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JUNE 2013

HOMEOWNERS

Resource Guide

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In This Issue

6

Insuring Your Home - The Importance of Replacement Cost vs. Market Value

10 Finish Your Basement & Expand Your Living Space

13 The Importance of Roof Cleaning

17

Design the Deck of Your Dreams



25 Pointers for the Perfect Pool



27

The Cape Friendly Landscape

34 Crossword/Sudoku Puzzle

36 Keep Your Home Cool & Save Money This Summer



39
Bathroom Trends for 2013

40 The Decision to Downsize

42 Ductless Air Conditioning Systems

45 Simplifying the Faucet Selection Process

51

LED Landscape Lighting



**Coupon Section
Pages 32-33**

54 2013 Green Savings Guide

62 Tankless Water Heaters

Cape Cod Homeowners Resource Guide
PO BOX 840
Barnstable, MA 02630
www.capecodhrg.com

Publisher: Cara Winslow
(508) 364-5663
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Printed in the U.S.A. 2013



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Insuring Your Home - The Importance of Replacement Cost vs. Market Value

Unfortunately, disaster can strike at any time. No one is immune to the threat of losing his or her home due to any number of possible hazards. But a recent survey found that most homeowners are seriously underinsured. Marshall & Swift/Boekh, a leading insurance data services company, found that 66 percent of homeowners had inadequate coverage by an average of 18 percent. The result is being underinsured on what may well be their most valuable asset.

Market Value vs. Replacement Cost

The market value of what your home would sell for today is very different from the amount of replacement cost coverage to properly insure the rebuilding of a home. Market value takes into consideration the land value, depreciation and other nearby market factors while the replacement cost simply reflects the cost to rebuild a home. These can be very different numbers.

For example, you can have a home that is worth \$400,000 in one neighborhood while an identical home across town could have a market value of half that much, even assuming they were built on lots of equal size. But actually replacing those homes - rebuilding them in place using similar construction methods and materials - would essentially cost the same for both. Rebuilding costs can be higher or lower than market values, since factors like land value and depreciation don't affect rebuilding.

Sitting down with your agent to review the features of your home is very important, as homes with features such as crown molding, hardwood floors and tile cost more to rebuild. Other factors that are weighed are the quality of kitchens and bathrooms; for example, custom or luxury kitchens can add significantly to the rebuilding costs. Your agent will take these and other factors of your home into consideration, including the total square footage to determine the home's replacement cost. This is the amount you should insure your house for; this is sometimes referred to as "Coverage A" in your homeowner's policy.

Separate Structures

Separate structures, sometimes referred to as "other structures" or "Coverage B", refers to any structure that is on your property, but not attached to your main house. Examples of separate structures include:

Detached garage

- Fence
- Garden shed
- Detached in-law unit
- Retaining walls
- Swimming pool
- Outdoor kitchen

Most homeowner policies automatically include separate structures insurance (Coverage B) that equals 10% of the amount of insurance on the main house (Coverage A). If the number and value of separate structures are significant, such as a detached living quarters or many others beyond one item listed above, a separate valuation should be done for each to determine if extra coverage is needed. If you have just have a normal size fence and nothing more, you will probably be fine with the 10% figure. But in either case, this

should be brought up when discussing replacement costs with your agent.

Contents Coverage

Your homeowner's policy will automatically include personal property coverage, which is a separate item sometimes known as "Coverage C" that can equal 50% to 75% of the Coverage A amount. If you have a typical amount of personal property in your home, this should be adequate.

However, if you have a lot of personal property or you have higher value items, then you may want to discuss an additional amount of coverage with your agent. Items such as jewelry, guns, coins, computers, business and high risk property typically have policy sub-limits, some of which may be \$1,000 or less. Such special items should be discussed with your agent, especially if you have them valued over \$1,000. A homeowner's policy has many options to increase these personal property coverage amounts.

Know The Value Before a Catastrophe

Knowing the value is part of good financial planning and risk management. What you are doing is protecting what you have as well as the investment in your home. Shortchanging yourself only creates problems when a claim occurs. The worst thing you can do is deal with value after a claim, because at that point, it is too late. That is why it's best to address this now and let insurance serve its purpose and allow you to smoothly proceed with your life after a claim occurs.

Important tip: be sure to take a detailed home inventory before any disaster strikes. Take photographs and record serial numbers where applicable, particularly on high value personal property. There are a number of commercial websites that can help you with this process and will automatically store this information offsite, where these important records are not vulnerable to the same disaster that befalls your home and property.



Written by:

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Finish Your Basement & Expand Your Living Space



resistance*, and sound absorbency. This system is comprised of wall sections that can be removed to gain access to the home's foundation, electrical and plumbing systems. With traditional dry wall construction that is a messy procedure that involves cutting into the wall, patching it, sanding it and repainting or re-wall papering it. The room may be disrupted and minimally useable for days, if not weeks. The Basement Finishing System™ is made from breathable materials, making it mold and mildew resistant*. Finally, the wall sections have built in insulation that absorb up to 95% of sound created in the basement. Let the kids play their music as loud as they want, if you choose!

There are so many upsides to using the Owens Corning® Basement Finishing System™ to renovate a basement that it is hard to imagine why some people still opt for drywall construction. From gorgeous curving staircases descending from the home's main floor, to full bars, game rooms, state of the art media systems—all of these things are possible using

Banish the Boogey Man from the Basement

Many families at some point are plagued by the “boogey man.” Whether he lives under the bed, in the closet or in your dark, outdated or unfinished basement is irrelevant. He is very real to the child who is afraid of him. Consider banishing the boogey man from the basement by renovating it with the Owens Corning® Basement Finishing System™. A beautifully finished basement has nearly limitless possibilities for transformation. You could banish the mess of toys and clutter from the main living area. You could install a state of the art media room. You could, if space allows, build an income suite in the basement.

There really are no downsides to refinishing your basement. The Basement Finishing System™ is installed in about two weeks time with typically less of the mess and noise of traditional construction. Another plus is that the cost is laid out ahead of time and dependent on both the size of the home's basement and the options chosen by the client. There are no cost surprises when you choose a Basement Finishing System™. The size and shape of the basement plays a factor in how it can be refinished as well. A large basement can be divided into many rooms to suit many purposes – an extra bedroom, a home gym, or an office-for example. A smaller or oddly shaped basement requires some creativity but can easily be transformed into a beautiful living space using this system.

Other advantages to the Owens Corning® Basement Finishing System™ over traditional construction include access to the home's foundation walls, mold and mildew

the Basement Finishing System to renovate a basement. This system can be configured into nearly anything you want. One big room, multiple rooms – if you have the square footage, it can be done. Sit down with your family and start brainstorming ways you'd like to use your future finished basement. In about two weeks, you can be enjoying your newly finished basement.



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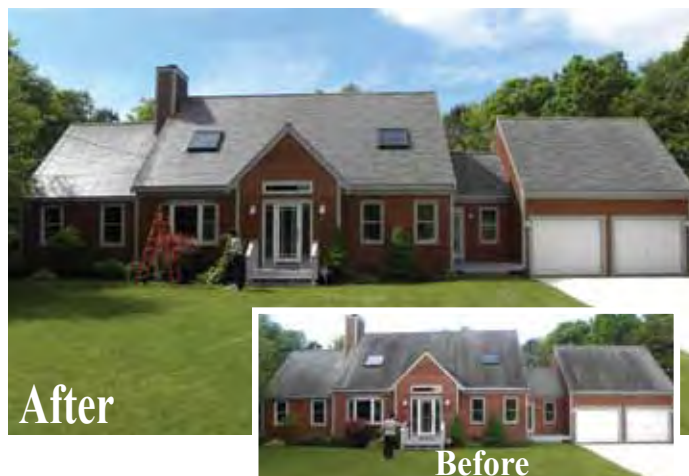
The Importance of Roof Cleaning

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. Extend the life and beauty of your roof with proper maintenance.

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

Many Cape Cod homes are stained by roof algae, *Gloeocapsa Magma*, 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, this algae will cause granule loss making the shingles vulnerable to wind and rain. If you have a wooden roof then the algae will cause the wood fibers to deteriorate rapidly. 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 A to Z Roof Cleaning. He has cleaned & serviced hundreds of roofs throughout Cape Cod since 2005. He can be reached at 800-781-0136.



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Design The Deck of Your Dreams

By Scott Ryan

A well designed deck can capture that quintessential Cape Cod view, create a comfortable outdoor living space, or simply add a feeling of spaciousness to your home by blurring the boundaries between inside and out.

Be sure that the deck is designed to match your home and lifestyle. The deck should match the architectural style of your home, and flow naturally as an extension of your living space. You must also consider the primary purpose of the deck, whether you are looking to use the deck for entertaining friends and family barbecues, or near a swimming pool for sunbathing. These uses need to be taken into consideration during the planning stages, to ensure there is proper space for furniture, grills, and the number of people you anticipate using the deck. This is also the time to decide whether you would like to include built in seating such as benches, and whether you will need electrical wiring for lighting or a sound system.

The selection of the railings and balusters along the edge of the deck are important pieces of the aesthetics and safety of the area. Balusters are the vertical pieces between the top and bottom rails of a deck. There are building codes that require railings to be 36" high with balusters spaced less than 4" apart to help keep young children safe.

Often, the location of the deck is the first decision made in the process of designing the deck. Perhaps the new deck is being built to replace an existing smaller deck, or it is part of a new addition to the home. Is it going to be at ground level, on the second story over a walk-out garage, or maybe even a roof deck where you can enjoy the ocean view? Even when the location seems obvious, it is important to take into



consideration sun exposure and privacy. A deck facing the south will receive the most sun, which will likely extend the season on Cape Cod, but may require an awning for enjoyable mid-summer use. You may even want to consider building a screened in deck or patio to really maximize your use of this space. A beautiful screened in porch is the ideal space for reading, dinner, and entertaining friends – protected from the weather and it is bug free!

There are many materials to choose from when designing your deck, consider the cost, durability, maintenance required and appearance of each to help you decide. Pressure treated decking is the most popular choice for most homeowners. It creates a beautiful natural looking deck and is an affordable option, however it weathers over time and does require maintenance. Today's composite decking is a great alternative for those who want the natural look of real wood without the maintenance. Composite

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About the Author: Scott Ryan has over 25 years of experience in the construction industry, and has owned his own company, Ryan Construction since 1997.



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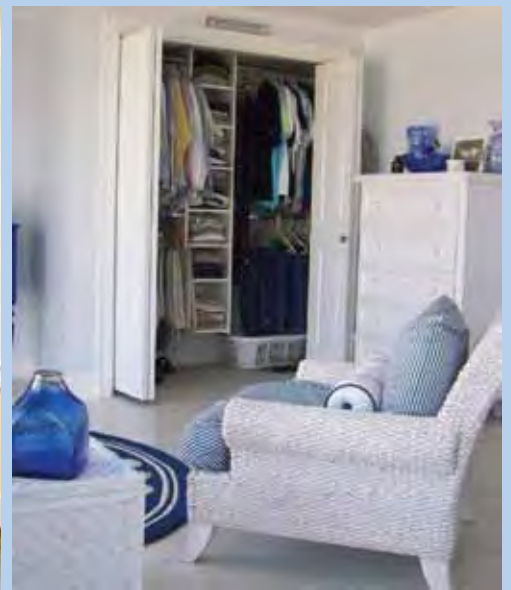
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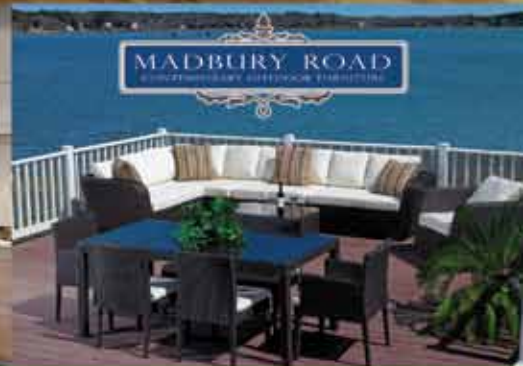


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Pointers for the Perfect Pool

By Jeff Fanara

An inground swimming pool is the ideal place in the summer to exercise, relax, and enjoy time with family and friends. A swimming pool is a long term investment, but if you do it the right way your pool will bring you years of enjoyment. Before diving into this big project, take the time to educate yourself about the many options available today, and remember to consider how you see the pool being used now, as well as in the future.

Select A Contractor Ensure that your pool will be well built by hiring an experienced, trusted pool contractor. Ask for references and also take the time to look at some of their other projects. This will give you a sense of what your completed project will be like, and it may also help you to visualize some ideas for your own swimming pool.

Create a Plan An in-ground pool requires thoughtful planning since it will remain as a permanent structure in your yard. Determine the size of the pool that will best fit your property parameters, and also consider the length, size and depth that will best suit your primary reasons for owning a pool. Attention must be given to the shape of the lot, existing landscape, terrain and sun exposure.

Develop a Budget In addition to the upfront cost of the construction and installation of a new pool, remember to include the costs for any decking, fencing, landscaping and lighting that will be necessary for your pool area. Also, set a budget for maintenance including the cost of pool chemicals and accessories needed to maintain your pool.

Pool Equipment Once your pool has been built, properly sized equipment is essential to keep your water sparkling clean. The right equipment helps to greatly reduce the amount of maintenance needed to operate your pool:

- The pump is the main component of a pool system. It creates a vacuum, which pulls water from the pool through a skimmer and then through a filter, chlorinator, and cleaner before returning the water to the pool.

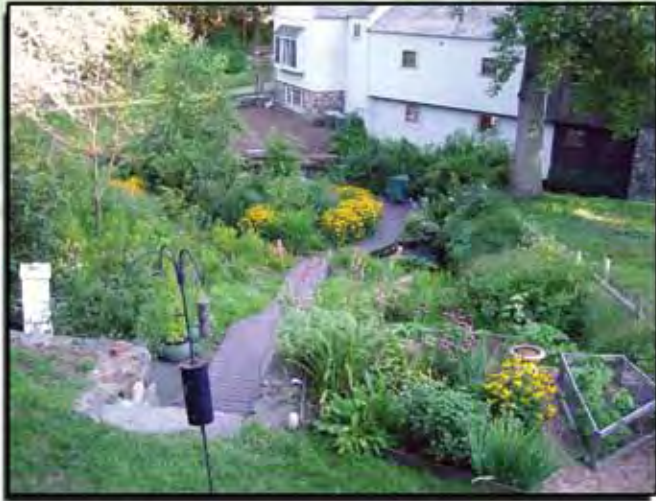


- The filter helps keep the pool clean and clear by removing impurities such as dirt, leaves, grass, hair, and body oils from the water. The three most popular types of filters are sand, cartridge, and vertical grid DE.

- There are several options available to monitor and replace the chemicals that are needed to keep your pool healthy. These include chlorinators as well as saltwater systems which are more environmentally friendly, and gentler to swimmers' skin and hair.

- A pool heater is a popular option that many homeowners on Cape Cod use to extend the swimming season. Today's systems operate more efficiently, but must be sized appropriately. Solar heating may also be an option for your pool.

Landscaping A landscape design is essential to help you decide the best placement for your new pool, because once it is installed it becomes a permanent fixture in your yard. Landscaping provides beauty and privacy around a swimming pool and it can also help hide swimming pool equipment. Selecting the right fence is important for safety, but it can also enhance the privacy around your pool. A professional landscape designer can help you blend your new pool in naturally with the surrounding environment, and make your pool area a beautiful place for you to enjoy.



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The Cape-Friendly Landscape: Beautiful, Natural, Low Maintenance Landscapes that Serve and Protect People, Pets and the Environment

By Michael Talbot



The modern American landscape has evolved from the varied and colorful—but high maintenance—English cottage garden style to the present trend of angular expanses of lawn and hardscape with simple hedges, islands and borders with exotic plants. The good news about this trend is that landscapes are better planned and are designed to be more functional. The bad news is that lawns are the second leading source of nitrogen pollution degrading the bays, ponds and estuaries that help make Cape Cod such a special place to live and visit. The modern landscape also tends to be a more sterile environment.

Today, thanks to the pioneering work of some ecological landscape designers and land care professionals—including staff at Talbot Ecological Land Care—you can have an attractive, functional landscape that also protects and even enhances the fragile environment of the Cape and Islands. Furthermore, this post-modern trend of ecological land care and design is safer for families, pets, and wildlife - such as birds and butterflies - that add interest and beauty to our natural world.

The ecological landscape starts with a thorough understanding of the site, the soils, the surrounding environment and the people who will use and enjoy it. Extensive knowledge of appropriate, low maintenance plant and landscape options is also critical. Using these tools, the Cape-friendly landscape has the right blend of sustainable, environmentally-friendly lawn along with plantings that are pest, drought and stress resistant while providing year-round color and interest.

The natural world of the Cape and Islands provides the inspiration for the Cape-friendly landscape. Use native and appropriate plants with multiple seasons of interest in ways that reflect the varied habitats of our region. The ecological landscape still follows the principles of attractive landscape design and maximum usefulness to the people using the site.

The result is a truly low maintenance landscape that serves you better, while bringing the beauty and serenity of nature into your own private greenspace. Add to that the latest in ecological lawn, tree, shrub and garden care, and you have a landscape that provides



you with the peace of mind that come from knowing that your family and pets are protected—and that you are not damaging the fragile environment we all love.

Even if you already have an established lawn and landscape, Talbot Ecological Land Care can show you safer ways to manage your lawns, trees and shrubs. By using organic, slow release fertilizers you can have a very attractive lawn with only a fraction of the nitrogen used in conventional lawn programs—and at a competitive price. Even for the fussiest homeowner, spot treatment of weeds using less toxic materials, and other ecological methods of pest management, can ensure high quality lawns, trees and shrubs that are still much safer for families and pets. Even effective, organic treatment of deer and dog ticks is now available through us.

Our designers and horticulturists can also discuss ways to enhance your existing landscape or to restore an older, high maintenance or “tired” landscape. Whether it is a small corner of the yard or a complete master plan, the principles of ecological landscaping are the same. We have the expertise to tackle the most challenging problem—including issues that involve Conservation Commission permitting and approval. Talbot Ecological Land Care has over a decade of experience in conservation permitting and restoration—from vista pruning to dune restoration to master planning for new or re-built homes.

To experience the finest in ecological design and restoration, and tree, shrub and lawn care, contact us for a site visit. We lecture on these subjects all over the northeastern United States, but we are a locally owned company that does most of our work right here in southeastern Massachusetts.

Michael Talbot is a Massachusetts Certified Horticulturist and landscape designer, a certified arborist and a restoration ecologist. He is co-owner of Talbot Ecological Land Care with over three decades of experience. He is the author of many articles and publications, has appeared on the Victory Garden and other television and radio programs, and lectures throughout the northeastern United States. He can be reached at 508-539-1912 or at info@michael-talbot.com.

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.

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, Franke, 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.

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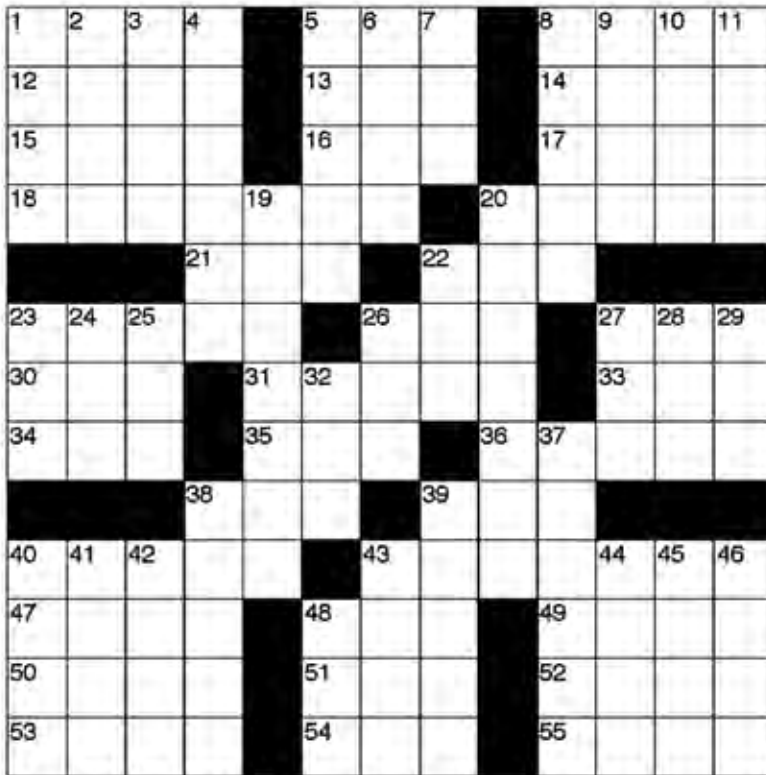
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A6

ACROSS

- 1 Reimbursed
- 5 Free
- 8 US dam
- 12 Project
- 13 Guido's note (2 words)
- 14 Outer portion of Earth
- 15 Sleep (pref.)
- 16 Albania (abbr.)
- 17 Design
- 18 Arabian domain
- 20 Shore
- 21 Tumor (suf.)
- 22 Three (pref.)
- 23 Irish foot soldier
- 26 Block
- 27 Celsius (abbr.)
- 30 Shoe size
- 31 Fr. meat dish

- 33 Have (Scot.)
- 34 Plus
- 35 Indo-Chin. people
- 36 Voltaire play
- 38 Computer chip
- 39 Ounces (abbr.)
- 40 Wampum
- 43 Due
- 47 Gamin
- 48 Article (Fr.)
- 49 White-flecked
- 50 Eg. skink
- 51 Mother of Hezekia
- 52 N. Caucasian language
- 53 Freedman in Kentish law
- 54 Low (Fr.)
- 55 Bare

DOWN

- 1 Long
- 2 "Cantique de Noel" composer
- 3 Yesterday (Ital.)
- 4 Silk substitute
- 5 "Giant" ranch
- 6 He (Lat.)
- 7 Flounder
- 8 Willow
- 9 Love of Radames
- 10 This one (Lat.)
- 11 King of Israel
- 19 Amer. Sign Language (abbr.)
- 20 Swim (2 words)
- 22 Hat
- 23 "The Jungle Book" python
- 24 Belonging to (suf.)
- 25 Energy unit
- 26 Palestine

- Liberation Organ. (abbr.)
- 27 Greek letter
- 28 Fruiting spike
- 29 Civil War commander
- 32 Air-to-air missile (abbr.)
- 37 Wild ginger
- 38 Polishing material
- 39 Watering hole
- 40 Hall (Ger.)
- 41 Mother of Brunhilde
- 42 Walk through
- 43 Para-aminobenzoic acid
- 44 Foreshadow
- 45 Hole
- 46 Noun-forming (suf.)
- 48 Science class

Sudoku

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

			2			9		8
9				6	7			
8							3	
				7			4	
3			6	4			9	
	2					1		6
								1
2		7	3				8	
				8	9		7	

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Keep Your Home Cool and Save Money This Summer

By Bill Miller

During the summer months, when the hot and humid weather arrives, we all want to be comfortable. But homeowners find it hard to keep their cool when the electric bill arrives. Electricity prices tend to rise with the temperature, but these tips will help you trim your energy bills and still stay comfortable all summer long.

- Replace an old air conditioning system with a new energy efficient model. If your air conditioning 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 in just a few years. It is important to look at the SEER rating; systems with a high SEER use less energy. An air conditioning system with a high SEER rating will be less expensive to run resulting in substantial savings on your electric bill each month during the months your air conditioning system is used. Installing the right size equipment for the home is also essential to getting the best performance and comfort. Many homeowners believe that bigger is better when buying new heating and cooling equipment. But a system that is too large won't keep your home comfortable, and the frequent 'on/off' cycling that occurs will put stress on system components and shorten the equipment's life. Your contractor should provide a copy of the home's heat gain/loss calculations to ensure proper sizing.



- Install a programmable thermostat. According to Energy Star, homeowners can save about \$180 a year by properly setting their programmable thermostats and maintaining those settings. Establish a program that automatically reduces cooling in your home during the day time hours when you aren't typically home, or at night

after bed time. It is most beneficial to keep the temperature set at its energy savings set-points for long periods of time, at least eight hours per cycle.

- Use a ceiling fan to supplement your air conditioning system in rooms that you spend the most time in, or in areas with high ceilings. Ceiling fans can create cooling breezes and enhance home comfort.

- Change your air filter at the start of the Cooling and Heating Season and monthly during peak usage periods. Electronic air filters are even easier to use, simply wash the air cleaner cells in your dishwasher or sink twice a year. Follow the recommendations of the filter and the HVAC system manufacturer/supplier to determine the proper procedures and frequencies for maintaining and changing filters to keep your system running at peak performance.

- Take advantage of tax credits, rebates and special offers which may be available from contractors, utility companies, retailers and manufacturers.

- Keep the cool air in and the warm air out of your home. Check your home doors and windows, and use weather stripping and caulking to seal drafts. You can use caulking to seal small cracks and holes in your home that are responsible for some of your energy loss. Weather stripping involves sealing doors and windows that are responsible for much of your home's energy waste. The front door in the typical home has a quarter inch crack at the bottom letting the cold air out, while



bringing the warm air in. By eliminating cracks from both the doors and the windows you will save your energy bills. And remember, if you have a fireplace be sure to keep the flue closed during the A/C season.

- Preventative maintenance will extend the life of your air conditioning system by 20% and decrease the risk of untimely breakdowns. A unit that is not operating properly can result in extremely high bills.



Nobody wants to have their system break down in the middle of the first heat wave, and although annual checkups will not guarantee that a unit will continue to work perfectly throughout the season, they will reveal most small problems that can lead to major, far more expensive problems if

left unattended. Cleaning dirty cooling coils, fans and heat exchangers can improve the efficiency of cooling systems and lower the energy costs you pay to keep your family comfortable in the summer.

- Have an HVAC technician check for leaks or holes in the ducts, and properly seal leaks in the ductwork. Make sure that the air ducts are properly insulated, especially those that pass through the attic or other unconditioned areas.

- Ventilation is a key strategy for making your home more energy efficient. Proper ventilation, specifically in attic spaces, allows built-up heat to escape your home in the summer & vents moist air (condensation) that rises into attic spaces in the winter. Improperly vented homes often sustain costly water damage and create an environment that can encourage the growth and spread of mold in your home.

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

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This year's Kitchen and Bath Industry Show (KBIS) was jam packed with innovative products, the latest trends and fun, new ideas. Ferguson Bath, Kitchen & Lighting Gallery attended the show and rounded up some of the overarching bathroom trends that stood out at KBIS 2013. We've broken them down here and matched them with some of Hansgrohe's on-trend products:

1. **Curved Lines** While there was a fair share of bold angles, we saw a lot of clean, curved lines, especially in bathroom faucets. Dramatic arches done in a simple style. A good example is Hansgrohe's Talis® S for a contemporary look or Hansgrohe's Swing® C for a more traditional look that is timeless.



2. **Technology** As in previous years, the integration of technology in the bathroom is a hot trend. Homeowners are accustomed to tablets and smart phones that simplify their everyday tasks and they are now seeking this same type of technology in the bathroom. Hansgrohe has recently launched a surface mounted shower thermostat that also functions as a shelf. The perfect combination of form and function. The Ecostat Select regulates the temperature and the water quantity in the shower to suit your individual needs.



3. **Spa Environments** Homeowners want to escape to a bathroom retreat after a long, busy day, so they are splurging on upgrades rather than visiting a spa. Creating a relaxing and customized shower experience is often on homeowner's bathroom wish lists. The Radaince® Select Showerpipe by Hansgrohe allows you to enjoy soft drops (RainAir), a refreshing spray (Rain) or an invigorating massage (Whirl) - at the touch of a button.

4. **New Finishes** While chrome and brushed nickel remain very popular, manufacturers are experimenting with new finishes – especially white. Hansgrohe has a beautiful bathroom collection named PuraVida™ that offers of a honed white and shiny chrome dual finish.



5. **Green Options** The green trend is here to stay and manufacturers are making it easy for homeowners to reduce water consumption while still getting the strong flow they desire. A good example is Hansgrohe's EcoAIR® technology that adds air to every drop of water, enabling water savings without sacrificing performance. Their low-flow 1.5 GPM faucet aerators reduce water consumption by 30%.

To learn more about how to incorporate these top trends into your home, visit Ferguson Bath, Kitchen & Lighting Gallery.

Ferguson knows your home is a canvas – a space to capture the beauty in every day. Whether you're renovating a tired kitchen or bath or creating your dream home, nobody helps homeowners bring their vision to life better than Ferguson Bath, Kitchen & Lighting Gallery. It's where you'll find an unparalleled selection of lighting, appliances, bath and kitchen faucets, fixtures and accessories from today's most

recognized brands. Ferguson has the trained professionals and the high quality products to make it easy to create your masterpiece. Stop by our showroom at 106 Falmouth Rd in Mashpee or call (508) 539-8704 to schedule an appointment.



The Decision to Downsize

By Kim Cuppels



Making the decision to downsize from an independent home to a senior residence can be an emotional and overwhelming process. Many times seniors wait until an illness or crisis happens, making it absolutely necessary to move with little or no notice. A forced situation can make you feel helpless and left out of many important choices you have. By starting with a proactive approach and a positive attitude this transition can be a rewarding one for all involved. Begin the process sooner rather than later:

- The process starts with organizing and sorting through your belongings and deciding what to keep, give away, or donate.
- Measuring and selecting essential furniture pieces that will fit comfortably in your new home
- Selecting personal items and accessories for wall and floor areas to create a warm familiar environment.
- Organizing new space for maximum efficiency & ease

Lifestyles and physical abilities change, and your home should reflect your current lifestyle and health needs. Moving to a home that is comfortable for your current lifestyle can be a relief for seniors. With the burden of maintaining your home and yard gone and the security of knowing your health care needs are met, it is a great time to start a hobby, spend more time doing the things you love, and make new friends.

Relax and enjoy this new phase of life - you deserve it!

Kim Cuppels, owner of Simplified, is an HSR Certified Professional Home Stager and Redesigner. After helping her own grandparents make the transition to a retirement home and later to assisted living, she realized how difficult this journey was. Now, she enjoys working with seniors and being part of the transition, making each new residence truly feel like home. She may be reached at: kcuppels@comcast.net



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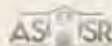
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"I have worked with Cathleen McAbee on several real estate transactions, both on the selling and buying ends, and I have always found her to be extremely professional and dedicated to her clients. Throughout all of my transactions Cathy has always 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 encompassing knowledge of Cape Cod real estate. It is always a privilege to work with her."

Debbie C.
Cape Cod

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Ductless Air Conditioning Systems - An Easy & Affordable Solution for Many Homes

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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Simplifying the Faucet Selection Process

By Danielle Jones

Selecting a bathroom faucet can be an overwhelming experience. There are literally thousands of styles and finishes available and figuring out where to start can be stressful. Narrowing down the functionality, style, budget, and working with professionals can make this experience a breeze.



First, determine what type of faucet you would like. A single lever faucet offers simplified use and allows for more usable counter space. A 4" centerset faucet is smaller, more compact, and often more economic in pricing, making it a good option for

basement bathrooms or children's bathrooms. Widespread faucets, three separate pieces, are typically the most popular option, as they are easier to clean in between, and highlight more of the countertop.

Once you have determined the type of faucet you would like, it's time to narrow down styles. Is your bathroom more traditional in style? Contemporary? Somewhere in between, or transitional? Are you re-creating a 1800s farmhouse, or a cottage-look? Providing as much information and description about the style of your project will allow you to quickly eliminate styles that do not match your desired look. You can also consider other features of the faucets: A high spout, or low spout, cross or lever handles.

What is the budget for your faucet? Faucets can range anywhere from \$50 to several thousand. You will use this faucet frequently and it is a mechanical piece in your home.



Purchasing a quality faucet that features ceramic disk cartridge, metal drains, and a lifetime warranty on the parts is important.

Faucets come in lots of different finishes. Polished chrome, a classic and timeless finish, will be the most economical option. Premium finishes, such as brushed nickel or oil-rubbed bronze, typically come at a 30% or more premiums.

These options may all still sound overwhelming, but working with a bath professional in a bath showroom will make it all so simple. A bath professional will explain all the functionalities of the faucets. They will be trained in design and trends and know exactly what models will

fit your design style. They can narrow down options that fit your budget, and will know what brands and styles will feature quality construction and the best warranties.

Faucets are often considered the "jewelry" of the bathroom; a touch of metallic providing some depth and class to the bathroom. By working with a bath professional, you will be able to easily select a type, style, and quality faucet that will make your bathroom project amazing and complete.

Danielle Jones is the showroom manager at Kitchen and Bath Solutions Showroom at Snow and Jones in South Yarmouth. Danielle has worked with homeowners, contractors, designers, and architects for over seven years to create beautiful and functional bathrooms.





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The White's Path Design Center was established in 2010 by Architect Erik Tolley and General Contractor Michael Nardone to complement their preexisting design-build collaboration of ERT Architects & MJ Nardone Carpentry, and to further expand their ability to offer their clients 'one-stop-shopping.' The facility contains over 6,000 square feet and is home to a kitchen and bath showroom, an elegantly detailed conference room, and over 1,600 square feet of woodworking and custom cabinetry workspace. The Design Center also acts as a "hub" for affiliated electricians, plumbers, and other sub-contractors with whom we partner in the design and construction process.

The Design Build Advantage

Having your architect, general contractor, interior designer, and kitchen & bath designer all under one roof definitely has its advantages. Whether it's a small residential project or a large commercial commission, the licensed and insured professionals at The Design Center take great care to ensure



"Designing and constructing a complex renovation project like ours was a daunting task but your team never disappointed us or gave us any anxiety with respect to our choice of design-build professionals. Your team was always very pleasant, professional, well prepared and you handled our complex project smoothly and seamlessly, on time and on budget."



"Your architectural experience and building awareness of great Cape Cod designs have made our home look as though the addition was always there, so well it blends seamlessly into the rest of the house. Your being so attentive was a principal factor in the successful outcome."

that all facets of your project are being tightly coordinated, and that the answers to any questions you may have can be arrived to quickly and completely.

Shared workspace also allows the Design Center team to have a level of process continuity that is unparalleled in this area. Almost as important is the fact this "community" approach to design and project management allows the Design Center team to lean upon the creativity and expertise of several veteran minds in the industry, all without having to pick up the phone or travel any distance off-cape.

The team consists of LEED (Leadership in Energy & Environmental Design) accredited professionals, Members of the USGBC (United States Green Building Council), NCARB (National Council of Architectural Registration Boards), HBRACC (Home Builders and Remodelers of Cape Cod), NKBA (National Kitchen & Bath Association), and NARI (National Association of the Remodeling Industry).

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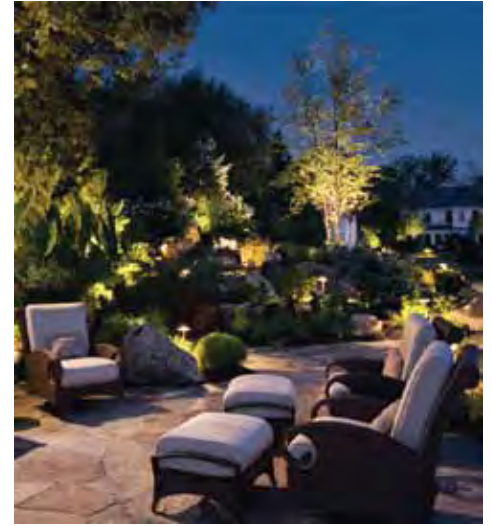
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One of the easiest ways to add beauty and character to your home and yard is with outdoor lighting fixtures. Kichler has a wide variety of outdoor lighting fixtures to fit your personal flair. Wall lights, hanging lights and post lights combine to bring a unique style to your home while offering the comfort and safety of a well-lit home for your family and friends.

Imagine not having to change the bulbs in your landscape lighting for 18 years! That's right – no more wrestling through bushes or wading in ponds year after year to swap out bulbs. That's what Kichler is offering with its new line of LED accent fixtures. Kichler's LED fixtures offer five watts of warm, white light with low energy use, providing 40,000 hours of life, or on average, 18 years of consumption, and longevity isn't the only perk. The environmentally friendly design means less energy waste and no bulbs to throw away.

Kichler has some of the most popular designs in outdoor lighting fixtures, ensuring you the ability to keep a uniform look for your entire home, inside and out. From the traditional to new transitional styles, there is a vast selection of outdoor lighting fixtures, including post lights, wall lights and hanging lights.

Whether you are looking to light walk ways, handrails, a deck or patio, garden landscape or retaining walls, you'll discover a Kichler design product to match. There is not only an extensive collection of sought-after LED choices but also many benefits. "Landscaped areas and outdoor rooms are definitely becoming fashion-savvy components of the home," said Jeff Dross, Kichler

senior product manager. "The great thing about our new additions is they put the latest trends to work and couple that with durable materials that provide homeowners years of enjoyment."

From retaining walls to handrails, decks to patios, everything you build is designed to stand the test of time. And Kichler's unique Design Pro LED light fixtures are right there with you: built to last.

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- Pure, beautiful consistent white light enhances our landscapes natural colors.

To learn more about landscape lighting, visit the experts at Granite City Electric at 52 Whites Path in South Yarmouth, or call them for more information at 508-394-1262.



Tankless Water Heaters

Keep Yourself in Hot Water

Know it or not, you plan your life around your use of hot water. Admit it — between showers, laundry, maybe a bath or two for the kids, running the dishwasher, not to mention a few relaxing minutes in your whirlpool tub — you organize your life (and your family's) around hot

water, but what if you didn't have to?

Tankless water heaters revolutionize the way you use hot water. They produce more hot water, at a more consistent temperature, using less energy than typical tank-style water heaters. Every day we depend on our water heater to supply hot water for bathing, cooking, dishes, laundry and more. There's one simple way to make sure you never run out of hot water again, by installing a tankless water heater your home. Tankless water heaters can offer tremendous advantages like added comfort, convenience and cost savings.

Endless Hot Water

Tankless hot water heaters do not store a large volume of hot water, but rather heat the water as it's being used, giving you endless comfort in the form of continuous hot water at a consistent temperature. Because the water is heated only as needed, there is plenty to meet the demands of hot showers, baths and laundry—even when these tasks are done simultaneously. With a traditional tank-style water heater, once the stored water is depleted, it can take up to 33 minutes to heat the tank again. Who has time for that?

More Capacity – in Less Space

Traditional tank water heaters can take up to 16 square feet of valuable floor space. Tankless water heaters, however, are a fraction of the size and can be installed on virtually any wall. This flexibility allows you to strategically locate a tankless water heater for maximum performance and energy efficiency.

Peace of Mind

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.



Energy Efficient

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. And because you are only heating water when you need it – instead of continuously re-heating the water in a tank-style heater – you will enjoy lower utility bills. Tankless water heaters provide hot water only when it's needed, so they can save you up to 40% on your energy bill, and have a typical life expectancy of up to 20 years, twice as long as a tank-style unit. 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.

Tankless water heaters banish the cold-water blues efficiently and effectively, all while allowing you ultimate scheduling flexibility. Information on tankless water heaters & other Rinnai products is available at www.rinnai.us.

A gas tankless water heater is an efficient appliance that uses a heat exchanger to heat water only when it's needed, which can help you save up to 40% on your energy bill. But how does it work?

Step 1

When a gas tankless water heater senses the demand for water flow, such as

turning on a faucet or a shower, the unit begins heating water as it passes through the heat exchanger.

Step 2

Because there is no need for a storage tank (which has a limited supply of hot water) you get an endless supply of hot water with a tankless water heater, even if you need it for multiple tasks—such as doing laundry, washing dishes or showering—at the same time.

Step 3

When water flow ceases, the tankless water heater shuts down, therefore using less energy by not incurring the “standby loss” associated with tanks.



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2013 Green Savings Guide

Save Energy ~ Save Money



Homeowners who implement energy-saving home improvements in 2013 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.

FEDERAL TAX CREDITS

Lower your energy bills by making your home more energy efficient, and you may also qualify for up to \$500 in tax credits through the Taxpayer Relief Act, in which Congress has extended Federal Consumer Tax Credits for Energy Efficiency to 2013, along with making them retroactive for 2012.

Eligible products provide many benefits such as lower energy bills, increased indoor comfort, and reduced air pollution. You may receive a tax credit for 10% of the cost up to \$500, or a specific amount from \$50-\$300 for the six following product categories:

- Biomass stoves
- HVAC systems
- Insulation
- Roofing (metal & asphalt)
- Water heaters (non-solar)
- Windows and doors.

The products above must be installed in an existing home or your principal residence on or before December 31, 2013.

In addition, tax credits for 30% of the cost with no upper limit are still available for geothermal heat pumps, small wind turbines, solar energy systems, solar panels, solar water heaters, and fuel cells through 2016.

Residential Rebates 2013

1. Chimney Balloon

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

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Additional benefits for income qualified customers.

5. 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.

2. Heating Systems, Controls, & Water Heaters

\$100-500 rebate* for oil & propane heating systems.

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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. Appliances

up to a \$50 rebate for an ENERGY STAR® refrigerator or second refrigerator recycling.
up to a \$25 rebate for an ENERGY STAR® freezer.

\$40 rebate for an

ENERGY STAR® Room Air Cleaner.

3. Central Air Conditioning

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

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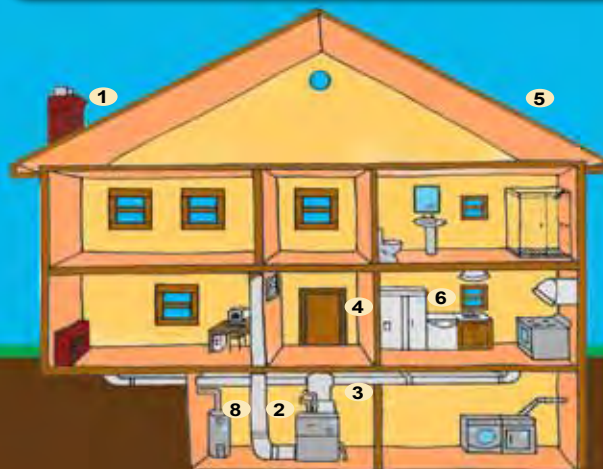
\$25 rebate* for oil & propane customers (limit 2 per customer).

7. Pool Pump \$200 rebate

for qualified energy efficient swimming pool pumps.

8. Heat Pump Water Heaters

\$750 rebate for qualified electric hot water replacements.



*All natural gas related rebates are available through GasNetworks at www.gasnetworks.com.

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www.capelightcompact.org/ResRebates

Massachusetts Residential Property Credits

Massachusetts offers residential property credits which may be claimed by home owners. Septic System & Renewable Energy credits are only applicable at the property of your principal residence. For more information and details contact the MA Dept. of Revenue (800) 392-6089 or visit www.mass.gov/dor

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


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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.

There is certain criterion which must be met in order to qualify for Federal and State credits. For more information and details consult with the IRS or a tax professional. Tax & Rebate forms are available to download at www.capecodhrg.com.



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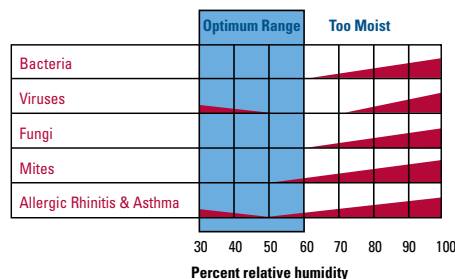
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Source: ASHRAE, Adapted from Sterling et al., 1985
Data released by the American Society of Heating, Refrigeration and Air-Conditioning Engineers (ASHRAE) demonstrates that keeping relative humidity in the optimum humidity zone limits the effects of many unwanted conditions.



"There is no practical way to eliminate all molds indoors; the way to control indoor mold growth is to control moisture."

— U.S. Environmental Protection Agency

"Mold only needs a few simple things to grow and multiply:

- Moisture
- Nutrients (food)

Of these, controlling excess moisture is the key to preventing and stopping indoor mold growth."

— Minnesota Department of Health

Protect Your Comfort.

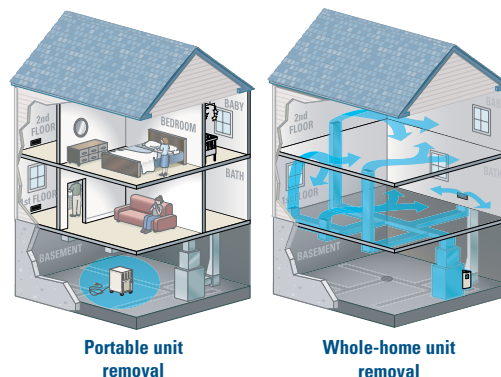
It's easy to identify those hot and sticky days when your home is unbearable without a central air conditioner. But there are also key times of the year when humidity levels are high enough to make you feel uncomfortable, even at moderate temperatures when the air conditioner is not running. Days when:

- Your basement is damp and musty-smelling, even with your air conditioner running.
- The temperature is at the thermostat set point or below, but you still feel uncomfortable.
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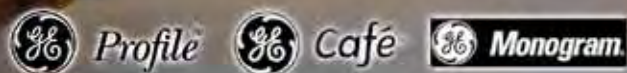
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