

2018

JULY

Always keep your words
soft and sweet, just in case
you'll have to eat them

I—WHAT YOU MUST CONSIDER IF YOU WANT TO BUY A HOUSE ON THE WATER

- 1) **LOCATION**: Do you want to live on a river, pond, small or big lake, a great lake or ocean.
- 2) **LOT SIZE**: Are you satisfied with a small lot 0.10 acre and neighbors only 10 Ft. from you or do you need space like 1/2 acre or more.
- 3) **WATER VERSUS LAND RIGHTS**: Do you have to have waterfront on the house side of the lake or can a road or easement cross your property.
- 4) **LAKEVIEW**: Can you be satisfied with lake view or must you have water front?
- 5) **SWIMMING**: Do you want a beach and a swimming area?
- 6) **BOATING**: Do you want to have a boat on the water? A small boat, pontoon or 25'-40' footer this will help you decide what type of lake you want!
- 7) **PRIVACY**: DO you want or need privacy? Trees?
- 8) **RETAINING WALL**: Will you need a retaining wall? What will this cost?
- 9) **LIVING ON A HILL**: If on a hill, would steps to the water front be okay? How difficult and expensive would installing steps be. Can you still drive to waterfront area?



10) **WETLANDS**: Do you have a problem with wetlands near the water? Will they interfere with your view?

11) **BOAT DOC-LIFT**: Do you need a boat dock? A boat lift? Cost to install?

12) **WATER LEVEL:** Is water level important? Does water level changes from snow, springs or run offs from nearby lakes or dams on the lake. Is the house 5 Ft.-10Ft. Above the water level. It should be 10– Ft. or more above water level if water level is subject t to rising water for any reason.



13) **BOATING CONSIDERATION:** Other considerations for boaters. Any low bridges, under water tunnels, spill ways or over head wires. These can all be obstructions for boats, and limit the size of boats. Also, be aware of sandbars and low water tables.

14) **GOVERNMENTAL REGULATIONS:** Federal State and local regulations determine what you can and can not do regarding security and safety on the water and coastline . Make sure you check these out with a marine expert, don't assume you can do what ever you want to do on your property and waterways.



16) **BUDGET :** Your budget will determine everything when it comes to living on the water. Water living can be expensive but the life style can be fantastic.

I have always wanted to buy a house on the water but have never found the right affordable property for the family. If you do find the right property it can be a “dream come true” but also can be expensive. Hopefully

these considerations will be some what educational in your search for the right home on the water.

II—BATTLE OF THE BACKSPASHES: GLASS MOSAICS VS. NATURAL STONE

One of the many great kitchen debates involves backsplashes. Just as they do when considering cabinets, countertops, paint colors and flooring, homeowners care about factors such as cost, maintenance and resale value when they're shopping for a new design. Glass mosaics and natural stones — such as travertine, marble, soapstone, granite and quartz — are two options that get the lion's share of attention, so we decided to lay the pros and cons on the table. Use this head-to-head showdown to choose the winner for your kitchen space.

The Case for Glass Mosaics



and shiny finishes can make neutral tones feel as bold as primary colors.

2. They're a hot commodity right now. Glass mosaics are trending. Whether it's because of how sharp they look or because they're a fresh alternative to traditional choices such as natural stone and ceramic is up for debate, but there's no denying their selling power. That's good news if you're sprucing up your kitchen for resale. If you're planning to list your home in



the near future, a glass backsplash can certainly seal the deal.

selective with cleaning products as you do with natural stone. However, you can run into higher maintenance with more intricate styles that have excess nooks and crannies or mixed materials such as stone and metal.

1. They offer a high-end look. Glass mosaics sure know how to dazzle. They're much more polished than natural stone, which is undoubtedly why they often feel more luxurious. Certain color combinations and shapes can make an artistic statement, while iridescent



3. They're relatively easy to clean. Grout joints aside, the smooth surface of glass mosaics translates to simple cleaning. It's a cinch to wipe down, and you don't have to be as se-



The Case Against Glass Mosaics



1. They can be costly. You might have to crack open the piggy bank when purchasing a glass mosaic. In general, they cost more than natural stone backsplashes. Quality glass mosaics rarely cost less than \$10 per square foot. Most cost between \$20 and \$30 per square

foot, with high-end options topping \$50 per square foot. These are no small investments, even for kitchens with less ground to cover.

2. They can quickly go out of style. Long-term resale value is questionable when it comes to glass mosaics. Colors and patterns that are in style now probably won't be in five or 10 years, not to mention that glass mosaics themselves may not be either. Take into account your long-term plans. If you're not living in your forever home right now, you may want to play it safe with natural stone.



3. They're seldom unique. Some people would label glass mosaics as cookie-cutter. Yes, some designs are one of a kind — particularly those that are crafted by hand or manufactured with avant-garde techniques. Most styles are mass produced, however, which eliminates the novelty factor. They aren't like natural stone, which is an innately unique product. On the plus side, with so many glass mosaic styles available, you may just stumble upon one that not many homeowners have.



The Case for Natural Stone

1. It has universal appeal. If you're remodeling with future resale in mind, a natural stone backsplash should be at the top of your list. Not only are travertine and marble — to name two — timeless, but they're also well-liked, which gives them top-notch staying power. They will appeal to a large buying audience, whether you're selling in five, 10 or 15 years.



2. No two stone backsplashes are the same. The beauty of natural stone is that it won't ever look exactly like your neighbor's. Variation is an inherent property of stone, even within two pieces of the same color. All of the veins and swirls will belong uniquely to your kitchen. If you're looking for something to call your own, go with natural stone.

3. It doesn't cost a fortune. Natural stone is budget-friendly. Travertine, for example, comes in many forms (subway tile, 4 by 4, mosaic), all relatively affordable. Most styles will run between \$4 and \$8 per square foot (not including installation). That's a bargain in the world of backsplashes.



The Case Against Natural Stone

1. It's harder to clean. This isn't to say stone is necessarily hard to clean. It just requires a little more elbow grease than a glass mosaic does. The pits and grooves make it more challenging to wipe down, especially because dirt and scum can get caught in between.

You also have to be selective with your cleaning products. Natural stone can discolor when exposed to certain chemicals. Warm water or a special stone cleaner will usually do the trick, but always check manufacturer guidelines before you bust out your cleaning supplies.



2. It isn't water- or stain-friendly. Stones

are naturally porous. They tend to absorb stains and water, both of which run rampant in kitchens. It's important to seal your stone every couple of years to protect against grease and

grime. Even then, some stains will be hard to remove. Some homeowners just don't have the time or patience for this added maintenance. Devoted cooks might want a backsplash that's better equipped against staining.



3. It can have too much variation. Natural

stone is unpredictable. There's a good chance your backsplash installation will look a tad different from the sample piece you saw at your local retailer.

Variation usually isn't a problem, and most homeowners choose natural stone for a diversified look. But sometimes you'll notice colors and patterns that you don't really care for — and you have to either live with them or start from scratch.



**Have a great July.
I hope you all
enjoyed the fourth of
July.**

**Larry, Marlaina and
Alessandra**

