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# our process

## Initial Consultation

We meet with you to get a complete understanding of your project, vision and goals.

- Scope of work is determined
- Ballpark budget is discussed
- Style and materials are discussed

## Partner Plan

We meet to review an initial plan, budget and our Partner Plan, which outlines what you can expect throughout the Foster process.

- Preliminary scope of project and budget presented and reviewed
- Partner Plan Agreement is signed

## Preliminary Design and Budget Development

This is where we explore design options with regular feedback and refinements until you are completely satisfied.

- Comprehensive site survey of your home
- Product selections are made at our Idea and Selection Center
- 3D review of design options on our large projection screen
- Design and budget refined based on your input

## Final Design and Budget Review

This is where we finalize your project drawings, selections and budget.

- Minor refinements are made to design
- Start and completion dates are set
- Construction Contract is signed

## Pre-Planning Process

This is the stage where all the behind-the-scenes preparation takes place.

- Detailed job schedule set
- Materials ordered
- Labor and sub contractors coordinated
- Building permits obtained

## Pre-Construction Meeting

You'll be introduced to your Lead Carpenter and Production Manager, and receive your copy of the detailed job schedule.

- Daily start and stop times, communication protocols, key client dates (vacations, etc.) lockbox arrangements...an entire list of pre-construction items discussed.

## Construction

Your project begins on the scheduled start-date.

- Your on-site Lead Carpenter keeps you informed
- Routine site visits from the Production Manager keeps your job on schedule
- Professional and conscientious Foster crew keeps disruption to a minimum

## Finalize

Work is completed on time, and on budget.

- Final walk through with David Foster
- Warranty binder presented
- Necessary adjustments are made for complete client satisfaction



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# Market Trends...Should We Stay or Should We Go?

As families grow, their needs change. With an unfavorable real estate market, many homeowners are looking to update their existing home. The hassle of selling their home in a down market and then hoping to find a home that fits their lifestyle does not appeal to most growing families.

"Even as recently as the last six months, I've been seeing some changes take place that are reflecting the current real estate situation. Practical projects like kitchens, baths and smaller additions are becoming even more popular," says David Foster, founder and CEO of Foster Remodeling Solutions, Inc. and 25-year veteran of the business.

Foster continued, "Clients seem to be adjusting with the changing market and our clients realize that maybe they can't or shouldn't move right away."

Homeowners are thinking long term when it comes to home-remodeling projects. According to Foster, clients are tending to take on projects that are more focused on their particular family's needs and lifestyle. "Homeowners are deciding to make the best of it, are staying put and making their homes more livable," he explains.

Finding value in a contractor seems to be paramount. The homeowner continues to want quality materials and craftsmanship. The homeowner looks at the renovation as a win-win. If they stay, they know their home will fit their lifestyle. And if, down the road, they decide to move, they will have a home like no other in their neighborhood.

From the design to material selections, Foster will walk you through the process. "Our clients are busy people, and Northern Virginia traffic is hectic. People don't have time to

Foster Remodeling has built a business on catering to the needs of its clients. "Most clients need help orchestrating the entire project, so we created a turnkey solution," Foster says. "The process for any project, large or small, is the same." Over the years, this process has been refined to create an experience that has many of Foster's clients coming back to do another project.

With an impressive showroom and warranties on every project, Foster Remodeling has perfected the art of putting a customer at ease. "Believe it or not, every 18 to 24 months people come back for their next project. They realize what a difference a great remodel makes to their life and what a great experience it can be when they team up with the right company. We pride ourselves on establishing a long-term, trusting relationship with every one of our clients," says Foster. "Our goal is to provide great service, creative design, outstanding craftsmanship and to be on budget every time so we keep our clients coming back to us. We believe in being their contractor for life."

## Teaching the Trade

Foster Remodeling Solutions is also an active supporter of the Foundation of Applied Technical Education (FATE). Originally formed under a different name in 1971, FATE is a nonprofit organization helping students gain real-life experience in carpentry, single-family home construction and other career and technical education programs.



go 10 different places to get their projects complete," he says. Foster's Selection Center acts as the hub for everything leading up to the start of construction. "Our clients can view drawings, speak with our architects and make material selections all in one convenient place. The Selection Center also allows us to provide accurate and detailed budgets and fixed-price contracts."

Foster Remodeling Solutions now offers "packaged projects" for those who are more budget conscience. "Some homeowners are looking for value-driven projects and want to reduce their remodeling cost by 20 – 30 percent. Our professionally designed 'packaged projects' are perfect for those clients." Packaged projects allow the homeowner to pick from an array of quality materials that the contractor has pre-selected to fit just about any budget. This streamlined approach reduces costs and selection time.

Foster not only participated in the program himself back in 1982 – 1983, but he is currently on the foundation's board of directors. FATE has paired up with Fairfax public schools so that students interested in the trade can get hands-on, on-site training. Through these programs, business partnerships, scholarships and other initiatives, the foundation aspires to enable students to acquire industry-valued occupational and employability skills, and broad-based global thinking that will propel them into successful careers. FATE will continue its journey to explore vital component of a comprehensive educational program," explains Foster. "I found the program to be very beneficial—it helped me get to where I am today!" ■

For more information, log on to [www.FosterRemodeling.com](http://www.FosterRemodeling.com).

A banner for Foster Remodeling Solutions. On the left is a small image of a kitchen. The center contains contact information: PHONE: 703.550.1371 • FAX: 703.339.1678, INFO@FOSTERREMODELING.COM, 7211-H TELEGRAPH SQUARE DRIVE, LORTON, VA 22079, and WWW.FOSTERREMODELING.COM. On the right is the company logo, which features a stylized house icon above the text "FOSTER Remodeling Solutions, Inc." and the tagline "Our Process Makes It Perfect".

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# Virginia Named Up-and-coming Wine Region

Virginia is one of the top-five new wine-travel destinations in the world, according to the July issue of *Travel + Leisure* magazine.

Virginia was the only American region to be featured in the magazine's "Wine-Lover's Guide: 5 Wine Regions to Visit Now" article, highlighting some of globe's hottest new wine destinations.

Written by Bruce Schoenfeld, the magazine's wine editor and former contributing editor for *Wine Spectator*, the article features Virginia, as well as regions in the renowned wine-producing countries of Italy, Spain, Chile and New Zealand, as five new destina-

tions for travelers who are passionate about wine, food and new experiences.

"If you're a wine lover, you are going to love going to Virginia's wineries," said Schoenfeld. "It's not just the wineries, but also new restaurants, B&Bs and inns that make Virginia such a great destination. Virginia is democratizing the wine experience—anyone can go to a Virginia winery and feel comfortable while trying exciting wines."

Schoenfeld's article highlights Virginia's largest wine regions in Central and Northern Virginia. Barboursville Vineyards, Breaux Vineyards and Linden Vineyards are


featured as wineries to visit. Boar's Head Inn, 1804 Inn & Vineyard Cottage, Grandale Farm Restaurant, Inn at Little Washington, and Palladio are touted as cuisine and accommodation destinations.

"This article captures the essence of wine travel in Virginia," said Alisa Bailey, president and CEO of the Virginia Tourism Corporation. "Our wineries stretch across the state and are surrounded by unique places to enjoy local cuisine and excellent lodging choices. Virginia is one of the only wine destinations that offers a kayak trip to a winery or combines bluegrass with wine tastings. It's

these unique experiences that are drawing more and more wine lovers to Virginia."


Virginia is home to 130 wineries and is fifth in the nation for number of wine producers. Virginia's picturesque wine trails make visiting wineries easy and fun. Virginia wineries that are open to the public are marked from the road with a designated Virginia Wine Tour road sign. ■

*For more information about Virginia's wineries and to plan a visit, go to [www.Virginia.org/wine](http://www.Virginia.org/wine), or call (800) 932-5827 to request a 2007 Virginia Travel Guide.*



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# Insurance Policies:

## What you Need to Know

by Marshall Loeb

No one needs to tell the victims of Hurricane Katrina to read their insurance policies carefully. Hundreds of thousands along the Gulf Coast had no insurance against flood damage and many mistakenly believed their homeowners policy would cover them.

Flood exclusion is just one insurance quirk you may not be expecting. Homeowners' policies are notoriously tricky, encompassing dozens of pages of vague amendments—with more added each year. It's important that you read them carefully and discuss them with your agent. The alternative could be a lot of grief and a lawsuit against your insurer when you can least afford it.

Here are a few insurance items that commonly confuse policyholders:

### Flood:

No homeowners' policy covers damage by floodwaters, and some also exclude "surface waters," or water blown by wind storms. The National Flood Insurance Program provides flood insurance inexpensively nationwide, while flood damage averages at \$250,000. Firemen's Fund, a high-end insurer, sells a flood endorsement to its standard home policy for \$220 to \$600 a year, but not in coastal or hazard areas.



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### Mold:

Coverage for mold damage varies widely. Allstate provides \$5,000 to \$10,000 in coverage—provided the mold was caused by a covered loss. State Farm doesn't cover mold, regardless of the cause. Firemen's Fund offers additional mold coverage, costing \$2 to \$5 per \$1,000 of coverage.

### Dogs:

Some insurers have singled out aggressive breeds for liability reasons. Allstate will not issue a policy to owners of Presa Canarios, pit bulls, Dobermans and wolf breeds, among others, in 40 states. Other insurers say they will only refuse to issue a policy if an animal has a history of biting.

### Replacement cost:

Getting reimbursed for the actual cost of replacing your broken roof or burst pipes, as opposed to their actual depreciated value, can raise your premiums substantially. This coverage comes in handy, especially after a disaster when demand for construction skyrocketed.

Check with local real estate agents or homebuilders to get an idea of construction cost per square foot and estimate the cost of rebuilding. Read your clauses carefully—some insurers cap replacement cost at 120 percent of the item's value, which isn't really replacement cost at all. Better plans cap costs at 150 percent or 200 percent of actual value, which should cover you. Make sure you know your policy's sub limits, which cap damages for individual items and expenses.

Above all, talk to your insurance agent and ask questions. The insurance industry is regulated on the state level, so rules and practices vary widely from place to place. ■

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# Proper Pruning: Snip Trees, Shrubs in Fall

You may think that the end of the growing season means you can stop worrying about the trees in your landscape. Think again! Fall is one of the best times to examine the safety and health of your trees, say experts in tree care. Why?

With the leaves off, cracks, defects and deadwood are easier to see. And, with winter storms approaching, hazards should be removed now—before they damage property.

“Most trees can be pruned year-round,” says Robert Rouse, staff arborist for the National Arborist Association, “and certain operations are easier to do in the fall, when dead branches are easily seen and removed.”

Some homeowners worry that arborists will not be able to determine deadwood on a tree when the leaves are off. On the contrary, this is the best time for an arborist to locate deadwood by looking for changes in color, fungus growth, cracks and other symptoms, which

can help them make this determination. Since the leaves are off, the view of the entire tree’s architecture is clear and a thorough check can be performed.

Pruning is much more than the simple act of sawing off limbs. Proper pruning is an art, based on scientific principles of plant physiology. At its most-basic level, pruning trees involves removing damaged, dead or structurally weak limbs, which will improve a tree’s health and reduce the chances of personal or property damage caused by falling limbs.

Professional arborists have the capability to make the tree safer and more attractive by pruning live growth as well. Proper pruning encourages growth, increases flower and fruit production, improves plant health, repairs damage and helps add aesthetic appeal to a tree. Pruning at the right time and in the right way is critical, since it is possible to kill a tree through neglect or overpruning. ■



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# Chicken Kabobs

## with Lemon and Thyme

### directions

**Chicken Kabobs:** In medium nonreactive bowl, whisk together the olive oil, lemon juice, shallot, thyme, garlic, lemon zest, salt and pepper. Place in large, heavy-duty sealable plastic food-storage bag.

Using a fork, pierce each chicken breast all over several times to help the marinade penetrate. Cut each chicken breast into eight large, equally sized chunks. Put the marinade mixture in the plastic bag; add the chicken, seal the bag and move the pieces around to coat them thoroughly. Put the bag in the refrigerator for about 1 hour.

Preheat the grill. Meanwhile, thread the chicken chunks onto eight skewers, including a lemon wedge in the middle of each skewer.

Grill the kabobs until the chicken is nicely brown and cooked through, 8 to 10 minutes, turning the kabobs once. Serve on a bed of couscous salad.

**Couscous Salad:** In a saucepan, bring the chicken broth to a boil.

Put the couscous in a large, heatproof bowl. Stir in the salt and cinnamon. Pour the boiling broth over the couscous, stir briefly, cover the bowl and leave it at room temperature for 5 minutes. Uncover the bowl and, with a table fork, fluff the couscous to separate its grains. Leave it to cool completely to room temperature.

In another large bowl, stir together the olive oil, lemon juice and zest, red onion, cucumber, bell pepper and green onions. Add the cooled couscous and toss until thoroughly mixed. Stir in the cilantro leaves. Taste and adjust the seasonings with more salt and pepper, if necessary. Serve at room temperature. ■

*Wolfgang Puck's TV series, "Wolfgang Puck's Cooking Class," airs Sundays on the Food Network. Also, his latest cookbook, "Wolfgang Puck Makes It Easy," is now available in bookstores. Write Wolfgang Puck in care of Tribune Media Services Inc., 2225 Kenmore Ave., Suite 114, Buffalo, N.Y. 14207. Distributed by Tribune Media Services, Inc.*



### ingredients

#### Kabobs

Serves 4

- 2 tablespoons extra-virgin olive oil
- 2 tablespoons lemon juice
- 1 small shallot, minced
- 2 teaspoons chopped fresh thyme leaves
- 1 clove garlic, minced
- 1 teaspoon finely grated lemon zest
- ½ teaspoon salt
- ¼ teaspoon freshly ground black pepper
- 4 large boneless, skinless, chicken breast halves
- 2 lemons, each cut into 4 wedges

#### Couscous Salad

Serves 4 to 6

- 2 cups good-quality canned chicken broth
- 10 ounces dry instant couscous
- 1 teaspoon salt
- ½ teaspoon freshly ground cinnamon
- ¼ cup extra-virgin olive oil
- 1 lemon, zested and juiced
- 1 small red onion, cut into small dice
- 1 large cucumber, peeled, seeded and cut into small dice
- 1 red bell pepper, halved, stemmed, seeded, deveined and cut into small dice
- 1 bunch green onions, trimmed and finely chopped
- ¼ cup chopped cilantro leaves
- Freshly ground black pepper



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# Boost Your Home's Resale Value with Kitchen Remodel

(PRWEB)—Are you looking to increase the value of your home? There is no home improvement more dramatic and noticeable than a kitchen renovation. It not only improves the look of a high-traffic room in your home, but it can also increase the resale value. Here are the main categories to consider:

## Cabinetry and Storage

While cabinetry is probably the biggest investment you'll make in your kitchen remodel, it is the one that pays the most dividends as well.

Cabinetry not only sets the tone for the mood of your kitchen, but it determines how well organized your workspace will be as well. The best kitchens include closed storage (meaning no glass doors or open shelving) that provides a clean, uncluttered look, paired with streamlined chrome or brushed-nickel fixtures.

## Countertops

Granite has emerged as the most-prestigious countertop material because of its strength, attractive look and individuality (no two slabs are alike because it's natural stone). Marble is another popular natural stone, although it is slightly less hardy than granite.

"Today's kitchens aren't the isolated workspaces they used to be," said Holly Slaughter, editor-in-chief of the RealEstate.com Tips and Tools. "They're social centers where families spend time together, and where guests sit and socialize. In fact, if you think about it, it's the one room each day that family members are guaranteed to spend at least some time in."

## Appliances

Whether you're redesigning from scratch or simply replacing outdated or mismatched appliances, a new fridge, stove and dishwasher will quickly update your kitchen.

Today's trend is professional-style, high-end, stainless-steel appliances, inspired by the popularity of television cooking shows. And energy-efficient appliances make it a better time than ever to upgrade from older models; your investment will likely be recouped by your energy savings and added home value.

While stainless-steel finishes are hot and can be suited to both modern and traditional interiors, white remains the most-popular finish. It costs less and can be just as versatile as stainless. Both finishes reflect light and contribute an expansive feel to a room.

## Flooring

Tired of worn-out vinyl? Consider splurging on bamboo, hardwood or faux-hardwood laminate. After years of lighter-tone wood, deep, mahogany finishes are coming back, and look especially elegant when paired with white cabinetry.

For high-traffic areas, consider floor tiles in over-size ceramic, slate and limestone. Vinyl flooring is a lower-priced alternative that comes in a wide range of styles and colors. Sheet vinyl is preferable to peel-and-stick tiles as the latter can become raised over time.

## Lighting

A well-lit kitchen includes three types of lighting: ambient, task and accent lighting. Ambient lighting casts a general illumination around the room, task lighting illuminates chores such as cooking and accent lighting creates an attractive focal point. ■

*For more ideas on how to renovate your kitchen to improve its resale value, visit [www.RealEstate.com](http://www.RealEstate.com).*



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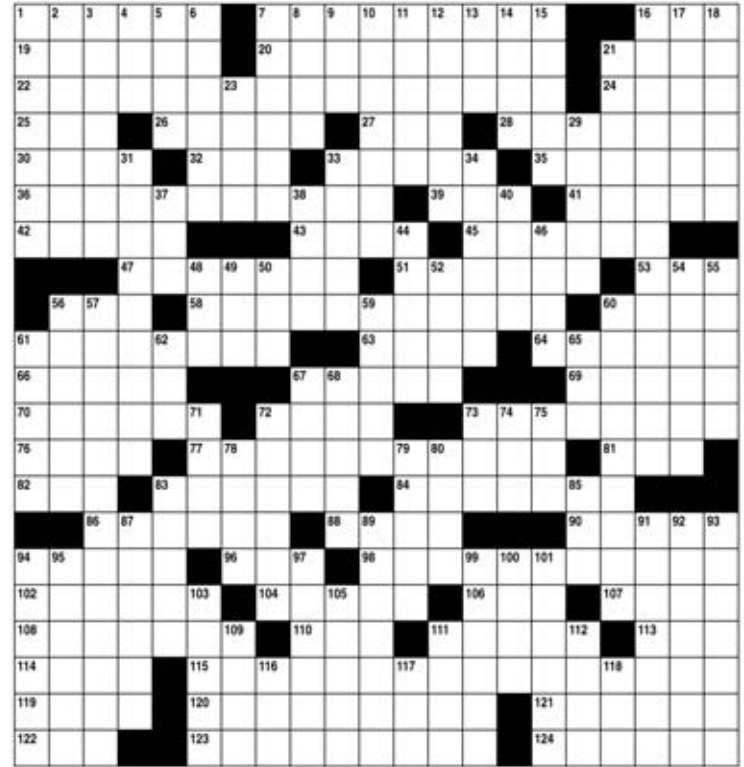
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What the H? BY BRENDAN EMMETT QUIGLEY / EDITED BY WILL SHORTZ

- ACROSS**
- 1 Town at the eighth mile of the Boston Marathon
  - 7 1971 Tom Jones hit
  - 16 Dict. fill
  - 19 Charlie Chan player J. \_\_\_ Naish
  - 20 Acted briefly
  - 21 Online activity
  - 22 V.I.P. in a limo?
  - 24 Penn Station inits.
  - 25 Sycophant's reply
  - 26 Articles by nonstaffers
  - 27 Singer Winehouse
  - 28 Glass-enclosed porches
  - 30 1999 film with the tagline "Fame. Be careful. It's out there"
  - 32 Way of the East
  - 33 Open
  - 35 Dirty
  - 36 Stories about halting horses?
  - 39 Kisses, on paper
  - 41 Team building?
  - 42 1954 event code-named Castle Bravo
  - 43 Swedish Chemistry Nobelist Tiselius
  - 45 Detailed, old-style
  - 47 Produce for show
  - 51 Roundabout
  - 53 Corduroy feature
  - 56 Certain guy, in personals shorthand
  - 58 Causes of meteorological phenomena?
- DOWN**
- 1 "Treasure Island" illustrator, 1911
  - 2 Showed delight over
  - 3 River crosser
  - 4 Eng. neighbor
  - 5 U.S.A.F. Academy site
  - 6 One who lifts a lot
  - 7 Little stubble
  - 8 Residence on the Rhein
  - 9 Summer setting in MA and PA
  - 10 Extremely arid
  - 11 In \_\_\_ (really out of it)
  - 12 Pitch maker?
  - 13 "\_\_\_ losing it, or ...?"
  - 14 Investigators: Abbr.
  - 15 Goes up and down
  - 16 45, e.g.?
- ACROSS**
- 104 Lure
  - 106 60-Across producer
  - 107 Long-distance swimmer Diana
  - 108 Something little girls may play
- DOWN**
- 110 Fifth pillar of Islam
  - 111 Body layer
  - 113 Internet address letters
  - 114 "What are you, some kind of \_\_\_?"
  - 115 Cry after writing a particularly fun column?
  - 119 Office note
  - 120 Settle
  - 121 Arab League V.I.P.'s
  - 122 Eur. carrier
  - 123 Small plane, perhaps
  - 124 Common town sign
- ACROSS**
- 17 Connecticut town where "The Stepford Wives" was filmed
  - 18 Italian road
  - 21 Sen. McCaskill of Missouri
  - 23 "Are you \_\_\_?"
  - 29 Like some good soil
  - 31 Clergy attire
  - 33 Out into view
  - 34 Rock's Richards and Moon
  - 37 Orchestra sect.
  - 38 High, in the Alps
  - 40 Legal suspension
  - 44 Overthrowing, e.g.
  - 46 Lead-in to while
  - 48 Cutting remarks?
  - 49 Slogan holder, often
  - 50 It has a blade
  - 52 Is shy
  - 54 1887 Chekhov play
  - 55 Tomb raider's find
  - 56 Derisive
  - 57 Where ax murderers' weapons are on display?
  - 59 Lines on a musical staff
  - 60 1973 Helen Reddy #1 hit
  - 61 Tylenol rival
  - 62 Troupe org.
  - 65 Calls one's own
  - 67 Ray, e.g., in brief
  - 68 Like the bad guy
  - 71 Phnom Penh money
  - 72 Shaved, in a way
  - 73 Bygone station
- DOWN**
- 74 Part of N.C.A.A.: Abbr.
  - 75 Indication of big shoes to fill?
  - 78 Dip
  - 79 Wishy-\_\_\_
  - 80 Words with snag or home run
  - 83 Carpenter's supply
  - 85 Dow Jones fig.
  - 87 Blue blood, informally
  - 89 "Flags of Our Fathers" setting
  - 91 Pourer's comment
  - 92 Catfight participants
  - 93 Boot Hill setting
  - 94 Title family name on TV
  - 95 Eye part
  - 97 Tiny laughs
  - 99 One with bad looks?
  - 100 Letters on a cross
  - 101 Polite turndown
  - 103 Best
  - 105 Training staff
  - 109 Fen-\_\_\_ (banned diet aid)
  - 111 Exhausted
  - 112 Michigan town or college
  - 116 Season for les vacances
  - 117 Little bird
  - 118 Third-century Chinese dynasty

CROSSWORD PUZZLE



**PUZZLE answers**

1. MARATHON 2. TOWN 3. DIRT 4. LURE 5. ACROSS 6. PRODUCER 7. LONG-DISTANCE SWIMMER DIANA 8. SOMETHING LITTLE GIRLS MAY PLAY 9. FEN-DEFEN (BANNED DIET AID) 10. LETTERS ON A CROSS 11. POLITE TURNDOWN 12. BEST 13. TRAINING STAFF 14. EXHAUSTED 15. MICHIGAN TOWN OR COLLEGE 16. SEASON FOR LES VACANCES 17. LITTLE BIRD 18. THIRD-CENTURY CHINESE DYNASTY 19. CHARLIE CHAN PLAYER J. NAISH 20. ACTED BRIEFLY 21. ONLINE ACTIVITY 22. V.I.P. IN A LIMO? 23. "ARE YOU ...?" 24. PENN STATION INITS. 25. SYCOPHANT'S REPLY 26. ARTICLES BY NONSTAFFERS 27. SINGER WINEHOUSE 28. GLASS-ENCLOSED PORCHES 29. LIKE SOME GOOD SOIL 30. 1999 FILM WITH THE TAGLINE "FAME. BE CAREFUL. IT'S OUT THERE" 31. CLERGY ATTIRE 32. WAY OF THE EAST 33. OPEN 34. ROCK'S RICHARDS AND MOON 35. DIRTY 36. STORIES ABOUT HALTING HORSES? 37. ORCHESTRA SECT. 38. HIGH, IN THE ALPS 39. KISSES, ON PAPER 40. LEGAL SUSPENSION 41. TEAM BUILDING? 42. 1954 EVENT CODE-NAMED CASTLE BRAVO 43. SWEDISH CHEMISTRY NOBELIST TISELIUS 44. OVERTHROWING, E.G. 45. DETAILED, OLD-STYLE 46. LEAD-IN TO WHILE 47. PRODUCE FOR SHOW 48. CUTTING REMARKS? 49. SLOGAN HOLDER, OFTEN 50. IT HAS A BLADE 51. ROUNDABOUT 52. IS SHY 53. CORDUROY FEATURE 54. 1887 CHEKHOV PLAY 55. TOMB RAIDER'S FIND 56. DERISIVE 57. WHERE AX MURDERERS' WEAPONS ARE ON DISPLAY? 58. CAUSES OF METEOROLOGICAL PHENOMENA? 59. LINES ON A MUSICAL STAFF 60. 1973 HELEN REDDY #1 HIT 61. TYLENOL RIVAL 62. TROUPE ORG. 63. "TREASURE ISLAND" ILLUSTRATOR, 1911 64. "ARE YOU ...?" 65. CALLS ONE'S OWN 66. "WHAT ARE YOU, SOME KIND OF ...?" 67. RAY, E.G., IN BRIEF 68. LIKE THE BAD GUY 69. TINY LAUGHS 70. "FAMILIAR" SETTING 71. PHNOM PENH MONEY 72. SHAVED, IN A WAY 73. BYGONE STATION 74. PART OF N.C.A.A.: ABBR. 75. INDICATION OF BIG SHOES TO FILL? 76. "TREASURE ISLAND" ILLUSTRATOR, 1911 77. "ARE YOU ...?" 78. DIP 79. WISHY-\_\_\_ 80. WORDS WITH SNAG OR HOME RUN 81. POLITE TURNDOWN 82. BEST 83. CARPENTER'S SUPPLY 84. EXHAUSTED 85. DOW JONES FIG. 86. "FAMILIAR" SETTING 87. BLUE BLOOD, INFORMALLY 88. KIND OF ATTY. 89. "FLAGS OF OUR FATHERS" SETTING 90. LETTERS ON A CROSS 91. POURER'S COMMENT 92. CATFIGHT PARTICIPANTS 93. BOOT HILL SETTING 94. TITLE FAMILY NAME ON TV 95. EYE PART 96. 60-ACROSS PRODUCER 97. TINY LAUGHS 98. BARRIER ABAB STANDS BEHIND? 99. ONE WITH BAD LOOKS? 100. LETTERS ON A CROSS 101. POLITE TURNDOWN 102. BEST 103. TRAINING STAFF 104. LURE 105. TRAINING STAFF 106. 60-ACROSS PRODUCER 107. LONG-DISTANCE SWIMMER DIANA 108. SOMETHING LITTLE GIRLS MAY PLAY 109. FEN-DEFEN (BANNED DIET AID) 110. FIFTH PILLAR OF ISLAM 111. BODY LAYER 112. MICHIGAN TOWN OR COLLEGE 113. INTERNET ADDRESS LETTERS 114. "WHAT ARE YOU, SOME KIND OF ...?" 115. CRY AFTER WRITING A PARTICULARLY FUN COLUMN? 116. SEASON FOR LES VACANCES 117. LITTLE BIRD 118. THIRD-CENTURY CHINESE DYNASTY 119. CHARLIE CHAN PLAYER J. NAISH 120. SETTLE 121. ARAB LEAGUE V.I.P.'S 122. EUR. CARRIER 123. SMALL PLANE, PERHAPS 124. COMMON TOWN SIGN

**Sports Trivia QUESTIONS**

Compiled by Tony Serowik

1. What do major-league baseball players Jackie Robinson, Frank Howard, Rick Sutcliffe and Mike Piazza have in common?
2. Against which team did Hall of Famer Rod Carew get his 3,000th career hit?
3. On the same day Carew was getting his 3,000th hit, what pitcher picked up his 300th career major-league victory?
4. Who was the last University of Michigan football player to be selected first in the NFL draft before the Miami Dolphins took Michigan tackle Jake Long with the top pick in 2008?
5. Who was the first golfer to earn \$100,000 in a year on the PGA Tour? On the LPGA Tour?
6. Who were the two American women who won three gold medals at the 1960 Summer Olympics in Rome?
7. Name the three U.S. male track and field athletes who won gold medals at the 1956 Olympics and successfully defended their championships four years later at the 1960 Olympics in Rome?

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**SUDOKU**

Complete the grid so each row, column and 3-by-3 box (in bold borders) contains every digit, 1 to 9. For strategies on how to solve Sudoku, visit [www.sudoku.org.uk](http://www.sudoku.org.uk)

THE SAMURAI OF PUZZLES By Michael Mepham

Level: 1 2 3 4

		4	1		3
			5		
7					4
	8	1	2		7
	3		9		1
	1			8	
4					3
			7		6
					9
6		8	2		

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# Virgin Gorda's Windfall:

## CARIBBEAN RESORT IS A SAILOR'S DREAM

by Tom Uhlenbrock

VIRGIN GORDA, British Virgin Islands—Mary Jo Ryan, the longtime manager of Bitter End Yacht Club, suspected something was amiss several years ago.

"I'd meet our arrivals at the dock and could see they should have been in Las Vegas—with the 3-inch spikes," Ryan said. "They weren't our kind of customers."

Bitter End is a legendary Caribbean sailing stop, and yachties don't wear high heels. Maybe flip-flops or deck shoes, when they aren't barefooted.

Myron Hokin, a Chicago-based industrialist, and his wife, Bernice, opened the resort in 1975, and it has been family-owned since. In 1997, after Myron's death, a management company allowed the club's focus to drift from water sports.

Now, the company is gone, and Dana Hokin, Myron's granddaughter, is managing the resort. Boaters again are No. 1, and the

only high heels are on the wealthy patrons who disembark from the mega-yachts to dine at the Bitter End's restaurant or party at its pub, which serves the best pizza in the islands.

With a goal of updating the facilities, a multimillion-dollar renovation program is now in the works. The cottages stacked like treehouses up the scrub-covered hillside were gutted and refurbished. The work was done without disturbing the tropical plantings, which have grown lush with an irrigation system fed by wastewater from showers.

Many families have been coming for generations, and the resort has the ambience of a country club that has aged gracefully. So has Marilyn Forney of Unionville, Pa., who wore a rubber swim cap decorated with flower petals on a snorkeling trip. "We started coming here 41 years ago," said Forney, who admitted to being "over 80, that's as much as I'll tell you."

Although she lamented that decades of over-fishing and coral bleaching have taken

their toll on her favorite reefs, Forney found the Bitter End Yacht Club as charming as ever.

"It's my husband's favorite place," she said. You must arrive by boat at Bitter End; with no roads, the only traffic is the dinghies ferrying yachters back and forth. But it would be possible to enjoy your stay after that as a landlubber. You could get a seaside massage, hang around the pool taking yoga lessons or lounge on the beach doing nothing at all. Most visitors, however, head to sea, one way or the other.

The most popular deal at the resort is the Admiral's Package, which starts at \$4,550 for seven nights, based on double occupancy, for a beachfront villa. The cost goes to \$6,160 in the high season, Jan. 3 to April 4. The price includes three meals a day at the resort's fine restaurants, Sunday regatta and party, champagne and dinner cruises, snorkeling trips, sunset sails or day-long excursions, use of the club's fleet of kayaks, wind surfers

and small sailing boats and an introduction to sailing course.

"They start at Sailing 101," explained Geoffrey Werner, a youthful manager who does a bit of everything for the guests. "First, they learn the nomenclature of the boat. We'll get them on the water with an instructor the same day. We do kids camps year round. Parents love that, they get to go off and do their thing."

Like the renowned sailors before them, the rookies learn that the North Sound is a perfect place for boating.

"We have a deep water anchorage with sand bottom and protection from nearly every side," Werner said. "And we get the trade winds. It's consistently blowing 15 to 20 knots. It slows down in summer and hurricane season, that's when we close—late July to early October." ■

*Distributed by McClatchy-Tribune Information Services.*



# Make Homes More Energy Efficient While Remodeling

(NAPSA)—According to the National Association of Homebuilders, Americans spent approximately \$215 billion remodeling their homes in 2005. So if you're planning to renovate, you may want to remember one point: It can pay to make your home more energy efficient while you remodel.

"Homeowners are putting extra emphasis on energy cost savings when remodeling their homes," explains Danny Lipford, homebuilding expert and host of the television show "Today's Homeowner with Danny Lipford." "Projects that provide more energy efficiency have proven to help reduce heating and cooling costs, in some cases by up to 15 percent."



Lipford says that homeowners would be wise to seek every possible way to keep their homes energy efficient and resistant to moisture. He recommends that early in the remodeling process you should ask the contractor plenty of questions. Find out where he thinks you can maximize energy savings, where energy can be lost during a renovation, how to protect against potential weather damage.

The three key zones to focus on to cut energy costs are:

## Zone #1: The Attic

Attic insulation can result in significant energy savings, reducing heating and cooling costs by using innovative building materials like DuPont Tyvek AtticWrap. "Some of the most effective solutions that help make homes more efficient are the ones you can't see and are important to focus on early in the remodeling process," says Lipford.

## Zone #2: The Walls

During construction, contractors can use a house wrap—such, which meets ENERGY STAR standards—under the siding. The wrap protects the house like a windbreaker, forming a protective skin around the walls, doors and windows. Installing house wrap can help lower heating and cooling costs by keeping outside air and water out while allowing moisture to escape. Without a quality house wrap, homes are more vulnerable to exterior deterioration, air and water infiltration and possibly mold.

## Zone #3: The Windows

Vinyl windows have become one of the most popular choices for superior energy efficiency and moisture management, especially when flashed correctly and installed with insulated glass panels. ■

For more information, visit [www.construction.tyvek.com](http://www.construction.tyvek.com).

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Through a joint venture between the Foundation for Applied Technical Education, Inc. (FATE) and Fairfax County Public Schools, a residential single-family home construction site is maintained for student educational opportunities. The Residential



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addition, students gain valuable experience and knowledge about the construction industry as they work closely with various subcontractors in specific trade areas.



For more information about participating in the program or purchasing a home please visit: [www.fatefacts.org](http://www.fatefacts.org).



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