

Cape Cod

Annual Guide 2015

HOMEOWNERS

Resource Guide

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Standby Generators

2015 Tax & Rebate Guide for Home Improvements

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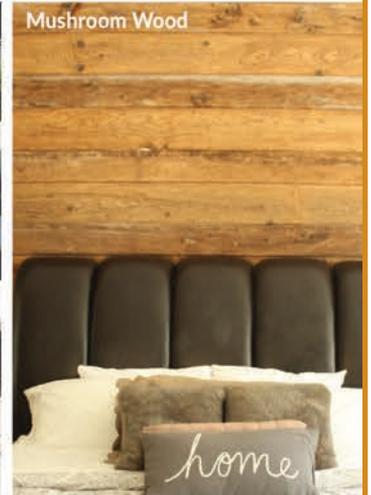
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Cape Cod HOMEOWNERS Resource Guide

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*Contact Donna M. Robertson or
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Questions to ask before you choose your replacement window or patio door company:

What does your warranty cover?

- ✗ Many replacement window companies will warranty their windows and patio doors but not their installation.
- ✓ Renewal by Andersen has one warranty that covers their windows, patio doors and installation. If you have any issues that come up, you won't be chasing down the manufacturer or installer – you just have one call to make.

How long does your warranty last?

- ✗ Many companies claim to have a “lifetime” warranty, but in the fine print they define a “lifetime” as little as seven years.
- ✓ Renewal by Andersen is the replacement window division of Andersen and because of that has a rock solid warranty on their windows. Every customer gets a fully transferable 20 year warranty on the glass, two-year warranty on the installation and 10-year warranty on the components.*

What is the window made of and can it withstand our weather?

- ✗ Many vinyl replacement windows can warp, leak and cause drafts in just a few years.
- ✓ Renewal by Andersen uses their own exclusive Fibrex® composite material in all their windows. Fibrex is two times stronger than vinyl and infinitely more beautiful.

How will your company's window make my home more comfortable?

- ✗ Many replacement windows will make your home more comfortable at first, but when their seals break and their energy-efficiency is lost, you could be back to feeling too hot or cold in no time.
- ✓ Renewal by Andersen's High-Performance Low E-4 SmartSun™ Glass is up to 70% more energy-efficient and blocks up to 95% of the UV rays that make your home uncomfortably hot.**



How do I know if I'm getting a good window price?

- ✗ If the price on a vinyl window is so low that it seems too good to be true, it probably is. If you have to replace those windows in 7-10 years then they weren't worth it, no matter how inexpensive they were.
- ✓ Renewal by Andersen builds a window that is stronger than others because they want to give you a window that will last.

How much will your windows cost?

- ✗ Many replacement window companies will give you a window estimate, but when you see the final bill it is much more expensive than the original quote.
- ✓ As part of their free Window Diagnosis, Renewal by Andersen provides an exact, down to the penny 48 Hour Price Quote within 48 hours of your call, and the quote is good for one whole year.

Please call Renewal by Andersen to schedule your free window and patio door diagnosis, and to-the-penny price quote.

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*See limited warranty for details.

** Summer values are based on comparison of Renewal by Andersen Insert double-hung window SHGC to the SHGC for clear dual pane glass non-metal frame default values from the 2006, 2009 and 2012 International Energy Conservation Code “Glazed Penetration” Default Tables. Free upgrade to SmartSun™ Glass applies to windows only.



Save Money with a New Air Conditioning System

When installing air central conditioning in your home, you may want to consider a few things. It is not like a window unit or a unit you would see in most hotels, you cannot turn it on when you get home to cool you down any time in the near future. You should leave it on at 78° when not home, or when you are in the home it can be turned down to 72-74 degrees, wherever you are comfortable. It is a misconception that it will save money by turning off your system. When you do this, it makes your system work harder to cool down the space and in turn costs you more than you want to pay.

With that being said, let me explain how to purchase a new system if needed. We know that the summer weather fluctuates greatly on the Cape. When shopping for a cooling system it is important to look at the value of a system with dual compressors. Dual compressors use one speed for 77% of the cooling hours, and an additional speed

for those extra steamy days. The two speeds also help reduce the humidity in your house, keeping your house more comfortable while saving you energy. Controlling humidity in your home is important because too much causes problems like mold, but not enough causes annoyances like static electricity. Air Conditioners do more than just cool the air, they also circulate, filter and pull moisture from it; which in turn makes your home more comfortable.

A Comfort System can be accessorized with items that will improve the air quality in your home. Learning how you can control your home's environment with filters, ultra violet lights, humidification or air purification will keep your family more healthy, comfortable and happy. With today's technology the addition of a Wi-Fi

thermostat will allow you to check in at home from your smart phone and adjust the temperature as needed. This is a great solution for controlling your system when you're not around for a period of time, or especially for a seasonal home.

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

About the Author: Bill Miller is the Manager of the HVAC Department at E. F. Winslow. He has over 36 years of experience as an HVAC installer and system designer.

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*Complete rebate and warranty details available from your local dealer or at www.amana-hac.com. To receive the Lifetime Unit Replacement Limited Warranty (good for as long as you own your home) and 10-Year Parts Limited Warranty, online registration must be completed within 60 days of installation. Amana is a registered trademark of Maytag Corporation or its related companies and is used under license to Goodman Company, L.P., Houston, TX. All rights reserved.

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DIG SAFE

Call 811 Before You Dig!

Underground utility lines run through our yards to deliver electricity, telephone, cable television, gas and water to our homes. Avoiding these lines while digging helps prevent damages that lead to outages and injuries. Be aware that every digging project, no matter how large or small, requires a free call to Dig Safe at 811. Whether you are installing a mailbox or fence, or building a deck or patio, these projects should only begin after calling 811.



What is Dig Safe?

A safe digging project must always start with a call to Dig Safe. It is a not-for-profit clearinghouse that dispatches participating utility companies to mark where their underground lines are buried. This is free service, paid for by participating member utilities.

When should I call Dig Safe?

Even small, shallow jobs are a risk if you don't know where utilities are buried. Call Dig Safe any time you dig, for any type of project.

Landscaping - Fencing - Walkway - Retaining Wall - Clothesline - Irrigation - Dog Fence - Swing Set - Mailbox - Basketball Hoop - Planting - Driveway - Root Removal - Patio

Why should I call Dig Safe?

Damaging an underground facility is dangerous – for you, and for the people around you. A broken pipe or cable also causes inconvenient outages, expensive repairs and legal problems. This is why state law requires a call to 811, even for property owners digging on private land.

How far in advance do I call?

Massachusetts law requires at least 72 hours notice, excluding weekends and holidays. You must also



“pre-mark” the area where you plan to dig before calling, using white stakes, paint or flags. This helps the locating technician reduce excess markings where you don't need them.

What happens after I call?

The participating utility companies will respond within 72 business hours to mark the location of their underground facilities. You do not need to be home, unless you have specific questions, need to restrain pets, or give the locating technicians access to your property. Underground utilities are marked out with paint, stakes or flags, using a national color coding system.

How much does this service cost?

Dig Safe is a free service, funded solely by its utility members to promote public safety and avoid costly underground utility damage.

Visit www.digsafe.com to find out more information about 811.

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The Importance of Asking Hired Workers For Proof Of Insurance



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

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

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

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

Contractors and carpenters should have a general liability policy or CGL that is designed for their field of work. Professionals such as CPAs and consultants should carry professional liability insurance, which includes errors and omissions coverage. Hired workers should also carry workers' compensation insurance. This is especially important if they will be bringing in a sizable crew of their own workers to complete a project. If vehicles will be used on the job, ask for commercial auto coverage as well.

Whether or not to request insurance proof for every service agreement is a decision each homeowner must make. However, it is especially important to purchase coverage when paying large sums of money for jobs. Also, consider the type of job and potential for injuries. To learn more about these types of insurance, please discuss your concerns with your agent.

Written by:
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Kitchen and Bath Remodeling...

most homeowners dread this long, drawn-out and expensive process.

But, when you hire **Resurface Specialist**, it can be both quick and affordable. Owner Pat Golinski explains. "After many years in the industry we have streamlined our process to allow us to change the color of a tub and tile bathroom in just one day". We usually save our customers thousands of dollars and weeks of time. We can offer the same results with a kitchen counter and tile backsplash.



Pat got his start at a high-end classic car restoration shop in Western Massachusetts when he was just 17. "I feel so fortunate to have been trained by the best in the industry at that time, I still use those skills and have applied them to **Resurface Specialist**". That was over 30 years ago. Pat still restores classic cars, but just as a hobby.

Today, **Resurface Specialist** is known for their exceptional refinishing work. "My goal, when it comes to refinishing, is to make it look like it was replaced, not refinished. And, I'm not happy unless

the customer is impressed by our workmanship. We started **Resurface Specialist** in 2008 with a goal: to exceed our customers' expectations and to go above and beyond the other refinishers out there. Well into year 7 now, I believe we have achieved that goal. We usually refinish 2 tubs or showers per day, 5-6 days per week".



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

Refinishing is their specialty, but **Resurface Specialist** also offers related services. "A couple years ago we got into converting bathtubs to showers for people with mobility issues. We cut out the front of the tub and install a molded insert that allows you to step into your tub more easily. As with everything we do, the cost savings is substantial, over replacing." Repair work is another service offered. "We get several calls each week saying someone chipped their tub or sink. We can repair it in about 2 hours and you would never even know it had been damaged."



Pat Golinski,
owner of
Resurface Specialist

So if you are looking for a cost-effective and time-saving solution to updating your kitchen or bath, consider giving **Resurface Specialist** a call. **Resurface Specialist** can be reached at (508) 685-2685, and on the internet at www.ResurfaceSpecialist.com. Patrick is also a frequent guest on The Handyman Hotline which airs Saturdays on 95.1 WXTK.

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SAVE ENERGY SAVE MONEY



Cape Cod homeowners who implement energy-saving home improvements in 2015 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.

2015 FEDERAL TAX CREDITS

A taxpayer may claim a credit of 30% of qualified expenditures for a system that serves a dwelling unit located in the United States that is owned and used as a residence by the taxpayer. Expenditures with respect to the equipment are treated as made when the installation is completed. If the installation is at a new home, the "placed in service" date is the date of occupancy by the homeowner. Expenditures include labor costs for on-site preparation, assembly or original system installation, and for piping or wiring to interconnect a system to the home. If the federal tax credit exceeds tax liability, the excess amount may be carried forward to the succeeding taxable year. The excess credit may be carried forward until 2016, but it is unclear whether the unused tax credit can be carried forward after then.

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

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

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

2015 Massachusetts Residential Property Credits

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

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

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

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

Residential Rebates 2015

1. Chimney Balloon

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

2. Heating Systems, Controls, & Water Heaters

\$100-1200 rebate* for oil & propane heating systems.

3. Central Air Conditioning

\$250-500 rebate for central cooling and minisplit heat pump systems.

4. Efficient Thermostats*

limit 2 per customer (oil & propane)

\$25 rebate for 7-day programmable thermostat.

Up to \$100 rebate for Wi-Fi thermostat with Wi-Fi Connection enabled.

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Mass Save® HEAT Loan Program

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

6. Solar Domestic Hot Water

\$500-1500 rebate

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

7. Appliances

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

\$50 rebate for a new ENERGY STAR® Most Efficient qualified refrigerator.

\$20 rebate for a new ENERGY STAR® qualified freezer.

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

8. Dehumidifier \$30 rebate

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9. Clothes Dryer

\$50 rebate for ENERGY STAR® certified electric clothes dryers.



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Lighting Choices Save You Money

All of these bulbs meet the new energy standards that took effect from 2012-2014.



Lighting accounts for about 20% of the electric bill in the average U.S. home. Switch to ENERGY STAR certified compact fluorescent light (CFL) bulbs and light emitting diode (LED) bulbs and save.

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- Produce about 70-90% less heat, so it's safer to operate and can cut energy costs associated with home cooling



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Planning For A 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.
- 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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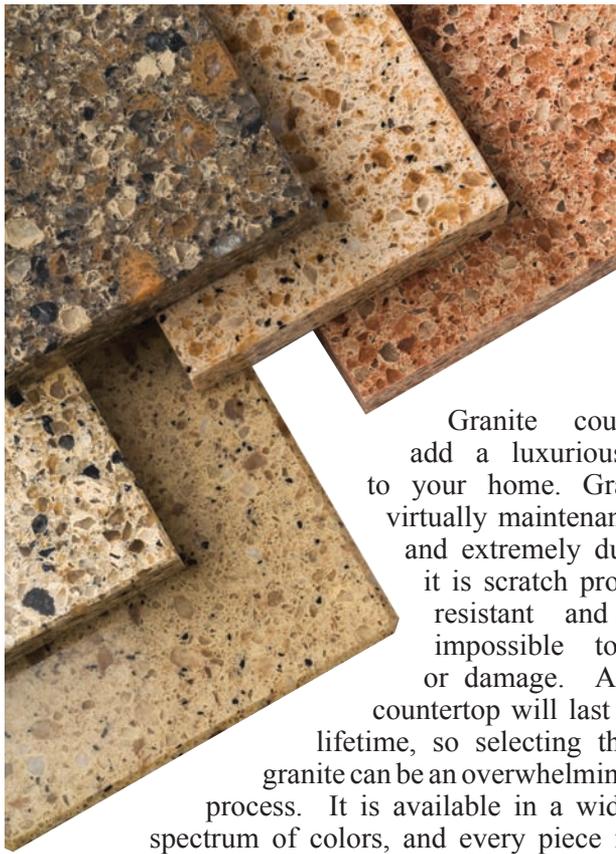
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Granite Countertops



Granite countertops add a luxurious touch to your home. Granite is virtually maintenance free, and extremely durable ~ it is scratch proof, heat resistant and nearly impossible to crack or damage. A granite countertop will last a lifetime, so selecting the granite can be an overwhelming process. It is available in a wide spectrum of colors, and every piece is unique. These tips will help homeowners select a granite countertop that they will enjoy for many years to come.

First, homeowners should visit a granite warehouse that has a large selection of full slabs to examine and compare. Start by selecting a color that will compliment your cabinets and flooring. It is helpful if you can bring along samples of the cabinets and flooring, to best compare which color will be the most flattering in your home. Once you have decided on a color, ask to see slabs that are available to purchase. Each piece of granite is unique, and the patterns, tone and coloring will vary adding distinct character to your countertop.

After the granite is chosen, the installers will come to your home to take measurements and create a template. They will also need to know the model you have selected for the sink, and any other cutouts that you may require. At this point it will be determined whether or not a seam will be necessary in the countertop. Because of the length and weight of the granite slabs, seams may sometimes be necessary in between the slabs for connectivity and support. Seams are the joints of granite countertops, and are particularly needed for L-shaped kitchens that require the same shape and size of granite countertop. An experienced fabricator uses special tools to assure that the seam will be extremely tight, and they will also color match the filler in the seam to the color of the granite.

The granite can be cut with a variety of edges to compliment the style of your home. Edge details provide the overall

shape or curve of your countertop edges. If your kitchen is contemporary, consider a half bullnose or bevel edge, or an ogee edge fits perfectly with a traditional kitchen. Your supplier will have samples of the different types of edges for you to look at, and will be able to make recommendations to help you decide what will look best.

The backsplash to a granite countertop provides the finishing touch. A 4" granite backsplash is a popular choice for kitchen remodeling projects, or for a more dramatic impact, consider a full granite backsplash. Granite can also be nicely complimented with a tile back splash, which provides a range of stylistic choices.



Before installation begins, there are a few things homeowners can do to help the process go more smoothly. Clear the path installers need to get the granite into your home by removing throw rugs, plants small pieces of furniture and wall hangings that will be in their way. Also, make sure you have the sink and faucet on hand, as well as the cook top if necessary. Provide any other information regarding additional holes for a soap pump, hot/cold water dispenser, or phone or computer wires that will need to be cut into the granite countertops.

Whether you are remodeling or designing a new kitchen or bath, granite countertops are a beautiful and elegant addition to your home. With a little patience and proper planning, you will have a countertop that you will value and enjoy for many years to come.



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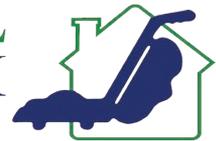
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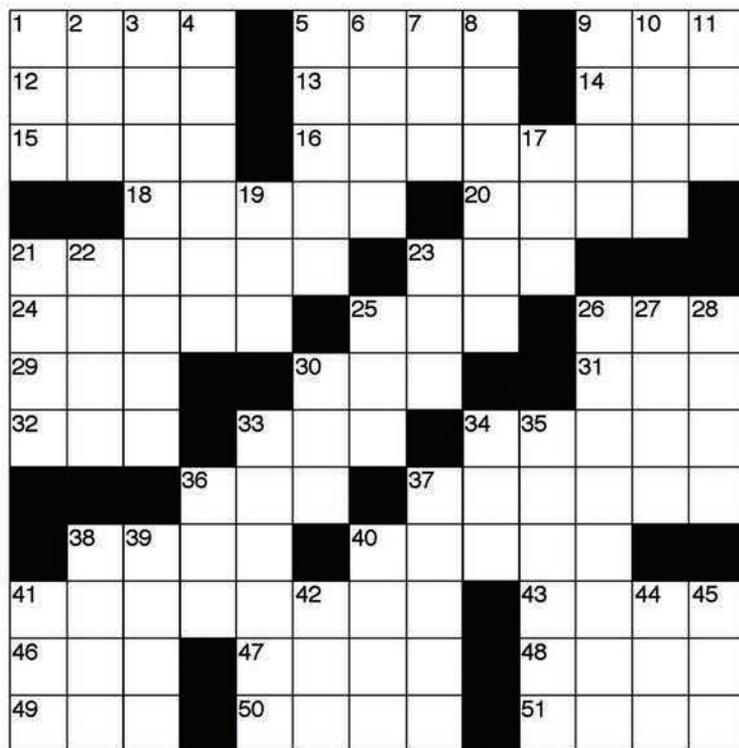
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ACROSS

- | | |
|---|---------------------------|
| 1 First principles | 31 3 (Rom. numeral) |
| 5 Small goby | 32 Sp. article |
| 9 Bird | 33 Fishing line cork |
| 12 Vegetable | 34 Desolate |
| 13 Hence | 36 Bird |
| 14 Yellow Sea arm | 37 Headstrong |
| 15 Evening (Ital.) | 38 Scientific name (suf.) |
| 16 Bosh | 40 Card |
| 18 Grandfather of Saul | 41 Dire |
| 20 Weight allowance | 43 Freshwater worm |
| 21 Hog's guts | 46 Grab |
| 23 Bidly | 47 Gray wolf |
| 24 Begin | 48 Eight (pref.) |
| 25 Daughters of the American Revolution (abbr.) | 49 Father: Arabic |
| 26 Double (abbr.) | 50 Elbe tributary |
| 29 Ibsen character | 51 Interpret |
| 30 Science class | |

DOWN

- | | |
|--------------------------------|--------------------|
| 1 Able-bodied seaman (abbr.) | 25 Drop |
| 2 Stinging insect | 26 Shame |
| 3 Horned viper | 27 Chew |
| 4 Firm | 28 Song (Ger.) |
| 5 Fr. artist | 30 Afr. eye-worm |
| 6 Absent without leave (abbr.) | 33 Church officer |
| 7 Son of Hermes | 34 Cooking vessel |
| 8 Edible shellfish | 35 Trojan hero |
| 9 Without (Ger.) | 36 Cyclades island |
| 10 Old-style verb | 37 Sorrow |
| 11 Tall tale | 38 Arabic (abbr.) |
| 17 Sea eagle | 39 Phil. island |
| 19 Comparative ending | 40 Rood screen |
| 21 Cure | 41 Genetic letters |
| 22 Handle | 42 Daze |
| 23 Habakkuk (abbr.) | 44 Thus (Lat.) |
| | 45 Arabic letter |

Sudoku

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

		3			7			
1								6
		5	6		1			8
					8			
				3	9			
			4	6	5			3
		6	8		3		5	1
	9		5			6		7
5		1		7		3		4

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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

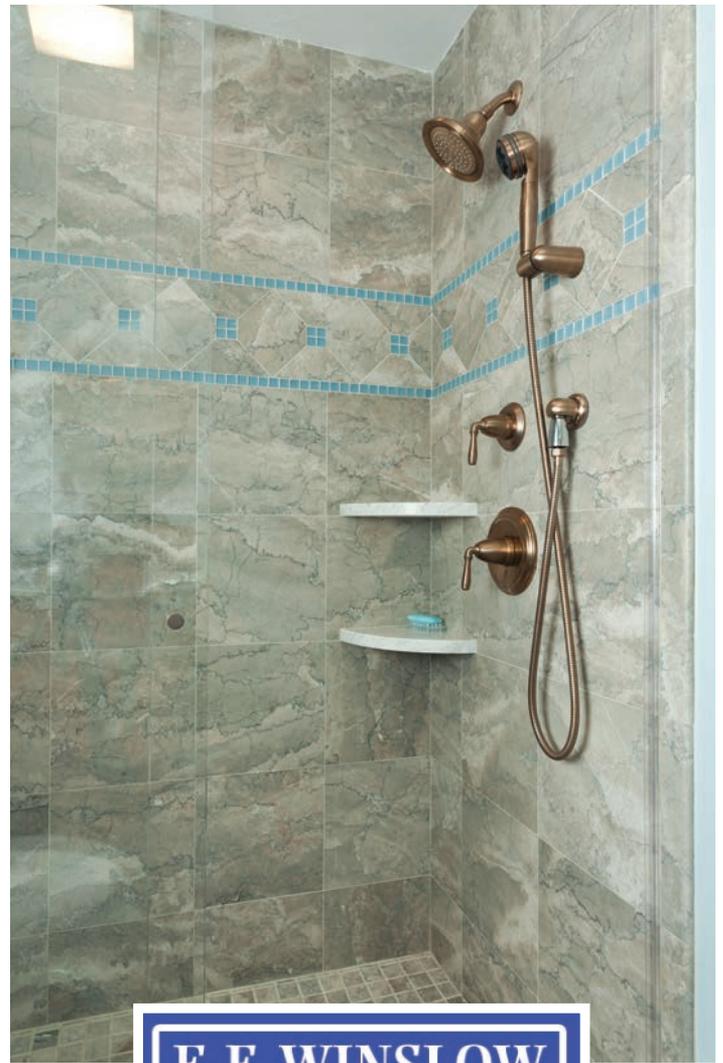
a construction project about whose responsibility it is to provide services for various aspects of the project. Either way, our clients have the choice as to just how much of the work will be done by us and how much will be done by others. We offer homeowners the freedom to have a level of control over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

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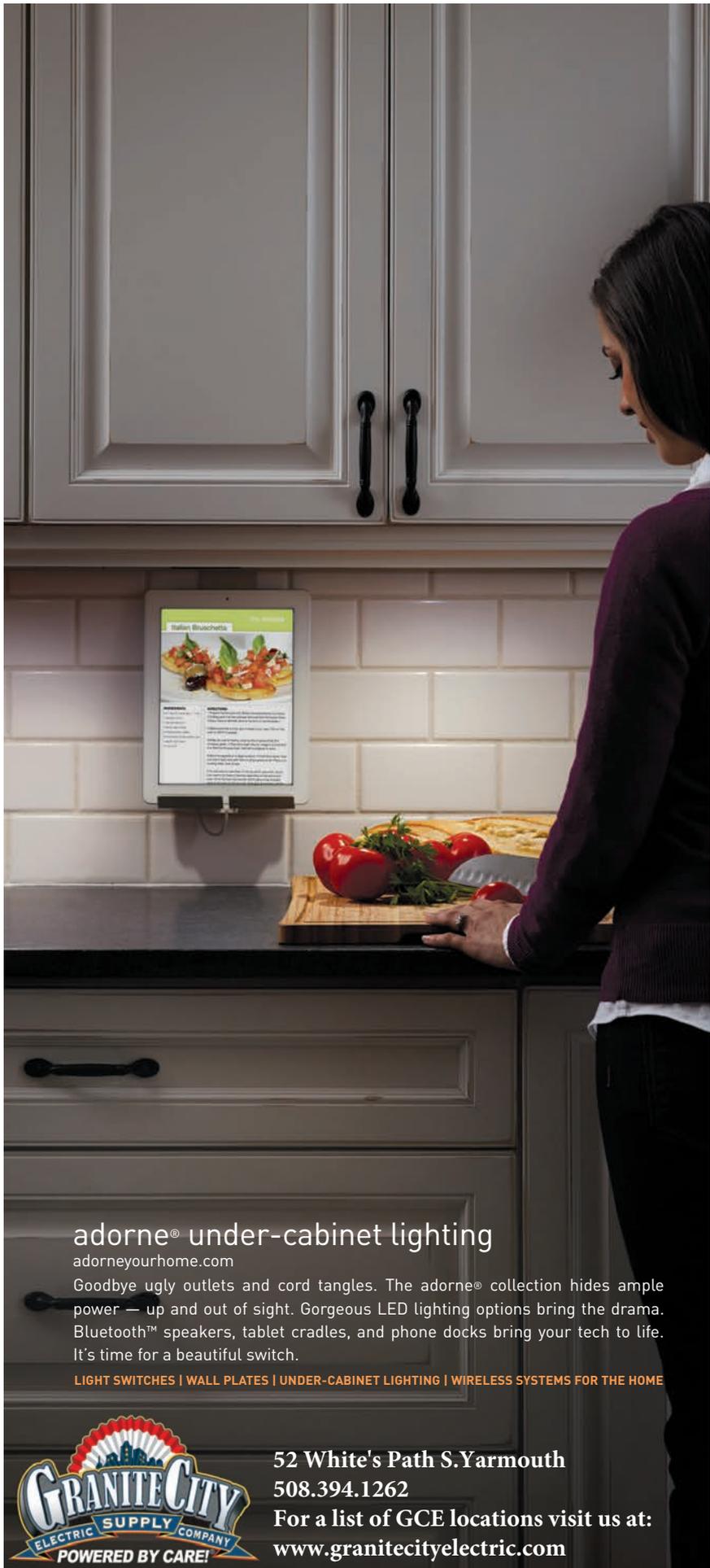
extend to the variety of manufacturers we offer. The E.F. Winslow Design Studio is a registered Kohler showroom, and also offers access to numerous other quality brands of plumbing fixtures and faucets including: Moen, Grohe, Rohl, Frenk, Elkay, and more. Through our various distributors and their respective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

top options: Formica, Corian, Quartz, Granite. Again, through our select group of fabricators nearly every counter top material presently in use is available to us. And our knowledgeable design team can help you sort out fact from fiction regarding these options. The E.F. Winslow Design Studio offers our clients a scope of services that are simply unique on Cape Cod. Please stop in and get to know us and see our showroom and portfolio of past projects.



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Perfect for remodels, adorne™ elements fit in existing electrical boxes and require only 15 minutes and a screwdriver to install. It's the perfect Saturday morning project that takes minimal effort, but makes a big impact on your home. Each switch, dimmer, or outlet wires the same way as existing electrical products. To install adorne™, you simply remove the existing switch, mount adorne's included metal frame to the wall, then pull the wires through the frame and attach them to the device. Then, snap on any adorne™ wall plate — all of them screwless — and you're done!

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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.

Severe weather is the single leading cause of power outages in the United States. The amount and severity of these outages has spiked dramatically over the past decade, causing physical, emotional and economic hardship for many Americans. 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 the peace of mind knowing that you can keep your cell phone charged. Other potential complications homeowners may face include frozen or burst pipes during the winter, a flooded basement or mold damage.

Automatic Standby Generators 101

- A standby home generator keeps your power on during an outage. It's installed outside your house (like an AC unit) and comes on automatically — whether you're 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. This means no refueling — it automatically runs on your home's natural or LP gas
- 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.
- 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.
- Your standby generator will be ready when you need it. Each week, it automatically self runs a diagnostic test for 20 minutes to make sure it's going to work when needed. If there are any problems you will know, and have time for any repairs before you lose power.

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Ductless Heating & Cooling Systems

Most people have heard of ductless cooling and heating systems, and they have probably seen the small, indoor devices installed high on walls in homes, restaurants or office buildings. But what do you really know about these systems?

1. They Offer Highly Flexible Solutions

Whereas traditional heat pumps and central air conditioning systems force cooled and heated air through ducts, ductless systems deliver air directly into different zones. They are comprised of a small outdoor unit and one or more indoor units that require nothing more than mounting capabilities and access to electricity.

Sometimes referred to as split systems, multi-split systems, or split-ductless systems, ductless cooling and heating offers home and business owners a cost-effective way to replace inefficient window units, space heaters and electric baseboard heaters. They can be installed in home additions, new construction, condominiums and apartments, or to improve temperature control in specific rooms. Ductless systems can even be fit for buildings that currently use ducted forced-air systems.

2. They Save You Money

One of the biggest reasons why homeowners switch to ductless cooling and heating is overall cost savings. In recent years, utility costs across the country have skyrocketed. When a home's temperature depends upon an inefficient system, monthly bills can quickly climb out of control. Ductless systems operate on less power

– they are smaller than traditional forced-air systems, and because the temperature-controlled air is delivered directly into a room, there is no loss in efficiency. Multi-split systems also allow homeowners to create “zones” in their home, which means they no longer have to cool or heat rooms that aren't occupied.

In addition to saving money on utilities, homeowners may also be eligible for tax credits or utility rebates for the year they install a ductless system. There are many programs at the federal, state and local level that allow homeowners and businesses to take advantage of these additional savings.

3. They Improve Indoor Air Quality – Happy Breathing!

Often times, the quality of indoor air can actually be lower than the quality of outdoor air. With traditional HVAC systems, air ducts must be professionally cleaned on a regular basis, and even after cleaning, dust and allergens are left behind. Ductless systems, on the other hand, offer multi-stage filtration that can drastically reduce dust, bacteria, pollen, allergens and other particulates in the air.

4. They Are Quick and Easy to Install

Installing a traditional, ducted system can take several weeks and disrupts daily activities in the home. Ductless systems are far less invasive to install, and depending upon the number of indoor and outdoor units required, can be up and running in as little as one day.

Multi-split systems run on small pipes that require a mere three-inch hole. That means homeowners don't have to worry about rebuilding walls or ceilings around ductwork and there is no loss of precious square footage.

5. Ductless Cooling Lowers Your Carbon Footprint

The small size of a ductless cooling system and its zoning capabilities allows for greater energy efficiency. Ductless cooling and heating systems follow ENERGY STAR guidelines, which means they are far more energy efficient than the minimum standards set forth by the U.S. federal government. Improved efficiency saves money, of course, but it also helps reduce your total carbon output.

Additionally, ductless systems take advantage of advances in chemistry to reduce effects on the environment. Ductless systems use a refrigerant called R410A, which is known for its zero ozone depletion potential. This means the system will have less impact on the environment throughout its lifecycle.

Ductless cooling and heating systems are energy efficient, environmentally friendly and completely customizable. They offer homeowners the ability to cool and heat specific zones of their home to the exact temperature they desire, providing consistent and exceptional year-round comfort.

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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.

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

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

2) Before construction on any project begins, a survey will ensure you that your new improvements such as septic systems, additions, sheds or driveways are being placed within your property boundaries and meet your town's setback requirements. A topographic survey is also an important consideration for drainage planning. Do not rely on your building contractor to determine your construction location in relation to your property lines. A survey may also be required prior to the issuance of a building permit, or sometimes after construction is finished, proper planning prevents errors from occurring.



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

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

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

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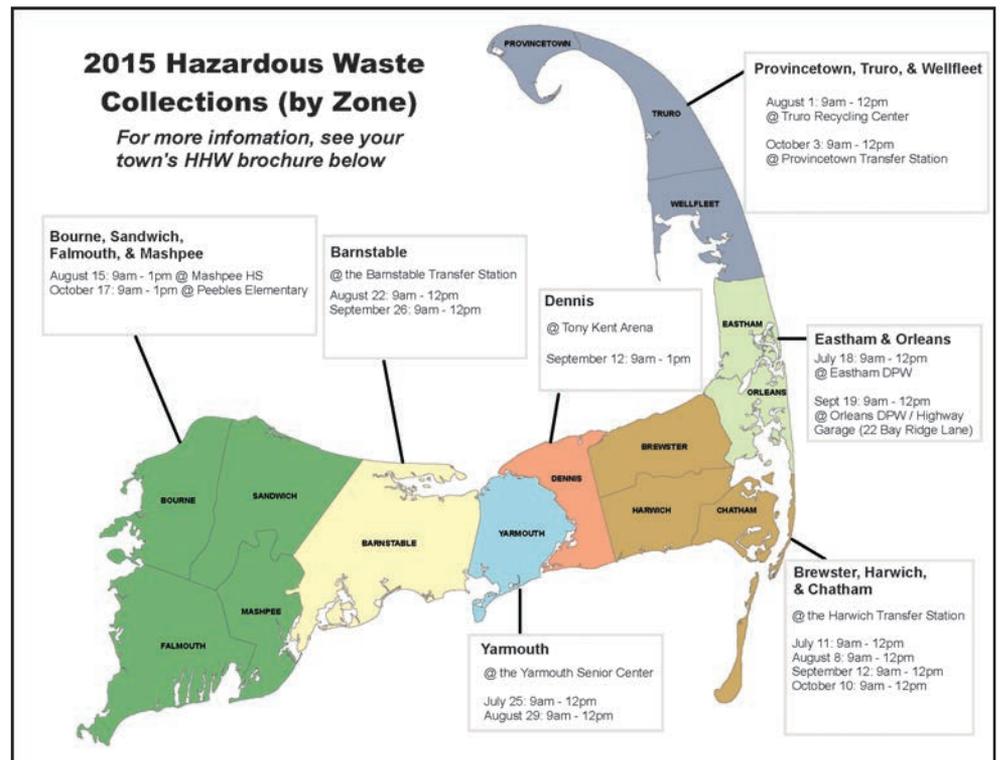
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Disposing of Hazardous Waste on Cape Cod

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

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

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



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

IDENTIFY AND HANDLE HAZARDOUS PRODUCTS RESPONSIBLY

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



Safe Sharps Disposal Info

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

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

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

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

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

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With a Busy Life, You Need Every Advantage You Can Get.

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.



With a tankless water heater you could actually use your closet for storage. Traditional tank-style water heaters are large and often take up an entire closet, but a Rinnai Tankless Water Heater requires a fraction of space, and can easily be mounted on a wall. This flexibility and space savings can be a hidden gem for homeowners and builders trying to maximize floor space and storage options. Depending on the size and location of the closet within the house, you might even have space to retrofit the existing water heater closet into a half bath. Or, if your water heater is located in the garage, you might finally have room for a second refrigerator or freezer, or more gardening and lawn tools.

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. Water heating is the second largest energy expenditure after heating and cooling with the average household spending between \$400-\$600 each year on water heating. Tankless water heaters provide hot water only when it's needed, and go into standby mode when the demand for hot water ceases, saving you up to 40% on your energy bill. And you have the added feel-good factor of knowing that you're helping the environment.

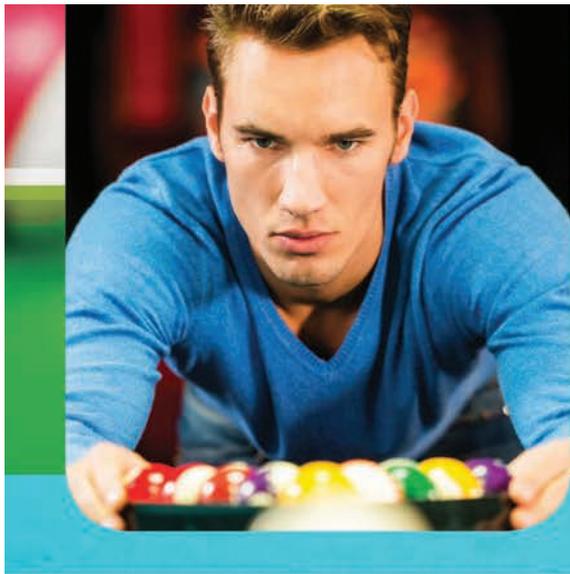
MORE CAPACITY IN LESS SPACE

How many times have you wished you had extra storage around the house? This may come as a surprise, but with

PEACE OF MIND

Tankless water heaters revolutionize the way you use hot water; shower, wash dishes, and do laundry at the same time without running out. They produce more hot water, at a 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. And you can count on a Rinnai Tankless Water Heater to be reliable, they last up to 20 years and are backed by an industry-leading warranty.

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



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

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

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

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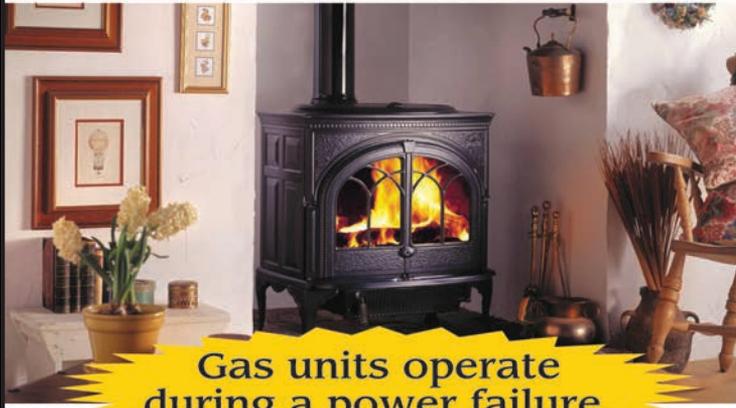
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