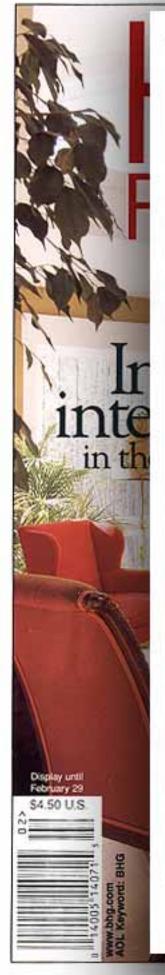
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How to Make a Basement Not Look Like a Basement

in days gone by, a suspended ceiling, a bit of paneling on the walls, and a portable selevision on a TV tray turned a basement into a "finished" recreation room. Those days have passed, and most homeowners are after a higherquality product when it comes to creating a lower level worth using regularly.

Ray Pavlovich, a builder and president of Daylight Basement Co. in Suwanee, Ceorgia, specializes in finishing walk-out lower levels. He offers these suggestions for homeowners who want a basement that doesn't look and feel like one.

- Don't install a suspended ceiling, "They're out," Pavlovich says. "I very rarely see them used anymore, for the primary reason that they make a basement look even more like a basement." As an atternative, Pavlovich suggests tray ceilings; they're more expensive, but higher quality and better looking.
- 2. Open your stainwell, and install a banister. "Make the banister a continuation of your upstains banister." Pavlovich says. "Continuation brings your upstains downstains, and that's what you want to get the look of a nonbasement."
- Widen doorways as much as possible, and employ arches and columns to dress them up. "The trick with this is that people don't expect that much

attention to detail in a basement," Paviovich explains. He suggests French doors for offices or for any other room where complete privacy is not needed.

4. When it comes to exterior windows, there's no such thing as too many. 'If you have an opportunity to use a whidow, take it," he stresses. 'Make them as large as you can to let in as much light as possible."



- 5. Paneling may be simple, but drywall is the material of choice for finished spaces. "Paneling is very dated and doesn't hold up," Paylovich says. "In the long run, you end up spending more because it has to be redone. As with anything else, it's better to do it right the first tine."
- 6. Use light-color point on the waits. "You usually need the light colors to match your upstains, and it's better yet to go a couple of shades lighter because it opens and brightens what's naturally a darker area." Paylovich says.

Nove: Similar to stadium-type seating used in move theaters, the media room's arrangement gives each individual within a large group a clear look at the screen. Controls and speakers are concealed behind cabinets and cloth coverings beneath the screen.



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Eliminating the Basement Blues

A basement can be designed to look just like any room in the house. The trick is in the Sheetrock, explains Ray Pavlovich, builder and founder of Daylight Basement Co. in Suwanee, Ga. Follow these tips to do it right.

Technology "I always add a cable outlet, a number of double electrical outlets near the desk, usually two phone lines, and they're set to run a business," Paviovich says.

Paint Use flat black paint on the ceiling to make it disappear. "Other dark ceiling colors, like deep maroon or hunter green, will also open up the room and get rid of that closedin feeling," says Pavlovich. However, paint the walls a light, bright color.

Air Quality Install a ceiling fan for better air circulation. "Even an 8-foot ceiling is high enough for a fan," he says. Buy a flush-to-the-ceiling fan for lower heights. **Doorways** "If a client's home office is a room within the basement, I install French doors to relax the eye so they don't feel like they're in a closet all day," Pavlovich says.

Heating Add an electric-heat baseboard. "It doesn't take much to heat a basement home office," he says.

Lighting Pavlovich prefers recessed lighting over flickering fluorescent lighting for eye comfort. He warns that recessed lighting gets hot when left on for hours.

Sound Put insulation around pipes to muffle noise. "But don't put your office in the basement if your furnace is an old clunker," he adds.

Waterproofing "In damp locales, use waterproofing paint on the walls to keep dampness out," says Pavlovich. If the basement leaks, hire someone to professionally waterproof the walls as a guarantee against future problems.

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FEBRUARY 1, 2001

Weekly E-mail letter-www.BottomLinePersonal.com/email PERSONAL

Inside Information

T eart attack risk is 10 times higher than normal the first hour after a heavy meal, we hear from Francisco Lopez-limenez, MD. The risk is back to normal three hours after the meal. Important: People who are already at increased risk for heart attack—because of smoking, family history or other factors -should be extra cautious. Also: If you eat a big meal, avoid other heart attack triggers—such as vigorous exercise or sex-during the critical period.

Francisco Lopez-limenez, MD, is a research fellow in medicine, Harvard Medical School, Boston. His study of 1,586 heart attack patients was presented at a recent meeting of the American Heart Association.

racking insider trades pays: Look for purchases by company executives whose buys have been consistently followed by price gains over the next six months, says stock watcher Craig Columbus. Recent examples: Stericycle (NASDAQ:SRCL)—insiders bought at S20.50 in August, recent share price \$37.25...Watts Industries (NYSE:WTS) insiders bought at \$10.25 in August, recent share price \$13.

Craig Columbus is president of Thomson Firancial Solutions, a Scottsdale, Arizona, information provider that rum annualmiderseorm.com, evaluating insider trades.

east-favorite big plane: MD-11, we hear from air travel expert Randy Petersen. Reasons: Loud engines, small luggage compartments and tight cabins. While the FAA considers it safe, the MD-11 has a high accident rate versus other big planes. Your airline or travel agent can tell you which plane is scheduled for a certain flight. Frequent-flier favorite: Boeing 777. It looks brand-new, feels spacious and has big overhead compartments, seatback TV screens and digital sound.

Randy Petersen is publisher, InsideFlyer, 1900 Frequent Plyer Point, Colorado Springs 80915. 12 issues, \$36/yr.

Dr. Victor Herbert:

Think yourself healthy __9

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Abraham Gulkowitz • Deutsche Bane Alex. Broten

Doesn't Stop Some Sectors from Being **Great Investments**

IN 2001

any economists have predicted a hard landing for the US economy in 2001. I am more optimistic.

The Fed's surprise move to lower rates shows its readiness to act aggressively to counter recessionary forces. Excessive energy costs and setbacks in the technology and telecom sectors were quickly eroding business and consumer confidence. Growth should slow to around 2%-half the rate of recent years, but certainly no recession.

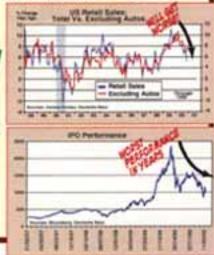
Next: A dramatic shift in the sectors that will lead the stock market. The Internet, computer chips and telecommunications have faded. Safe-havensparticularly pharmaceuticals, energy, defense, gaming, real estate and utilities —are getting more attention.

ECONOMIC OUTLOOK

The new president inherits many economic and financial problems. Most pressing...

 Credit squeeze. Corporations are finding it difficult to raise funds after a year of tight money and the drying up of venture capital for new-economy businesses. With the supply of capital thin, lenders are extending loans only to the best companies. Even those with good fundamentals are not able to finance as easily as they used to.

 High energy prices. Cheap energy deserves some credit for the high



growth and low inflation of recent years. But energy isn't cheap any more, so we can't be sure of either continued high growth or low inflation.

The coldest weather in a decade and talk of production cuts by OPEC will keep energy costs higher than expected this winter.

 Economic weakness in Europe and Asia. These regions had looked good enough over the past year and a half to cushion any US slowdown.

Now, they seem to be weakening. If Europe and Asia can't regain their strength, the US economic slowdown will be aggravated.

Each of these problems could force a change in sectors leading the markets.

TELECOMMUNICATIONS CRASH

The dot-com meltdown has grabbed headlines, but the crash of telecom stocks has greater global significance. Telecommunications had been at the forefront of the new economy. And bond markets have been dominated the past three years by telecom issues.

Update: The flow of new money into telecom stocks and bonds has dried up. Recent new-generation wireless auctions in Switzerland drew no bidders.

Such substantial telecom names as AT&T, British

Bottom Line/Personal interviewed Abraham Gulkowitz, chief global strategist for Deutsche Banc Alex, Brown, 130 Liberty St., New York City 10006.



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ceiling-to make it "disappear"-and

and recessed lighting-but consider

Add an electric-beat baseboard

Put insulation around pipes to

light, bright paint on walls.

reduce noise.

Install a ceiling fan.

fluorescents, which do not get hot.

Free medicine samples can dangerous to your health...Page 13

FEBRUARY 1, 2001

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Sex—during the cr Francisco Lipez Janesco, medicine, Harved Medical 5 1,586 heart attack patients meeting of the American He.

Tracking inside for purchases in tives whose buys har followed by price gar months, says stor Columbus. Recent of (NASDAQ-SRCL)— \$20.50 in August, \$37.25. Watts Indus insiders bought a recent share price S

Craig Columbus in pres-Solutions, a Sestralide, Arian new preservationidersecrements.

Least favorite big hear from air tr Petersen. Reasons: I luggage compartmer While the FAA consi-11 has a high accide big planes. Your air can tell you which pla a certain flight. Frayaing 777. It looks branand has big overhe seatback TV screen

In this

Randy Petersen in pa

Frequent Poor Day

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themselves to codege . 6

Urgent—protect your

How to jump-start year car—the right way. 8 games such as Air Hockey or Monopoly. Key: Each child should also have things that he/she does not have to share—and a place to store them.

Marguerite Kelly, family advice columnist, writing in Family Life, 530 Fifth Awe., New York City 10036, 10

issues. 814.97/yr.

□ Use media and peer-group talks to discuss sensitive subjects with children. Parents often worry about the influence of media and peer groups on their kids' sexuality. Confronting that influence head-on can be useful. Helpful: Watching a child's favorite TV shows with him/her. Afterward, ask if characters did the right thing...what the words they said meant...what your child thinks of their attitudes toward sex. Tune in to kids' conversations at parties and sports events.

Linds and Richard Eyre, parenting advisers focusing on family values. Salt Lake City, and authors of How to Talk to Your Child About Set (Golden Books Adult).

...and neat gadgets

☐ Better work light: Wobble Light has a counterweighted hemispherical base that returns the light to an upright position if it is knocked over. A floating shock system keeps the 500-watt halogen bulb working. Specially designed dome keeps it cool to the touch. Cost: \$149. Information: Wobble Light, 773-463-5900...vvvv.wobblelight.com.

...and your home

☐ Prevent stored paint from drying out: Cover the opening of the can with plastic wrap. Replace the lid as tightly as possible. Store the can upside down—any paint film that forms will be in one piece on the bottom of the can when you turn it over. Also: Use only a small container to save a small amount of paint.

Hose, 1633 Broadway, New York City 10000, 10 innex, 524/yr.

□ When converting your unfinished basement into a work or sleeping area...

. Use flat dark paint on a low

Bottom Line

*Install a cable outlet, several double electrical outlets and two phone outlets.

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Co. Severace, Georgia annualization the business construction.

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□ Condoms come in different sizes. Average-sized condoms fit about 80% of men. For the other 20%: Some brands, such as Beyond7 and Exotica, fit more snugly...others, such as Bareback and Trojan Magnum, are larger than average. Latex condoms are the overwhelming choice for contraception and disease prevention. But some men prefer polyurethane condoms, which may conduct heat better and are much thinner than latex models. Caution: Polyurethane condoms break or slip off 8.5% of the time, compared with only 1.6% of the time for latex condoms.

Ron Frezieres, MSPh, director of research, California Panily Health Council, 3000 Wilshire Ebel., Str. 000, Los Angeles 90010.

☐ To stop hormone-replacement therapy after you have been on it for a while: Make a special appointment with your doctor or gynecologist to discuss the pros and cons and alternative treatment options. Also ask about lifestyle changes to improve overall health. If you decide to stop therapy, ask how to taper hormones gradually. If you have hot flashes, consider using soy-based products such as tofu and soy milk, which contain plant estrogens. Helpful: Have your bone density and cholesterol checked periodically after you discontinue treatment.

JoAnn E. Manson, MD, DrPH, chief of preventive medicine, Harvard Brigham & Women's Hospital, Boston.

...and your diet

Lower fat, less skin cancer: A diet low in fat and rich in antioxidants may help prevent nonmelanoma skin cancer—the most common type of cancer diagnosed in the US. One way to achieve a high-antioxidant diet: Five daily servings of fruits and vegetables...and

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