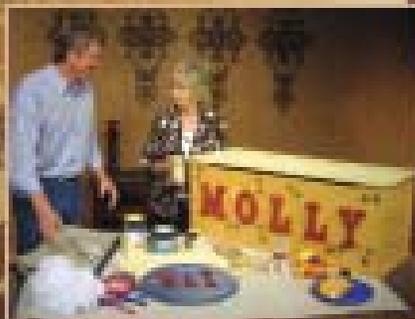


*Creative Living*  
*with Sheryl Borden*  
*-A New Dimension*



*5800 Ems*

*Home & Hearth - Section 1*

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**Due to the size of this section, it has been divided into two sections which will enable it to be downloaded much more quickly. For instance “The Problem with Paneling” is in Section I on page 3 whereas “Creative Solutions for Challenging Windows ” is in Section II on page 10.**

# The Problem with Paneling

If your home was built in the late sixties or early seventies, chances are, somewhere in your home you have paneling. It may be wood, wood grain, colored or white.

You may have already made your peace with it, thinking there is nothing else you can do except live with it.

## Wrong!

With relatively few tools, and a little elbow grease, paneling can be made presentable again. First, make sure your paneling is clean and free of polishes, fingerprints, dust and dirt.

Purchase some pre-mixed or mixable powder TSP at your local hardware or paint store. If you use the mixable type, label your container, and keep away from children or pets.

Wash down your paneling and let dry. Next, buy some pre-mixed joint compound. Depending on the size of the job, you will need a small tub or a five gallon bucket. When you open the bucket, you may find a small amount of liquid on top of the compound. Using your putty knife, mix in the liquid, and keep mixing until the compound is relatively smooth.



Use a ladder with a fold out shelf. Set your compound on the shelf. Start at the top of the wall, place a little of the compound on your knife and carefully

push the material into the seam on the paneling. Drag the knife horizontally over the vertical seam. Keep working until you run out of compound.

Then, wipe off the knife and drag it vertically over the filled seam to rake off the excess material.

Continue around the room, working until you have all the seams filled from top to bottom. Let dry.

Because joint compound shrinks a little when it is dry, you may find your perfectly level seams of yesterday are a little bit concave today. Using the same technique, apply another coat of joint compound, and let dry.

If you need the wall to be absolutely smooth, sand the completely dry seams with a fine grit sanding sponge until no roughness remains, and the surface

is completely flat. The wall is now ready to texture.

Spray on texture is available at most hardware stores, but renting a hopper and compressor is much faster. The joint compound you will be using for texture will need to be thinned.

Most rental places can give you advice on how to do this.

After you have sprayed the wall, let the texture dry. Apply a good primer and the wall is ready to paint or faux finish as desired.

This wall may also be hand textured. If you decide to do this, the seams will not need to be sanded. They must, however, be relatively flat. Joint compound may be thinned to the consistency of gravy and rolled on with a paint roller, thinned slightly or not at all, and trowelled on. The texture can be subtle or dramatic depending on the method you choose.

If you choose hand applied texture, before you tackle the walls, get a piece of cardboard and play a little. Experiment with different textures to see what look you like best.

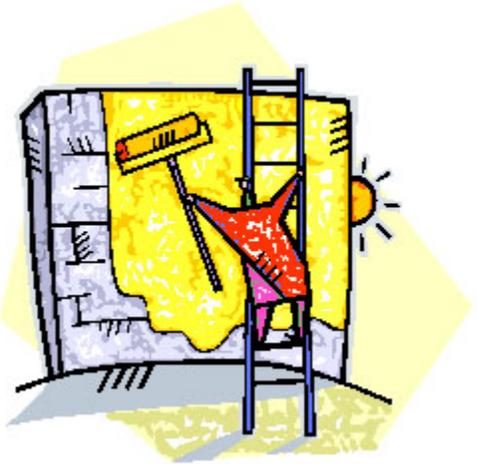
Apply your texture all over the wall, and let dry. Apply a good primer, and this wall is ready to paint or faux finish.

Paneling can also be painted flat, with the seams filled or unfilled.

Clean the paneling, fill and sand the seams, if desired. Apply a good primer over the finished wall. Let dry and paint the wall your desired color.

Paneling with filled seams that has been sanded and primed can also be traditionally wallpapered. Tissue paper or kraft paper may also be applied to these walls for a more non-traditional look.

Enjoy your new walls.



**COURTESY: Joan Hultman  
Woman's Work Faux Finishing and More**

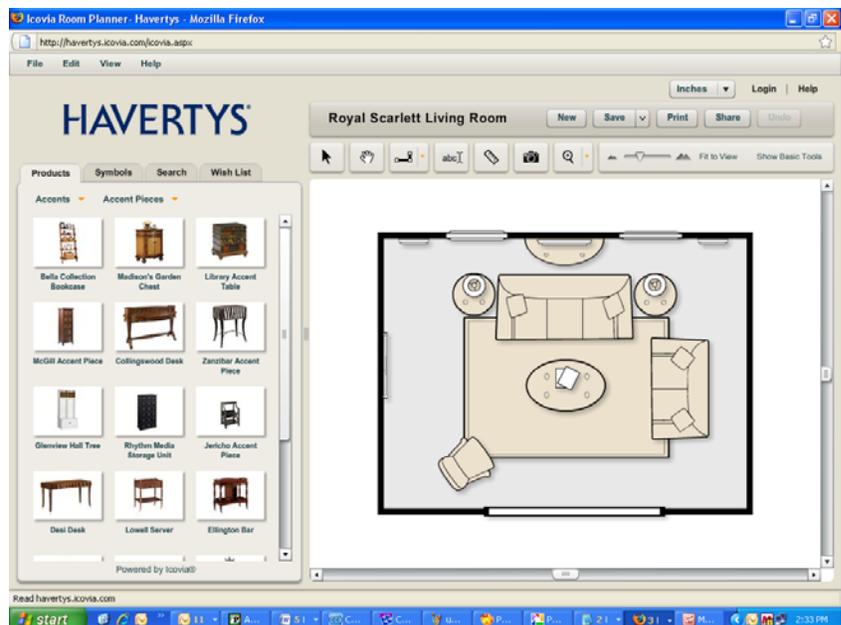
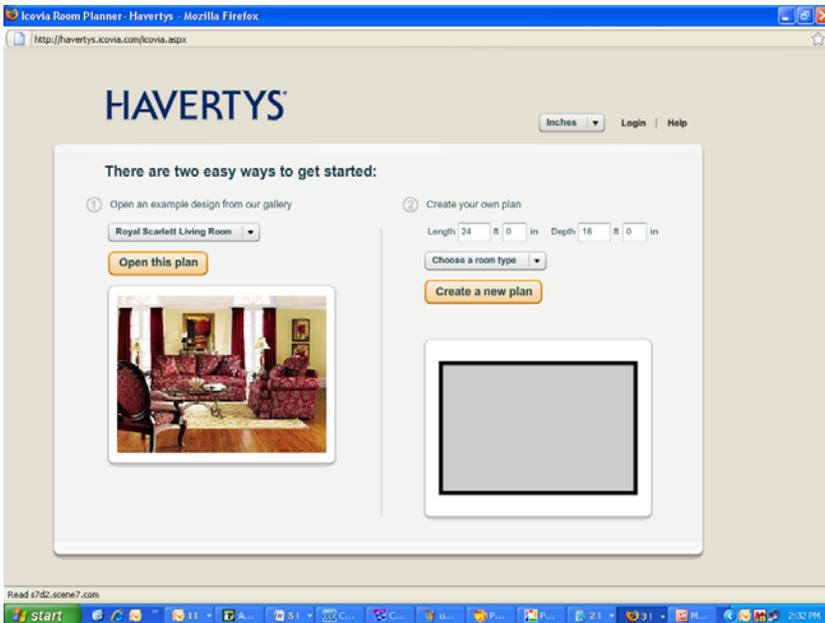
# Plan Your Room Room Planner

Arrange your room like a professional with our exceptionally easy-to-use Room Planner. Save time and know that your furniture will fit before buying it by creating the perfect set-up.

Just enter the dimensions of any room in your home and the furniture that will be in it. You can also drag and drop furniture from our website directly into the room planner and rearrange as you like. Save, email and print your designs. You can even bring them to one of our sales associates for helpful advice.

Enjoy getting ahead of the game with our Room Planner.

**COURTESY: Lacy Jones**  
**Havertys Furniture**  
[www.havertys.com](http://www.havertys.com)



## 60-30-10 Rule of Design

**G**etting a room's color combination right can be difficult unless you use a little bit of math. Almost all interior designers follow this easy rule with every room they design -- it is the 60-30-10 Rule. It breaks down like this:

60% dominant color, 30% secondary color and 10% accent color. This helps from not using too many colors (where it can look too busy) or too few in one room (where it can look too boring.) Starting with a 3 color combination is a good starting point on whatever room you are doing.

The 60% is the color of the paint on the main walls; this is the largest amount of color in the space so choose carefully. The 30% is mainly the carpet/tile, furniture and such. This is usually the most neutral of the three colors. The 10% is the accessories, like pillows, window treatments and lamps. Being able to apply this to any room in your home can help you utilize the use of colors in the best way possible.

The best example of this rule is a man's business suit: 60% is the slacks and jacket; 30% is the shirt and 10% is the tie.

After understanding this rule, decorating with colors can be a lot easier when applying this to simple math.

**COURTESY: Lacy Jones  
Havertys Furniture  
[www.havertys.com](http://www.havertys.com)**



## CHOOSING A PROFESSIONAL

### REMODELER

The National Association of the Remodeling Industry (NARI), the only independent association dedicated to the remodeling industry is a not-for-profit trade association with more than 50 years of industry experience. NARI represents professional remodeling contractors, product manufacturers, distributors, wholesalers, trade publications, utilities and lending institutions. NARI is committed to enhancing the professionalism of the remodeling industry and serving as an ally to homeowners.



NARI members have access to the latest information in the industry through publications, educational programs and seminars, and conferences. The NARI professional remodeler pledges to uphold the association's strict Code of Ethics and is dedicated to advocate professionalism and integrity.

### FINDING A QUALIFIED REMODELER CONTRACTOR

Depending on your needs and the size of your remodeling project, there are several options for you to explore before finalizing your plans. Attempt to define which of the following alternatives represent the best approach for your project:

**The General Contractor** - Many home improvements may not require professional design services and can be handled by an experienced remodeling contractor. Again, be sure to deal with a professional. Even small jobs need careful planning, as their successful completion is important to you.

**The Design/Build Contractor** - Design/build is a concept developed to benefit the homeowner with his or her remodeling project by providing both quality design and construction services within the same company. A design/build contractor will be able to see your project through from start to finish, keeping design, engineering and budget in mind.

**The Architect** - Major remodeling projects require construction drawings to define contracts and permits procurement. If your professional remodeler does not

provide design services, you can use a professionally trained architect. It is best to work with an architect experienced in remodeling, as he or she will be more sensitive to the special challenges that remodeling represents.

**Proper Planning is Important** - Think your remodeling project through from start to finish. Careful planning of your home improvement projects will enable you to update your home, increase the value of your investment and customize your living space; all for a lot less than the cost of a new home.

Look over your property carefully. What repairs are needed? What improvements would you like to make? Think ahead and determine your future needs. Professional remodeling contractors can help you in your planning by outlining options and discussing the improvements you can make within your budget.

Be sure to review your homeowner's insurance policy and make adjustments for the added value of the work being done.

Finding a qualified professional remodeling contractor doesn't have to be a difficult task. Following these guidelines will make the selection process easier and you will be better prepared to make an informed decision that best suits your needs.

- Employ a contractor with an established business in your area. Local firms can be checked through references from past customers in your community.
- Many states, but not all, require contractors to be licensed and or bonded. Contact your state or local licensing agencies to ensure the contractor meets all requirements.
- Check with the government Consumer Affairs Office and the Better Business Bureau to ensure there is no adverse file on record for the contractor.
- Ask to see a copy of the contractor's certification of insurance or for the name of his or her insurance agency to verify coverage. Most states require a contractor to carry worker's compensation, property damage and personal liability insurance.
- Make sure the contractor's insurance coverage meets all the minimum requirements. If you solicit bids from several different contractors, be sure they are bidding on the same scope and quality of work. Discuss variations in bids and beware of any bid that is much lower than the others.
- Be sure the contract includes the contractor's name, address, phone and license number (if appli-

able). A contract should include detail about what the contractor will and will not do. A detailed list of materials for the project should be included in your contract, with information such as size, color, model, brand name and product. The contract should include approximate start and completion dates.

- Study the design plans carefully. Insist that you approve them and that they are identified in your written contract before any work begins.
- Known as the "Right of Recision," Federal law requires a contractor to give you written notice of your right to, without penalty, cancel a contract within three business days of signing it, provided it was solicited at some place other than the contractor's place of business or appropriate trade premises.
- Make sure financial terms are understood and spelled out in the contract. The total price, payment schedule, and any cancellation penalty should be clear.
- A warranty covering materials and workmanship for a minimum of one year should be written into the contract. The warranty must be identified as either "full" or "limited." The name and address of the party who will honor the warranty (contractor, distributor or manufacturer) must be identified. Make sure the time period for the warranty is specified.
- A binding arbitration clause is also a good inclusion in the event a disagreement occurs. Arbitration may enable you to resolve disputes without costly litigation.
- Thoroughly review the entire contract and be certain you understand it before signing it. Consider the scope of the project and make sure all items you've requested are included. If you do not see a specific item in the contract, consider it not included. Never sign an incomplete contract. Always keep a copy of the final document for your records.

### **Think About Design and Function**

Design and function should be foremost in your mind if you're thinking of adding a room or converting an existing room. Give thought to details such as: where you want electrical outlets, telephone jacks and cable hook-ups located; the type of lighting required; your current and future storage needs; and whether you want to include luxury items. These details will enable your remodel to better suit your needs and lifestyle. A professional remodeler should be consulted about design and function of any remodeling project. He or she can also help you with time and money-saving hints.

**COURTESY: Paul Zuch**  
**Capital Improvements/NARI**  
[www.nari.com](http://www.nari.com)

# D-I-Y PROJECTS

Should I try to do the project myself? The questions every homeowner should ask themselves before tackling a DIY.

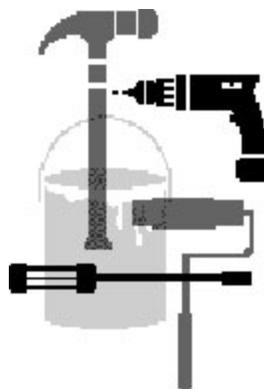
## Answer these questions, Yes or No:

- Do you enjoy physical work?
- Are you persistent and patient?
- Do you have reliable work habits—meaning that once the project is started, will it get finished?
- Do you have all the tools needed and, more importantly, the skills required to do the job?
- What quality level do you need for this project? Are your skills at that level?
- Do you have the time that will be required to complete the project? (Always double or triple the time estimated for a DIY project, unless you are highly skilled and familiar with that particular project.)
- Will it matter if the project remains unfinished for a period of time?
- Are you prepared to handle the stress this project will create in your family relationships?
- Do you know all of the steps involved in the project?
- Have you obtained the installation instructions from the manufacturer to determine whether this is a project that you want to undertake? (Most manufacturers will send you installation instructions before purchase to determine whether the product will meet your needs.)
- Can you complete the project alone or will you need assistance? If you will need help, what skill level would be required? If you would need to hire a professional subcontractor, would you know where to find one?
- Are you familiar with your local building codes and permit requirements? (Some jurisdictions require that the work be completed by a licensed and bonded professional in order to meet code.) It's best to check these requirements before beginning work on the project.
- What will you do if the project goes awry? (Most contractors are wary about taking on a botched DIY job, and many just won't take them.)
- Is it safe for you to undertake this project? (If you

are unfamiliar with roofing or do not have fall protection restraints, you may not want to venture into a roofing job. Similarly, if you know nothing about electricity, you might do better to leave it to the professional. Some jobs can be fatal if not performed correctly. Your health and safety should be the primary concern. Never enter into a DIY project that would jeopardize either.)

- Will you be able to obtain the materials you need? Who will be your source of supplies? Will they deliver?
- Are you attempting to do-it-yourself for financial reasons? If so, have you looked at all of your costs, including the cost of materials, your time, and the tools you need to purchase? If you are new to the DIY game, you may also want to look at the cost to correct any mistakes you may make - i.e., the damage factor. Will it still be a cost-saving venture?
- If you are trying to DIY for the satisfaction of a job well done - can you ensure that the job will be "well done?" If it doesn't come out right, how will you feel? Will you be able to afford to redo any unsatisfactory work?

If you answered yes to 8 or more of these questions, you might attempt a DIY project. But before you run for the nearest home improvement store, however, revisit those questions you marked "No" and carefully consider the potential problems you will face in those areas if you proceed with the project. Hiring a professional might still be your best choice. Be prepared and take your time to select a home improvement contractor.



COURTESY: Paul Zuch  
Capital Improvements/NARI  
[www.nari.com](http://www.nari.com)

# What is “Green” Remodeling?

Remodeling a home green is easier than you may think. Green remodeling gives homeowners the unique opportunity to incorporate cost-saving and earth-sustaining green concepts into their homes. NARI’s approach to teaching green remodeling is an all-encompassing approach that emphasizes making a home healthy, comfortable, and efficient. Consideration is given to indoor air quality, energy conservation, resource conservation, reduced material waste, and the use of products that are better for the environment and for people.

Green remodeling provides a healthier home in which to live. It can lower energy costs and is easier on the earth. According to the Sustainable Building Industry Council (SBIC), housing alone consumes 20% of America’s energy. Homeowners who choose to remodel green can lower their energy consumption by 30-50%. It’s widely agreed that forests produce 40% of Earth’s oxygen, and that building supplies use 25% of its forests.

Remodeling green by incorporating recycled materials or sustainable species will help homeowners to tread more lightly on Earth’s natural resources. More than 15 million Americans are estimated to have asthma, and more than 28 million Americans suffer from hay fever and other allergies, all of which are aggravated by poor indoor air quality, which can be improved by remodeling green.

## Stretching a remodeling budget

The cost of your remodeling project depends on the size and scope of your project. The materials chosen, the size of the room, and the age of the infrastructure can all impact the project cost.

Save money by planning ahead. Go through the design process first and choose everything you want to include in the new room(s), from appliances to light fixtures, etc. This will define your budget and prevent hasty (and costly) decisions later in the project.

- The number one way to decrease the cost of your remodeling project is product choice. Compare products and their prices carefully before you make final decisions. Also take into account the value and quality of each product; this can help save money that would otherwise be spent on new purchases. Discuss various options with your contractor.
- If a room really just needs a facelift, add paint and avoid structural changes. Painting is the easiest way to revitalize a room on a budget. Several layers of whitewash, for instance, in various shades of white, produce a clean, sophisticated look in any room.
- Heavy or textured wallpaper can work wonders as well. You can save money by wallpapering a slightly damaged wall rather than replacing it.
- Faux finish painting or other textured decorative painting techniques also can hide minor damage or irregularities that flat paint won’t.
- Attempt to keep windows in their existing places during a remodeling project. Moving windows can be costly.
- Creating more space can also squeeze your budget. Instead of adding square footage to your home, borrow space from a neighboring room (called space reconfiguration). For instance, a great place to steal space for a bathroom expansion is from the linen closet. You can make up some of the lost storage by finding small spaces in between wall studs for small niches or built-in shelves.

COURTESY: Paul Zuch  
Capital Improvements/NARI  
[www.nari.com](http://www.nari.com)





# Candles & Accessories for All Seasons & All Occasions

Do you like to decorate for the seasons? You don't have to change your entire decor or pack away boxes of holiday decorations in the attic. With a few smart accent pieces from PartyLite you can do double and triple decorating duty by just changing how they are displayed. A few inexpensive touches, like seashells for summer, candle color, fresh greens, jelly beans, conversation hearts and even special photographs, you can change the whole look. No more going up and down the stairs to store decorations.



**COURTESY: Rita Fuentes**  
**PartyLite**  
[www.partylite.com](http://www.partylite.com)