

## This Simple Question Can Save You a Lot of Money

Imagine this scenario...

You purchase a new home and move in. A few weeks later, you hear a strange rumbling sound. It's the furnace. It's only a year old, yet it's sputtering like it's twenty. You realize you'll have to call in an HVAC contractor to get it fixed.

You're thinking, "Ouch! This is going to be expensive."

Well, maybe not. You see, since that furnace is relatively new, it might be covered by its original warranty — even for you, the new owner.

But a warranty is useless if you don't know it exists.

Recent studies suggest that upwards of 50% of people pay to get items fixed that were actually covered by a warranty. So, when purchasing a new home, be sure to ask this simple question: "What warranties do you have for items, materials or workmanship in this house?"

Warranties are common on new stoves, fridges, washers, dryers and other big ticket appliances. Some such warranties are transferrable, which means they are still in force when the items pass from one owner to another.

Even less expensive items, such as electronic thermostats and automatic garage door



openers, may be covered by a transferrable manufacturer's warranty.

If the home you're purchasing is relatively new (say, less than 10 years old), the builder's warranty may also still be in force. That can be handy if a structural problem arises.

Even recent renovations, may have come with a labour and/or installation warranty of some kind.

As you can see, warranties are everywhere! The more you're aware of them, the more you'll save when something needs repair or replacement.

## What Do Interior Designers Do?

If you want to transform a room into something that's functional, beautiful and perfectly matched to your taste, then you might want to hire an interior designer.

It's an interior designer's job to come up with imaginative ideas that will wow you.

It's a myth that interior designers just deal with paint colours, décor and furnishings. In fact, according to the Interior Designers Institute, these professionals have the training needed to handle all aspects of a

renovation or remodeling project, including selecting and managing contractors. They can direct a project from beginning to end.

If you want to renovate your basement into a stunning home theatre and gathering place, an interior designer can:

- Draw out several concepts for you to choose from,
- Purchase the best building materials,

- Hire the contractors, and
- Manage the project.

He or she can even pick out classic movie pictures for the walls!

There are many professional associations that have "Find an Interior Designer" links on their websites. In the U.S. check out the Professional Association for Interior Designers ([www.asid.org](http://www.asid.org)). In Canada, it's the Interior Designers of Canada ([www.idcanada.org](http://www.idcanada.org)).

## Think, Act... Live!

"If you take responsibility for yourself, you will develop a hunger to accomplish your dreams." [Les Brown](#)

"It's easy to make a buck. It's a lot tougher to make a difference." [Tom Brokaw](#)

"Happiness is not a goal. It's a by-product." [Eleanor Roosevelt](#)