROR: Good mirror lighting, like that provided by warm fluorescent vertical wall sconces, will provide the even facial illumination necessary for eliminating dark circles and shadows.

7) VANITY FARE: A halogen light above the vanity provides cross-illumination when used in conjunction with wall sconces.

8) TABLE TOPPER: Table lamps add a soft, human touch to bathrooms. Display them away from water sources – on tables, vanities, or the multipurpose bathroom islands found in larger homes.

9) CEILING FIXTURE: A decorative light fixture suspended from the ceiling provides an elegant touch, while adding extra light.

10) POTTY PANACHE: Focused flood or halogen fixtures over the commode provide good light for water-closet reading.

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CLUB NEWS

APRIL GARDEN CHECKLIST

- Vigorously rake your lawn to remove thatch. Aerate and fertilize. Renew bare spots with top dressing and lawn seed. Water frequently.
- Plant new trees and shrubs.
- Prune roses by removing dead, damaged and diseased branches. Also, prune crossing and weak branches.
- Prune overgrown shade trees and hedges, and summer-flowering shrubs.
- Take a walk through the garden and make a checklist of things to be done, such as resodding, landscaping projects, new plantings, tree repairs, etc.



Decorative accessories such as a trellis offer a refreshing visual element to a garden year-round.

TRELLIS *liven*s your GARDEN

(WMS) Did winter leave your garden looking dull and lifeless? There are many simple ways to bring your garden back to life. Decorative accessories such as a trellis offer a refreshing visual element to a garden year-round.

A trellis is a framework of plastic, metal or wooden bars used to support climbing plants and flowers. Available in a variety of styles, a trellis can create different effects that complement a garden or landscape.

Try some of these stylish ideas to bring life to your garden, yard and home with a trellis:

- Dress up a dull wall or railing by using a trellis covered in roses or other vine-like plants.
- Cover up imperfections, like damaged walls, with a trellis.
- Add vertical structures such as a trellis to a backyard or garden to prominently display plants and flowers.
- Climbing plants need support to grow correctly. Help stimulate vertical growth by using a trellis.

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Will you have enough to enjoy retirement?

It all depends on how much you've saved

YOUR MONEY

by
Richard Segal

Statistics Canada's Financial Security Survey in 1999 found that:

- **1,000,000 families** with a major income earner between 45 and 64 will not be able to replace at least 2/3 of their earnings or generate an income above low-income cutoffs;
- **1,500,000 families** have no private pension assets and will have to rely on public pension plans.

The maximum you can receive monthly from public pension is:

Canada Pension Plan	\$775
Old age security	\$431
Guaranteed income supplement	\$513
	\$1,719

The guaranteed income supplement and old age security are reduced as your income increases.

Let's assume: Before-tax return of 6%, 2% inflation, 35% average tax rate, life expectancy of 84 years.

At age 65, you will need to have saved \$149,000 to pay you \$1,000 a month, before tax, to age 79 at which time your money runs out.

If we assume a 10% rate of return (equity-type investments) the amount you need to save each year to accumulate \$149,000 is:

Age	Amount
30	\$ 551
35	\$ 908
40	\$1,519
45	\$2,609
50	\$4,703
55	\$9,376

The cost of waiting is substantial. If you always seem to have a problem with finding cash for investments, start a monthly withdrawal plan and you will reach your goal. The most important point is to start now.

Richard Segal is the president of Baywood Financial Group, which specializes in financial planning for business owners, executives and professionals. He can be reached at 416 221-1313 and additional information can be obtained at www.baywoodfinancial.com.



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- Get up to \$200 in emergency towing per year - FREE†

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To find out more, call **1-866-891-6000**. A knowledgeable insurance professional can provide you with a no-obligation quote in just 15 minutes.

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Knowing your realtor PAYS in today's hot housing market

The spring real estate market is shaping up to be one of the busiest in Toronto's history. Demand for resale homes is so great that some homes are selling above the listing or asking price, with multiple offers.

In today's market, it is important to have a seasoned realtor who will be dedicated and committed to working with you to get the best value for you, whether you are buying or selling a home.

Cathy Lewis, broker at All-Purpose Realty Services Inc., a realtor referral service, says that realtors have a comprehensive information network to assist customers with their pricing or purchasing decision. But gathering this information takes time, and in a hot market, where there is

great interest in an individual property, a realtor may be too rushed to gather this information.

Lewis cautions purchasers not to be rushed. "Take the time - this is the biggest investment most of us make in a lifetime, and it's also a very emotional time." Lewis suggests that buyers look at the values of recent sales of comparable homes in the area and "use this ammunition in the negotiation process."

All-Purpose Realty has been Homeservice Club's real estate service supplier for many years. It draws from a network of pre-screened realtors from well-known companies in communities throughout Canada.

For more information, call 416-386-1091.

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