

WHY INTEREST RATES WILL STAY LOW

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# SmartMoney

THE WALL STREET JOURNAL MAGAZINE OF PERSONAL BUSINESS

**PAY LESS,  
GET MORE  
- 15 TIPS**

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DIVIDENDS**  
5 Stocks for  
The Long Term

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Sees Prices  
Going Lower

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Your Vet  
Won't Tell  
You



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**Internet  
Cable  
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Cell**

# BILLS

# 40%



the smart guide to home renovation

## SOLUTIONS FOR siding

**Is it possible for a home to have color, character, and personality—while still winning points on the practical matters? Happily, yes: The newest generation of siding is more realistic than ever, combining extraordinary good looks with exceptionally easy care.**

### smart DESIGN sense

A whole new generation of homes are managing to pull off quite the design feat: They combine the architectural charm and character of yesteryear with the convenience of today. James Hardie is a leader in the field of fiber cement technology for siding, backerboard, and pipe—and North America's fastest-growing manufacturer of siding for use in new homes and remodeling projects.

Since it's available in a wide variety of styles and shades, James Hardie siding is perfectly in sync with today's trend toward more colorful homes. It can be painted or ordered pre-painted, so color is fully customized. Yet since James Hardie siding is cement-based, it doesn't expand and contract like wood does, so color stays vivid without chipping and peeling.

Texture is another key decorative element for home exteriors, and James Hardie products duplicate the look of shingles, board and batten, and horizontal lap siding. Like brick and stucco, it's durable and non-combustible, an ideal mix of good looks and sturdy practicality.

James Hardie also offers a whole new level of design flexibility: Since it looks like high-grade wood, it adapts well to traditional homes—or new homes that display the kind of design personality found in vintage American communities such as Savannah, Charleston, and Nantucket. Trim boards for corners, windows, and doors—along with artful soffit panels—are finishing touches with a bit of timeless charm.



### smart FISCAL sense

There are a host of reasons why quality siding is a prudent investment. First, it substantially increases a home's resale value. Appearance counts, of course; as one real estate expert put it, "Good architecture sells." So, based on looks alone, James Hardie siding would be a smart choice to enhance a home's worth and sales potential.

But there are additional economic pluses to consider. Since James Hardie siding is cement-based—impervious to chipping and peeling—it needs repainting less often. And as homeowners know, a "repainting" job rarely confines itself to a few brush strokes; instead, it typically entails a lot of prep work to repair moisture and insect damage. James Hardie products not only resist this kind of destruction from the elements, but they also stand up to all kinds of inclement weather.

In fact, many insurance companies offer a discount to policyholders who have James Hardie products. This siding is rated for fire-safe construction, and has an impressive record for withstanding the harshest climate conditions—including hurricane-force winds. That's one reason it's a top choice in coastal Florida.

James Hardie is the only siding manufacturer that maintains a research and development center to continually innovate and improve the quality of its product. Fiscally, practically, and aesthetically, James Hardie truly has all sides covered!

For more information, visit [www.jameshardie.com](http://www.jameshardie.com) or call 866-4HARDIE.