

## April

**Lake Home & Cabin Show**, 4/9 - 4/11  
Minneapolis Convention Center  
[www.minneapolisconventioncenter.com](http://www.minneapolisconventioncenter.com)

**Strauss' Salome**, 4/10 - 4/24  
Minnesota Opera  
Ordway Center  
[www.ordway.org](http://www.ordway.org)

**Click Clack, Moo: Cows That Type**, 4/16 -  
5/16, Stages Theatre Company  
[www.stagestheatre.org](http://www.stagestheatre.org)

**Print & Drawing Fair**, 4/29 - 5/2  
Minneapolis Institute of Arts  
[www.artsmia.org](http://www.artsmia.org)

## May

**Living Green Expo**, 5/1 - 5/2  
State Fair Grounds, Grandstand  
[www.mnstatefair.org](http://www.mnstatefair.org)

**Art-A-Whirl**, 5/14 - 5/16  
Northeast Minneapolis  
[www.nemaa.org](http://www.nemaa.org)

**CATS, Broadway Musical**, 5/14 - 5/16  
Orpheum Theatre  
[www.hennepintheatretrust.org](http://www.hennepintheatretrust.org)

**Home Building & Remodeling Expo**, 5/21 -  
5/23, Minneapolis Convention Center  
[www.minneapolisconventioncenter.com](http://www.minneapolisconventioncenter.com)

## June

**Alive After Five**, 6/1 - 6/30  
Peavey Plaza on Nicollet Mall  
Weekdays in June – 5:00 – 9:00 pm  
[www.downtownnetwork.org/aliveafter5.html](http://www.downtownnetwork.org/aliveafter5.html)

**Beethoven's Emperor Concerto**, 6/3 - 6/6  
Minnesota Orchestra  
[www.minnesotaorchestra.org](http://www.minnesotaorchestra.org)

**Edina Art Fair**, 6/4 - 6/6  
50th & France, Edina  
[www.edinaartfair.com](http://www.edinaartfair.com)

**Grand Old Day 2010**, 6/6  
Grand Street, St. Paul  
[www.grandave.com/grandoldday](http://www.grandave.com/grandoldday)

**16th Annual Stone Arch Festival of the  
Arts**, 6/19 - 6/20, Minneapolis Riverfront  
[www.stonearchfestival.com](http://www.stonearchfestival.com)

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HEATHER M. DAWE  
REALTOR

# Talk of the Twin Cities

## 7 Easy Tips

FOR GROWING YOUR SAVINGS.

During difficult economic times, it's easy to neglect your savings. Regardless of the state of the economy, paying yourself is always a must. Here are seven tips for growing your savings:

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- 1** Establish an emergency savings account. In the event of an emergency, having money set aside will prevent you from dipping into your retirement or long-term savings. A general rule of thumb is to set aside money equal to two or more months' worth of living expenses.
- 2** Save money for your long-term goals. Saving becomes easier when you have a goal to work toward. If your employer matches a portion of your retirement contribution, you are passing up free money if you don't take advantage.
- 3** Make savings automatic. A portion of every paycheck should go directly into your savings account. Your bank can set up an automatic transfer for you.
- 4** Start small if necessary. Even if you can't afford to put a lot toward your savings right away, starting small will still establish a savings routine.
- 5** Comparison shop for the best rates. Search for the best savings rates available. A high yield savings account can double your interest.
- 6** Turn a payment into savings. If you've recently paid off a credit card or loan, add that payment amount to your monthly savings amount.
- 7** Save your windfall. If you just received an inheritance, a tax refund or a bonus at work, you don't have to spend it just because you have it. Money set aside now will reward you later—and with interest!

U.S. Bureau of  
Economic Analysis



**Heather M. Dawe**  
"Your Personal Connection"

# Sustainability takes root

## What's New on the Green Scene

By Barbara Ballinger

The latest environmentally friendly home features aren't just good for the planet — they look great and are a huge draw for conscientious buyers, too.

From energy-efficient light bulbs to solar-paneled roofs, consumers have gravitated to the idea that they can help the earth by making smarter purchases and lifestyle decisions, even if it's not always cheap or easy.

### Trends to Know

Here's a look at some green housing trends you ought to know as you navigate today's market.

- **Windows that beat the heat.** Low-emittance (Low-E) windows, doors, and skylights offer natural light while blocking the sun's UV rays that heat up the inside of a home, sometimes necessitating air conditioning. The special low-E glazing also stops the sun from fading fabrics, wall coverings, and artwork. When shopping for low-E windows, find out what percentage of rays are blocked by checking the UV label on the glass. Most low-E products block 70 percent to 90 percent. Next, examine the glass for clarity. Most people want glass that's clear rather than with a slight tint or color.
- **Rainwater holding tanks.** Capturing rainwater and storm runoff helps reduce the burden on local sewer systems and captures water that can be used in other ways, such as for watering the yard or flushing toilets. In the National Homebuilder Mainstream GreenHome, a 4,000-square-foot demonstration home being completed in Raleigh, N.C., a rainwater cistern and detention tank system will show that 95 percent of stormwater on a site can be recycled, reused, and absorbed. The rainwater cistern will collect water from the roof and gutters, filter it multiple times, and direct it to indoor plumbing, the laundry, and the sprin-

**Rainwater holding tanks. Capturing rainwater and storm runoff helps reduce the burden on local sewer systems and captures water that can be used in other ways, such as for watering the yard or flushing toilets.**

gler system. Overflow from the cistern will be funneled into inexpensive detention tanks to be absorbed gradually back into the ground.

- **Chemical-free lighting.** LED lighting (LED stands for light emitting diodes) is a semiconductor that emits light when an electric current is applied. One big advantage: It contains no hazardous chemicals like other lighting does. For instance, compact fluorescents contain mercury and incandescent bulbs have gasses that hurt the ozone layer. In addition, an LED fixture uses 80 percent less energy than a traditional incandescent light bulb and has the ability to last up to 20 years.
- **Induction cooktops.** Unlike traditional cooktops that heat up the cooking surface, the coils of an induction cooktop release their energy directly to the pot or pan and its contents. That means less energy is diffused in the cooking processes. It also means that the cooktop surface remains cool to the touch, making it less likely that cooks or kids will burn themselves.
- **Nontoxic paint.** To keep indoor air clean and cut down on landfill pollutants, many consumers are using paints that don't contain toxic Volatile Organic Components, or VOCs. These paints come in a variety of colors and finishes, and are offered by mainstream paint companies, from Sherwin Williams to Benjamin Moore.

# LIVING COLOR

The leading expert in color, Pantone, Inc., has made it official: Turquoise is the “it” color for 2010. But before you deck the house from top to bottom in the gemstone hue, consider the other latest color trends.

Behr paint company says neutral is still in — think light colors such as grays, camels and off-whites. Experts suggest buying bigger furniture such as sofas or armchairs in these safe colors, which never truly go out of style. Complement neutrals with aqua and gold tones, but stay away from darker browns, which are becoming passé.

While monochromatic schemes are still versatile and dependable, HGTV says the

real winners in the color game right now are bold jewel colors such as ruby red or emerald green, and the brighter the better — especially if it’s a purple hue. Experts advise pairing these daring tones with a smoky charcoal or a softer black to give a room a vintage feel.

Going green and getting back to nature is a major trend, too. Earthier tones, such as sand or yellow-greens, are perfect for living rooms or kitchens. But going back to your roots doesn’t just mean dipping into Mother Earth’s favorite colors. Decorators say Asian-inspired or tribal patterns are adorning decorative elements as consumers look to get the most bang for their buck. Think pillows, area rugs or murals as key items this season.

CRS "Your Home" Newsletter, March 2010

## New Clients

Kamran Ahmad  
Heidi Semrau  
Dean & Terry Higgins  
Justin Woo

## Referrals

Sandi Holien  
Lisa Johnson  
Jim Sohrabian-Johnson  
Brian Ketel  
Mark & Michelle Eiler  
Dean & Terry Higgins

## Babies & Grandkids

Trisha & Seth Wollenzien  
Alida & Mike Fischbach

## Pets

Andy & Carolyn King, Chester  
Virgina Kirscht, Zoie

## Shop, Play & See the Best of the Twin Cities

This seasons featured businesses:

▶ Paul Marsh Window Cleaning Service

▶ Advanced Skin Therapeutics

▶ Salon Intrigue with Jessica Johnson

▶ Mickey O’Kane – Creative Floral Design

Go to [www.yourpersonalconnection.com](http://www.yourpersonalconnection.com) and check out the business connections section for a additional details and a full list of great resources.

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