



# CLUB NEWS

THE VOICE OF HOMESERVICE CLUB™

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### Home improvements

# RENOVATION FEVER continues...

The autumn weather has not cooled the renovation fever in Toronto, says Homeservice Club president Rick Felton. "Spring used to be the time for major home renovations," he explained. "Now it is a year-round business."

The cool fall months are an ideal time to plan home renovation projects. And, with a hot home improvement market, it makes sense to lock in your contractor – and prices – early. "Now is the time to plan for renovations in the new year. And, if you want home improvements done in time for the holiday season, it is essential to get things underway now," he added.



With a strong resale housing market and good financing rates, any renovations done now will pay off in the increased value of your property.

Whether you are updating your décor, renovating to add living space or getting your home ready to sell, now is the time to plan your project.

Before you call in the pro for an estimate, you need to know the scope of your project and your budget. Once that is determined, get at least three estimates on your job. To ensure the quotes are comparable, give all contractors the same information and specify quality and type of materials.



*Contractors are hopping during a hot home renovation market. Homeowners are advised to get quotes now for winter and spring renovations.*

You will need to take a critical look at the condition of your home, making note of any underlying problems that will have to be addressed before or during your renovation project. If, for example, you have

flooding problems in your basement, it makes sense to fix foundation problems before you undertake a basement renovation.

Carefully plan your project, and try to anticipate the little extras that are bound to arise so your contractor can factor them into the initial estimate. Upgrades and changes always cost more when the job is in progress.

When you are discussing the project with your contractor, ask what energy-saving retrofits can be incorporated into your

*(Cont'd on Page 3)*

## GET READY FOR WINTER



- Have gutters thoroughly cleaned this month, and repair any splits or broken hangers. Keeping them in good repair will prevent ice damming and roof damage in the winter.
- If you didn't have your furnace cleaned and safety-checked before the start of the heating

- season, make an appointment this month.
- The chimney should be cleaned and inspected by a professional before using the fireplace and wood-burning appliances.
- Mark your calendar to remind you to clean or change your furnace filter every month.

## Costly repair bills a thing of the past with the new WORRY-FREE PLANS

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- Furnace
- A/C System
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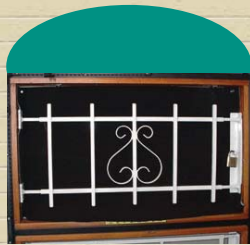
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- LEASED
- TRADE-INS

## SECURITY WINDOW & DOOR GUARDS

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- NO MONTHLY FEES
- CARE-FREE VENTILATION
- VISUAL DETERRENT
- DECORATIVE DESIGNS
- STOP CHILD WINDOW FALLS

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CONSTRUCTION**



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## DECORATING

## Interior design consultations can save you time and money

*By Debbi Callander*

*Homeservice Club Interior Decorator*

**Q: It's going to cost us a lot of money to do these renovations. Shouldn't we just do it ourselves and save the money?**

**A:** Well of course you can, but you should know a large part of my customer base is people who did it themselves and it just didn't turn out the way they'd hoped and planned. Or more accurately, they didn't really have a master plan before diving in.

**Q. What can an interior decorator do for me that will improve my results?**

- They can help you blend different styles of pieces to achieve a seamless pulled together design. It is not a simple task, to blend inherited pieces and gifts with your own purchases and make it work.
- They can also help you purge wisely without accidentally getting rid of things that have value and can still work, and without keeping clutter.
- They can help prevent costly mistakes such as furniture in the wrong scale for the room.
- They can help you with pieces of the project that you don't feel confident about doing yourself

**Q. What advantages do design drawings offer?**

- They can help you picture your project using 3D Cad based design drawings of your room (or entire home) rendered to scale.
- It's a lot easier to move a couch in the software than it is in real life.
- You can try a certain manufacturer's piece with the elements you already have and see how it will work
- It makes it easy to try out different paint colours or flooring options.

**Q. What else can a professional decorator offer?**

**A.** Of course talent but also:

- A database of specialized industry contacts to get you the right thing at the right price, wholesale, outlet, liquidator & auction contacts for instance.
- Sources for unique, original and hard to find items.
- A written design plan with step by step instructions, resources, pricelists, samples and examples.

**Q. How much is all this going to cost me?**

**A.** I think you'll be pleasantly surprised. Ninety minute consultations are only seventy five dollars (plus tax) and are followed up with a written summary. Design plans with drawings range in price based on the scope and complexity of the design and size of the space, from two hundred per room and up.

You'd consult a financial expert before investing thousands and it only make sense to invest a little in some professional project planning before investing thousands in your home.

# CLUB NEWS

## ENERGY-SAVING TIPS

### Seal up the SAVINGS

Here are some more tips from Homeservice Club™ that will help homeowners save energy dollars and make your home snug for winter:

- Upgrade your home's energy efficiency by replacing old windows with double, thermal windows and increasing the amount of insulation in your attic.
- While windows and doors are the obvious culprits for air leakage, significant air loss can also occur in the attic, around ducts, through fireplace dampers, through mail slots, through cracks in exterior walls, around the openings where utilities and plumbing enter the house, and through the basement walls and floors.
- Make sure your furnace is cleaned and operating efficiently. Replace or clean filters every month during the heating season.
- Install a programmable thermostat, which allows you to program your heating system to suit your family's schedule and lifestyle.



## Jewelstone works on floors

It's been a popular coating for outdoor surfaces, but now Jewelstone is a popular choice for interior floors as well. An acrylic modified cement coating designed for use over any floor surface that requires a flexible coating, Jewelstone combines superior flexibility with exceptional adhesive properties. It can be textured and patterned to look like stone, brick, tile, slate and more.

*Call the Club for a free quote!*

## CLUB COUPONS

### BATHROOM RENOS

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**\$100**  
OFF

Expires Jan. 15, 2007

### CARPET CLEANING

Save \$20 off any CARPET CLEANING order (two-room minimum) placed and accepted between October 15/06 and January 15/07.

**\$20**  
OFF

Expires Jan. 15, 2007

### PIANO TUNING

Save \$10 off any PIANO TUNING order placed and accepted between October 15/06 and January 15/07.

**\$10**  
OFF

Expires Jan. 15, 2007

### DUCT CLEANING

Save \$10 off any DUCT CLEANING order placed and accepted between October 15/06 and January 15/07.

**\$10**  
OFF

Expires Jan. 15, 2007

### SECURITY SPECIAL

Two months FREE MONITORING with every new alarm system installation order placed and accepted between October 15/06 and January 15/07.

**2 months  
FREE  
monitoring**

Expires Jan. 15, 2007

### HOME HEATING OIL

Switch to the Club's Home Heating Plan and save 3 cents a litre and receive a credit for the cost of 100 litres of oil!!! Call for details.

**FREE  
OIL**

### FIREWOOD

Call Homeservice Club and ask our representatives for great prices on delivered firewood orders

**Call  
for  
details**

**Call today & save! (416) 925-1111**

## Lowest bid may not be the best

(Cont'd from Page 1)

project; a high-efficiency furnace, energy-efficient lighting, upgraded insulation, water-conserving bathroom and kitchen fixtures.

When you are ready to sign on the dotted line, don't automatically take the lowest bid. An unusually low quote may indicate the renovator doesn't understand the scope of the job or lacks experience.

And finally, do not work without a contract, even for simple jobs and say "no" to contractors who offer you a cash deal – it will void your Double Guarantee with Homeservice Club and leave you no recourse in the event of shoddy workmanship or an incomplete job.

## SAVE on HOME HEATING

**SAVE 3 cents a litre** on home heating oil when you buy your oil through the Club's authorized supplier

CALL (416) 925-1111



**Get your home ready for winter! - Call (416) 925-1111**

# CLUB NEWS

## ROOFING TO WATERPROOFING



### AIR CONDITIONING

Additions  
Aluminum Siding  
Appliance Repairs  
Basements  
Bathrooms

### BUILDING CONTRACTORS

Burglar Alarms  
Carpentry

### CARPET INSTALLATIONS

Ceramic Tile  
Chimneys - Cleaned/Repaired/  
Installed  
Concrete Work  
Decks

### ELECTRICIANS

24-HR EMERGENCY SERVICE  
Fireplace Cleaning/Repairs  
Firewood  
Floor Coverings  
Furnace Installations

### Garage Doors

### GENERAL CONTRACTORS

Interior Designers  
Kitchens  
Landscaping  
Lawn Maintenance

Locksmiths  
Mirrored Doors, Walls  
Moving Services  
Painters

### PLUMBERS

Patios  
Paving Contractors  
Pest Control  
Piano Tuning

### ROOFING - NEW/REPAIRED

Solariums  
Tree Removal  
Upholstering

### WATERPROOFING

Wallpapering  
Window Films

*Call the Club for up to 3 free estimates*  
(416) 925-1111

## DOES YOUR MORTGAGE \$ SUIT YOUR GOALS? \$

Call our Mortgage Experts and find out...

- ▣ How you can pay off your mortgage faster
- ▣ If your mortgage is right for you
- ▣ How to pay less interest

For your confidential consultation call  
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## GARDEN CHECKLIST

Keeping on top of weeds during a hot and rainy summer has been tough for homeowners. But it is worth the effort to catch those weeds now before they go to seed and multiply next year!

- Once the weeds have been eliminated, have your lawn aerated and give it a vigorous raking to get rid of thatch.

- Apply a fall fertilizer before the first frost.

- Plant spring-flowering bulbs this month.

- Cut back spent biennial and perennial herbs and plants.

- After the first frost, remove annual flowers, vegetables and herbs.

- Make notes about your annuals and perennials to assist in planning next year's garden.

- Mark the locations of perennials as they go dormant, so you'll remember what that sprout is next spring.

- Transplant deciduous shrubs and trees.

*Let Homeservice Club put your garden to bed for the winter!*



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