FREE Resources Inside!

The Informed Consumer's Guide to

Arm yourself with the only window resource that provides everything you MUST know to protect your home and bank account!

C Protorphine

TARA DAWN

IN THEM

"When asked how many competitive quotes I received, I stated none. Opal was the only choice. Opal provided a wonderful customer experience on both of our home projects. Our first project was a roof, gutters, siding, and stone facing, all of which was of the highest quality. The most recent project was the replacement of all our windows. The craftsmanship, quality, cost, and installation were topnotch. The project team was courteous, professional, and cleanup was seamless. I would and have recommended Opal for your home projects."

Billy C.

"Ryan, our sales associate, was extremely helpful and patient with the process. We met with him once and decided to hold off. A couple of years later we called again, and he had all our info pulled up quickly. He worked with our tight schedule for in-person meetings even coming in the evening once and on a Saturday. The office was great with communication and the crew, from project manager down to the individual workmen communicated well and responded promptly. If there was an issue, the project manager made sure to get to the house ASAP. Cleanup was done well too. Very happy."

Ariel Isenberg

"Opal Enterprises partnered with me and embarked on a complete makeover project of my home and the results were breathtaking. I now receive several compliments on a daily basis from neighbors and passersby. The teams that worked on my home were professional, polite, and clearly communicated each process of the project, every step of the way. My children and I are delighted with the outcome. I would recommend Opal Enterprises in a heartbeat. Outstanding!" TKR Wieser

"We had an excellent experience with Opal on a complete exterior project of our house. It looks completely new and we couldn't be happier with the way it turned out. Miro and his crew did an awesome job with our project, they worked hard, were clean, and took pride in their work. Jason on the sales staff was a pleasure to work with, he was extremely professional, thorough, and his communication was impeccable. Opal promised to give us a 5-star experience and they definitely followed through."

Dan Urban

"VERY Good company. On time, courteous, clean, and very detail-oriented for a job they did for us in Bloomingdale. Supervisors came thru often to make sure the job was being done correctly. We would HIGHLY recommend them to anyone looking for a window retrofit."

Royal Basich

"We had some windows, a sliding door, and a front door installed by Opal. I got quotes from 4 other companies, many who were gimmicky. It was such a frustrating process as every company told me something different. Jason was our sales person from Opal. He was honest, helped us understand what was important to look out for and really did a great job educating us to help us make the right decision. He was available anytime for the many questions I had as we tried to make the right decision. There was no pressure and he was genuinely excited for our project and pumped to see the before and after. Our installation crew was also great. The two guys we had were great, very meticulous, respectful of our home, hardworking, and did an amazing job cleaning up after themselves. They did a great job making us feel confident that the end product would turn out great as their attention to detail was awesome. Our job was completed today, and we couldn't be happier with the results." **Brian Duff**

"Opal Enterprises' communication was top-notch. Ryan was knowledgeable about windows, Jack followed up throughout the project, Voytek meticulously installed our much larger window (and cleaned up) and Erin kept me informed from day one with texts and emails. Oh, and somebody else stopped by just to make sure I was happy with all the work. I couldn't have asked for a better experience."

Julia M.

"Opal did an outstanding job with 3 projects on our house: siding, bow window and front door. Clear communication makes all the difference. Using email is a big help for me. Ryan reviewed all options patiently and thoroughly during the proposal process. Project scheduling was notified effectively and well in advance. On-site work was on-time, efficient and quality evident throughout. Clean-up was prompt and complete. Highly recommend Opal, for the work and for the entire sales process."

Kenneth Kelly

"We chose Opal after meeting many other local options. Jason at Opal was wonderful to work with, extremely knowledgeable, low pressure and very professional. The price was very fair and the quality of work was excellent. Communication was the best we've ever experienced. Just completed roof tear off and installation, great crew, fast meticulous workmanship. We are very happy we chose Opal."

Ellen Sokol

"Opal and their team were very professional, courteous, and knowledgeable. We are extremely happy with our windows! Voytek and his team finished the job in less time than they stated even during the terrible weather conditions of this winter. Jason was a no-pressure salesperson that sold us with his knowledge of Anderson windows and what we were looking for. Jack managed our project with professionalism and efficiency. We couldn't be happier with Opal!"

Christine Flaherty

"Opal recently replaced all the windows in my home. These windows are absolutely perfect. They feel sturdy and look amazing. You can tell that they are definitely quality windows. I love the fluid slide of the windows that make them very easy to operate. In just 3 days we've already noticed a substantial difference in maintaining the temperature in the house. The crew and foreman worked fast and efficiently and were all very friendly. I cannot express how happy I am by going with Opal. From the salesperson to the project manager, to install team they are very friendly and professional. Thank you for a wonderful experience."

Brian Hirschtick

"We've used Opal Enterprises a few times now. They did a wonderful job on our siding and roof 3 years ago. Not only is the quality of their work top-notch, but their entire process, and specifically their excellent communication with us made the whole project go so smoothly. We just used them again to replace a couple of doors and windows. We got a number of quotes for this project and Opal's estimate was essentially the same as the other companies. However, we chose to use Opal again because we trusted them to do the best job possible getting the external siding fixed after replacing the windows. And they did!"

Caer McCabe

"Everyone at Opal Enterprises is top-notch from their salespeople to the installation team to the office personnel. They deliver excellent products and workmanship at a reasonable price and always treat their customers with courtesy and respect. Opal has completed several projects for us on our home, including windows, doors and roofing. We will definitely use their service again for future projects and highly recommend them to others without any reservations whatsoever."

Michael Lesiak

"Opal's rep Ryan was the key to resolving our insurance claim issues. He took charge of our claim and was able to meet with the insurance company and get us the results that other installers were not able to accomplish. Opal's team is easy to talk to because they listen. They have been really responsive to our questions and their coordination with us has made it a simple and easy process."

Ken Price

"We have used Opal for 2 separate rounds of window installations and been quite pleased. They have, both, replaced windows/skylight and added new window openings for us. We had the same crew leader for both jobs, and he was fantastic! Everything has been installed well and the job site cleaned up each evening during installation. We recommend Opal to our friends when they are looking for exterior contractors." Brooke and Andrew A.

"Great from start to finish. Communication the whole way thru. The workmanship is top-notch. Used for new windows. Would highly use again and recommend." John Hudor

The Informed Consumer's Guide to

SUCCESSFUL WINDOW REPLACEMENT

TARA DAWN

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And to further the gratitude circle - every member of the CCN (Certified Contractor's Network) and just about everyone in our remodeling industry. I have met and rubbed shoulders with amazing, high-thinking people!

Many thanks to my past and current amazing Opal teammates!



"If your actions inspire others to dream more, learn more, do more and become more, you are a leader." John Quincy Adams

DEDICATION

I dedicate this book to my dad, George Krazter, for teaching me at a very young age about how to treat people using the Golden Rule.

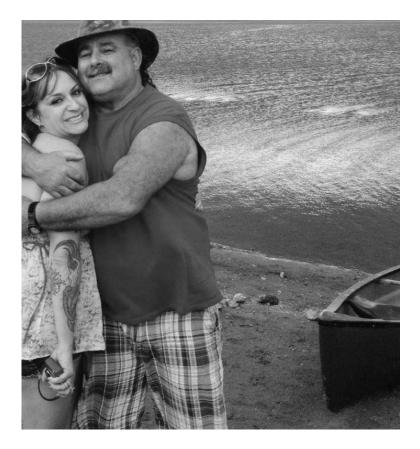


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FOREWORD



Peace of mind comes from knowing that your home is well cared for and in good repair and that it is more than where you sleep at night; it is the center of your life and one of your most important assets.

Replacing your windows is not like buying a car; you can't go from one dealer to the next to find the best price. Window replacement is a

service that should be provided by a home contracting company you trust to expertly install a superior product. This should be done while being financially responsible with your hard-earned money.

Allow me to introduce myself, my name is Tara Dawn, I am the Co-Owner of Opal Enterprises, a locally-owned and operated home improvement company. Over the years, I've had the honor of working with thousands of homeowners. I hate to admit it, but there are contractors out there who give the rest of us a bad name.

Surprised?

Of course not... you hear contractor horror stories all the time. In fact, contractors aren't too far behind used-car salesmen in terms of trust! I've come to a point where I am sick and tired of watching good people get ripped off—or taken advantage of—by inexperienced, unethical contractors.

For years I've helped homeowners expertly complete window replacement projects with little hassle, great products and world-class service. It seems that lately, more than ever, my clients and prospects have told me they wish they had information about how to hire the right window replacement contractor before they actually searched for one.

So, I decided to compile my extensive experience into this informative book. I want to take you "behind the scenes" and help you choose the right contractor for your window replacement project with insider information, advice and education that 99% of homeowners don't have. You can't get much more expert, insider information than from someone with my years of experience and background.

If you follow the guidelines in this book, I'm confident you'll find someone with whom you'll be pleased. Whether you choose to do business with my company—or another qualified professional—this information will show you how to avoid the frustration so many people suffer when they undertake a window replacement project. I hope you find my suggestions useful.

If I can help you in any way, please don't hesitate to call me at (630) 355-6557 or visit our website at: www.OpalExteriors.com

Best Regards, Tara Dawn "In our business, we place a great deal of importance on humility and honesty. We promise to serve our customers with integrity and respect for human values."

Tara Dawn

HOW TO USE THIS BOOK

we're providing the helpful information contained within this guide.

Choosing the best materials and the most-qualified windows contractor to work on your home will make all the difference between a sinking money pit and worry-free protection.

Because windows are not something you typically buy more than once or twice in your lifetime, it's very important to become a knowledgeable, INFORMED consumer when having to make the important choices between the large variety of window styles, repair options, warranties and selecting a qualified windows contractor.

Becoming an informed consumer requires only a little time and education regarding the language of windows, and attention to detail when choosing a reputable, honest windows contractor. Spending the most money possible does not always mean you'll receive the best quality product or workmanship, nor does accepting the most expensive bid ensure a seamless, worry-free window replacement project.

The most important outcome is to receive high quality, well-installed replacement windows at a satisfactory price from a qualified contractor. Taking the time today to understanding the components of replacement windows - and knowing the right questions to ask when choosing a contractor for your home or commercial property - will help you to meet all of your goals.

The objective of this book is to provide you with the critical information you must know before hiring a windows contractor. Let's face it, as consumers what we really want is to find a good, qualified contractor we can trust who will:

> Do What They Say. Do The Job Right. Do It On Time. Do It Within Budget.

This short book will help you by giving you important tips, secrets and information that will save you time, money and hassle when choosing a window contractor that you can trust.

Here's what's inside:

- ▲ To Repair Or To Replace Your Windows: That Is The Question
- ▲ 10 Signs That It's Time To Replace Your Windows
- ▲ The 4 Biggest Misconceptions About Window Replacement Projects
- ▲ The 5 Common Mistakes Uninformed Consumers Make
- ▲ The Replacement Windows Installation Process
- ▲ How To Select The Replacement Windows Contractor That's Right For You
- ▲ 12 Must-Ask Questions For Contractors
- ▲ Things To Consider Before Signing A Contract

This book is divided into six sections:

SECTION 1:

The Million Dollar Question: Repair or Replace Your Windows?

SECTION 2:

Buyer's Guide to Replacement Windows

SECTION 3:

The Replacement Windows Installation Process

SECTION 4:

Misconceptions and Mistakes

SECTION 5:

How to Select the Window Replacement Contractor That's Right For

SECTION 6:

Resources and Checklists



MY JOURNEY

ara Dawn grew up in Pueblo, Colorado and relocated to Chicagoland in 2001 with her business partner, Voytek Opalski. She graduated from college in the spring of 2002, with a Bachelor's-Degree in Mass Communications, specifically in Public Relations.

Because the country - and Chicago, specifically - was still reeling after the 9-11-01 tragedy, she was unable to get a career in an advertising agency, which was her dream and goal.

She searched for jobs for nearly a year and was finally (and thankfully) hired by a window and siding manufacturer in 2003. For 3 years she learned about the exterior remodeling industry by some wonderful colleagues.

Tara and her then-husband (now business partner), Voytek Opalski founded Opal Enterprises in 2003 as a commercial remodeling subcontracting company. She slowly integrated herself into the company with her marketing and customer service skills. They transitioned Opal Enterprises into a residential remodeling company in 2006 and worked from the ground up to build relationships with vendors and customers.

Tara and Voytek knew that they needed to go to market, as the new guys, with a unique approach in order to sustain business. They decided to focus on the customer experience as their go-to marketing strategy.



Because she was familiar with the SWOT approach to evaluating businesses, (Strengths, Weaknesses, Opportunities, Threats) she took a hard look at the remodeling industry and identified what the weaknesses were for homeowners.

The biggest factor she learned was the lack of trust with contractors, so Opal wanted to be that trustworthy and go-to contractor. Providing wonderful remodeling experiences throughout the years has earned them a solid reputation as a top home renovator in the area.



"One of the deep secrets of life is that all that is really worth doing is what we do for others." Lewis Carrol







SECTION 1

THE MILLION DOLLAR QUESTION: REPAIR OR REPLACE YOUR WINDOWS?

"A good decision is based on knowledge and not on numbers." Plato



Nothing in a home is built to last forever, and windows are certainly no exception. Daily exposure to weather and sunlight takes its toll and because they're made of glass, windows are especially susceptible to breakage.

Replacing a window may sometimes be your only option. When the seal on the glass panes of a double-paned window fails, moisture and air enter the window, causing that irritating fog that blocks your view and is impossible to clean off.



In some cases, this problem can be solved by simply having the seal fixed, but if the bigger issue is that the window frames themselves have warped, you will continue to experience seal failure time and time again.

So, what is the decisive point at which you should replace, rather than repair, your windows?

10 Signs That It's Time to Replace Your Windows

Buying windows and patio doors is not an everyday experience. Until today, you may not have given any thought to the windows and patio doors in your home. Many homeowners don't realize the excitement new windows can bring in helping their home feel brighter, cleaner and even beautifully designed.

Is it Time for a Change?

Everyone's home situation is different and there are many reasons that can spark an interest in replacement windows. Perhaps you just bought a home with the right floorplan and square footage, but the windows are unsightly. Or, you've been living in your home for so long that you never really gave any thought to your windows regarding comfort, safety or aesthetics, but you're recently experiencing some of the pain points we list here.

If you're considering new windows or patio doors in your home, don't get started until you read these top 10 signs. Even if your windows have only one of the problems listed in this checklist, it is likely time to replace rather than repair.



1. Drafts: On average, 10 to 25 percent of a home's heat escapes through its windows. If you feel the cold outside when you touch your windows or if there a draft when you stand nearby, compared to the rest of the house, it's time to consider replacing your windows. High-quality windows and patio doors are designed for energy efficiency in your local climate to keep the weather outside where it belongs.

2. Age: If the windows in your home are 20 to 30 years old, they may be original to the house when it was built and it's likely they are made with single-pane glass. If they are dual-pane, they may not be energy efficient as the Energy Star[®] labeling program did not begin until 1992. Older windows without proper glazing may not be keeping the UV rays out of your home, which can cause fading on carpets, draperies and furniture. Newer windows that use Low-E glass help the temperature in your home remain more consistent year-round and are better protected to resist color fading.

3. Won't Open: There are many reasons a window may not open. Older aluminum windows can be a culprit based on swelling during temperature changes or springs in the handle becoming inoperable as you squeeze them to release the locking mechanism. With older wooden windows, years of painted frames can result in a window that will not open. If your windows stick or seem glued shut and won't open at all, it's time to consider replacing them.

4. Too Hot: When your windows are closed in the summer months, do you notice that your home seems like an oven? Older windows lack the proper insulation or Energy Star[®] ratings that help keep heat out when the sun beats down on them. Energystar.gov states that Energy Star certified windows and patio doors can reduce energy bills by an average of 12%, nationwide. Energy Star windows and doors are independently certified and verified to perform at levels that meet or exceed energy efficiency guidelines.

In addition to the energy efficiency new windows offer, you may want to increase the air flow in your home by replacing a picture window that only allows you to enjoy the view with a window style that opens. Casement, awning, horizontal sliders, and single- or double-hung windows all offer different degrees of ventilation.

5. Outside Noise: If you are hearing outside noise when your windows are closed, chances are they aren't providing enough acoustic insulation. Sound Transmission Class (STC) is used as a measure of a window's ability to reduce sound. Generally, the higher the STC rating, the better sound control you can expect from a window, and presumably the quieter the home. The typical STC rating of a single-pane window is between 18-20. By comparison, a typical double-glazed window has an STC rating between 28-32.

6. Visible Damage: This is probably one of the easiest signals that it's time to consider new windows. Telltale signs can include chipping or deterioration of the frame or glass, visible water stains on or around the window, a frame that is warped or broken, and even broken glass itself. Depending on the severity, window damage may not be something you can live with for very long because it could affect the comfort of your home from a heating or cooling perspective.

7. Aesthetics: Your home should be a reflection of your style both inside and out and windows are one of the most prominent features in a house. Choosing your own replacement windows provides the opportunity to create exactly the look you want from frame thickness, to colors and even decorative grids.

8. Operation: Ever wish your view was not interrupted with a line down the middle where it opens, or, do you have a picture window that does not open, and you really want more air flow in your home?

If you are considering upgrading your home's appearance, you might also wish to change the way your window functions. Let in more light, enhance your view or encourage a cross breeze from one room to another. There are many possibilities when you think about what your windows and patio doors can do to improve your comfort. If you have the luxury of home renovation in your budget, and you are considering remolding the walls, now is the time to consider installing larger windows to increase a room's natural light, improve airflow or even replace a window with a patio door to embrace outdoor living.



9. Hard to Clean: Cleaning windows may not be at the top of your list of things to do, but it should be done at least once a year. Older windows may be difficult to clean if they do not easily lift out of the tracks.

Newer replacement windows are much easier to maintain as they are designed to be removed more effortlessly. For second-floor rooms, consider a double-hung operating style where the sash can actually tilt inward, making exterior cleaning a breeze.

10. ROI: Every year, Remodeling Magazine conducts an annual survey of cost versus value on home improvements. The latest study reported that replacement vinyl windows in upscale homes have a 73% return on investment in the Chicago area. That's great news if you think you may sell your home in the next 5 years.

Plus, buyers will be attracted to the increased curb appeal new windows can bring and they may even notice the comfort benefits of reduced noise and temperature regulation. Homebuyers are noticing these details as they shop around, so, you may want to consider how your home can compete in the marketplace.

 \bigwedge 20







BUYER'S GUIDE TO REPLACEMENT WINDOWS

"A house is not a home unless it contains food and fire for the mind as well as the body." Benjamin Franklin t's difficult to overstate the importance of windows in home design, because they have an impact on both the interior and exterior of a home. And this is one upgrade where it's important to invest in a highquality product.

Windows are not a replacement-level household item, like a smoke detector or air filter. You can't just go grab any old generic window off the shelf, swap it out, and call it a day. No, replacing windows takes more thoughtful consideration.

And that process can take a bit longer than you originally anticipated. You quickly learn there are a lot of options — different styles, materials, features, and benefits. If you don't take the time to understand your options, you could make a costly mistake.





WINDOW MATERIALS



While the materials chosen for a window frame do influence its thermal characteristics, they play a much larger role in determining its physical properties, such as thickness, weight, and durability.

Here are some of the most popular standard window frame options.

▲ Fiberglass composite: One option for homeowners who want the fine appearance of wood but less of the hassle, fiberglass composite windows excel in extreme conditions. They won't warp or sag in high heat or turn brittle in freezing cold. They are the strongest and most durable material available in windows and are a smart alternative to vinyl. They are energy-efficient, highly durable, low maintenance and will look like new for years to come.



- ▲ Wood: Prized for their aesthetic value, wood-framed windows are sold in a variety of shapes and sizes. If properly maintained, they can enjoy a long life, rewarding energy-conscious homeowners with a high R-value.
- ▲ Wood clad: If one downside of traditional wood-framed windows is their maintenance requirements, vinyl- or aluminum-clad wood windows offer the best of both worlds the warm appearance of wood on the interior and improved weather resistance on the exterior.
- ▲ Aluminum: Strong, lightweight, and durable, aluminum windows are considerably less expensive than the wood-framed options. The tradeoff between the two is not only one of style, but also of performance, because aluminum is prone to condensation, which can in some cases lead to mold.
- ▲ Vinyl: A lasting, low-maintenance window material that resists moisture, vinyl costs less than wood, and although it cannot be painted, vinyl windows are available in a wide range of stock colors and a virtually infinite number of custom hues.
- ▲ **Composite:** Made from a combination of plastic and organic materials, composite windows are typically strong and energy-efficient. If you wish to achieve a specific look and none of the stock colors strike your fancy, you can place a custom order.

WINDOW DESIGNS

Different types of windows have different operating mechanisms and differently structured designs. Following are some of the most common.

▲ Double-Hung Window vs. Single-Hung Window: The doublehung window is the most common style of window available today. And the reason is simple - double-hung windows are easier to clean. Double-hung windows with tilt-in (also called tilt-out) design can be cleaned from inside the house.

With single-hung windows (and older double-hung windows without tilt-out function), it's difficult or impossible to clean the outside of the lower sash from indoors. You have to reach it from the outside which is easy if the window is ground-level, but difficult if the window is upper-level.

Single-hung windows can also have a tilt-in or removable lower sash, but you still have to reach outside the window to clean the upper sash, which can be a perilous task.

The ability to open the upper sash on a double-hung window is another advantage in terms of airflow. Sometimes it's nice to open the upper sash and not have air blowing in from below. Finally, for homes with small children, the top opening sash on the doublehung windows allows you to keep the lower sash closed, yet still have airflow coming through the open top. Single-hung windows predate double-hung and may be preferred for an authentic look on historic homes. In modern homes, single-hung windows additionally may be preferred because they cost a bit less than double-hung.

Also, it's often argued that single-hung are less susceptible to air infiltration, or leakage, simply because the upper sash is fixed and cannot develop looseness the same way a moving sash can. This won't be reflected in performance ratings, as both types of windows must meet the same standards. But in use, window seals tend to degrade over time, and a moving sash cannot be sealed with caulk like a fixed sash can.

So, which one should you buy? When you're shopping for replacement windows compare single- and double-hung models for looks and cost as well as ease-of-cleaning and other convenience factors.

If you'd like to be able to open both sashes, choose double-hung. If you'd like to be able to remove both sashes, again choose double-hung. Otherwise, you might be perfectly happy with single-hung.

Generally, double-hung windows are now so common with more choices and better prices that it is easier to buy them than to buy singlehung windows.





- ▲ **Casement:** Hinged like a door, this window usually opens from the side, but top-opening casements (with a cranking knob) are also available. Casement windows are hinged on the side and crank open outward to the left or right allowing for full top to bottom ventilation. Common above kitchen sinks, casement windows give you the flexibility to group them in stunning combinations.
- ▲ Sliding: Sliding windows operate horizontally along a plastic or metal track. They have two sashes; one or both can be opened and closed. Unlike more traditional single- or double-hung windows, sliding windows open horizontally instead of vertically. Depending on your lighting and ventilation needs, sliding windows, also called sliders, could be a superior option for your home or business. Available in a wide variety of colors, styles, materials and finishes, sliding windows offer a number of advantages that may appeal to you.

- ▲ Awning: Awning windows are hinged on the top and open outward from the bottom, allowing for ventilation and protection from the rain. They glide open and shut with the turn of one easy-to-reach handle. They are often placed higher on walls for privacy or in combination with large stationary windows for a better view.
- ▲ Hopper: Hopper windows remain popular today for small spaces such as basement rooms and small bathrooms. Because a hopper window opens completely, unlike a slider or double-hung that only opens half-way, it is able to allow more air ventilation. It can be a smart solution for adding ventilation or light in at a lower level or in combination with a non-operating window.
- ▲ Clerestory: Clerestory windows are a specialty item, used on taller walls. Unlike most window styles installed one to three and a half feet above the floor, clerestory windows are placed above eye level. They're used to allow sunlight and/or fresh air into a building. Most clerestory windows are fixed and used to bring more sunlight indoors. Probably the most common place you'll find clerestory windows today is the living/family room, as it adds a nice touch to the house when it's being built. Of course where these windows go should really be where you want extra sunlight.
- ▲ Arched: Also known as radius windows, arch-topped windows are typically fixed in place but are also available in operable styles. They combine state-of-the-art window design with a clean, classic style. Advanced engineering and the highest-quality construction make these windows incredibly durable, versatile, and easy to use.





- ▲ **Bay:** A bay window is the combination of three or more windows that angle out beyond the exterior wall. They can be installed in four projection angles up to a 90-degree box bay. Since the window protrudes outside the wall, you can enjoy an extended view and even additional seating space.
- ▲ Bow: Similar to bay windows, bow windows extend beyond the exterior wall, but sweep away from the wall in a graceful arch of four, five, or six windows. This elegant window style is typically larger than the bay window style and has more glass area because of a curve in lieu of corners. As with bay windows, adding a window seat to your bow window can be a quick and easy room addition. If you're adding a bench seat below your window, consider it an opportunity for extra storage! If you're looking to make your room appear bigger and brighter, bow windows are the perfect solution.

Choose a type of window that suits the architectural style of your home and opt for a size that is in proportion with the overall structure. Success means symmetry and balance; failure results in an exterior that never looks quite right.

OTHER CONSIDERATIONS FOR ENERGY EFFICIENCY

▲ Glazing: A major decision in window selection involves choosing the glazing - the window glass - for light transmission and energy efficiency.

With regard to energy-saving, the first thing to focus on is glazing. Efficient windows typically have two layers of glass and are called dualpane or double-pane. The small gap between the glass layers creates a barrier to heat flow, which may be enhanced with an additional layer of glass (two separate insulating chambers), in which case it's called triple-glazed.

The gap or gaps between layers of glazing are often filled with a gas that further reduces heat flow by conduction. Argon and Krypton, or a combination thereof, are commonly used gas fills.

▲ **Reflective Films, Tints, And Coatings:** Reflective films, tints, and low-emittance (low-E) coatings are some of the other ways window manufacturers are improving window performance.

Reflective films block much of the radiant energy striking a window, keeping occupants cooler, but they also block most of the visible light. In addition to giving windows a mirror-like appearance, they often cause occupants to use more electric lighting to compensate for the loss of daylighting.





Bronze- and gray-tinted glass reflect radiant energy and reduce cooling loads without reducing as much the visible light entering the home. A visual transmittance (VT) of 60% (versus 90% for clear glass) is common.

Low-E coatings are more versatile than either reflective films or tints and are virtually invisible. Microscopic metal or metallic oxide particles suppress radiant heat flow out of the window and can be formulated to allow varying degrees of solar radiation in.

In climates where heating is the dominant concern, low-E coatings may be used to prevent radiant heat transfer out of the house while allowing high solar heat gain. In climates where both heating and cooling are required, low-E coatings can reduce radiant heat loss while allowing moderate heat gain.

In climates where the dominant concern is cooling, low-E coatings are primarily used to reduce solar heat gain. It's even possible to fine-tune solar heat gain by choosing a low-E coating with a high solar heat gain coefficient (SHGC) for south-facing windows and a lower coefficient for other orientations.





THE REPLACEMENT WINDOWS INSTALLATION PROCESS

"The best way to predict your future is to create it." **Peter Drucker**



The Replacement Windows Installation Process

Installing new replacement windows is a process that most homeowners go through only once or twice in their lifetimes, so it is normal not to have the slightest clue of what happens. Here is a highly generalized account of what you might expect when a full-service company replaces your windows.

Should you stay at home? Some window companies might try to assure you that you do not need to stay home, but this is always a great idea to be present for any guidance or questions the crew or you might have! Remodeling is a partnership and it is best to be available during your installation and there is no time like the installation to address punch lists with your crew.

Informed Consumer Top Secret #4

Get SPECIFIC Details Regarding Guarantees and Warranties.

If you ask a home improvement contractor if he provides a warranty on his work and he responds, "Yes, all of my jobs come with a customer satisfaction guarantee," don't be so eager to sign on the dotted line!

Could his "guarantee" be any more vague? Many homeowners hear the words "warranty" or "guarantee" and assume they mean what they want them to mean (i.e., that they cover the materials, any future repairs, their overall satisfaction with the job, etc.). Ask the contractor to provide specific details regarding their guarantees and warranties.



Small items of value should be locked away in a cabinet. No matter how good the company's reputation, dishonest employees may sometimes pass through the company. If you have a home office, ask the foreman if the crew can do that room first, allowing you to get on with your work.

How closely should you monitor the workers? The best advice for managing a work crew in your home is to be within calling distance if they have questions, but do not hover. You get the best results if the foreman can call on you as a resource while giving the crew space to do their best work.

The Timeline for Replacement Windows Installation

Day 1

Before Installers arrive, touch base with your salesperson or company representative and confirm installation dates and times. At Opal Enterprises we call you so you do not have to call us. We offer your installation date weeks in advance so you can make arrangements for your home and work schedule. If you have unique needs, communicate them to your salesperson and/or company representative. You can also place Post-It notes on the wall next the windows to be replaced, but make sure to point these out to your project and crew leader.

Remove old windows and begin replacement on day one. Meet the job foreman and walk through the house, going over each window. This is your chance to review your order and understand the project flow.

If this is a multi-person crew, some installers will bring in windows and other installers will begin removing the old windows.



As removal continues, installation proceeds. Ropes for the window sash weights are cut. Weights drop to the bottom of the window pocket. New windows are set in place and leveled with shims. With the window level, it is secured into place with screws.

Installers periodically move old windows outside; the stack of old windows grows.

The installers are now in a groove of removing and replacing. There is little need for supervision, but it is always a good idea to touch base with the foreman.

Depending on the size of the installation crew, by the end of the day, you might expect up to 10 windows to be done. You do not want any windows to be boarded over. Insist that each window space is replaced with a new window or left in place with the old window.

No tools should be left in your house. Rooms should be broom-cleaned and old windows outside are removed.

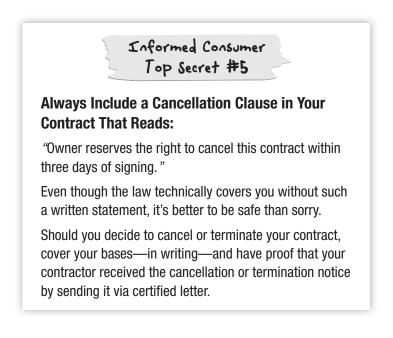


Day 2 and 3 (If Needed)

Installers arrive and continue removing and installing. When the removal team is finished, they begin installing exterior trim on your windows. This exterior trim, or cladding, provides a tight seal against the weather.

In most average-sized houses, the second day concludes the window installation process.

House is broom-cleaned, and windows tested. Work may extend into a third day in order to finish the process of installing the exterior cladding. You will not need to be present for exterior work, though if you have the time available, it is always a good idea to be around.











MISCONCEPTIONS AND MISTAKES

The Golden Rule: "Do unto others as you would have them do unto you."

The 4 Biggest Misconceptions About Replacement Windows

If you're shopping for replacement windows, you probably hear a lot of suggestions from different people - from a neighbor who recently had his/her windows replaced, from some window contractors you come across, and from friends and family.

While listening to recommendations from other people can broaden your perspective on replacement windows, you can also easily pick up information that is incorrect. To help you with your replacement windows decisions, read this list of common misconceptions about replacement windows so you can separate fact from fiction.

Misconception #1: Anyone can easily replace and install windows.

Installing replacement windows is difficult and it requires skill and know-how. Of course, you can go online and read a step-by-step guide to window installation, but it still needs the expertise and experience necessary to know how much room to leave on each side, how the window is supposed to fit for a perfect seal, or how to properly insulate and caulk the seams. Remember that a botched job will haunt you for the rest of your new windows' life; not to mention, it may also increase your energy consumption due to air leaks.

Misconception #2: Replacing your windows requires major renovations to your home.

Some people are hesitant when it comes to having their old windows replaced because they think that it requires having to tear down bricks, stucco, sheetrock and more just to have the windows replaced.



But did you know that these projects can be completed in just a day or two? A good window installer is more than capable of replacing windows without disturbing the structural integrity of a house. In many cases, a full-frame window replacement is not even needed.



Misconception #3: Energy efficiency can be measured through the U-factor alone.

The National Fenestration Rating Council or NFRC defines the U-factor as the measure of heat transfer or loss through the window. Ideally, you should get windows with low U-factor value, but there are still other factors you have to consider. Some of the other factors include visible light transmittance and Solar Heat Gain Coefficient (SHGC), and the R-value or the measure of conductance and resistance.



Misconception #4: You can only use vinyl replacement windows.

Vinyl is certainly a popular option and most people will probably say that it's the best option for you. Yes, vinyl windows worked just fine for homeowners across the country, but as technology advances, innovative materials used for replacement windows also come up. Case in point: fiberglass replacement windows.

Common Mistakes In The Window Replacement Process

It might overwhelm you at first but getting started with window replacement can be quite simple. With a little patience and education, you can quickly get to know your options and make the right decision for your home. Spending that time up front helps you avoid some of the most common pitfalls people fall into when they make quick decisions on windows.

Following are the most common mistakes.

1. Doing it yourself. Amateur DIYers need not apply. Only the most accomplished upgraders should take on a window replacement project. Even then, you need the skills, experience, tools, and time to get the job done right. For most homeowners, it's best to rely on the pros for an accurate measurement and proper installation.

2. Relying on price alone. Every decision you make factors into the price of a window. Want to save on energy costs? Hate cleaning and maintenance? There's a window to fit all your needs, but it might cost you a little extra.



The same applies to the quality of the window. Not all window manufacturers and products are equal. Bargain windows may sacrifice things to get that low price. They may lack the same quality of materials and craftsmanship as other windows on the market.

Remember, you'll likely only go through the window replacement process once, maybe twice, in your lifetime. So think of it as an investment, not an expense. It might be a significant upfront cost, but think about the potential energy savings, time savings on cleaning or maintenance, and resale value. If you're able to place a monetary value on the happiness and enjoyment of windows that fit your style and needs, figure that in, too.

3. Getting an exact replacement. Did you really love your old windows? Unless you picked them out yourself, you can probably find some room for improvement. When you replace with an exact replica of your existing window, you can miss out on the latest styles, innovations, and trends.

You might feel compelled to match your existing window style to make your home consistent, especially if you're replacing a single window. But it's okay to mix and match styles, colors, and designs. So look at all your options, whether they're similar to your current windows or completely different.

4. Failing to consider your climate. Designs have improved and adapted to the point where there are windows and features created specifically for various climates. Whether your weather is hot, cold, or both, you can find windows fit for your local conditions.

Your choice of materials, glazing, and style would likely change if you switched ZIP codes. Choose the technology that matches your local climate and the functionality to keep your home comfortable through extreme temps.

5. Ignoring aesthetics. With all the other decisions in the window replacement process, it's easy to gloss over arguably the most critical one: the look. Windows are durable and can last for decades. You might be happy with your choice from a financial standpoint, but will you feel the same way years from now when you drive up to your home or admire your landscaping from your living room?

Think of aesthetics for your own personal enjoyment, as well as for others. Beautiful windows boost curb appeal and can add to resale value. So choose the look you love but consider other potential owners if you're not already in your forever home.

Windows are custom-built to your specs. There's no out-of-the-box answer and no quick fix. But if you do your homework, you can actually save on time, stress, and unexpected costs down the road.

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SECTION 5

HOW TO SELECT THE REPLACEMENT WINDOWS CONTRACTOR THAT'S RIGHT FOR YOU

"We see our customers as invited guests to a party, and we are the hosts. It's our job every day to make every important aspect of the customer experience a little bit better." Jeff Bezos, CEO Amazon.com

The Most Important Questions You Must Ask!

Okay, so now that you know what to look out for, you're ready to begin to find the right contractor to complete your window replacement project. Do you know what you're going to ask prospective contractors?

Below are 12 "must-ask" questions to ask before making your final decision (you'll find this as a worksheet at the end). If the contractor you are meeting with seems uneasy, hesitant or evasive when answering any of these questions, show him the door!

🎱 Do You Carry General Liability Insurance?

Make sure your contractor carries general liability insurance. This type of insurance protects your property in case of damage caused by the contractor and/or his employees.

🖉 Do You Carry Workers' Comp Insurance?

Make sure your contractor carries workers' compensation insurance. It protects you from liability if a worker is injured while on your property.

🧭 Will You Provide A Written Lien Waiver?

This is a legal document which states that you, the homeowner, have paid the contractor in full for the services rendered and the contractor waives his right to place a lien on your property. Try to reserve as much of the payment as possible (at minimum 15 percent) in "retention" until the work is fully completed.

Are You A Member Of Any Industry-Specific Organizations?

It's always a good idea to consider hiring a contractor who is a member of organizations that are respected in their industry.

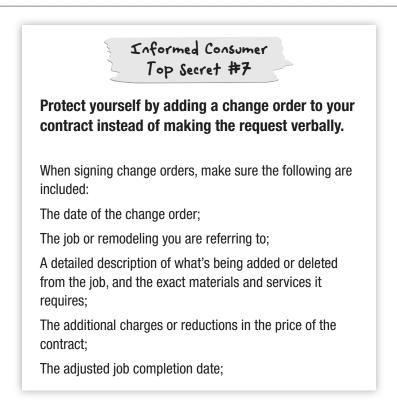
🥥 Will You full All The Required Building Permits?

When a contractor pulls the required building permits, you know things will be done to "code".

🔮 Do You Guarantee Your Work?

Ask him to elaborate and describe his guarantees in detail.





✓ Who Will Be In Charge Of The Job?

Make sure the contractor or his foreman is on the job whenever work is being performed.

Will You Provide Me With Written References?

You should look for a well-established contractor who can give you several client references from the last 6 months to one year.



What Percentage Of Your Business Is Repeat Or Referral Business?

The higher the percentage, the higher the comfort level!

How Many Projects Like Mine Have You Completed In The Last Year?

Your contractor should have experience in the type of window replacement project you want done - not just "contracting experience."

🖉 How Do You Handle "Dirty Work?"

Make sure the contractor agrees to sweep up and place all debris in a predetermined place or refuse container at the end of every day.

A Few Important Things To Consider Before Signing A Contract

Okay, so you have your list of contractors and questions to ask them. As you start the interviewing process, keep these points in mind as you meet with each of them. Be sure to ask more questions if there is any part of the interview that makes you uncomfortable. Trust your instincts. If you feel uneasy during the interview process, you're likely to feel very uneasy letting him into your home to do the work.

Does He Possess Good Communication Skills?

If you can communicate freely with each other, you can work out any details that come up. Take a moment to consider the following: Will he give you his cell phone number? Do you have to call his office? If so, is the phone answered by a person or by voice mail? When you leave a message, does he return your call? Does he really listen to you when you're discussing your project?



What is your comfort level when you think about him being in your home and around your family?

If you feel comfortable with your contractor, the chances are good your project will run smoothly. Think about it... you've just invited a stranger into your home. Do you consider this person to be nice... considerate... personable? Was he polite and courteous?

Does he have a reputation for being trustworthy?

If you feel your contractor is trustworthy, the likelihood of a successful project is good. Check his references. Keep in mind that if your project will involve entry into your home and you may not be home during the day, the keys to your castle will be given to your contractor. Can you trust him? Let your instinct be your guide.



Is he quoting you an estimated completion date or avoiding the topic?

Will your contractor give you a reasonable estimate for how long the project will take to complete? Remember, you want to hire a good contractor, not get a new roommate! Nothing is more frustrating and irritating than a home remodeling job that drags on indefinitely.

Did he offer to provide you with a written contract?

I can't tell you how many contractors I've seen, look at rather complex jobs, pick a price out of thin air, scribble just the total amount on the back of their business card, and give the card to the homeowner. If the contractor you're considering does this... show him the door! You want a detailed written proposal that shows what is included: exact materials, brand names, costs, and the payment schedule.

Did He Go Over The Smallest Details With You?

Work out the little details before work begins. Talk about things like:

- Where will the debris be piled and ultimately disposed of?
- What time will work begin in the morning?
- What time will work end in the evening?
- Will work take place on weekends?
- Will workmen refrain from smoking inside and around the house?



Does he appear to be flexible in his approach to your project?

Any type of construction is an interruption to your normal lifestyle. If your project involves the kitchen for instance, plan on eating a few extra meals out with the kids (or better yet, send the kids to "Mom" and go out alone).

Does his appearance put you at ease or make the hairs on the back of your neck stand up?

If your contractor has a neat appearance, this is a very good sign of things to come. This may sound silly, but it's not. He doesn't have to show up in a coat and tie, but neatness does count. Is he clean? Is his truck presentable, or falling apart? Is his truck permanently lettered and does it include his license number? If his appearance is neat, chances are good he will keep your job and your home neat.

Did he ask for a HUGE down payment?

If the contractor asks for a big chunk of money up front, this could be a tipoff that they are not in good financial shape and you could be in for a rocky experience. As the work progresses, you should expect to pay out additional funds to match the prescribed, completed stages.



How does he handle change orders?

With any home remodeling work, there is always the chance that you may want or need to change a material or contract item. Ask how these are handled. They should be written on a separate document, showing in detail, what is being changed and how much it will cost. This should be done before the change is affected and signed by both the contractor and homeowner.

Never Give A Down Payment Until You've Signed A Contract

You should never be asked to make payment in full before a job has started, or to make your final payment until the job has been completed and you're thoroughly satisfied with the results. In fact, try to reserve as much of the payment as possible (at minimum 15 percent) in "retention" until the work is fully completed.

You want your last payment to be large enough to keep your contractor coming back and finishing the job in a satisfactory manner. This being said, depending on the length of your windows replacement, it may be beneficial to create a payment schedule.

Negotiate the terms with your contractor and then include the exact payment dates and amounts in your contract. Make sure the payment schedule is based on the contractor's performance. Never let your payments get ahead of the window contractor's work.







RESOURCES AND WORKSHEETS

"Here is a simple but powerful rule: always give people more than what they expect to get." Nelson Boswell

Your Contract Checklist

- □ The contractor's name, address, license number and the name of any salesperson that solicited or negotiated the contract.
- The approximate dates (not number of working days) when the work will begin and be substantially completed. Never assume that a window replacement project will take a certain length of time. Ask how long and get it in writing in your contract.
- A description of the work to be done, a description of the materials and equipment to be used or installed, and the price for the work... Anything your contractor has verbally promised, pledged, guaranteed, warranted, asserted, denoted, agreed to, or vowed.
- A copy of all detailed specifications, drawings, or blueprints (if applicable).
- A detailed list of all materials to be used including brand name and model number or type.
- □ A schedule of payments showing the amount of each payment in dollars and cents.

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- □ A Notice to Owner regarding your state's lien laws, and the rights and responsibilities of the owner of the property.
- Checklist for Homeowners and information about general liability insurance.
- □ A description of what constitutes substantial completion of work. Basically, substantial completion means that a job is finished (i.e., it's usable for the purposes for which it was intended), but still has a few fine points to be completed.
- □ Pre-work, ongoing and post-work site cleanup procedures.
- □ Late-completion penalties.



FINAL THOUGHTS

o there you have it...all the information you need to go forth and hire The right contractor for your window replacement project. By this point you should feel empowered, prepared and-most importantlyconfident and excited to take on your windows repair or replacement project.

Believe it or not, by reading this guide you have more information than 99% of the people who take on a window replacement project! So as you proceed, use this guide to make sure your contractor measures up.

Remember... every contractor is in business to make money. If you receive a bid that is 15% or more below another bid-it simply isn't the same job. It can't be because there isn't that much profit margin in a project.

The contractor either isn't using the same materials or will cut corners on installation in order to make a profit. There are many places to cut corners, and the unsuspecting homeowner/client is often unaware of them.

I hope that we have answered your questions concerning your window replacement project and armed you with the information you need to make a knowledgeable decision based on facts. I'm confident that if you follow the advice in this guide your project will be a success for you and your family.

My years of experience guarantee it!



By the way, I have much more information to offer you. Make sure to check your e-mail for regular updates and additional tips and tricks you can use to ensure your success with this and any other home improvement project you take on.

And of course, feel free to reach out to me anytime. My contact information is:

Email: tara@opalenterprises.net Phone: (630) 387-9727

When calling or emailing, please mention this book!



ABOUT OPAL ENTERPRISES

Opal Enterprises is a full-service exterior remodeling company that offers high value and low risk to its customers. The number of 5-star online reviews they receive speaks for itself.

Their mission statement is and always has been to provide a wonderful remodeling experience. They strive to honor their customers and community by being educational, communicative and relationship-based.

Basically, they understand how much money a homeowner is investing into their home and do not feel that they should have a "hair-pulling" experience. They provide free education and design work with their services and treat each project as if they were working on their own home.

How they provide a wonderful remodeling experience is by making sure their processes are the best they can be. Customers want to know what to expect and not encounter any surprises, so they explain in detail exactly what can be expected during their remodeling project.

Opal Enterprises has attracted professionals to their team who are truly invested in the remodeling industry and want to be held to high standards. They have 4 strong executive leaders who work tirelessly on the business to make sure it is ethical, profitable and provides excellent craftsmanship and communication.

Opal Enterprises is a proud member of:



The Certified Contractor's Network (CCN) for 10-years;

Remodeling Magazine's Big 50 Contractor,

James Hardie Elite Preferred Contractor for 8 years and Presidential award winner in 2018;

GAF Master Elite Contractor and Presidential award winner 3 years in a row;

Angie's list Super Service Award Winner several years over;

Naperville-Area and Glenview-Area Chamber of Commerce Members;

Remodeling Magazine Top 550 Contractor List;

Best of Houzz.com award winner 2017, 2018, 2019.





ABOUT THE AUTHOR



Dawn has been blessed with 2 amazing children: Karina and Maximilian Opalski. They are super-active and smart creatures who fill up her heart! Her children are bilingual and have been integrated with their Polish culture. Karina is an amazing volleyball player who is pursuing a modeling career while Max is a National Go Kart Racer on his way to Formula 1.

She thoroughly enjoys horse training and riding,

snowboarding, hot yoga, hiking with her dog and oil painting! She is also involved with her kid's school and athletics.

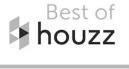












remodeling BIG50

















PROTECT YOURSELF Before You Let Any Window Company Into Your Home, Read This Book!

This short book will answer your questions, erase your fears and empower you to make the best decision for you and your family when repairing or replacing your windows. Go behind the scenes with industry insider Tara Dawn as she shares her 25+ years of experience in the construction industry.

Here's what's inside:

- ✓ To repair or to replace: that is the question!
- ✓ It's time to replace your windows...now what?
- ✓ Understanding the necessary components of a window project.
- ✓ What type of window is the best choice for your home?
- ✓ The 6 biggest misconceptions about window replacement projects.
- ✓ The 6 common mistakes to avoid.
- ✓ The 2 biggest window rip-offs you need to be aware of.
- ✓ Recommendations for a stress-free window project.

"I have had the good fortune of working with Tara since 2008. It has been a wonderful and refreshing experience for me because Tara has always conveyed such a positive attitude in all my work with her and Opal Enterprises. I have worked with many businesses in the home construction market, but it was an easy first call when I needed work on my home. I knew through all my dealings with Opal Enterprises and Tara that I would get both a fair price and quality work. I heartily recommend Opal Enterprises for all your exterior remodeling needs!"

Mark Peterson, Premier Chicagoland/Peterson Publications Services, Inc.

"Lansing Building Products has had the pleasure of being Opal Enterprises Inc.'s preferred supplier of building materials for over a decade. I have witnessed, firsthand, how Opal "hold's themselves to a higher standard". Their staff is extremely friendly and eager to be trained. They simply want to provide the best possible product and service to their customer. The Opal Brand is well-known in the Chicago Market for Quality & Professionalism. There is no doubt in mt mind, Tara Dawn has been the catalyst in developing this perception. She is determined to educate her customer and her associates. Home remodeling companies come and go in this market and Opal has stood the test of time because of their spiritual leader, Tara Dawn."

Bryan Schaffrath, Branch Manager, Lansing Building Products

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