

ENERGY SAVING IDEA

Insulation Can Help Keep Home Heating Costs Reasonable

As the temperature drops, think before you reach for the thermostat.

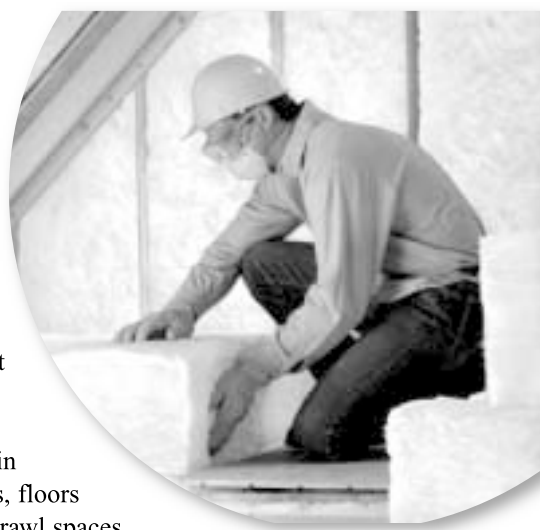
A colder winter and higher fuel prices are likely to drive up residential heating bills between 30 and 47 percent this year, according to a recent report by the U.S. Energy Information Agency. That makes it more important than ever before that homeowners take proactive steps to conserve energy in their homes. The North American Insulation Manufacturers Association (NAIMA) reminds homeowners a well-insulated home is the key to controlling costs without sacrificing comfort.

If your home is more than 10 years old, it is probably among the more than 63 percent of American homes that Harvard University found are underinsulated by today's standards.

The first step homeowners can take is to ensure that their homes are insulated with the proper amount of fiberglass

insulation or R-value. The higher the R-value, the greater the insulating power. This not only includes insulation in attics but also in basement walls, floors above vented crawl spaces, cathedral ceilings, and floors over unheated garages or porches. Some of these areas may be hard to reach, but any additional insulation will help keep your home more comfortable. Most homes would benefit from adding an R-30 fiberglass in their attics.

At NAIMA's Web site, wwwSimplyInsulate.com, you can find helpful tips and free literature on how to add fiberglass insulation to a home and how to hire an insulation contractor. The site also offers information on a



new Federal Tax Credit for insulation and local rebates that may be available in your area for increasing the energy efficiency in your home.

Check out other great energy-saving tips at The Alliance to Save Energy (www.ase.org/content/article/detail/924) and the U.S. Department of Energy site at www.eere.energy.gov/consumer/.

By insulating your home properly, you can cut costs.

NAPSI

HINTS FOR HOMEOWNERS

Easy Ideas To Update Your Home Décor

Stencilled designs are a great way to update a mirror.

Every year, homeowners spend an average of nearly \$4,000 on new décor for their homes. From elaborate whole-room furniture ensembles to simple decorative accents, these important details make a big impact on the overall look and feel of a room. In fact, most American homeowners believe décor is what makes a house a home.

Unfortunately, keeping up with new trends and style directions on a yearly basis can be a costly venture. That's why, before you throw out things that were trendy yesterday, you should see if they can be quickly updated for tomorrow.

Personalization is another reason to revamp existing pieces before buying new. There are many great home products available today in different styles, colors and materials. Updating an item is a good way to make it more unique; a true personal design statement that sets you and your piece apart from your neighbors'.

Here are some quick and easy projects that can be accomplished in a matter of hours and a few coats of paint:

- Oversized mirrors that sit on the floor have become staples in modern homes. Reinvent any basic shape or style, no matter the material, by spray painting the frame with stripes of alternating colors of an attention-grabbing hue. For even more graphic appeal, stencil an interesting geometric pattern, a whimsical saying or an inspirational quote directly onto the mirror surface using a specialty Frosted Glass spray paint.

- Floating shelves are all the rage. While these typically come in standard colors, such as white, dark brown and black, the trend in 2006 is expected to be spray painting a pair in an unexpected texture to give weight and substance to these otherwise airy accents. An alternate design idea is to add character to a shelving unit with a weathered, distressed or crackle finish.

- Small collections of black-and-white photography grouped together and framed in matching neutral-toned frames, or in all black, are definitely "in." For 2006, keep the timeless look but update it by simply showcasing the photos in frames all spray painted the same bold color, varying the intensity from light to dark tones. Another idea is to spray paint each frame with an antique finish to add even more warmth to the

photography.

- Sophisticated backless benches in different sizes, shapes and materials are showing up everywhere in the home-in living rooms as extra seating, as replacements for traditional chairs in dining rooms and as storage at the foot of many beds. Give these chic furnishings a new look for 2006 by spray painting the legs and bases a different color and adding a personal, artistic touch with small, hand-painted details, such as flowers for a bench in the hallway, the name of herbs for a piece in the dining room or kitchen, and a whimsical group of different-sized "Z's" in the bedroom. New American Accents Paint Pens from Rust-Oleum make adding these details fun and easy.

- Organizers of all kinds, from bins to boards, are big on the home front. In 2006, make these utilitarian pieces a lot bigger. Take a cool new approach to organization by transforming an entire wall into a giant message and memory board-innovative paint technologies, such as Rust-Oleum's exclusive Magnetic Paint, make this possible.

For more decorating ideas from designers and savvy do-it-yourselfers across the country, visit www.paintideas.com.

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MAKING LIFE EASIER

Tips To Help Maximize Your Space

Sticking to New Year's resolutions can be difficult, but if your goal is to organize, maximize space and "de-clutter" the house, organization experts at JCPenney offer a few helpful tips:

- If you like to stock up or buy in bulk, consider a custom storage system that starts with the base unit, and offers the option of adding wine shelves, tilt-out bins and baskets. Great for a basement or garage.

- New computer and no place to put it? A work corner to call your own is as easy as the streamlined Chelsea desk/storage unit. The trim three-tier design has two book shelves, a writing surface, and no bulky storage unit.

- No place for a guest to sleep? You may be surprised at how little space it actually takes. A sleeper ottoman with a kiln hardwood frame features a two inch thick mattress that's great for sleepovers or unexpected guests.

If you prefer extra storage space, the ottoman top lifts up-great for stashing throws, knitting, games or books.

- If the kids have lots of games or movies, help them de-clutter with a deluxe video center.

This center helps organize and protect video equipment. The top shelf holds most TVs up to 20 inches. There's a separate shelf for a VCR or DVD player, two drawers for game systems and storage for up to 50 videotapes, 130 CDs or 130 DVDs.

- Since there's never enough room for storage, don't just use a bench for sitting. A wicker storage bench is a smart place to stash blankets, towels or toys.

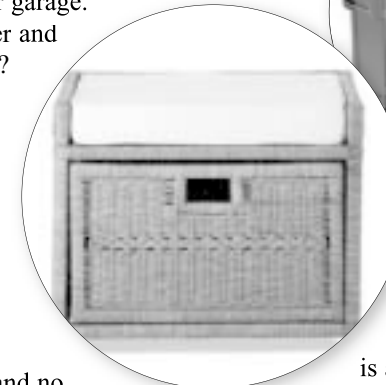
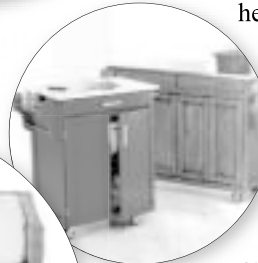
- Garages tend to accumulate junk. A pegboard hutch will help you organize tools and supplies so you can find them easily.

- Storage doesn't have to be unattractive. If you need a coffee table or side table in the living room, an attractive apothecary table comes with a host of handy storage drawers. With a lovely walnut finish and beautifully turned legs, it offers a great focal point for any living space.

- Flatware randomly thrown in kitchen drawers? A handy wood flatware organizer is a must. Get one that expands or contracts to fit most drawers to confine cutlery.

- Every kitchen needs more counter surface and storage space. A solid wood cart accommodates both and allows you to actually use the cookbooks and stainless set you received for Christmas. You can choose the surface-stainless steel, granite or wood. All of these space maximizers can be found at JCPenney. Call toll-free 800-222-6161 or visit www.jcpenney.com.

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HINTS FOR HOMEOWNERS

Peace Of Mind

Finding a reputable, professional carpet and upholstery cleaning company to work for you is important.

As cleaning time approaches, you need to pay attention to your carpets. Carpets soak up stains, trap dirt and absorb odors, so when you have them cleaned, it's important to make sure the

job is done right.

The industry guardians at the Institute of Inspection, Cleaning and Restoration Certification can help you make sure you hire certified, trained professionals.

The IICRC is a nationally accredited, nonprofit certification body that works to protect consumers from deceptive and unreliable companies in the cleaning, restoration and inspection industry. IICRC-certified

firms and technicians must meet the highest industry standards to maintain their good standing.

The IICRC provides access to local service providers ranging from carpet cleaning and water damage restoration, to mold and microbial remediation. For answers to your cleaning or restoration questions, visit the online resource center at www.certifiedcleaners.org or call (800) 835-4624.

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IMPORTANT NOTICE TO PROPERTY OWNERS
Protect Your Property & Your Rights
DO NOT HIRE UNLICENSED CONTRACTORS

If you are building or remodeling, or repairing your property, hire a licensed Contractor

Or -

You May Be... violating State Federal Laws and subject to unlimited liability.

If... the people you have working on your property are unable to provide you with:

1. A certificate of Worker's Compensation Insurance.
2. A valid California Contractor's License.
3. A City Business License.
4. An Employer's Tax Identification Number.

Your May Be Required To...

1. Obtain a Worker's Compensation Insurance Policy and adequate Public Liability and Property Damage Coverage.
2. Withhold and remit Income Tax and Disability Insurance for each employee.
3. Pay Social Security and Unemployment Insurance costs for each employee.
4. Withhold and remit Social Security costs for each employee.
5. Register with the State and Federal Governments as an employer.

You Will Be Liable...

For extensive damages if your unlicensed contractor or one of his employees is hurt while working on your property.

A Licensed Contractor...

automatically handles all legal building requirements and services and provides a \$7500 Contractor's License Bond.

To inquire if contractors are properly licensed by the Contractors State License Board, call:

(800) 321-CSLB

<http://www.cslb.ca.gov>

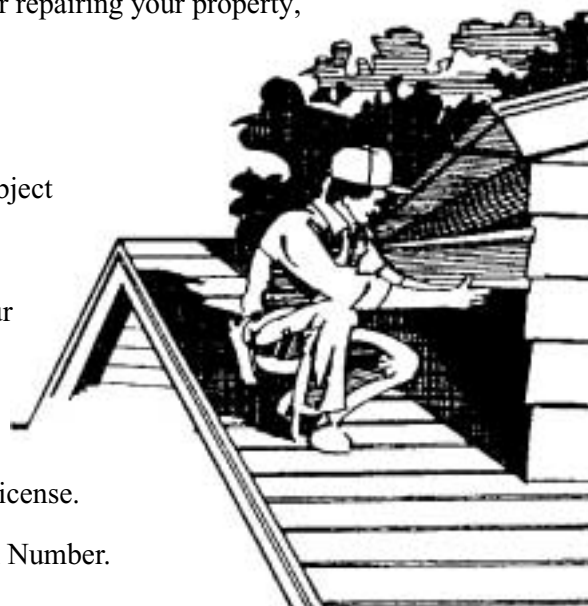
Under California Law, Sec. 7031, Business & Professions Code, An unlicensed contractor cannot sue for payments of services.

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