

Cape Cod

JUNE 2012

HOMEOWNERS

Resource Guide

**Articles & Tips from
Cape Cod's Experts:**

- LED Lighting
- Insurance
- Generators

Kitchen & Bath Remodeling

2012 Tax Credit & Rebate Guide

Money Saving Offers — Coupons Inside

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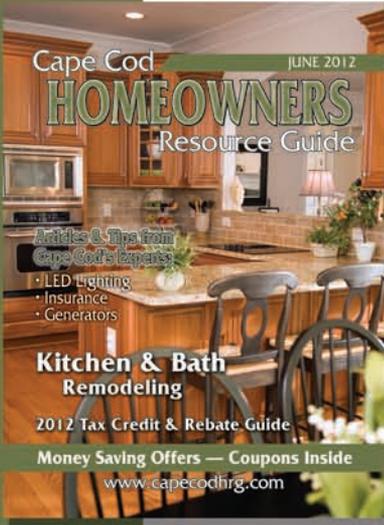


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Cape Cod HOMEOWNERS Resource Guide



Dear Readers,

Welcome to the 2012 Edition of the Cape Cod Homeowners Resource Guide. I am proud to bring reliable and valuable information to Cape Cod homeowners, in collaboration with many of the businesses I have worked with over the years. I know the participants included in this guide want homeowners to make smart, educated choices about their home's maintenance, as well as other projects and purchases they are considering. Each business represented in the Cape Cod Homeowners Resource Guide has many years of experience in their field and guarantees their products and labor.



You can count on the Cape Cod Homeowners Resource Guide for tips about maintaining your home, increasing your knowledge about home renovations or projects you are considering, and many other purchasing decisions. The articles in this guide are filled with practical advice regarding the upkeep and maintenance that is essential to a home, so you are better able to make informed buying decisions. You can also rely on the Cape Cod Homeowners Resource Guide to provide you with coupons for many of your purchases across Cape Cod, including restaurants, automotive maintenance, entertainment and more!

Please visit our website www.capecodhr.org to read informative articles, download coupons, or to request free quotes from qualified professionals for many types of household projects, as well as a wide variety of other services. I would appreciate any feedback you would like to share with me, please write to me at freemanwinslow@capecodhr.org.

Freeman Winslow

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LED Lighting

By Mike LeBlanc

The technology in home lighting has improved drastically with the development of LED light bulbs that offer high efficiency, durability and color quality. LED lights are energy efficient, and offer a significantly longer lifespan so you save energy and money with the investment of purchasing LEDs for your indoor and outdoor lighting needs.

There are numerous advantages to LED lights:

- LED bulbs last up to 25 times longer than traditional incandescent bulbs (5000 hours), and 10 times as long as compact fluorescents. They typically last up to 50,000 hours, although the dimmable bulbs can run up to 100,000 hours.
- LEDs use 75% less energy than traditional incandescent bulbs. A significant percentage of the energy that goes into an incandescent bulb is wasted as heat, whereas LED light transfers more energy directly into light.
- By replacing 15 inefficient incandescent bulbs in your home with LED bulbs, homeowners will save about \$50 per year. An LED light bulb rated for 50,000 hours of life, that is left on for 6 hours a day, is predicted to run for over 22 years based on testing. Highly efficient LEDs that are used frequently can pay for themselves in the first year.
- In addition to the standard screw-in type bulbs, a wide variety of LEDs are available: globe lights for bathroom vanities, diffused bulbs for accent lighting, recessed & track lighting, flood lamps and flame tip/candelabra base for chandeliers.
- They come in a variety of colors, and some are dimmable or offer convenient features such as daylight and motion sensors. LED bulbs are available with a variety of options including cool white task lighting, as well as the warmer colored yellow accent area lighting.
- They are long lasting which means they are convenient, saving you the trouble of frequently changing a hard to reach lightbulb that burns out frequently. Or if you are going away for an extended time and using a timer you can rest assured that the light will continue to shine.
- LEDs work well outdoors for pathway lighting, or porch lights because of their durability and performance even in cold temperatures.



- Security lights with LED bulbs allow you to have your security lights turned on 24 hours a day if you want, increasing home security
- Unlike CFLs, LEDs turn on instantly without a “warm up time”
- Since LEDs do not have a filament, they are more durable, and less likely than incandescent bulbs to be broken.
- LEDs are mercury free, which simplifies the disposal.

One of the easiest ways to go green is by replacing your standard light bulbs with LEDs. When shopping for LED bulbs, you will notice the new Lighting Facts Label which the FTC is now requiring on all light bulb packages to help consumers more easily compare energy-efficient light bulbs. The new measurement focuses on lumens, the brightness of the bulb, as opposed to the old standard of energy measurement, watts. The Lighting Facts label will help you to understand exactly what you are buying and to buy the light bulbs that are right for your home. LED bulbs used in fixtures inside

the home save electricity, remain cool and will save you money on replacement costs since they last so long.

Mike LeBlanc, Manager of the Electrical Division at E.F. Winslow is a master electrician with more than 25 years in the industry, and has serviced thousands of homes and businesses.

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SAVE ENERGY & GREEN SAVINGS



Homeowners can save money and energy while improving their home's comfort level, by implementing energy-efficient home improvements. Today's technology allows homeowners 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. Homeowners who implement energy-saving home improvements in 2012 may qualify for tax credits or a wide variety of rebates to help offset the costs.

TAX CREDITS

Massachusetts Residential Property Credits

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 or 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.

- 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.

Federal Residential Energy Credits

The Federal tax credits for most energy efficient home improvements have expired as of December 31, 2011. However tax credits are available through 2016 for 30% of the cost (including installation/labor costs), with no upper limit for: geothermal heat pumps, solar panels, solar water heaters, wind generators and fuel cells (limited to \$500 per .5 kW of power capacity). There is certain criterion which must be met in order to qualify. For more information and details consult with the IRS or a tax professional.

RECYCLING

- Old refrigerators and freezers use three times more electricity than newer models that are being produced today. Recycle your working 2nd refrigerator or freezer, and receive a \$50 rebate. Call to schedule a free pickup (877) 545-4113
- Several Dehumidifier & Window A/C Turn-In events will be held this summer by the Cape Cod Cooperative Extension and Cape Light Compact. Cape Light Compact is offering a \$35 rebate when you turn in the old unit and buy a new Energy Star qualified unit.

Falmouth High School: June 16, 2012
Yarmouth Transfer Station: July 28, 2012
Harwich Transfer Station (also includes residents of Brewster & Chatham): September 8, 2012

You must be a resident of the town to attend the collection. Please visit www.capelightcompact.org for more information.

MONEY GUIDE

REBATES

Hundreds of dollars in rebates are available to help offset the costs of energy efficient home improvements such as high efficiency furnaces, water heaters, air conditioning equipment, refrigerators and freezers. Heating equipment is often the largest energy user in a home on Cape Cod. By replacing an old furnace or boiler with new high-efficiency heating equipment, you can save up to 30% of your heating energy use. And 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.

To learn more about the best type of system for your home, we recommend speaking with a licensed plumbing or heating contractor. For more information regarding specific rebates contact:

Gas Networks Rebates
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(800) 232-0672
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Cape Light Compact
Oil or Propane Customers
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www.capelightcompact.org

EnergyStar
www.energystar.gov

Free Home Energy Assessments
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Homeowners may be eligible for a no-cost home energy assessment. An energy expert will look at your home from roof to basement and identify where energy efficiency improvements can be made to reduce energy costs and improve your home's performance. You could receive a 75% rebate up to \$2,000 to complete recommended energy efficiency improvements, and may qualify for free CFL bulbs, low-flow shower head and faucet aerators, and air sealing plus many other rebates.

**Rebate forms are available at
www.capecodhrg.com**

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|--------------|---|
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| \$500 | On-Demand, Tankless Water Heater with \geq .82 Energy Factor |
| \$800 | On-Demand, Tankless Water Heater with \geq .95 Energy Factor |
| \$200 | Steam Boiler 82% AFUE |
| \$300 | OnDemand Indirect Water Heater |
| \$100 | Warm Air Furnace AFUE Rating of 83% for oil, 90% for propane |
| \$400 | Warm Air Furnaces \geq 92% Gas, or Propane, 82% oil with ECM |
| \$500 | Warm Air Furnaces \geq 95% with ECM |
| \$800 | Warm Air Furnaces \geq 96% with ECM |
| \$1000 | Boiler (Forced Hot Water) \geq 90% AFUE |
| \$1500 | Boiler (Forced Hot Water) \geq 96% AFUE |
| \$500 | Condensing Gas Water Heater (75 -300 MBH) \geq 95%. |
| \$1600 | Condensing Boiler with OnDemand Hot Water \geq 90% AFUE |
| \$500 | Heat Recovery Ventilator - Excludes portable units |
| \$150 | Central AC/Air Source Heat Pump SEER 14.5 |
| \$300 | Central AC/Air Source Heat Pump SEER 15 |
| \$500 | Central AC SEER 16 |
| \$500 | Ductless Mini-Split SEER 14.5 |
| \$200 | Swimming Pool Pump (qualified energy efficient) |
| \$25 | Programmable Thermostats |
| \$500-\$1500 | Solar Domestic Hot Water Heating System (Pre-Approval required) |
| \$50 | Refrigerator or Freezer - ENERGY STAR qualified |
| \$10 - \$30 | Computer or Monitor - ENERGY STAR qualified |

* Subject to specified Terms and Conditions. Rebate offers subject to change without notice.

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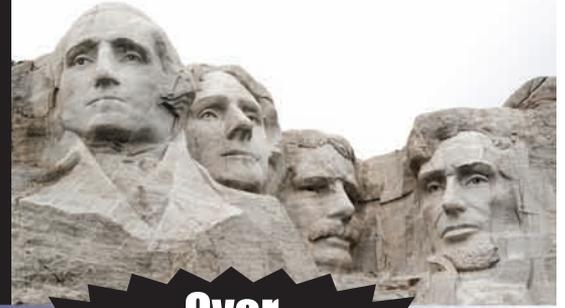
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Stay Afloat with Proper Boater's Insurance

There are lots of hidden costs associated with owning a boat; dock fees, maintenance, and winter storage, to name a few. One cost boat owners should never skimp on is purchasing the best available insurance policy for their watercraft.

Since buying a boat is a huge investment, owners should protect their boat with comprehensive insurance coverage. Plans are often based on the type and size of the boat. Many homeowner's insurance policies provide limited coverage for property damage if the boat's engine is less than 25 mph horsepower or if it is a small sailboat, but without additional insurance, no liability coverage is included.

Owners of larger, more powerful boats and yachts will need to purchase a separate insurance policy for their boat. The insurance company will take into account the size and type of boat, its value, and where the boat sails when drawing up the conditions and cost of the policy.

Separate boat and watercraft insurance policies provide much more coverage to the owner. These policies generally include loss and damage coverage to the boat's hull, machinery, furnishings, fittings, and any permanently attached equipment, like a navigation system. Liability coverage is extended to:

- Bodily injury to other persons
- Damage to other's property
- Legal expenses associated with non-consensual operation of the boat
- Medical costs for injuries to the owner and passengers
- Boat theft

Policyholders can choose the liability limits of their plan and policies can be individualized based on the boat owner's needs. Other coverages can be added to cover the boat's trailer, fishing gear, and other accessories. Also, make sure



to ask whether or not the policy covers the boat while it is being towed.

Discounts for watercraft policies apply in certain cases. For example, insurance companies favor diesel-powered engines over gasoline ones because diesel fuel is more stable, making the engine safer to operate. Having items like approved fire extinguishers and ship-to-shore radio equipment could reduce the amount of the premium. Also, completing a boater's safety course can gain some favor with the insurance company.

Maintaining a clean boating record is just as important as being accident-free on the roadways, when it comes to lowering insurance rates. Premiums are usually discounted for every two years the boater goes without an accident or filing a claim. Bundling your watercraft insurance with homeowner's and vehicle policies is another good way to save money on coverage costs.

A solid insurance policy gives boaters the peace of mind needed to set sail and enjoy the open waters. Nothing is more relaxing than knowing your investment is covered.



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By David Hazel

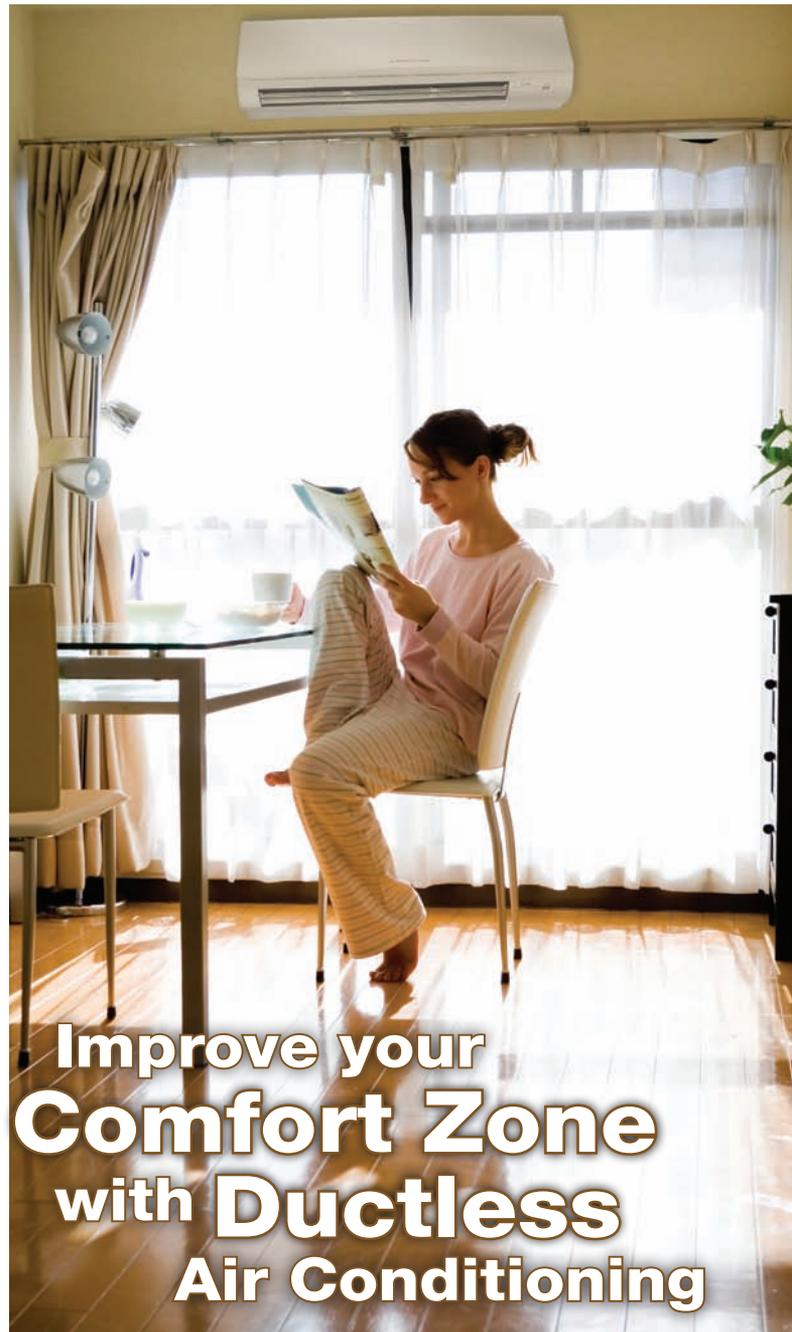
Are you tired of noisy, dripping window A/C units, but your home doesn't have ductwork necessary for central air conditioning? If so, a ductless cooling system may be the perfect solution to improve your home's comfort. Whether you're replacing old window units, remodeling a kitchen, converting a room into an office, or just trying to make your home more comfortable, a split ductless system may be the perfect solution for your home. A ductless air conditioning system allows you to air condition even the areas of the rooms that are difficult to reach.

Today's advanced compressor technology allows homeowners to attain consistent temperatures throughout any room, even in hard to reach spaces, while saving energy year round. Installing a ductless heat pump system allows you to efficiently heat and cool the rooms you spend the most time in. Zone control is one of the key benefits of a split system because you can control the temperature within any space that has an indoor unit that is attached to the system. Personalized comfort control is available in up to eight rooms on one outdoor unit. And if you spend most of your time in just two or three rooms in your house, you can save energy by turning down the thermostat and using zone control to keep the spaces you use the most at your ideal temperature.

Ductless units can be installed practically anywhere, and blend into a room without taking up window space. After all, who wants to occupy a window with an air conditioner when you could mount it out of sight high on the wall? Ductless systems eliminate the need for noisy, heavy window units. In addition, window mounted air conditioners on the first floor are a security risk, providing an easy access into your home for thieves.

A qualified contractor can usually install a ductless system in about a day. There is little to no ductwork required, so you don't have to worry about a big mess in your home, or costly remodeling expenses. The sleek indoor unit mounts discreetly on the wall, while a pair of refrigerant lines, plus power and control wiring connect it to the outdoor unit through a very small opening in the wall.

Over the past several years, the price of oil and other fuels has risen sharply, and it is expected that prices will remain high, which makes the ductless system's ability to efficiently cool and heat even more attractive. Ductless systems are up to 40% more efficient than standard window units for



Improve your Comfort Zone with Ductless Air Conditioning

Photo Courtesy of Mitsubishi Mr. Slim

cooling, and the heating performance is far superior to traditional heat pumps. There are several systems available with ENERGY STAR ratings, so you can have even more comfort from the knowledge that you are doing your part for the environment, plus you may qualify for utility rebates up to \$500. All of this technological innovation means you can reduce your energy consumption and save money on your energy costs while enjoying the comfort of your home.

About the Author: David Hazel is the northeast region area manager for Mitsubishi Electric HVAC. He has worked in the HVAC industry for more than 16 years, and serves as a Board Member and past Chapter President of the New England Air Conditioning Contractors of America (ACCA). dhazel@hvac.me.com



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Take the Plunge!

By Jeff Fanara

Tips to designing a new swimming pool



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 in 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 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.

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.

Roofing Replacement Tips

Are you a homeowner planning on replacing or upgrading your roof? When it comes to roof remodeling, there are several things homeowners need to be aware of so you can make an educated decision to select the right roofing contractor to install a quality roof on your home.

- Hire a professional licensed and insured roofing contractor. Be sure the contractor carries comprehensive liability insurance and workers' compensation insurance to protect you in the event of a roofing accident on your property. This can be confirmed by asking to see the contractor's certificates of insurance.
- It is important to determine the contractor's intent to guarantee his workmanship and to service a valid complaint in a reasonable time period, typically between five and ten years. This is separate from the manufacturer's warranty of the materials/shingle.
- Several roofing manufacturers offer training and certification programs to professional contractors. Factory training and certification are strong indicators of a roofer's degree of experience, knowledge, and commitment to the roofing trade.
- Ask for several references. Talk to other homeowners who have worked with the roofing contractor, and ask to see photos and/or visit a couple of jobsites.
- The roofing contractor should provide you with several grades of shingles, which are specified by brand and manufacturer. Be sure to understand the difference between options including color, style, reinforcement and UL ratings. The warranty details which cover the shingles should also be specified in the pricing.

When it comes time to repair or replace your roof, we hope these tips will help you in selecting a qualified roofer who can offer you professional advice for your specific needs, and install a long lasting, high quality roof which will add to the life and aesthetics of your home.



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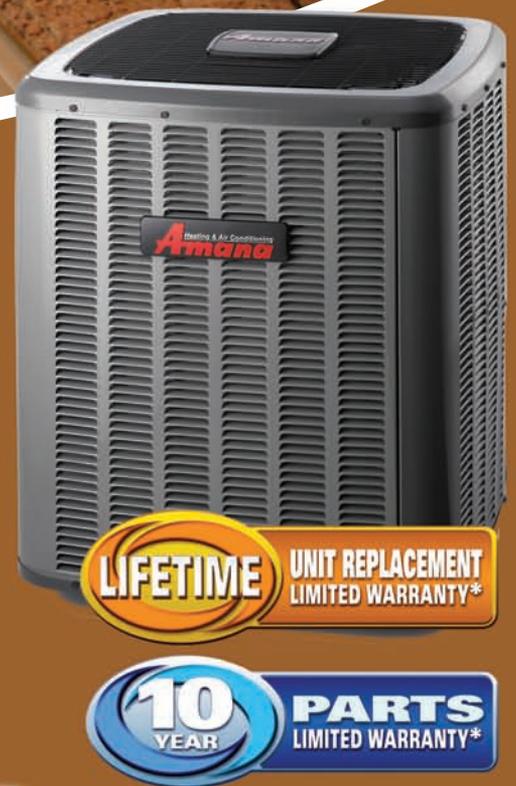
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Heating & Cooling

Information to help you achieve the highest degree of indoor comfort for your home all year long

By Bill Miller

Improved technologies in the heating and cooling industry provide great options for homeowners to heat and cool their homes efficiently and save money. Two of the biggest advancements that homeowners should be aware of are heat pumps, which provide both cooling and heating from a single system, and dual fuel systems that have the flexibility to heat your home with either the furnace or the heat pump, whichever is more economical as a result of seasonal outdoor temperatures.

Heat Pump Systems

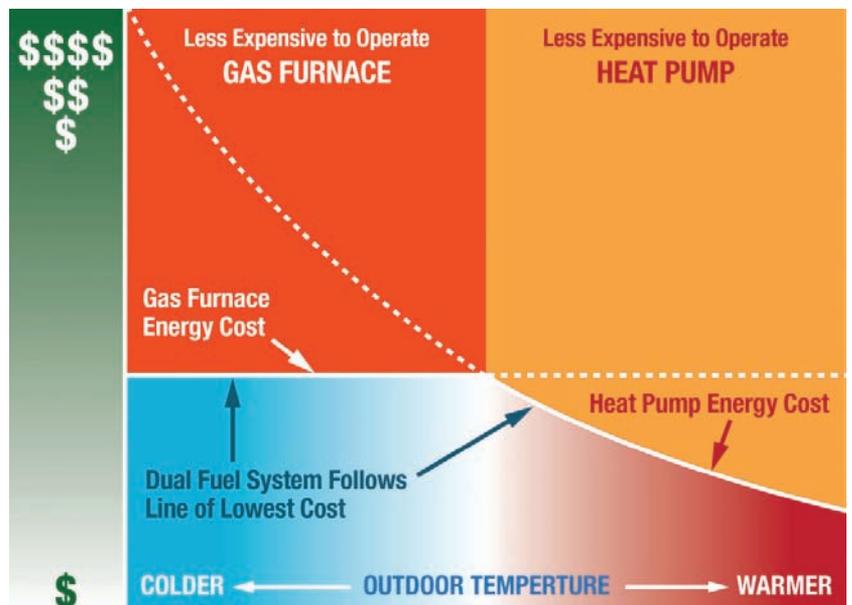
If you aren't familiar with what a heat pump is, one way to think of it is as a central air conditioning unit that can also be used to heat your home. During the summer, or whenever temperatures rise, a heat pump functions just like a central air conditioner. It pumps low pressure refrigerant to an evaporator coil. Humid warm air passes over this coil, typically sent from an air handler or gas furnace depending on your home's type of heating and cooling system, and humidity is removed and the air is chilled before being sent to the return air registers inside your home.

During the cooler months, as outdoor temperatures fall and you want heating comfort for your home, the heat pump automatically reverses the refrigerant cycle. The cold air passes over a warm evaporator coil and is heated before it is sent to your home's air registers.

Dual Fuel Systems

Dual fuel operation optimizes the efficiencies of both a heat pump and a gas/oil/propane furnace by combining them into one system. A standard fuel/electric system utilizes a heating system inside and a heat pump outside. As the outside temperatures change, your dual fuel system selects the most economical fuel source to heat your home, based on outside temperature.

For example, when the temperature outside is warmer than 30° F the heat pump utilizes the electrical energy in a more efficient way than your furnace will utilize fuel energy. Depending on your fuel costs, the savings can be substantial and the heat pump may even be more efficient at a lower temperature than 30°. In the Cape Cod area,



For illustrative purposes only, Actual savings depend upon equipment efficiency and geographical location.

we have found a heat pump to be very efficient with oil systems (\$3.73 gal) down to 17° and with propane systems (\$3.38 gal) down to 0°.

When selecting a heating and cooling system, there are a couple of other key factors to keep in mind. The higher the SEER (Seasonal energy efficiency ratio), the more efficiently the heat pump will cool your home in the summer months. And the higher HSPF (heating seasonal performance factor) rating of a unit, the more energy efficient it is. It is important that homeowners speak with a trusted and experienced HVAC expert, so that they can efficiently keep their home comfortable year round.

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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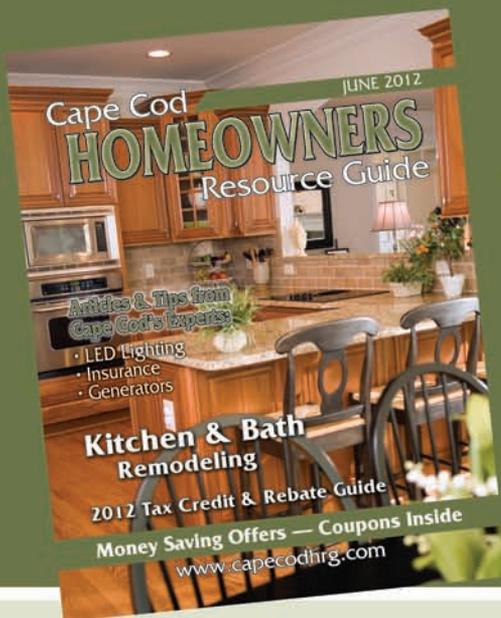
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Prolong the Life of Your Septic System

- Have your septic system inspected and pumped every 3 years. If the tank is full of excess solids, the wastewater will not have enough time to settle in the tank. These excess solids will then pass on to the leach field, where they will clog the drain lines and soil. This can ultimately destroy your septic system. Pumping your system usually costs between \$200 and \$300, but replacing a system can cost up to \$40,000.
- Know the location of the septic system and drain field, and keep a record of all inspections, pumpings, repairs, contract or engineering work for future reference.
- Have “risers” installed to make septic tank pumping and inspections simpler easier and less time-consuming.
- Plant grass or small plants above the septic system to help keep the drain field in place, but be sure to keep trees with roots at least 30 feet away from the system.
- Install water-conserving devices in faucets, showerheads and toilets to reduce the volume of water running into the septic system.
- Repair dripping faucets and leaking toilets, and avoid long showers. Run washing machines and dishwashers only when full.
- Use bleach, disinfectants, and drain and toilet bowl cleaners sparingly and in accordance with product labels. Dispose of leftover hazardous chemicals at an approved hazardous waste collection center – don’t flush them down the toilet.
- Use only septic system additives that are approved for use in Massachusetts, and won’t produce any harmful effects to the septic system, its components or cause groundwater contamination. Many chemical solvents kill important microorganisms that consume harmful wastes.
- Never dump cooking grease or oil, or other non-biodegradable trash (such as cigarette butts, feminine products, or diapers) down the drain or into the toilet.
- Do not use garbage disposals because they add excess solids and grease that can clog your drain field.
- Only allow licensed system professionals to work on your system.



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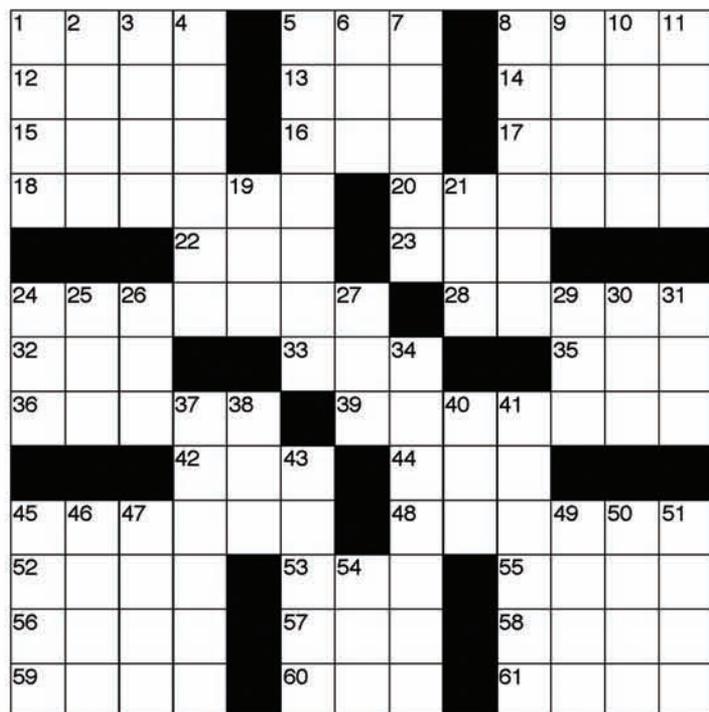
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Crossword Puzzle

Answers Available at:
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A5

ACROSS

- 1 Lamb's pen name
- 5 Knot lace
- 8 Maori seagoing canoe
- 12 Concentrated (abbr.)
- 13 Cheer
- 14 King killed by Samuel
- 15 Ger. exclamation
- 16 Malt liquor
- 17 Tibetan priest
- 18 Serpent worship
- 20 Helm
- 22 Old Irish counterfeit coin
- 23 Bustle
- 24 Marvel

- 28 Of the eye
- 32 One-spot
- 33 Tree
- 35 Amer. Cancer Society (abbr.)
- 36 Greek letter
- 39 Arp
- 42 Camel hair cloth
- 44 Science class
- 45 Evaluate
- 48 Plant filament
- 52 Legume
- 53 Warp yarn
- 55 S.A. toucan
- 56 Geological epoch
- 57 No (Scot.)
- 58 Included (abbr.)
- 59 Jack-in-the-pulpit
- 60 Pub fare
- 61 Blind in falconry

DOWN

- 1 Spoken alphabet letter
- 2 Circular turn
- 3 Move little by little
- 4 Canna plant
- 5 Tread
- 6 Mulberry of India
- 7 Greek letter
- 8 Smash
- 9 Bedouin headband cord
- 10 Ridge created by a glacier
- 11 Seaweed
- 19 Skin vesicle
- 21 Artificial language
- 24 Brit. halfpenny
- 25 Amazon tributary
- 26 Rapid eye movement (abbr.)
- 27 Ancient times
- 29 Jap. porgy
- 30 Science of (suf.)
- 31 Central standard time (abbr.)
- 34 Drone (2 words)
- 37 Bacchante
- 38 Absolute (abbr.)
- 40 Arabic letter
- 41 Fortification of felled trees
- 43 Hindu prayer position
- 45 Father: Hebrew
- 46 Cauterize
- 47 Room (Sp.)
- 49 Accent
- 50 Lo (Lat.)
- 51 Bun
- 54 Formal dance (Fr.)

Sudoku

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

| | | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| 6 | 4 | 1 | | 5 | | | | 7 |
| | | | | | | | 6 | |
| | | | | | | | | 8 |
| | | 9 | | | | | 5 | 1 |
| 5 | | | | | 8 | | | 4 |
| | 7 | | | | | 2 | | |
| | | 6 | | | | | | |
| | 5 | | | | | 7 | 4 | |
| 8 | 1 | | 9 | | | 6 | | 2 |

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Energy costs continue to rise. Garage door manufacturers are producing new doors with insulation ratings equal to or better than the R-Value ratings in the outside walls of the average house. In some cases a federal tax incentive may be available for replacing an old garage door with an insulated one that meets federal standards. There are certain requirements that must be met to qualify for these credits.

Sometimes a garage door does not need replacement but rather a repair is necessary to keep the garage door and electric opener functioning properly. Mid-Cape Garage Door Inc has been in business since 1948, installing, repairing and /or replacing garage doors and electric openers. We have the experience and the ability to work on most manufacturer's products.

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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.

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

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.

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If you are shopping for a new irrigation system, be sure to work with an experienced irrigation contractor who will work with you to develop a properly designed plan. System design and installation are the key factors which will determine your systems performance and durability. A well designed irrigation system will save water because the proper amount of water is used each day for your lawn, flowers and shrubs. Today's systems come with rain shut off and moisture sensing devices that will protect your yard from being overwatered and will also help you to conserve water.



Many homeowners who water by hand, do it at the times that are convenient for their schedule, but with an automatic sprinkler system it can be set to turn on at the prime watering time each day. The irrigation system will turn on and off automatically daily at the same time, which is the best way to ensure a healthy lawn and longer plant life. Watering between 5:00 am and 7:00 am is most efficient because the temperature is cooler, and the sun is low; if watering is done mid-day, the water will evaporate too quickly causing the water to dry up too quickly, and watering in the evening allows the water to sit on the lawn all night and increases the chance of fungus growth.

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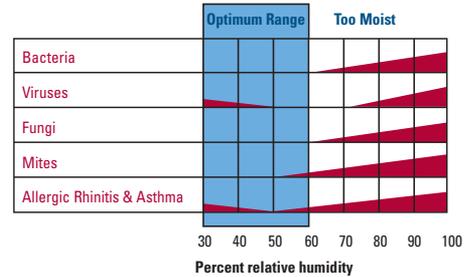
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Source: ASHRAE, Adapted from Sterling et al., 1985
Data released by the American Society of Heating, Refrigeration and Air-Conditioning Engineers (ASHRAE) demonstrates that keeping relative humidity in the optimum humidity zone limits the effects of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

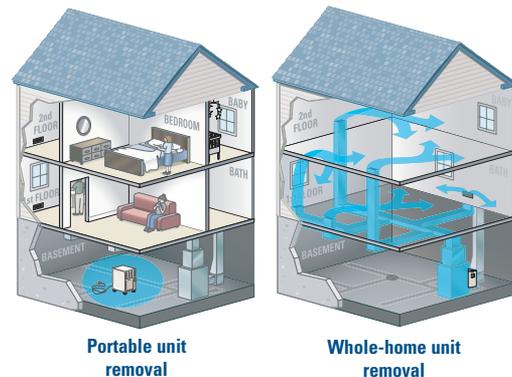
It's easy to identify those hot and sticky days when your home is unbearable without a central air conditioner. But there are also key times of the year when humidity levels are high enough to make you feel uncomfortable, even at moderate temperatures when the air conditioner is not running. Days when:

- 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.
- You get a clammy feeling or suffer from sleepless or restless nights.
- You use blankets to keep warm in the middle of the summer.

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Molds thrive in high humidity conditions. Wood floorings, cabinets and furniture also suffer from warpage and structural damage. Remove the worry and protect your home with an Aprilaire dehumidifier that guards against excess moisture. Never again touch a surface in your home that is wet with condensation—a breeding ground for mold.



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Portable dehumidifiers treat the air in just one room. To properly control health, comfort and preservation throughout your home, you would need to purchase a portable dehumidifier for every room. In this situation, you would consume more electricity than necessary. **A more efficient solution** is to have a single, whole-home central dehumidifier installed as part of your home's central heating and cooling system.

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Fieldstone Cabinetry sets the standard for custom, contemporary kitchen cabinets and bathroom cabinets, offering a wide selection in warm colors and deep, rich shades. Our reputation for quality kitchen cabinets and bathroom cabinets is well known throughout the industry.

With a variety of elegant wood species and finishes to choose from, your custom bathroom cabinets and custom kitchen cabinets are sure to leave a lasting impression.

- **Red Oak and Quarter Sawn Red Oak** are strong hardwoods with a long, linear grain, often displaying tiny rays. Oak sometimes has small pinholes and tight knots. Oak coloration can range from golden blond to deeper tones. Quarter sawn red oak is milled at an angle 60 to 90 degrees from the grain allowing rays and flecks to become visible. Glazing, especially in the darker shades, tends to enhance the additional grain patterns of kitchen and bathroom cabinets.

Wood Species

- **Alder** is a soft hardwood with a fine, straight-grain and even texture. The color is light brown with a yellow or reddish tinge, with little difference between heartwood and sapwood. Alder does not evolve in color or darken when exposed to light or heat, and takes stains and finishes well. It is one of the softest hardwoods so care must be taken to avoid damage. Alder finishes look lovely on contemporary kitchen cabinets.



- **Cherry & Rustic Cherry** display a distinctive grain pattern and warm color shadings, ranging from nearly white to dark reddish brown. Dark pockets, pin knots and random streaks are common. More than most woods, cherry will darken when exposed to light, especially in light stains. Cherry Milan in Natural finish or darker tones like Java creates a perfect look for contemporary kitchen cabinets.

- **Hickory & Rustic Hickory** are heavy, strong hardwoods known for flowing, vibrant grain patterns and dramatic color variation. Hickory can also exhibit random pecks, burls and mineral streaks. Hickory's color ranges from nearly white to dark brown. Rustic hickory will have at least one true knot in the center panel of the kitchen cabinets. Hickory finishes are striking on contemporary bathroom cabinets.



- **Lyptus** is a hard, fine-grain hardwood with a rich, warm tone. A darker finish palette minimizes the natural color variation, which can be extreme. More than most woods, Lyptus mellows and darkens with exposure to light.

- **Maple** is a versatile hardwood with a fine, smooth grain. Maple varies in color from nearly white to a slightly reddish brown. Mineral or sugar streaks occur naturally in maple and can vary from piece to piece. Maple Tempo in Natural also creates a wonderful look for contemporary kitchen cabinets.

Finishes

One of the major selling points of wood cabinetry is the versatility; with paints, highlights, stains, and glazes there is a wood look that will fit any design. Specialty finishes use techniques to simulate the wear and tear seen on used and well-loved pieces of cabinetry. In contrast to cabinet finishes that display a look and feel of contemporary kitchen cabinets, our specialty finishes will add nostalgic beauty and warmth to your kitchen.

- Tinted Varnish finishes give fine maple, red oak and quarter sawn red oak cabinetry a striking paint-like look. The optional addition of Chocolate, Vanilla, Latte, Nickel or Bronze hand-applied glazing creates an impression of aging and detail. Like other finishes, Tinted Varnish is susceptible to wear and will more easily show nicks, dents, and chips especially on sharp corners and edges.

- Mocha is a beautiful deep brown finish, available on Alder, Rustic Alder, Cherry and Maple door styles.

You can also add Ebony glaze to

Mocha to deepen the color and accentuate details.

- Peppercorn, one of our latest finishes, is a deep gray finish for Maple or Oak cabinetry. It mimics a painted look, and it is much more durable.

Fieldstone Cabinetry is not your average run-of-the-mill cabinet manufacturer. We use hand-selected woods, careful construction, and furniture-quality finishes for generations of durability. As proof, cabinet manufacturer Fieldstone offers warranty protection you can take confidence in. If you're searching for a cabinet manufacturer with skilled designers and an endless array of custom cabinets, consider the distinct feel, beautiful finish and incredible detailing of Fieldstone Cabinetry.

AGING in PLACE

By Michael Kidwell

Bathroom design updates can help aging homeowners safely retain their independence



If you are considering remodeling your bathroom, design it with an eye toward the future. Falls, which often happen in the bathroom, are the leading cause of injuries among those 65 and older. If you or a loved one are thinking about staying at home as

you are comfortable in the chair-height seat. A spacious walk-in shower, with a built in bench, body sprays and a hand held showerhead, creates a luxurious spa-like experience while still being able to accommodate a wheelchair if necessary. Other important considerations include grab bars, lever type handles on the faucets and a non-skid surface.



you age, consider these bathroom upgrades to improve safety and accessibility. There are many bathroom solutions available today that are beautifully designed to provide extra stability, ease of use and comfort, and full access solutions for anyone who may need a little more assistance.

Whether you are nearing retirement, or may need to care for an aging parent in the future, there are many ways to design a bathroom that blend style and luxury with safety and comfort. Thanks to the large selection of products designed with accessibility and style in mind, a bathroom can be remodeled to meet older people's needs without looking like it belongs in a hospital setting. Many of the bathroom fixtures that are designed to meet ADA criteria can also be beneficial to family members of all ages ~ young children who need help bathing, a teen rehabilitating from a sports injury, or anyone recovering from surgery. And, if you do decide to sell your home, you have greatly expanded your resale market.



Design Considerations

A design expert will create the bathroom you have dreamed of by finding creative ways to balance aesthetics and safety within your budget. Specific features need to be considered in developing the layout of your new bathroom to make it more easily accessible as you age. It should have an open floor plan that carefully considers positioning products such as grab bars, within the bathroom. The doors should swing out, and be a minimum of 36 inches wide; pocket doors are also an option. By planning ahead, structural changes can be made during the renovation which will give homeowners the option in the future of adding features that may be necessary.

Tubs & Showers

The new ADA bathtubs are engineered to make the transition in and out of the bath as easy as possible, allowing for an independent, safe and luxurious bathing experience. Kohler's Rising Wall Elevation Bath has a lightweight side wall that can be easily raised after

Toilets

A toilet with a seat that is the same height as a standard chair allows for maximum comfort and ease when standing up or sitting down. The top of the seat must be at least 17 inches and no more than 19 inches above the floor. Not only is this type of toilet ADA approved, and wheelchair compatible, it puts less strain on your legs, knees, and back. Elongated bowls are longer front to back by about 2-3 inches, which further increases comfort. And the addition of a water based, hands free cleansing bidet seat offers increased comfort and a refreshed feeling of confidence and overall well-being.

Sinks

A wall mounted sink provides space for a wheelchair or walker, and many colors and models, such as the popular vessel style, are available to fit your decor. Add accessible faucets with single-handle or low lever handles that are easy to operate. Many homeowners also find that the touchless faucets are convenient, and like the added benefit of water conservation.



Your bathroom remodel can incorporate a beautiful updated look while balancing convenience and safety. A proper bathroom design paired with stylish looking products can help homeowners

remain independent in the future as they age, while creating an atmosphere of personal luxury that will be enjoyed today.

About the Author: Michael Kidwell is a Kitchen & Bath Designer at the E.F. Winslow Design Studio. He has been designing and supervising the installation of kitchens & baths on Cape Cod for over 25 years.

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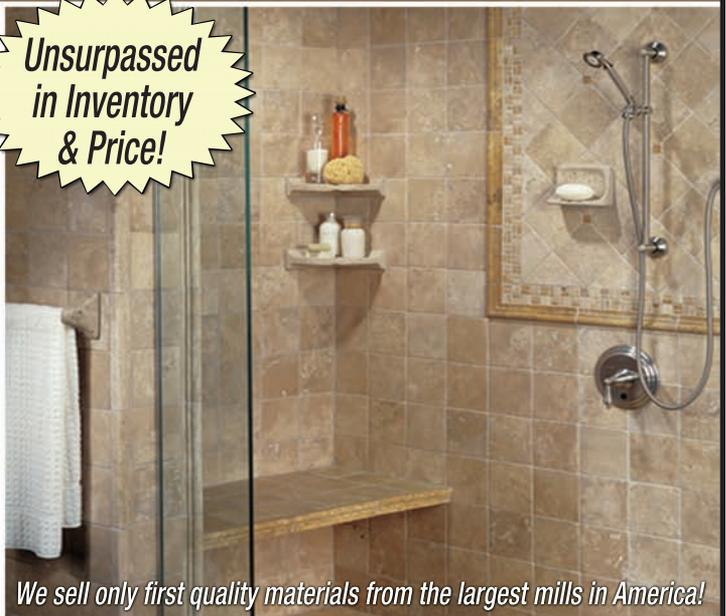
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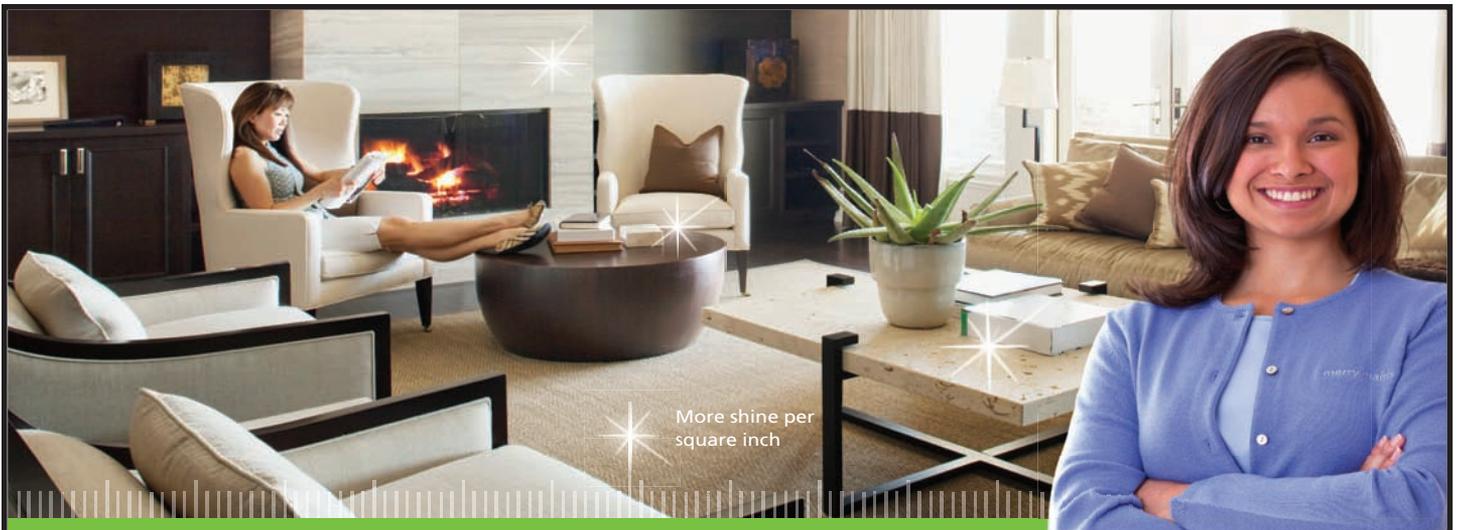
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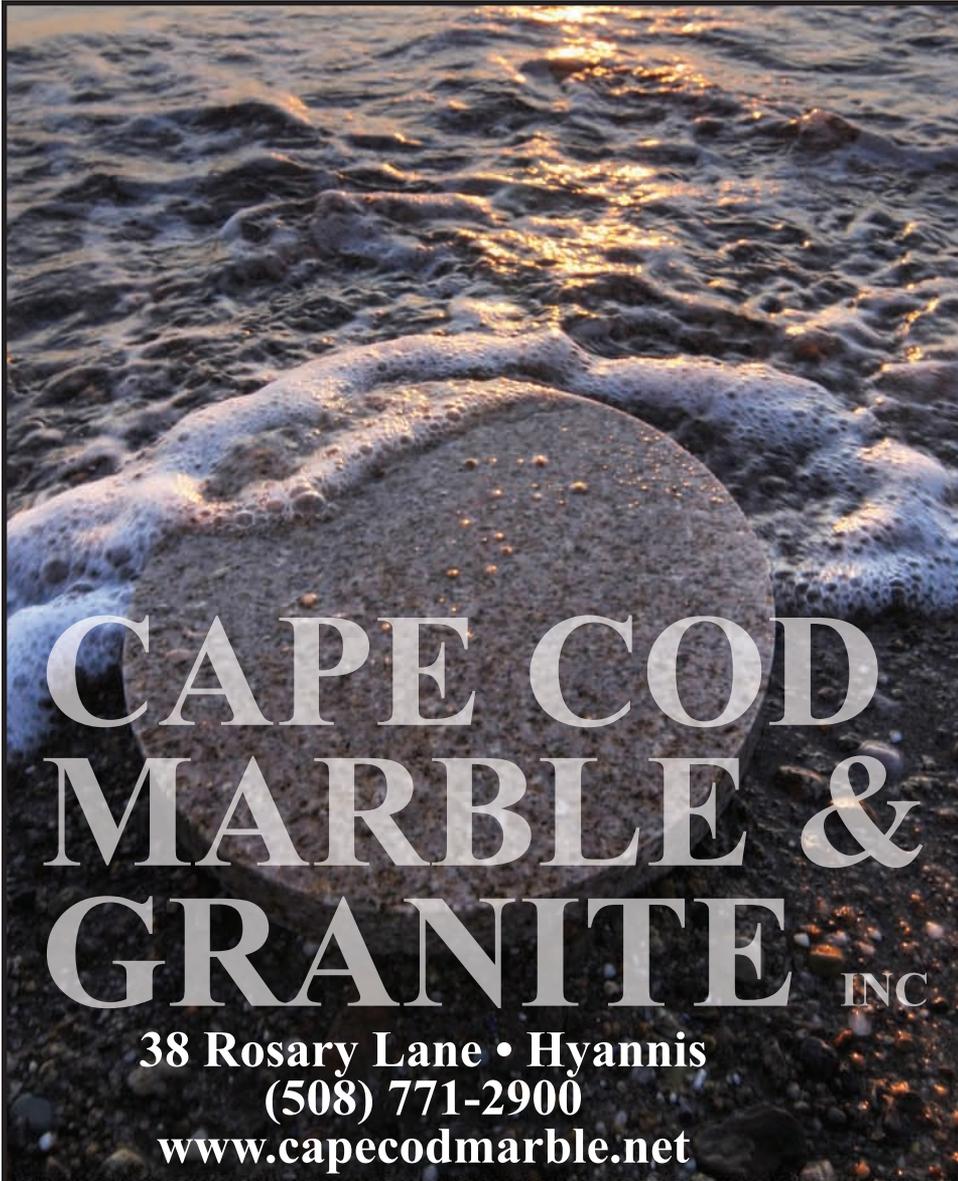
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Don't be left in the dark, the next time there is a power outage. A standby generator will give you peace of mind during the next Nor'Easter or power outage because you will have the power to keep your home and family comfortable, safe and secure.

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.

The Tankless Advantage

Rinnai tankless water heaters heat the water you need, when you need it, turning any water source into hot water on demand. You are not limited to the amount a storage tank heater can hold. Whether you are washing the dishes, washing your clothes, or drawing a hot bath, Rinnai's tankless water heater technology will supply endless hot water to your lifestyle demands - even if you do them all at once!

What's more, 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. And you have the added feel-good factor of knowing that you're helping our environment, as well.

"A lot of people don't realize that tankless water heaters like the Rinnai have a number of 'green' advantages," says Rinnai product manager Ansley Houston. "Rinnai units are designed to capture up to 95% of the heat energy, so they're highly efficient and cost effective. Plus they produce less CO2 and NOX than conventional gas or electric water tanks."

Space Savings

Today's larger bathrooms, along with amenities like spa tubs and multiple shower heads, call for increased supplies of hot water. When you also consider added demand from other parts of the home, where you can have multiple dishwashers and the like, you're faced with a challenge – one which would require multiple tank heaters with limited places to install them.

Because of their small size – a Rinnai unit is about the size of a carry-on bag – you have more installation options, even allowing for the placement of multiple units in the same

**On demand, endless hot water
Energy saving efficiency
Space saving design**



space required for just a single tank-style heater. While tank heaters typically take up as much as 16 square feet of valuable floor space, tankless heaters, like the Rinnai, can be installed virtually anywhere in the home, either indoors or out. With so much flexibility, you can strategically locate a tankless water heater for maximum performance and energy efficiency.

Larger homes and families aren't the only ones who can benefit from installing a tankless water heater. With all of the different sizes and prices of Rinnai tankless water heaters available today, even buyers of starter homes can enjoy the benefits of endless hot water.

Peace of Mind

Traditional tank-style water heaters can build up rust and scale inside their tank, where the hot water you use for bathing and drinking is stored. With Rinnai tankless water heaters you will always experience fresh, clean water that is heated on demand, as it passes through the unit.

Hot water is delivered at a consistent pre-set temperature, which is especially important in households with small children and older adults. Tankless styles like the Rinnai have no pilot light that stays lit around

the clock and no tank that can leak or break. And, best of all, 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.

Information on Tankless Hot Water Heaters and other Rinnai products is available at www.rinnai.us.



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designer can start out with a fairly clear understanding of your taste and budget, they will be able to create a plan that is going to suit your style and be affordable.

Don't worry if you don't have the answers to all of the questions your designer asks, it is your designer's responsibility to help you find those answers. For instance, people are often uncertain about the cost of their new kitchen. However, you probably do know the upper limits of what you are willing to spend, and that can help your designer steer you toward choices that are best for you.

Professional Kitchen & Bath Designers are experts at planning the layout and functionality of your kitchen, but remember that you should never be persuaded to do

Professional Insight into Remodeling Your Kitchen

By Chas Hinckley

Most of us spend a lot of time in the kitchen, so be certain that a lot of thought is put into the design if you are considering remodeling. Start by clearly identifying the features you want in your new kitchen, and determining a budget. When you decide to remodel, there are many aspects that need to be considered, and a kitchen designer has the expert insight to help ensure the smooth and successful completion of your project. A kitchen designer will help you achieve the functionality you need in the style you love, to create the kitchen of your dreams.

Consider how you use the room.

- Do you entertain a lot?
- Are you a gourmet chef or is cooking just done as a necessity?
- What type of storage needs do you have?
- Will the kitchen need to be accessible for children or aging family members?
- Do you need a desk for the computer or homework?

Often homeowners find that the best way to start planning their new kitchen is to pay special attention to various elements of friends' kitchens, magazines, online or on TV. These sources of inspiration can help you better communicate the ideas that you incorporate into your final design. If the



anything you don't like or that doesn't fit into your budget. They will provide you with suggestions for aesthetic designs, storage solutions, décor and also help you coordinate the entire process. Through effective communication, your kitchen designer can make certain that your new kitchen fits perfectly together and is designed to function properly.

About the Author: Chas Hinckley is a Kitchen and Bath Designer at the E.F. Winslow Design Studio. He has more than 30 years of experience helping people realize their dream kitchen & bath transformations.



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