



Cape Cod

JUNE 2014

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Cape Cod Homeowners Resource Guide
PO BOX 446
Barnstable, MA 02630
www.capecodhrg.com
Publisher: Cara Winslow
(508) 364-5663
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Printed in the U.S.A. 2014

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Reasons Homeowners Should Ask Hired Workers For Proof Of Insurance

When doing business with someone else, it is crucial to know whether that person is insured or not. Asking this question is very important. If a service worker such as a gardener, arborist or contractor does not have insurance and causes damage on a homeowner's property, the homeowner may be on the hook to pay for it. The same is true if an uninsured worker is injured. Hired workers who do not carry insurance tend to be less responsible than those who do, so asking about coverage is also a good way to determine whether someone will be a reliable worker. It is always best to pay a little more for someone who is insured than to take the risk of hiring an uninsured worker.

Avoid taking a person's word if he or she says there is insurance. A verbal confirmation will do no good if the person is actually injured while being uninsured. Ask the individual to have his or her broker send a certificate of insurance. If the broker sends it via email or fax, then the policy can be verified. In some cases, smaller firms may try to convince homeowners that insurance is not necessary. Avoid falling for this lie, because it is a common trap used by amateurs to convince homeowners to buy services or products that are usually poor quality. In addition to this, damages or inadequate services will have to be compensated for out of pocket due to lack of insurance.

The following are some examples of types of workers and services a homeowner should request insurance certificates for:

- Installation or repair services for home, business or automobiles.
- People who have a lease or rental agreement with the homeowner.
- Contractors hired to work on commercial or home remodeling projects.
- Independent contractors or contract-based employment agreements.
- Professionals such as mortgage brokers, staffing firms, CPAs and consultants.
- Housekeepers, gardeners, maids and other service contractors.

Contractors and carpenters should have a general liability policy or CGL that is designed for their field of work. Professionals such as CPAs and consultants should carry professional liability insurance, which includes errors and omissions coverage. Hired workers



should also carry workers' compensation insurance. This is especially important if they will be bringing in a sizable crew of their own workers to complete a project. If vehicles will be used on the job, ask for commercial auto coverage as well. Whether or not to request insurance proof for every service agreement is a decision each homeowner must make. However, it is especially important to purchase coverage when paying large sums of money for jobs. Also, consider the type of job and potential for injuries. To learn more about these types of insurance, discuss concerns with an agent.

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Outdoor Living Trends

Turn a drab deck into a beautiful oasis

Warm weather means more time to spend outside enjoying gentle breezes and sunshine-filled days. Is your deck or patio ready for months of outdoor fun? If your outdoor space is a bit drab, there's no need to fret. The year's top trends in outdoor living will transform any deck in an instant and create a space that is truly an extension of the home.

Homeowners are demanding expanded livable spaces and are looking for fresh ways to update their decks and patios for premium enjoyment. The good news is that an existing space can easily be transformed into an outdoor oasis with minimal effort and financial investment.

Shade

Sunny days define the warm weather months, but outdoor spaces can quickly heat up and drive homeowners indoors to cool off. That's why shade options are a necessity, with automatic awnings leading the trend. Awnings not only create cooler, more comfortable outdoor spaces, but they can also be set to react to the environment with sensors customized to open and close the awning as wind and sun intensities shift. These modern high-tech awnings do more than enhance outdoor living; they improve indoor living by blocking the sun from coming inside the home, creating real energy savings by keeping AC units from kicking on in peak times.

Lighting

The American Society of Landscape Architects recently released the results of its 2014 Residential Landscape Architecture Trends Survey, and lighting topped the list of in-demand outdoor living features. As the sun goes down, there's no need to retreat indoors when your patio has the proper lighting. Solar lights are a popular option that again pair well with the sustainability theme - they charge during daylight and glow automatically at dusk. Strings of garden lights are another popular option, adding a subtle twinkle to outdoor spaces.



Ambiance

Potted plants bring rich shades of green and other beautiful colors directly onto the deck or patio area to add unparalleled ambiance. A few strategically placed pots add a touch of serenity while tying together landscape themes. What's hot for 2014? Sustainability and low-maintenance continue to be in high demand, making native plants a natural choice. When deciding which plants to use in your pots, ask your local garden center expert to see what native plants will perform best in the region where you live.

Stylish outdoor furniture is a necessary element of designing a cozy, usable outdoor space with superb ambiance. Upholstered sofas and oversized accent pillows in a variety of colorful patterns are big this year. When furnishing your deck or patio, keep in mind the flow of traffic and embrace thoughtful arrangement of furniture to encourage conversation and comfort. In addition to couches and chairs, incorporating an eating area makes dining al fresco a joy any time of day. If you're tight on space, seek multifunctional furniture that performs double duty, such as a couch that also serves as a storage space for blankets under the cushion. If you have liberal space, installed furniture is super trendy, such as a hanging swing or sofa.

Naturally aligning with homeowners' desire to create functional space both indoors and out, the demand for outdoor kitchens is growing. Whether it's a corner with a grill or a full kitchen with refrigerator, prep sink and all, incorporating a space on your deck for cooking food is a top trend. Whether you're slow-grilling a turkey for an intimate family dinner or flipping burgers for a neighborhood cookout, outdoor kitchens will serve you well time and time again throughout the warm weather seasons, all while adding value to your overall home investment. (BPT)

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Standby Generators

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Don't be left in the dark, the next time there is a power outage. A standby generator will give you peace of mind during the next Nor'Easter or power outage because you will have the power to keep your home and family comfortable, safe and secure.

If your power goes out, your standby generator will turn on automatically. An automatic standby generator works by monitoring utility voltage 24/7. When your electricity is interrupted, the generator detects the problem and the automatic transfer switch safely disconnects the utility line and transfers to generator power within seconds.

Many households and families are installing standby generators for financial reasons, as well as personal safety and convenience. A generator will keep the things we count on in our homes running: heat, air conditioning, water, sump pump, and lights. It will also power your refrigerator and freezer, preventing food spoilage which can sometimes result in hundreds of dollars' worth of food having to be thrown away. Instead of having to move into a hotel, a generator will allow you to bathe, cook, do laundry or even watch TV in comfort, without having to leave your home during a power outage. And if the phone lines are down, you will have security knowing that you can keep your cell phone charged.

What is an automatic standby generator?

An automatic standby generator is a back-up electrical system that operates whether you are home or away. Within seconds of an outage, it automatically supplies power directly to your home's electrical circuit breaker

box. After utility power returns, the generator shuts itself off and waits for the next outage. It operates on natural gas or liquid propane gas and sits outside just like a central air conditioning unit.

What size generator do I need?

A generator should be sized according to your needs instead of your home's square footage. That way, you won't overspend or be surprised by inadequate coverage during the power outage. Decide what items are important to you in a power outage. These items are powered through circuits in your breaker box. The number of chosen circuits decides your generator size.

What are the differences between an automatic standby generator and a portable generator?

An automatic standby generator provides numerous advantages over a portable generator, but the key difference is the safety of the automatic standby generator. The American Red Cross recommends permanently installed standby generators because they are installed outside, which greatly reduces the risk of carbon monoxide poisoning. A standby generator is also much more convenient; it starts automatically and eliminates the need to haul a portable generator outside or run extension cords throughout your home, possibly in the dark. And, if you aren't home during a power outage, the standby generator will turn on automatically, which means your refrigerator will continue running, your heat will stay on if it is cold out preventing frozen pipes, and if you have an alarm system it will continue to keep your home safe and secure.

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The Importance of Roof Cleaning

By Zach Maynard

A roof stained with black streaks and dark stains not only detracts from your home's curb appeal, but the shingles are also being damaged, diminishing the life of your roof. Fortunately you can extend the life and beauty of your roof with an algae treatment.

A professional roof cleaning service can safely remove roof stains with non-pressure roof washing combined with environmentally safe, and biodegradable cleaners. It is important to avoid the use of power washers because asphalt shingles are not designed to withstand any pressure, and permanent damage will result. Professional roof cleaning extends the life of your roof, and prevents the expense of roof replacement.

Many Cape Cod homes are affected by roof algae, moss, mold, and mildew. These organisms tend to flourish on the north side of the roof, where the most shade is present, and moisture tends to accumulate. The algae and mold will continue to grow and spread rapidly if the roof is not cleaned and treated, and ultimately it will damage your roof. If the roof is not treated, these stains can cause granule loss, and roof leaks may develop. Not only is the roof at risk of damage, but a roof covered in algae retains heat during the hot summer months, resulting in higher energy bills for cooling expenses.



Make sure that you contact a certified roof cleaning company that has workers comp insurance, general liability insurance, and offers a warranty package with their service. The warranty will verify that they are using a process that actually kills the algae, instead of just cleaning the surface, allowing the algae to return quickly. A proper treatment will kill the algae at the roots, preventing its return for years!

About the Author: Zach Maynard is a certified roof cleaner, and owner of Coastal Softwash. They have cleaned and treated thousands of roofs throughout Cape Cod since 2005. He can be reached at 774-678-4085.



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Indoor Home Comfort Starts with Professional Design

By Bill Miller

When it is time for a new or replacement heating and or cooling system, there is a lot to think about that affects your home comfort, air quality and family. The average consumer, when looking for a new or replacement may believe that the lowest priced system is for them, however there are other things to consider such as efficiency and comfort. We would like to share a little information for the next time you need or want to purchase a new “Comfort System.”

The weather in Massachusetts is very diverse, one day in the winter it is zero and the next day it might be 45 degrees. With these fluctuations in temperature, not as much energy is needed to heat your home on the 45 degree day compared to the energy used on a zero degree day. For this reason, you would not want to purchase a single speed furnace. The type of furnace that best suits these types of temperatures is called a modulating furnace. A modulating furnace, such as the Amana AMVM096 is so smart that it knows how to use the least amount of gas and electricity in order to keep you comfortable.

And we know that the summer weather fluctuates greatly on the Cape as well. When shopping for a cooling system it is important to look at the value of a system with dual compressors. Dual compressors use one speed for 77% of the cooling hours, and an additional speed for those extra steamy days. The two speeds also help reduce the humidity in your



house, keeping your house more comfortable while saving you energy.

A Comfort System can be accessorized with items that will improve the air quality in your home. Learning how you can control your home's environment with a variety of filters, ultra violet lights, humidification or air purification will keep your family more healthy, comfortable and happy. With today's technology the addition of a Wi-Fi thermostat will allow you to check in at home from your smart phone and adjust the temperature as needed. This is a great solution for controlling your system when you're not around for a period of time, or especially for a seasonal home.

A system like this will initially cost more money, but it is an investment that will save money and energy over the years. There are also tax credits and rebates to help reduce the cost. If your system is more than 10 years old, you could save up to 50% on your utility bill for cooling, and will be able to recoup the cost of a new system in just a few years.

About the Author: Bill Miller is the Manger of the HVAC Department at E.F. Winslow Plumbing and Heating. He has over 35 years of experience as an HVAC installer and system designer.

Design the Pool of Your Dreams

By Jeff Fanara



A swimming pool is a wonderful addition to your home. It provides refreshing fun for your family and friends, and swimming is a great way to stay in shape. Nothing beats spending a relaxing summer day your own backyard swimming pool. Putting in a pool is a big decision, but if you do it the right way, your pool will bring you years of enjoyment. So, before you start digging the hole, take some time to consider the best way to make the pool beautiful, convenient, and of course, safe.

The location, shape and design of the pool are the biggest decisions you will need to make. What will fit best in your yard? What is the primary purpose of the pool, now and in the future? Where should the pool be located in reference to the house? The answers to these questions will begin help you plan. Meet with your pool contractor and landscape designer in the early stages to make sure you have a well thought out plan that will add value and beauty to your home and yard.

A landscape designer knows that privacy; safety, beauty and convenience all must be brought into consideration when planning your pool area. Landscaping will help swimming pools blend more naturally with your yard,

and can provide coverage of the pool equipment. Your pool area probably gets a lot of sunshine, so make sure the plants you select can handle direct sunlight. If you don't have a lot of time for maintenance, select plants and trees that won't need a lot of upkeep and don't create a mess. You don't want a tree that is going to be dropping leaves into the pool all summer long! Also, think twice before planting flowers and fruit trees, which are very pretty, but can also attract a lot of bees. Tall plants can be used to create a more private setting around the pool, and help camouflage some of the fencing.

When selecting the patio around the pool, the first consideration must be safety. The surface needs to be slip-resistant, and you also want to be sure that the surface is not going to get too hot. There are many options for you to consider today that blend nicely with the outdoor environment, and compliment the entire pool area. The material you ultimately choose should be based on a variety of factors including space availability, your surrounding landscape, how much traffic the pool deck will receive, your budget, and the amount of time and effort you want to devote to care and upkeep.



Swimming Pool Safety Tips

- Actively supervise kids whenever around the water.
- Use non-slip materials on the pool deck, diving board and ladders.
- Electrical equipment should be installed by a licensed electrician in accordance with local safety codes. Faulty electrical installations could cause serious or fatal electric shock.
- Incorporate steps or a ladder at both ends of the pool.
- Mark water depths clearly, and use a safety float line where the bottom slope deepens.
- Enclose the pool with a high fence, equipped with self-closing, and self-latching gates.
- All doors which give access to a swimming pool should be equipped with an audible alarm which sounds when the door and/or gate is opened.
- Keep a life saving floatation device near the pool.

Learn more at www.poolsafely.gov

Plan ahead, and take the time to develop a well thought out landscape design for your yard and pool area. Your yard will be transformed into a beautiful piece of paradise that you and your family will enjoy and be comfortable in for many years.



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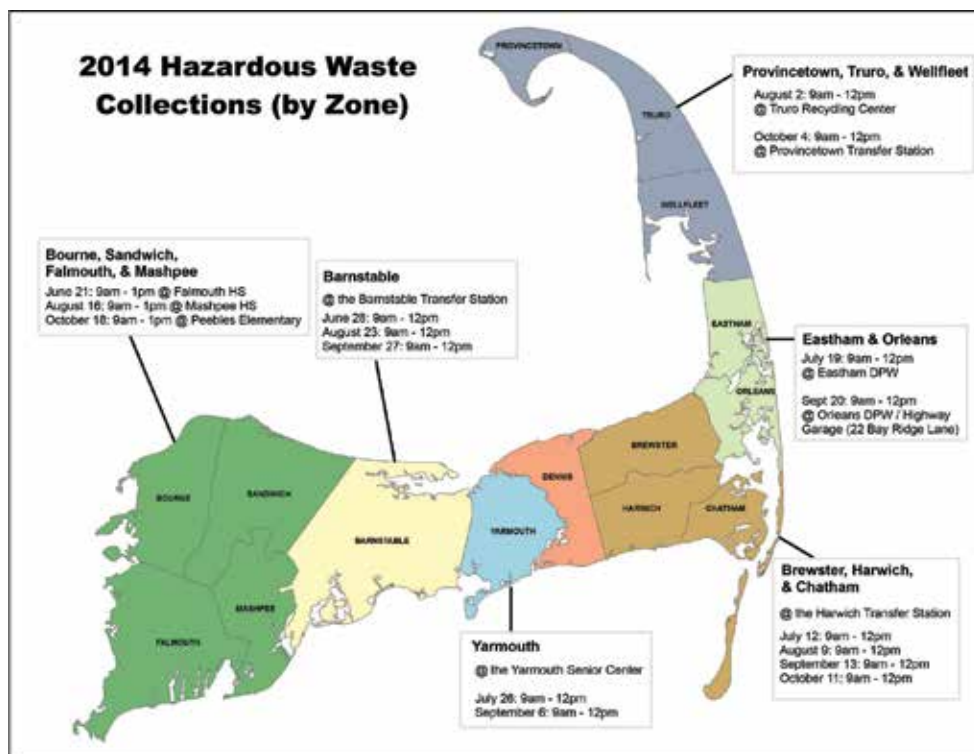
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Disposing of Hazardous Waste on Cape Cod

Many products in our homes are considered hazardous to use, store, and/or dispose. They pose harmful or toxic risks to humans, animals, and the environment. The level of risk and toxicity varies from product to product. Some products are inherently toxic, while other products contain toxic ingredients. Likewise, some toxins are hazardous in very small amounts and others pose risks by building up in our bodies or the environment. In homes, subtle buildup of toxic materials can accumulate in things like indoor air, house dust, and food.

On Cape Cod, toxic materials that seep into our groundwater are of special concern. All drinking water on the Cape, whether supplied by municipal or private well, is fed by groundwater from Cape Cod's Sole Source Aquifer. As the name suggests, the Sole Source Aquifer is the principal source of drinking water in the region and, therefore, should be protected from contamination.

Most household products are not hazardous. It is when products are improperly used, stored or disposed of that they may become hazardous to human health and the environment. To prevent problems, follow all label directions carefully. While many towns are permitted



to take motor oil and antifreeze at their transfer stations, and some towns recycle reusable paint in paint sheds, most other hazardous products must be brought to the one day Household Hazardous Waste collections. For a list of all items accepted at collections please visit: www.capecodextension.org

IDENTIFY AND HANDLE HAZARDOUS PRODUCTS RESPONSIBLY

- ✓ Know what is considered hazardous.
- ✓ Read the label.
- ✓ If it says Danger, Poison, Warning, Caution, or Flammable the product is likely to pose a hazardous risk that requires proper use, storage, or disposal.
- ✓ Follow the directions on the label.
- ✓ Seek non-hazardous alternatives.
- ✓ Dispose of hazardous products responsibly.



Safe Sharps Disposal Info

Managing your health care at home can be a complicated process, especially when it comes to disposing home health care supplies like syringes and lancets. These syringes and lancets are called Household Sharps.

Many Cape Cod residents, ranging from children to seniors, manage their health care at home. Some specific groups of people using household sharps include

Diabetes Patients • Hemophiliacs • Rheumatoid Arthritis Patients • Pet Owners • Farmers

Free disposal containers are available across Cape Cod. Contact the Health or Fire Department in your town, or call the Cape Cod Cooperative Extension at (508) 375-6699 for more information.

Unused and out of date medicines are also a danger to society and can be the subject of theft and misuse, and flushing medications down the sink or toilet can cause contamination of our water supply. All police departments on Cape Cod now have drop boxes in their lobbies that take unwanted medications.



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HOMEOWNERS
Resource Guide
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Cape Cod HOMEOWNERS Resource Guide

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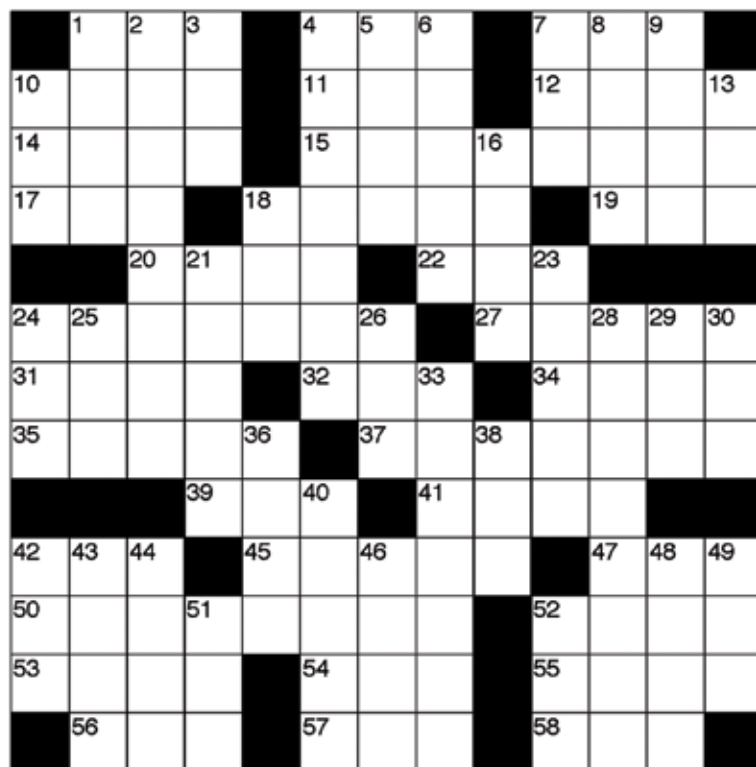
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Crossword Puzzle

Answers Available at:
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A7

DOWN

- 1 Large Eur. dormouse
2 Tea box
3 River into the North Sea
4 Solicit
5 Field deity
6 Chaperon (Sp.)
7 Bed
8 Whirl
9 Nautical cry
10 Ketone (pref.)
13 Incorporated (abbr.)
16 Audible breath
18 Compass direction
21 Amend
23 Dravidian language
24 "Fables in Slang" author

- 25 Inlet
26 Family relative
28 Overshoes
29 Trouble
30 Recommended daily allowance (abbr.)
33 Overcoat
36 Gloomy
38 Energy unit
40 Public excitement
42 Nat'l Security Agency (abbr.)
43 Pallid
44 Growl
46 Cord
48 Beat rapidly
49 Abdominal (abbr.)
51 Expanse
52 Altar constellation

- ACROSS**
1 Liquid crystal display (abbr.)
4 Rural free delivery (abbr.)
7 Confederate States of America (abbr.)
10 Red-tailed Hawaiian bird
11 Water (Fr.)
12 Snake (pref.)
14 A (Ger.)
15 Ask
17 Three (pref.)
18 Blesbok
19 Big apple (abbr.)
20 Kemo
22 Agent (abbr.)
24 Ingenuous
27 Slave of Sarah
31 Fare
32 End
34 Servant
35 Auricular
37 Saltwort
39 Royal Air Force

- (abbr.)
41 New sugarcane shoot
42 Negative population growth (abbr.)
45 Marked with lines
47 Health resort
50 Indic language
52 Husband of Jezebel
53 Wings
54 Or nearest offer (abbr.)
55 Cleave
56 Age
57 Soak flax
58 Atlantic standard time (abbr.)

Sudoku

Fill in the grid so that every row, column and 3x3 box contains the numbers 1 through 9.

						7	6	
4			1		6			
		7				1	2	4
	5							2
2			4			6		3
	4							
1	6	5			3			
	3		2	6	9			

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Cape Cod

HOMEOWNERS

Resource Guide



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E. F. Winslow Design Studio



E. F. Winslow Design Studio, a Division of E. F. Winslow Plumbing and Heating, located at 651 Main St, West Yarmouth MA, has assisted Cape Cod homeowners with their kitchen and bath projects since 2004. Our goal is to provide our clients with customized services from the beginnings of their first explorations through to the final inspection of the completed project. We offer our clients a complete menu of services from consultation and design work, with the option to contract all of the work and order all of the fixtures, faucets and cabinetry themselves. Or, they may choose instead to have us contract the entire project in what is typically called “turnkey” service, where E.F. Winslow provides everything in one seamless package. We have an extensive staff of nearly every trade needed for a project of any size including licensed plumbers, electricians, carpenters and HVAC technicians

We find that most of our clients decide that having the Design Studio as their sole contact point for the duration of their new kitchen or bath renovation

simplifies the entire process. This eliminates the complications and questions which often arise during a construction project about whose responsibility it is to provide services for various aspects of the project. Either way, our clients have the choice as to just how much of the work will be done by us and how much will be done by others. We offer homeowners the freedom to have a level of control over the process that is just not available in many other Design Showrooms because of our unique relationship with our parent company.

Our cabinet lines are one of our strongest benefits; we are proud to be a Greenfield showroom. Greenfield offers our clients exceptional attention to fit, finish and detail in a semi-custom line without paying the higher price for custom made cabinets. Although Greenfield is technically a semi-custom line it offers a great deal of design freedom by virtue of its vast list of modifications, making this our most popular line of cabinetry. With Greenfield cabinetry we are able



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to design one of a kind living spaces for the discerning client's taste and imagination. We also are a Schrock dealer, a cabinet line ideal for those projects requiring a quicker turn around due to a tight time line.

The broad resources that we offer our clients also extend to the variety of manufacturers we offer. The E.F. Winslow Design Studio is a registered Kohler showroom, and also offers access to numerous other quality brands of plumbing fixtures and faucets including: Moen, Grohe, Rohl, Frenk, Elkay, and more. Through our various distributors and their respective larger showrooms we can provide



virtually anything that is Massachusetts approved. We can also provide clients with a broad selection of counter top options: Formica, Corian, Quartz, Granite. Again, through our select group of fabricators nearly every counter top material presently in use is available to us. And our knowledgeable design team can help you sort out fact from fiction regarding these options.

The E.F. Winslow Design Studio offers our clients a scope of services that are simply unique on Cape Cod. Please stop in and get to know us and see our showroom and portfolio of past projects.

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Resurface Specialist (508) 685-2685

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When it comes to Kitchen and Bath updating, most home owners cringe at the thought of the cost to remodel.

The construction mess, delays and disruption can be overwhelming. But Pat Golinski, owner of **Resurface Specialist**, can offer significant cost and time savings by refinishing, not replacing.

Pat explains: "We are experts in the art of refinishing. We can refinish a kitchen countertop and tile backsplash for a fraction of the cost to replace. Plus, we can get it done in 3 days, not 3 weeks. A complete bathroom refinish can consist of a Tub/Shower, wall tile, floor tile and a small countertop. The entire process takes about 4 days and the results can be quite dramatic."

Pat got his start in spray-painting at a high end automotive restoration shop in Western Massachusetts. "I was 19, working on customers' Corvettes, Porches and Ferraris. It was the early 80's and times were good. But, there happened to be an opening at a local refinishing shop that sounded interesting, so I gave it a try." That was 30 years ago.

Fast forward to today, **Resurface Specialist** is known for their exceptional refinishing work. "I always say it goes back to when I was a kid, working on all those classic cars." Pat still restores classics, but just for himself. "It's my time for de-stressing. Some people read to relax, I grind metal and weld."

"My goal, when it comes to refinishing, is to make it look like it was replaced, not refinished. And, I'm not happy unless the customer is impressed by our workmanship. We started **Resurface Specialist** in 2008 with a goal: to exceed our customers' expectations and to go above and beyond the other refinishers out there. Going into year 6 now, I believe we have achieved that goal. We usually refinish 2 tubs or showers per day, 5-6 days per week."



Pat Golinski, owner of Resurface Specialist

Refinishing makes perfect sense. "The quality of many tubs from the 60's and 70's are better than most today. And, our tubs come with a 5 year warranty; whereas, a new tub is typically warranted for just 1 year. So...cost, time and warranty considered, most customers are better off refinishing than replacing."

Refinishing is their specialty, but **Resurface Specialist** also offers related services. "Last year we got into converting bathtubs to showers for people with mobility issues. We cut out the front of the tub and install a molded insert that allows you to step into your tub more easily. As with everything we do, the cost savings is substantial, over replacing."



Repair work is another service offered. "We get at least 2 calls per week saying someone chipped their tub or sink. We can repair it in about 2 hours and you would never even know it happened."

So if you are looking for a cost-effective and time-saving solution to updating your kitchen or bath, consider giving **Resurface Specialist** a call.

Resurface Specialist can be reached at (508) 685-2685, and on the internet at www.resurfacespecialist.com. Patrick is also a frequent guest on *The Handyman Hotline* which airs Saturdays on WXTK from 1 to 3 pm.

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Color/Finish:

- Vibrant Stainless
- Polished Chrome

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Kitchen & Bath Gallery

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Features

- Response technology provides reliable touchless on/off operation through a state-of-the-art sensor that responds in 20 milliseconds.
- Precision activation window helps prevent false activations.
- DockNetik, a magnetic docking system located within the spout, smoothly glides and securely locks the sprayhead into place.
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- ProMotion® technology's light, quiet nylon hose and ball joint make the pull-down sprayhead easier and more comfortable to use.
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Energy & Money Saving Guide



2014

Homeowners who implement energy-saving home improvements in 2014 may qualify for federal and state tax credits. There are also a wide variety of rebates available to help offset the costs. Homeowners can save money and energy while improving their home's comfort level, by implementing energy-efficient home improvements. Today's technology also allows homeowners options to use green power for their home to reduce their consumption of energy and minimize their carbon footprint. Energy efficiency and green power are two ways to go green in your home, and there are many financial incentives to do so this year.

2014 FEDERAL TAX CREDITS

A taxpayer may claim a credit of 30% of qualified expenditures for a system that serves a dwelling unit located in the United States that is owned and used as a residence by the taxpayer. Expenditures with

respect to the equipment are treated as made when the installation is completed. If the installation is at a new home, the "placed in service" date is the date of occupancy by the homeowner. Expenditures include labor costs for on-site preparation, assembly or original system installation, and for piping or wiring to interconnect a system to the home. If the federal tax credit exceeds tax liability, the excess amount may be carried forward to the succeeding taxable year. The excess credit may be carried forward until 2016, but it is unclear whether the unused tax credit can be carried forward after then.

Tax credits for 30% of the cost with no upper limit are available through for 2016 for:

- geothermal heat pumps
- small wind energy systems
- photovoltaic systems
- solar water heating

Residential Rebates 2014

1. Chimney Balloon

\$35 rebate A removable, reusable, and durable device that helps to stop airflow, odor, and debris from flowing through your chimney.

2. Heating Systems, Controls, & Water Heaters

\$100-1000 rebate* for oil & propane heating systems.

3. Central Air Conditioning

\$150-650 rebate for central cooling and minisplit heat pump systems.

4. Programmable Thermostat

\$25 rebate* for oil & propane customers (limit 2 per customer).

5. Heat Pump Water Heaters

\$750 rebate for qualified electric hot water replacements.

Cape Light Compact's Home Energy Assessment

Includes **Free** compact fluorescent light bulbs, **Free** air sealing, and will cover 75% of the cost up to \$4,000 to install recommended insulation for eligible homes. Please call **(800) 797-6699** to schedule your free home energy assessment today!

Additional benefits for income qualified customers.

Mass Save® HEAT Loan Program

The HEAT Loan Program provides loans up to \$25,000 with 0% interest and terms up to 7 years for approved measures.** To apply for the loan you must own a one to four-family home and have a home energy assessment. To view eligibility requirements, please visit www.capelightcompact.org/heat.

6. Solar Domestic Hot Water

\$500-1500 rebate

for solar domestic hot water heating systems. Rebate amount depends on number of household members. Pre-approval required and must replace electric hot water heater.

7. Appliances

\$50 rebate for recycling your second refrigerator or freezer.

Up to a \$30 rebate for a new qualified freezer and **up to \$75** for a new qualified refrigerator.

\$40 rebate for an ENERGY STAR® Room Air Cleaner.

8. Pool Pump \$200 rebate

on ENERGY STAR® qualified swimming pool pumps.

9. Clothes Dryer

\$200 rebate for qualified electric high efficiency clothes dryers.



*Natural gas equipment related rebates are available through GasNetworks at www.gasnetworks.com.

**Subject to lender approval.



www.capelightcompact.org/ResRebates

Residential fuel cells with an efficiency of at least 30% and a capacity of 0.5kW or greater are eligible for a tax credit of 30% of the cost up to \$500. The maximum credit is \$500 per half kilowatt (kW)

2014 Massachusetts Residential Property Credits

Solar Wind and Energy Credit (Renewable Energy Source Property): equipment which uses or transmits solar or wind energy to heat, cool, or provide hot water for a principal residence in Massachusetts. 15% up to \$1000.

Lead Paint Removal: \$1500 for full compliance, 50% up to \$500 credit for interim control,

Repair or Replacement of Failed Cesspool or Septic System Credit (Title V): \$1500 ~ MA Residents Only. Homeowners may claim up to \$6,000 in tax credits for septic upgrades on primary residence. The credit cannot exceed \$1,500 in any year and may be spread out over 4 years. Tax Form Schedule SC is the correct form for the tax credits.

For more information and details contact the MA Dept. of Revenue (800) 392-6089 or visit www.mass.gov.dor



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Land Survey Info for Homeowners

By Daniel A. Ojala, P.E., P.L.S.



Daniel Ojala, Down Cape Engineering, 2012

If you are considering purchasing land, a home, or installing a fence, septic system or other improvements, it is important to retain the services of a Professional Land Surveyor. A Registered Professional Land Surveyor will locate the boundaries of a property and can plot any proposed construction, renovations or other property improvements to assure that they are positioned accurately, preventing potential problems which can cost you both time and money.

A Professional Land Surveyor can identify the legal boundaries of the lot and can prepare a plan of your property showing existing monuments (markers) and/or stake the lot corners/lines to ensure all work remains within the boundaries. The surveyor can also prepare a plot plan showing your existing dwelling in relation to the lot lines. This type of plan is especially useful when contemplating an addition or when upgrading a septic system. A professional survey crew often uses state of the art robotic and GPS surveying equipment for data collection for accuracy and efficiency.



with abutting owners. Knowing the accurate locations of the property lines will help the process go more smoothly for both buyer and seller.

2) Before construction on any project begins, a survey will ensure you that your new improvements such as septic systems, additions, sheds or driveways are being placed within your property boundaries and meet your town's setback requirements. A topographic survey is also an

important consideration for drainage planning. Do not rely on your building contractor to determine your construction location in relation to your property lines. A survey may also be required prior to the issuance of a building permit, or sometimes after construction is finished, proper planning prevents errors from occurring.

3) If you suspect the location of your neighbor's improvements may be encroaching, a survey will provide evidence of the location of the trespass in relation to the property line, on unregistered land, longstanding encroachments can create property rights, so a land use attorney should be consulted if the surveyor discovers encroachments.

4) During the mortgage origination process, your lender will typically order a Mortgage Inspection Plan. This plot plan is not typically prepared from an instrument survey and should not be used for any other purposes than to verify to your lender the approximate dimensions of the lot and if there is a dwelling present.

Land construction projects require a major financial investment so it is important that all land ownership boundaries be properly identified, marked and mapped by a Professional Land Surveyor. It is a smart investment which can save you time and money to assure your land or improvement project is properly defined.

When should a piece of property be surveyed?

1) Before you buy, sell or subdivide land, you may obtain a survey to ensure that what you are buying or selling is within the parameters of the legal description, and whether there are any encroachments or overlaps



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Cathy McAbee delivers the expertise to sell your Cape Cod property... or help you buy one.

Cathy was extremely professional, well organized and genuinely nice to work with. Not only did she understand our objectives, we felt she had our best interests in mind. We love our new summer home and hope to have another chance to work with her.

- J. Hendrix

We absolutely love our new home which could not have been possible without Cathy McAbee's hard work, persistence, and vision. She is professional, highly ethical, caring and thorough.

- Jim and Suzanne B.



I have worked with Cathy on several real estate transactions, both on the selling and buying end, and I have always found her to be professional and dedicated to her clients. Cathy always provided a quick response to any questions or concerns that arose. She is an extremely personable woman with a charming sense of humor as well as an encompassing knowledge of Cape Cod real estate.

- Debbie Crowell

Cathy was deeply knowledgeable about the market in our area. She kept us informed and responded immediately to any concerns we had. Most important, we felt we received a fair price for our house and thanks to Cathy the process was as smooth and unstressful as it could have been.

- K. Roberts

We highly recommend Cathy for listing your home or buying one. We appreciated her professional manner and when we decided to buy another Cape Cod home we of course called Cathy.

- J. & N. Jonathan



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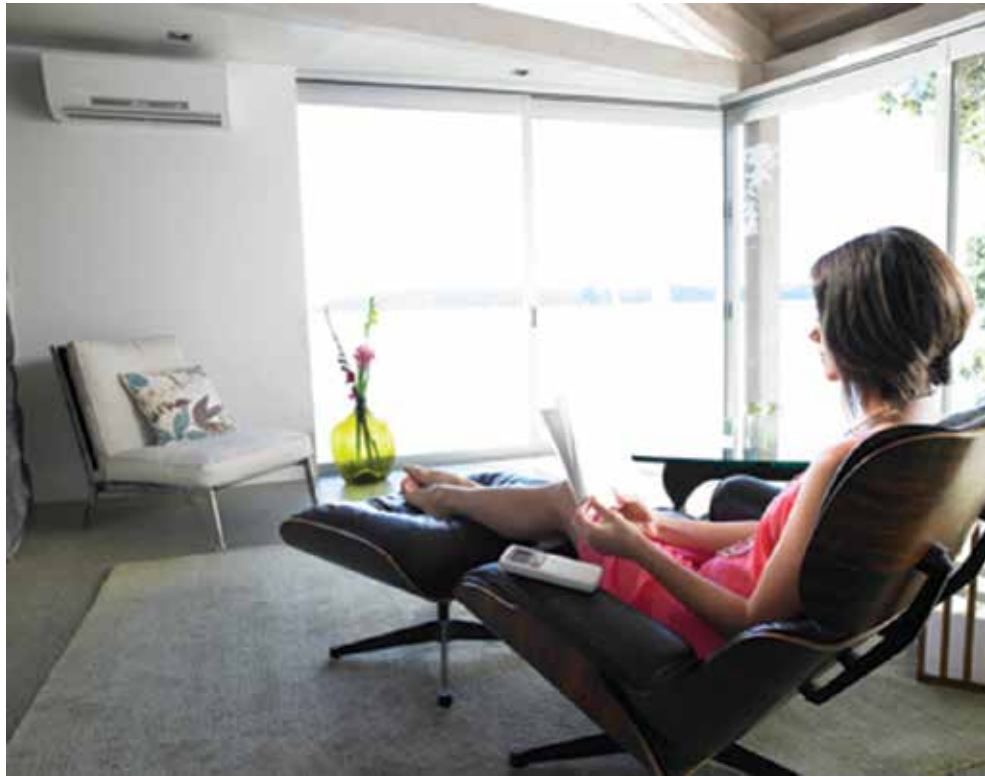
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Ductless Air Conditioning Systems

By David Hazel

Every summer, do you find it difficult to cool and dehumidify certain rooms in your home? Does it lack the ductwork necessary to provide the comfort of central A/C? Or are you adding or repurposing space that needs heating or cooling?

Ductless air condition systems may be the perfect solution to your home's comfort problems. If you think about it, who really wants to use outdated, noisy and inefficient window units or lug them in or out of storage each year? The latest ductless air conditioning systems are able to keep rooms you spend the most time in cool and comfortable, even in difficult to reach areas. There is a variety of models to fit any cooling or heating need that can be installed just about anywhere while blending into the room without taking up window space.



One of the greatest features of a ductless system is the ease of installation. A qualified contractor can often install one in less than a day. There is little to no ductwork required, so you don't have to worry about creating a big mess in your home, disrupting your life. The sleek indoor unit mounts discreetly on the wall, while a pair of refrigerant lines and power wiring connects it to the outdoor unit through a small three-inch opening in the wall. Individual zone control is one of, if not the main technological benefit of a ductless cooling system which allows you to control the temperature within any space attached to the system. Personalized comfort control is available for up to eight rooms, using one outdoor unit. The system adjusts itself to provide only the amount of cooling needed, when and where you need it. You can even control some systems by using a computer, tablet or smartphone if you're not home.

Ductless heat pump systems are up to 40% more efficient than standard window a/c units for cooling, and their heating performance is far superior to traditional heat pumps. There are several systems available with ENERGY STAR ratings, so you gain the comfort in knowing that you are doing your part for the environment. Certain models qualify for utility rebates up to \$500. With today's smart, easy-to-use controls, you can achieve consistent temperatures throughout

the room as you save energy all year long. All of this technological innovation means you can reduce your energy consumption and save money on energy costs while enjoying the comfort of your home.

Ductless air conditioning can also help you improve the air quality inside of your home. Today's systems use a sophisticated multi-stage filtration system to help remove airborne particles and contaminants such as allergens, viruses, and bacteria from the air as they circulate within a room. Some systems also include a deodorizing filter that further reduces unpleasant odors. As a result you enjoy cool, comfortable, filtered and dehumidified air 24/7.

Ductless air conditioning can provide a quick, quiet and affordable solution to regulating the temperature within your home, with individual room controls that allow you to improve the energy efficiency of your entire home. They are worth looking into.

About the Author: David Hazel is the Northeast Regional Manager for Mitsubishi Electric HVAC. He has worked in the HVAC industry for 18 years, and served as a Board Member and past Chapter President of the New England Air Conditioning Contractors of America (ACCA). Contact him at: dhazel@hvac.mea.com

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Pop it out when you need it, and push it back in so it fits flush to the wall with the outlets discreetly hidden when not in use

Light Switches, Dimmers, Outlets, and Wall Plates

A key segment of the *adorne* collection is electrical products—switches, dimmers, and outlets—that feature a distinctive square design (versus the traditional rectangle

or toggle). These products fit flush within the wall plates and eliminate the need for visible screws. The snap-in system fits in existing electrical boxes for fast and easy installation, perfect for remodeling projects. The collection includes 32 finishes and styles to fit any décor whether it’s traditional, eclectic, cottage, or contemporary.

Light switches include unique interface designs, including a Touch™ Switch that uses touch screen technology to power lights on and off, a Wave™ Switch that turns lights on and off with the wave of a hand, and an energy-saving SensaSwitch™ that turns lights on and off when people enter and leave the room.

To help light the way at night, switches and dimmers feature convenient locator lights. Any *adorne* product can also be combined with the innovative Accent Nightlight, which provides a subtle wall wash and functions as an accent light during daylight hours and a nightlight after dark.

Under-Cabinet Lighting System

The *adorne* Under-Cabinet Lighting System consolidates lights, power, music, and mobile device docking options into a modular system that eliminates clutter and cord



Relocate under-cabinet outlets, lights, speakers, iPhone cradles and iPad cradles to kill kitchen clutter.

mess. The system is customizable with modular LED puck or linear lights, power outlets, USB ports, music systems, and mobile charging cradles, and is easy to reconfigure by simply relocating outlets, lights, and accessories as needs change.

A low-profile, under-cabinet track powers the modules and is available in three sizes. The track simply plugs into an existing outlet or can be installed with in-wall wiring to eliminate the need for a visible cord and outlet on the backsplash.

Wireless Systems for the Home

Rounding out the collection are easy-to-install wireless systems for the home that provide single-room or whole-home lighting control, music, and video intercom solutions. “These systems require no re-wiring, yet they allow homeowners tremendous control over their home environment,” said Gonzalez.

“That makes these products far less intimidating and more accessible to consumers who might not have considered a wireless home system in the past.”

- Wireless lighting controls allow users to control and create custom settings with a handheld remote or mobile device from any room in the house or when they are away from home.
- The Wi-Fi Music System connects to any wireless home network, allowing users to put speakers anywhere in the house and control them with a mobile device
- The Video Intercom System allows homeowners to see and hear who is at the door and communicate throughout the house at the touch of a button.

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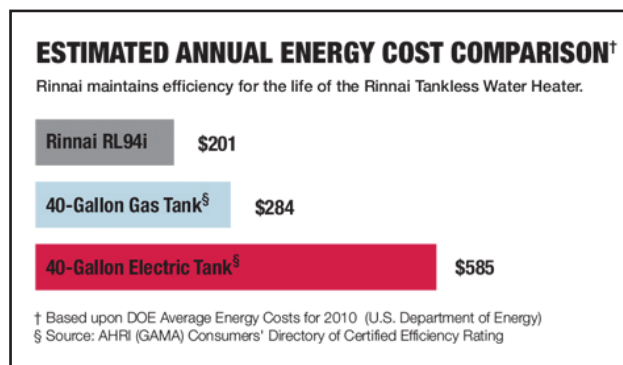
Creating a Whole New Way to Think About Water Heating

Enjoy fresh, hot water at your fingertips. Rinnai Tankless Water Heaters deliver an endless supply of hot water whenever you need it. Tankless water heaters revolutionize the way you use hot water; shower, wash dishes, and do laundry at the same time without running out. They produce more hot water, at a more consistent temperature, using less energy than typical tank-style water heaters. Tankless water heaters can offer tremendous advantages like added comfort, convenience and cost savings.

ENERGY COST SAVINGS

Water heating is the second largest energy expenditure after heating and cooling. In fact, the average household spends between \$400-\$600 each year on water heating. One way to cut down on your water-heating bill is to turn down the temperature of your water heater. A second option is a Rinnai Tankless Water Heater. Unlike its traditional storage tank counterpart, a Rinnai Tankless Water Heater only heats the water as it's needed and goes into standby mode when the demand for hot water ceases, so it uses less energy—up to 40 percent—and produces an endless supply of hot water.

Many tankless gas water heaters have earned ENERGY STAR® approval by meeting the strict energy efficiency guidelines set by the U.S. Environmental Protection Agency and the Department of Energy. They feature Energy Factors of 0.82 up to 0.96, while tanks are typically 0.60. And you have the added feel-good factor of knowing that you're helping our environment, as well.



FIND MORE SPACE

How many times have you wished you had extra storage around the house? One extra closet isn't too much to ask for, is it? This may come as a surprise, but there may be some hidden real estate right under your nose. Traditional tank-style water heaters are bulky and can take up an



entire closet, but a Rinnai Tankless Water Heater requires a fraction of space. About the size of a carry-on suitcase, tankless water heaters can easily be mounted on a wall. This flexibility and space savings can be a hidden gem for homeowners and builders trying to maximize floor space and storage options.

Just think for a second what you could gain if you didn't have a bulky tank-style water heater taking up so much valuable floor or closet space. You could actually use your closet for storage—what a concept. Depending on the size and location of the closet within the house, you might even have space to retrofit the existing water heater closet into a half bath. Or, if your water heater is located in the garage, you might finally have room for a second refrigerator or freezer, more gardening and lawn tools, or additional outdoor furniture or yard games for your family.

RELIABILITY

With Rinnai Tankless water heaters you'll have clean hot water, delivered at a consistent pre-set temperature, which is especially important in households with small children and older adults. Tankless water heaters do not require a pilot light that needs to stay lit around the clock and there is no worry about a tank that can leak or break. And, best of all, the hot water is always fresh, unlike water from traditional water heaters that store and re-heat water that over time may collect harmful deposits and bacteria. While conventional tank water heaters have an average service life of less than 10 years, Rinnai Tankless Water Heaters last up to 20 years and are backed by an industry-leading warranty.

More information on tankless water heaters & other Rinnai products is available at www.rinnai.us.



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All products were tested concurrently in actual basement conditions; NOT a lab test chamber. These were actual real-life operating comparisons.

“ The amount of use your unit sees is one of the major determining factors affecting how long your dehumidifier will last. Units in **CONSTANT USE** and those improperly matched to the size of the area you're trying to treat will **EXPERIENCE GREATER WEAR, POTENTIALLY SHORTENING THEIR LIVES.** ”

Read more on eHow.com at tinyurl.com/pxyek7p

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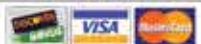
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