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Small Updates Help a House Sell

(ARA) - Despite national headlines that the housing market is virtually dead, economic experts with the National Association of Realtors predict sales of existing homes will improve in the coming months, particularly with interest rates at historic lows. Every seller wants to move fast and get top dollar. So, if you're getting ready to sell, among the best ways to improve your odds on both ends is to make sure you have great "curb appeal" and an inviting inside decor.

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Small Changes, Big Difference

Replacing your exterior trim and interior doors are two inexpensive remodeling options that can make a dramatic impact for prospective buyers. When putting your house on the market, one of the first things a realtor will recommend is to add curb appeal. Your home's exterior makes the first impression, so make it a good one.

* An Updated Exterior

The first thing that anyone notices, from visitors to potential buyers, is the exterior of a home. If yours hasn't been repainted in a long time and suffers from faded, scratched and chipped paint on the siding or trim, this is a project you can do yourself that will dramatically increase curb appeal. To ensure a

good result, begin by removing dirt and other debris from the surface to be painted. Look for areas where paint is chipped or bubbled and remove with a wire brush or wide-blade putty knife. Using an electric sander can also be helpful. Use high pressure for spraying thick exterior latex paints. A brush will be your key tool for updating details like the front door and trim. A quality paint job will make your house stand out from the rest on the block and will last for many years to come.

* A Fresh Yard

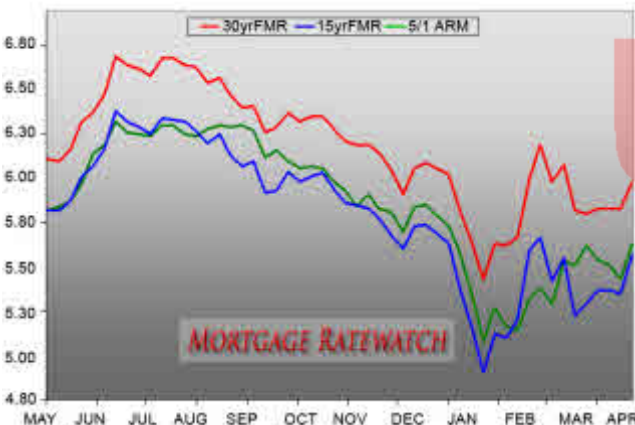
Continue to increase curb appeal by taking a look at your yard. A manicured lawn and strategically placed plants will enhance the appearance of your home and is also very enjoyable for those that live there. Clean up any dated lawn decor, garden tools, or other items, especially in the backyard where they sometimes collect. How does your patio furniture and deck look? If they are worn, it's time for an update. Use a paint sprayer on low pressure for thinner materials like stains. Repaint other items such as pots and children's toys for a fresh, new look.

* An Interior Facelift

Your walls are a key component for an updated interior appearance. Consider a new paint color for an immediate facelift that will make any room appear cleaner. Light paint colors work well because they always brighten a room. If you are feeling daring, think about trying one of the deep and beautiful colors that are popular right now in the color palettes at many paint companies.

* Update Details

It's the small details of a home that can really make it look dated. Do you still have the same lamps as you did in the 70s? Consider replacing them with updated versions. If you can't afford to replace light fixtures, why not just replace the shades and light covers for a new look? Other home accessories like knobs and handles in the kitchen and bathroom can be an affordable way to update the area without a costly cabinet replacement. New photos and artwork also add a nice touch that is sure to be enjoyed today and make your home look more modern and stylish.



Don't Let Thieves Steal Your Identity

(ARA) - In the last five years, more than 27 million Americans have had their identity stolen and, experts predict, more than 50 million Americans will fall victim to identity theft in the next five years.



Even when consumers frequently check their credit reports they can become victims because 70 percent of identity theft crimes have nothing to do with credit reports. A thief could steal your wallet with your driver's license in it and commit a crime, open a P.O. Box, get a cell phone, put utilities in your name. That has nothing to do with credit.

According to the United States Federal Trade Commission, identity theft is the fastest growing crime in the country. It cost businesses and consumers more than \$56 billion in 2005 and most people do not discover their information has been stolen until 12 months after a thief first uses it. Worse, fewer than one in 700 identity theft crimes lead to a conviction.

Despite that, taking preventative measures is still worth the time. The FTC recommends taking the following steps to minimize your chances of having your identity stolen.

- * Shred financial documents and paperwork with personal information before discarding them.

- * Do not carry your Social Security card with you and do not write your Social Security number on checks.

- * Do not click on links in unsolicited e-mails. If an e-mail appears to be from your financial institution asking for personal information, go to the organization's official Web site and/or call to ask if the e-mail is from them.

Computer, credit card and banking passwords should not be obvious. Avoid using your mother's maiden name, any part of your Social Security number or your date of birth as your password.

- * Stop the pre-approved credit card offers. Calling (888) 5 OPT OUT removes your name from the marketing mailing lists of all three credit agencies.

Since there is currently no foolproof way to guarantee your identity won't be stolen, stay alert for signs that someone may be using your identity.

- * If you fail to receive bills or other mail on time or as expected, call the sender directly. A missing bill could mean an identity thief has taken over your account and changed the mailing address.

- * You begin receiving credit cards you did not apply for.

- * You have been denied credit or are receiving less favorable credit terms -- a higher interest rate or lower credit limit than you've received in the past.

- * You begin receiving calls from debt collection agencies or businesses regarding merchandise you did not purchase.

FTC statistics show that once a consumer becomes a victim of identity theft, the average time spent repairing the problem is between 400 and 600 hours.

Get Your Lawn Equipment Ready for Summer

(ARA) – The warmer weather is a reminder that it's time to get lawn equipment out of storage and back in working condition. But what do you do if you pull your lawn mower out, turn the key and nothing happens?

1) Clean Out Debris

Look for grass and other dried plants as an indicator that critters have built a nest.

2) Fully Charge the Battery

A battery should be fully charged before you turn the key again.

3) Clean Battery Connections

Remove the wires from the battery and clean connections by scrubbing with a wire brush and a baking soda and water solution.

4) Change Oil

If you didn't change the oil before the equipment was stored, it's important to do it now before the new season.



5) Check for Proper Functioning

While the machine is off, check to make sure the moving parts operate smoothly.

6) Use the Right Fuel

Make sure you use the correct fuel that is meant for the warmer months.

7) Clean the Carburetor

If fuel has gummed up in the carburetor you can purchase an additive that can help solve this problem.

Hot Summer Deck Trends

(ARA) - Is installing a new deck, or freshening an existing one, in your summer spruce-up plans? If so, you're not alone. Decks are still among the most popular home improvements as the trend towards bigger and better outdoor living spaces continues. Half of new homeowners buy a home with a deck or install one within five years of moving in. The deck market is expected to keep growing, reaching \$7 billion by 2010.

So what's hot in decks this summer? Luxury touches like firepits and spas, aesthetic accents like designer railings, multiple levels and more variety in shapes and sizes top the list of deck trends for summer 2008.

Here are some of the top deck trends for summer 2008:

Railings - Beyond Safety

Once merely a functional element added for safety's sake, railings are now doing double duty as deck design statements as well. Hot railing trends include decorative balusters of aluminum, iron or even cable, glass panels and railing systems that combine materials for durability as well as visual effect.

Multiple Levels

Decks have truly become the staging area for outdoor living, and designers are using multiple levels to create virtual 'rooms' for outdoor use. For example, a main deck might function as living and dining space, while a smaller, lower level addition serves as a kitchen area, and another level might host a hot tub.

Indoor Luxuries, Outdoors

Increasingly, homeowners want to bring the same amenities and luxuries they enjoy indoors outside onto their decks. In response, builders are adding touches like built-in firepits and fireplaces, full kitchens with professional grade gas grills, spas, built-in benches and cabinets, shade structures and lighting - both accent and functional - to deck designs.

Side Decks

Just as powder rooms and breakfast nooks are indoor complements to larger, often grander baths and dining rooms, smaller, secondary decks are popping up outdoors to supplement main decks. While a deck accessed from the home's main living area will likely continue as center stage for outdoor entertaining, smaller side-yard decks are gaining popularity.

New Shapes

Long gone are the days of the cookie cutter square, rectangular or octagonal deck. Modern decks are virtually going free-form. Piano-shaped, arrowhead and even oval shapes are appearing in back yards across the country. Modern materials, improved building methods and the creativity of designers and homeowners have permanently changed the shape - and size - of the great American deck. For added pizzazz, you can incorporate a pattern - such as herringbone or checkerboard - into the deck surface.

Composite Materials

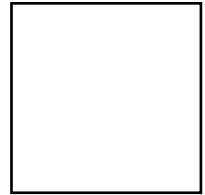
While wood remains the material of choice for many deck-building Americans, composite materials continue to gain popularity. Not only are they durable and often eco-friendly (as many of them are made from recycled materials), composites can now mimic the much-loved look of wood.





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Casa Bellisima,
a Mediterranean
style floorplan that is
influenced with Spanish
and
Italian designs.
\$1,450,000



Well appointed
4 bed/4.5 bath
Short walk to the beach.
LakeViews from
all three levels.
Sheridan Beach, Indiana.



Chicago's Cathedral District
An amazing address with
Gorgeous panoramic
city views
Great amenities.
\$374,900



900 sq. ft. 1 bedroom.
Just 2 blocks to
The Magnificent Mile.
Views of The Hancock &
Holy Name Cathedral.



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How to Start a Container Garden

(ARA) - Now that warmer temperatures have finally arrived, you're probably itching to get outside and start planting. But if you don't have a lot of space to work with, or a lot of time, you may want to start a container garden.

Regardless of your gardening experience, or level of expertise, it's really is as easy as 1-2-3.

1. Color Scheme Planning

Begin by thinking about color schemes you'd like to enhance your patio or deck. Start looking at books and magazines for ideas.

2. Plant Your Containers

For proper planting, use fresh, sterile potting soil that has the appropriate balance of ingredients for good nutrient absorption and water management. The types of annuals you plant also dictate what mix you use and whether you add more or less soil conditioner.

No matter what you plant, it's imperative that you take steps to provide good drainage. You could put rocks, broken terra cotta pieces or packing peanuts in the bottom of the pot, but many times these don't work long term.

3. Plant Maintenance

As your containers bloom and grow, give your plants a "haircut." Pluck off dead blooms and trim leggy growth to keep your containers blooming well into the fall. Keep your plants watered and fertilize regularly.

