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Shape-up ideas to consider

A potpourri of home improvement tid-bits:

■ FURNITURE ZONES

One affordable way to refresh an interior is to rearrange the furniture. Make a living room flexible by creating different prens, such as chairs grouped cozily around a fireplace and a rug for kids to lounge on while they watch television.

M NEW LIFE

Refinishing isn't the only way to give old furniture new life. Consider the different roles furniture can play. An old bureau can go from a bedroom to the living room for extra storage; a chaise lounge brought indoors and dressed up with indoor-quality cushions and pillows can serve as a comfortable place to read.

M SMALL DETAILS

Don't overlook small touches that can perk up a room. Consider painting door knobs soft gold, using decorative switchplates and highlighting beloved photographs with distinctive frames.

■ DESIGN DICTUM

Every industry has its own slang and interior designers have their lingo, too. 'Cactus and coyote" refers to mass-morketed Southwestern furniture, Massmarketed country style is "duck and bas-ket." Design that looks great but is unre-liable is called "Alfa Romea." By the same token, "Volvo" design is like the car, sturdy but staid.

III LOW INCOME, LOW RISK

Contrary to common belief, lenders are finding that low-income borrowers aren't necessarily a bad credit risk. In fact, lending programs designed for low-in come neighborhoods experience a lower rate of default that standard loans in more affluent communities.

■ OWNERSHIP AMBITIONS

Owning a home is still the American Dream. In a recent survey, people said they would rather buy a home than retire 10 years early by a 3-1 ratio. People also are willing to commute farther to work if it means buying a home instead of rent-

■ GARAGE SALE SAVVY

Here are some tips for a successful garage sale: Advertise with homemade signs and a classified ad in the newspaper, and only have the sale for one day. Items that sell well include furniture, books, jewelry and women's lingeric.

- Coptey News Service

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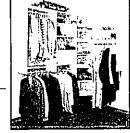
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