

Décor: Begin by making a detailed floor plan

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you'll need to measure the width and depth of all your furniture and cut out little replicas drawn to scale. (Usually, a quarter-inch equals a foot.)

Sound like too much work? Start sliding pieces around the floor.

Regardless of how you approach it, take into account the following:

- ◆ The room's intended purpose — TV watching, for example, or book reading, or both.
 - ◆ The number of people who normally use the space.
 - ◆ Whether you entertain in the room. If you do, is there a place for everyone to set a drink or book?
 - ◆ Whether there are too many or too few furnishings in the room.
 - ◆ The room's focal point. Is it a fireplace, a picture window, an entertainment unit?
 - ◆ The purpose of each furnishing, piece of art or accessory. What does it bring to the room? What story does it tell us about the person or people who live here? What does it offer in terms of form and/or function?
- Don't be afraid to try something new as you move your pieces around on paper, on your computer or on your floor.



Heather Wood/For The New Mexican

Natural elements, such as rocks, can add interest to a room.

arrangement" out on the floor near the wall it's to be hung on.

Once you have a good feel for the arrangement — keeping in mind balance, scale and symmetry/asymmetry — hang your paper mock-ups on the wall using easily removable sticky tack. This allows you to move the mock-ups around until you have the configuration that works best. You can even mount your picture hangers and hardware over the paper dummies, ripping them off just before you hang the actual piece.

◆ Lighting

A common decorating oversight is the lack of proper lighting. The average homeowner rarely invests in enough lighting. Now's the time to "shop" your home, borrowing table and floor lamps from other rooms to create a warm, well-lit space.

Make sure you have ample task lighting — overhead lighting is rarely adequate for reading. Arrange your lamps according to necessity. A floor lamp in a dark corner can create the feel of a larger room. An upright behind a plant creates drama and interest. A table lamp provides reading light and a warm glow.

When you do come into some decorating cash, lamps should be at the top of your list.

◆ Repurposing

One of the hottest decorating trends in the last decade is "repurposing." Years ago some creative designer took a bold step and used an ottoman as a coffee table. While this was probably considered avant-garde at the time, it's now a mainstay decorating approach.

Look around your house for items that could serve another purpose. A large basket, turned upside down, becomes a bedside table. A bookshelf becomes a headboard. A petite antique china hutch becomes a unique dresser with a place to display pretty perfume bottles, family photos and the like. A retro thermos becomes the base of a hip lamp. You get the idea.

◆ Natural interest

Often overlooked, Mother Nature offers us a large array of items to use in our decorating scheme. Just as the addition of plants makes a room immediately feel both calm and alive, bringing in the outdoors keeps us connected to our larger natural environment.

Pine cones, rocks and branches ground and add interest to a room. A collection of

rocks in a bowl makes a unique centerpiece, as do willow (or other) branches displayed in a large vase. But before you go ravaging your backyard, see what's already available. Many people are surprised to find they've got collections of rocks or other natural elements spread throughout their home.

Accessories

You've arranged your room, played with color, hung your art, added lighting and relished the results. Now it's time to accessorize.

Accessories are what make a room unique. They reflect the homeowner's specific tastes and interests. And they tend to be highly personal. Keep like items together: Group metals, ceramics or glass pieces together. Arrange in odd numbers, stagger heights — nature's landscape is filled with irregularity. If you adore symmetry, be sure to throw a curveball in the mix by trying something at a unique angle or by staggering heights of objects in the grouping.

Even if you love a busy backdrop, be sure to leave plenty of "white space" for the eye to rest. Too many objects d'art can result in none of them standing out.

If you find yourself with some holes to fill, discount home retailers have created a nationwide passion for "all things home improvement." The abundance, and relative affordability, of home décor items is unprecedented.

Consider chains like Target, which offers Design For All; West Elm, which has Polished Style; and Pier One, with the It's Your Thing line. All offer a continually rotating stock of styles, colors and price points. These may not be original, one-of-a-kind heirloom pieces, but, for the average consumer, they can offer a good fit both for both budget and style.

You don't have to break the bank to have a beautiful space. Ask yourself if there's a different way to showcase a vase of flowers or a seating arrangement. See if you can push your comfort zone when it comes to color. And last, but not least, trust your instincts.

It's your room, after all.

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10 things for new collectors to remember

If I had to pick the 10 most important points to remember about collecting, it would look something like this:



ROSEMARY MCKITTRICK
Collectors' Corner

1) Buy the best you can afford in any category.

Every artist has good and bad days. In the long run, when you consider the investment potential, it'll be the best work by an artist that commands the most money. This is true in every category I can think of.

2) Trust your eye.

Sometimes you'll find something for sale that comes with a "highbrow" story, a history about where it's been, who it belonged to, and how old it is. You want to put the story aside for a moment and look at the piece in its own right. Does it speak to you? Does it seem to be of good quality? Is it worth the asking price to you? If not, move on. Art and antiques is a field where you have to develop a "good eye" if you want to become a discerning collector.

3) If the price seems too good to be true, it probably is. But not always.

The antique field is loaded with forgeries, reproductions and married pieces (example: furniture pieces fitted together that don't really belong together). It's your eye and your knowledge of the distinctions that will keep you afloat. There are still real finds out there. Stories about rare paintings uncovered behind inexpensive framed pictures and valuable old advertising signs used as insulation in the walls of old houses abound. Be cautious. But also be open to the possibility of a find.

4) Ask questions.

It's your money on the line. Be willing to look dumb. If you're not satisfied with the answers, move on. If you're really serious about the field, invest in a good reference library. If you don't want to spend the money on a reference library, then go to the public library or quietly pore over the collectible guides in the bookstore.

5) Know whom you're dealing with and deal with people you trust.

The field has its share of fast-talkers looking to make a quick buck. Ask around. Bad news travels fast. If someone or some venue has

a questionable reputation, stay away.

6) Bigger is not always better.

A number of years ago, I bought a bronze sculpture for resale by a well-known 20th-century sculptor. The price was right. What I didn't factor in was size. How many homes can accommodate a 6-foot-by-11-inch high naked woman? I eventually sold the bronze, after a great deal of aggravation, for little more than I paid for it. I was happy. I also learned a lesson about factoring in an object's size.

7) Original condition is everything.

Whenever you can, buy things in their original condition. Damaged, restored and refinished items usually command less interest and less money.

8) Beware of reproductions.

They're everywhere and they weren't necessarily made to fool anybody. Cookie jars are an example. People want the ones they grew up with. You know, like "Aunt Jemima." Old ones are hard to find, so reproductions appeared on the market. Many collectors don't care if they're reproductions; others do.

9) If you're uncertain about a pricey antique, pass it by.

If you just can't resist, start researching or find someone who knows about it and ask them before you take the plunge.

10) Don't beat yourself up when you make mistakes.

A lot of us paid for our education through mistakes. It's part of the game. Finally, don't forget to have fun. Perfection isn't the point here, fun is.

Rosemary McKittrick writes about art, antiques and collectibles for The New Mexican and her Web site, www.LiveAuctionTalk.com.

Travis: Hardware will be with you for a long time

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a sheet of mirrored plastic. The ultra-modern fixture becomes a focal point, reflecting off the table and the convex surface of a classic butler's mirror hung over the serving buffet.

You can enhance the reflective qualities of the room even more by choosing paint with a semi-gloss sheen. Both light and dark colors reflect if the surface is shiny. The quality is especially bewitching in a setting where the lights are low and flickering candles produce shadows that dance off mirror and crystal.

Luxurious materials and tactile surfaces make us feel pampered and special, a lovely experience to share when life's not too frantic to dine with friends and family.

Question: We are building a new house and are planning on decorating in the new pastels you talked about — light pinks and salmon, lavender and midtone blues. My question

is: What color should I use for the hardware on the interior doors and the bath and kitchen fixtures? Oil-rubbed bronze seems too dark, satin nickel is too dated. What do you suggest? — Sharlene

Answer: Choosing hardware for your home is not necessarily something that you should connect with a trend. It will be part of the house for a long time, so I suggest you select a finish that will stand the test of time and complement the overall style of your home.

If you are leaning toward a pastel palette, chrome, silver or nickel will keep it modern and fresh, while bronze and gold will lend a more Old World feel. It sounds like you veer toward the modern, so look for polished nickel or chrome. Kitchen and bath fixtures do not need to match the other house fixtures. This is a great place to splurge on stylish design; it's like jewelry for the sink.

Contact Debbie Travis at house2home@debbietravis.com.

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LENDER	30-YEAR RATE+PTS/APR	15-YEAR RATE+PTS/APR	ARMs RATE+PTS/APR	30-YR FHA/VA RATE+PTS/APR	15-YR FHA/VA RATE+PTS/APR	30-YR JBO RATE+PTS/APR	15-YR JBO RATE+PTS/APR	ADDITIONAL PROGRAMS
Admiral Mortgage, LLC 505-983-4512	6.0+0+0 5.625+0+1	5.875+0+0 5.5+0+1	6.375+0+0 (40 year)	5.75+0+0 (5/1ARM)	5.75+0+0 (5 year IO)	6.125+0+0 5.75+0+1	6.0+0+0 5.75+0+1	Great rates for 1-5 unit condos and single, double wide manufactured homes.
Anasazi Mortgage 505-995-8888	5.75+0+1 6.0+0+0	5.375+0+1 5.625+0+0	1.0+0+1 (MTA Start Rate)	NQ	NQ	6.125+0+1 6.375+0+0	5.5+0+1 5.75+0+0	Discover your best mortgage options with us. Creative & individualized choices.
Home Buyers Mtg Co. 505-986-9080	5.625+1+1 6.0+0+0	5.25+1+1 5.75+0+0	5.0+1+1(3Y) 5.625+0+0(3Y)	5.625+1+1 6.0+0+0	5.25+1+1 5.75+0+0	5.875+1+1 6.25+0+0	5.5+1+1 6.0+0+0	CALL now for great rates.
Quest Mortgage Corp. 505-984-8855	5.625+0+2 6.125+0+0	5.25+0+2 5.875+0+0	5.625+0+1 (5/1 ARM)	5.75+0+2 6.25+0+0	5.375+0+2 6.00+0+0	5.875+0+2 6.375+0+0	5.50+0+2 6.125+0+0	Great service and great rates, call now.
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Weekly Mortgage News

McLean, VA — Freddie Mac (NYSE:FRE) today released the results of its Primary Mortgage Market Survey® (PMMS®) in which the 30-year fixed-rate mortgage (FRM) averaged 6.30 percent with an average 0.4 point for the week ending February 15, 2007, up from last week when it averaged 6.28 percent. Last year at this time, the 30-year FRM averaged 6.28 percent. The 15-year FRM this week averaged 6.03 percent with an average 0.4 point, up slightly from last week when it averaged 6.02 percent. A year ago, the 15-year FRM averaged 5.91 percent. Five-year Treasury-indexed hybrid adjustable-rate mortgages (ARMs) averaged 6.01 percent this week, with an

average 0.5 point, up from last week when it averaged 5.99 percent. A year ago, the 5-year ARM averaged 5.95 percent. One-year Treasury-indexed ARMs averaged 5.52 percent this week with an average 0.6 point, up from last week when it averaged 5.49 percent. At this time last year, the 1-year ARM averaged 5.36 percent. (Average commitment rates should be reported along with average fees and points to reflect the total cost of obtaining the mortgage.) "Mortgage interest rates exhibited little change in the past week according to our weekly Primary Mortgage Market Survey, as there was little new information that would cause any great change," said Frank Nothaft, Freddie Mac vice

president and chief economist. "For example, January's retail sales were virtually unchanged from December's level. Further, Fed Chairman Bernanke testified before the Senate committee and forecasted that the economy seemed likely to expand at a moderate pace this year and next with gradual easing in core inflation. "In the course of the coming week, January's housing starts, producer price index and consumer price index are all scheduled for release. These will be the first indicators of the housing market and inflation in early 2007, and we could see interest rates move in response."

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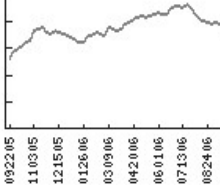
Information is current as of Feb. 16, 2007 and believed to be accurate but can not be guaranteed and can change without notice. Credit history, FICO Score and other factors may affect program terms. Rates based on \$165,000 single family loan. Jumbo rates (loans over \$417,000) based on a \$417,000 loan. Minimum downpayment requirements, and other restrictions, may apply. Closing costs may vary. Contact each company for details. R = refinance program only. Pts = points include origination and discount fees. Lock = rate lock period. 30 - 60 day lock unless specified. APR = Annual Percentage Rate and is calculated by each company - includes costs to obtain loan and private mortgage insurance if required. ARM (pgm) = Adjustable Rate Mortgage program. Copyright 2007 iMortgageGuide.com LLC

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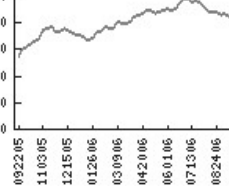
30-year mortgage

National Average: 6.30%



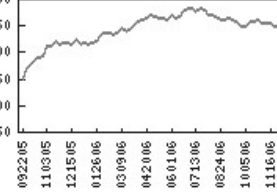
15-year mortgage

National Average: 6.03%



1-year ARM mortgage

National Average: 5.52%



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