

FALL HOME IMPROVEMENT



A supplement of the
Unterrified Democrat
October 23, 2019

Comfortable Winter
Entertaining Ideas *pg 3b*

Protect Your Home
From Winter's Freeze *pg 11b*

How To Recognize Water
Damage In A Home *pg 16b*

and so much more!

Prevent the hazard of overloaded electrical circuits

A home is a safe haven for its residents. No matter what's going on at school or the office, many people know they can relax in comfort and safety when they arrive home at the end of a day.

Safety at home is something that can be taken for granted until it's too late. The National Fire Protection Association notes that each year more than 47,000 home fires in the United States are caused by electrical failure or malfunction.

Overloaded electrical circuits are a frequent culprit in residential fires. Fortunately, overloaded circuits are preventable. According to the Electrical Safety Foundation International, the following are some potential indicators that circuits are overloaded.

- Flickering, blinking or dimming lights

- Frequently tripped circuit breakers or blown fuses
- Warm or discolored wall plates
- Cracking, sizzling or buzzing from receptacles

- Burning odor coming from receptacles or wall switches
- Mild shock or tingle from appliances, receptacles or switches.

Learning to recognize the signs of overloaded circuits is an important step in making homes safe, as the NFPA notes that home fires contribute to hundreds of deaths and more than 1,500 injuries each year. Such fires also hit homeowners in their pocketbooks, causing

ute to hundreds of deaths and more than 1,500 injuries each year. Such fires also hit homeowners in their pocketbooks, causing

an estimated \$1.4 billion in property damage annually.

Prevention is another key component when safeguarding a home and its residents from fires sparked by electrical failures of malfunctions. The ESFI offers the following tips to prevent electrical overloads.

- Never use extension cords or multi-outlet converters for appliances.
- All major appliances should be plugged directly into a wall receptacle outlet. Only one heat-producing appliance should be plugged into a receptacle outlet at any given time.

• Consider adding new outlets to your home. Heavy reliance on extension cords indicates that your home does not have enough outlets. Bring in a qualified electrician to inspect your home to determine if more outlets are necessary.

• Recognize that power strips only add additional outlets; they do not change the amount of power being received from the outlet.

Fires sparked by electrical circuit overload pose a significant threat. Thankfully, such fires are preventable. Learn more at www.esfi.org.



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Comfortable winter entertaining ideas

Winter entertaining need not end once Christmas and New Year's Day have come and gone. Getting together with friends and family is still possible even if the weather outside is frightful. When Mother Nature takes a chilly turn, those who don't want the party can consider the following entertaining ideas.

- Indulge in sweet treats. Comfort foods can make even the most blustery winds easier to tolerate. Invite people over for a dessert party. At a dessert pot luck party, everyone brings along a favorite decadent dessert, from molten lava chocolate cake to warm bread pudding. Serve alongside tea, coffee and hot chocolate. Adults can enjoy the added punch of spiked beverages, which can warm everyone up instantly.

- Host a "snowed in" party. Spending a day cooped up inside when the roads are covered in snow might not be your idea of fun, but invite a mix of friends and neighbors who live nearby over, and this impromptu party can make the cabin fever disappear. Ask guests to bring one food item or beverage. Light a fire in the fireplace and set out some cozy throw blankets. If possible, invite everyone outdoors to build a snowman.

- Get physical. Get physically active with friends or family members by staging mock Olympic events in the yard. These can be fun "sports" created by participants or variations on fun winter activities. Sledding races, snowball dodging contests, ice skating obstacle courses, and much more can make for an entertaining afternoon.

- Get cooking. Cooking can certainly pass the time, and it can be even more enjoyable when done in the company of others. Send out an invitation for friends to stop by for a meal or plan a meal prep party.

- Host a movie marathon. Handpick some favorite films and invite everyone over for a movie marathon. Fill the family room, home theater room or living room to capacity and host a group for a film fest. If space permits, set up one room with a children's movie for youngsters,

while the adults retire to another room for movies that are more their speed. A buffet table set up with assorted snacks will help keep bellies full while guests watch some favorite flicks.

Winter days and nights are ripe for entertaining possibilities. These events help squash the cabin fever that can sometimes develop during the colder times of year.



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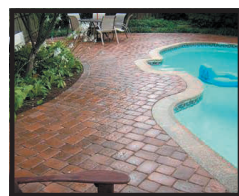
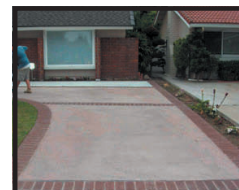
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Renovations for senior safety

As adults approach their golden years, the homes they once thought of as sanctuaries can become unsafe. Families wrestle with the decision to keep parents and grandparents in their homes or move them into assisted living facilities or other senior residences.

Modifying seniors' homes to make them safer is another option. The National Institute on Aging says that families may be able to have a senior stay at home by helping older relatives remain independent but safe. The following are a few ways to do just that.

- Remove fall hazards. The NIA reports that six out of 10 falls happen at home, where people spend the most time and fail to think about their safety. Seniors who want to be independent may overestimate their physical abilities. Because falls can be so dangerous, leading to cuts, abrasions, broken bones, and more, seniors and their families must take steps to prevent falls in homes. Improve lighting, especially at night when sight may become diminished. Install hand rails and grab bars where possible. Pick up clutter and remove tripping hazards, such as slippery rugs or electric cords. Install an electric stair climbing seat to make

traversing stairs less risky.

- Improve visibility and ability to communicate. Vision loss may accompany aging, but technology can help mitigate such losses. Use big-button phones, remote controls and even keyboards so seniors can keep in touch. Voice-activated thermostats or smart home technology also can make it easier for seniors to voice their needs.

- Modify fixtures and other features. Dexterity may wane with age, and arthritis can make grasping or turning doorknobs and faucets more challenging. Take inventory of areas of the home that present the biggest obstacles to seniors. Replace knobs in the shower or on faucets with lever handles, which are easier to maneuver. Install new cabinets and doors that freely glide open and self-close. Replace toggle light switches that can be pushed with a hand or even arm. Motion-sensor lights also can be handy. Push-button oven controls may make cooking easier.

- Prepare for medical emergencies. Invest in medical alert systems, such as necklaces or bracelets, that can be used to contact police or emergency medical personnel directly. Make phones

available in commonly used rooms in the home, such as bedrooms, the living room, bathrooms, and the kitchen.

- Install ramps and nonslip flooring. Ramps can make it easier to reach the front door or cross over elevated doorway thresholds. Nonslip flooring also can prevent falls around the house, offering more traction for feet, walkers or canes.

- Repair cracks in walkways and

driveways. Safety should also extend to the outdoors. Be sure to repair cracks or uneven pavement. Replace loose patio blocks or bricks with a more stable design or with concrete or asphalt. While outdoors, trim back bushes and make sure there are no tripping hazards outside as well.

A few modifications can make it possible for seniors to live comfortably in their homes for many years.

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Earth-friendly tips for autumn

Autumn is upon us, and with the change of seasons comes the fall to-do list that must be completed before the arrival of winter weather. Many outdoor jobs are best completed before temperatures drop, while others can be tackled indoors to help save energy and prepare for increased time spent inside the home.

OUTDOOR CLEANUP

Autumn means leaves are falling from trees and littering landscapes. Cleaning up leaves can be a time-consuming task, but it's necessary to promote the health of lawns and other plants. Grass that is completely matted down with leaves can become starved

for light and moisture, and lawns may even rot when forced to spend winter beneath fallen leaves.

One eco-friendly timesaver is to shred leaves with a mower (a manual mower is preferable) and leave them as topdressing for the lawn. As long as the grass blades can be seen within the leaves, the lawn should be fine. Shredded leaves will decompose and add necessary nutrients and organic matter to the soil naturally.

Leaves also can be used in annual flower and vegetable gardens to improve the soil. Mulch made from shredded leaves can be placed on the soil around trees and shrubs. This helps to reduce weed problems and protects root systems from harsh temperature fluctuations.

CLOTHING DONATIONS

It's time to pack away summer clothing and once again fill closets and drawers with sweaters and jeans. Before packing away your summer wardrobe, conduct an inventory to determine if there are any items you no longer use. Donate these items or use them as rags when cleaning.

Keep some short-sleeved shirts accessible so you can layer them under sweatshirts and sweaters. The heat from layering will be trapped against your body and keep you cozier, reducing your reliance on HVAC

systems to stay warm.

HOME REPAIRS

Check the roof for any missing shingles. In addition, look for spots where animals or insects may be able to gain entry into your home. Seal these areas and repair any leaks. This will make your home more efficient later on when winter hits its stride.

Remove window air conditioners for the winter. If they can't be removed, seal them with caulking or tape and cover them with

an airtight, insulated jacket. If you have forced-air systems, move furniture away from the vents so that air can flow better around the home and keep it comfortable.

Check weatherstripping around windows and doors and make the necessary adjustments. Installing additional insulation also can help reduce energy consumption.

A few tips can help homeowners prepare for autumn in eco-friendly ways.



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Secrets to making your home look like you hired a design pro



Photo spreads in home design magazines can be awe-inspiring. Quite often homeowners wish they could lift the looks right off the pages of magazines and transform their own homes into picture-perfect retreats.

It takes an eye for design to pull a room together — even with inspiration — and make it both functional and attractive. While hiring an interior designer is one way to go, homeowners can use some of the tricks and techniques the designers employ to do a remarkably good job of improving the interiors of their homes without such help.

EMBRACE TEXTURE

The colors used in a home can add impact, but designers often utilize various textures to create aesthetic appeal. A single color scheme can be enhanced by various fabrics. Consider a leather sofa made more cozy with chenille pillows next to a rustic side table. Figure out ways to incorporate a few different textures to add depth to the room.

BE CAREFUL WITH COLOR

Many high-end homes showcase neutral shades that are enhanced by pops of color. If you like a rich, royal purple, leave room for other colors as well. Add touches of purple in vases, throw pillows and other accessories.

Also, many designers work in shades of three for room colors. There may be one main color for walls,

another color for larger accents, such as couches and chairs, and then a third color that pops in accessories such as flowers, pillows and collectibles. These can be any colors, but the most muted tends to be the more abundant shade.

ADD A BIT OF BLING

Glittery items and metallics can add a touch of luxury feel to any space. A shiny table lamp, mirrors, a sparkling chandelier, and the like are easy ways to produce a high-end feel. Reflective surfaces also will cast light around the room, giving the illusion of a larger space.

CHOOSE A BIG STATEMENT PIECE

Many homeowners make the mistake of filling a room with several small pieces of furniture that only contribute to clutter. Instead, look for a statement piece, which can be a cabinet, armoire or chaise. Mix and match large and small elements for a sense of balance.

ACCESSORIZE

Finish the room with accessories and flowers. When placing and hanging knickknacks and wall art, odd-numbered groupings often look the most cohesive and interesting. Experiment with different scales and heights for even more dimension.

When inspiration hits, take some cues from interior design pros to make spaces look like they belong on the pages of your favorite magazines.

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AUTUMN IS A PRIME TIME TO TEND LAWNS AND GARDENS

Autumn is gardening season. That statement may not seem right to those who think of the spring as the peak time to care for lawns and gardens. However, autumn is an ideal time to get into the garden and ensure that flowers, trees and garden beds will over-winter successfully.

A number of things make autumn a prime gardening season. The cooler days of fall enable gardeners to spend ample time outdoors without the threat of blazing heat. In addition, soil harbors a lot of residual warmth in autumn. Also, the colder temperatures haven't yet arrived in autumn, nor have the leaves completely fallen, making fall a prime time to assess what's already in the landscape, what needs pruning back and where to address planting for next year.

Gardening enthusiasts can focus their attention on these areas this fall.

- Pamper perennials. As annuals and perennials start to fall back, mark the spots where perennials are located so they can be easily identified later on. This way, when planning spots for spring bulbs or other spring layouts for next year, perennials won't be overlooked or covered over.

- Prune shrubs. Look at shrubs and trees and cut out dead or diseased wood.
- Clean up borders. Weed and tidy up borders and lawn edging.
- Install pavers or rock wall. Embrace the cooler temperatures to work on labor-intensive projects, such as putting in a garden bed, retaining wall or walkway.

- Remove spent summer veggies. Take out vegetable garden plants that have already bloomed and borne fruit. Tidy up vegetable gardens and start to sow cooler weather plants, such as onions, garlic, beans, and sweet peas.

- Rake and compost. Rake the leaves and gather grass clippings to add to the compost pile.
- Plant spring bulbs. Get tulips and other spring bulbs ready for planting so they'll burst with color next year.

- Dig up herbs. Relocate herbs like parsley or basil to indoor gardens. Otherwise, strip all leaves and freeze for storage during winter.

- Consider mums. Chrysanthemum plants are perennials. While they look beautiful in pots, if planted, maintained and winterized, they can bloom every fall.

- Fertilize the lawn. Fertilizing in autumn helps ensure grass will stay healthy throughout the winter.

- Add mulch and compost to the garden. Replenish spent soil with mulch and compost so garden beds will be revitalized for spring planting.

- Prune hedges. Tidy up hedges, as they won't be growing much more this year.

- Clean and store equipment. Clean, sharpen and oil all equipment, storing lawn and garden tools properly so they are ready for spring and not lying out all winter.

Autumn may not seem like gardening

season, but there are plenty of lawn and garden tasks to tend to during this time of year.



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How to ensure a successful basement remodel

By: Scott McGillivray

Americans continue to fuel remodeling spending across the country, driven by upward growth in real estate prices and the rising cost to trade up to a larger home. Basement renovations are expected to be a hot trend in 2016, as buyers look to maximize available living space rather than move, and as young buyers look to offset the cost of homeownership with potential income suites.

While finishing a basement can be a great alternative to moving — especially if you love your neighborhood — there are some challenges homeowners must be aware of when tackling below-grade living spaces. Choosing the right products is vital to the comfort, safety and function of your new living area. Look for products that help to maximize energy efficiency and protect against moisture, fire and noise.

Here are the top points to consider to ensure a successful basement renovation.

Waterproof it. Check the interior foundation and floors to make sure there are no existing moisture issues, water damage or mold problems. Address any primary moisture issues before finishing the space. Examine grading to ensure water runs away from your foundation.

Insulation is key. Insulation plays a critical role in making your basement feel comfortable, while keeping it safe and dry. For the best results, install a rigid board insulation, like Roxul ComfortBoard IS, against the concrete foundation before you stud the wall. The board is mechanically fastened or adhered to the concrete foundation wall, which prevents thermal bridging through the studs, providing better thermal performance. Finish with a moisture-resistant and dimensionally stable insulation between the studs, like R14 Comfortbatt, to protect against common basement issues such as mold, mildew and rot.

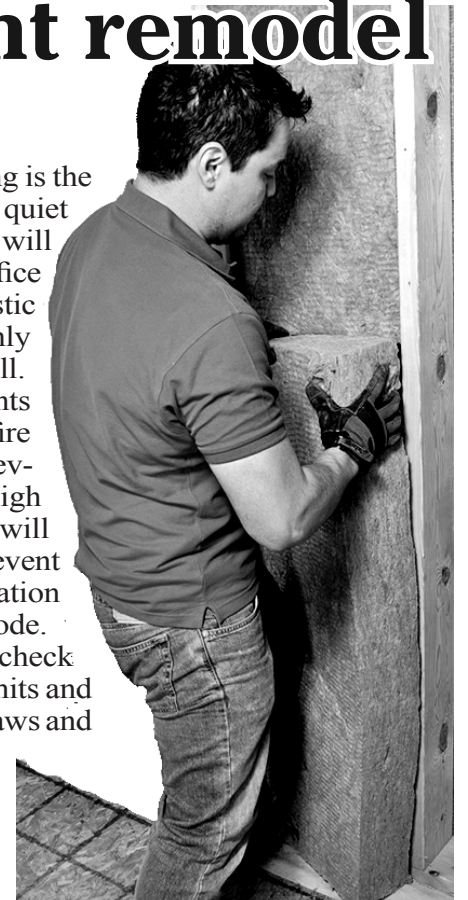
Choose a functional design. Draw out plans, carefully taking into consideration any low ceilings or small windows. Try to incorporate structural features, such as attractive wood beams, into your design. Keep the space as open as possible. Select lighting that provides a

bright, airy feel.

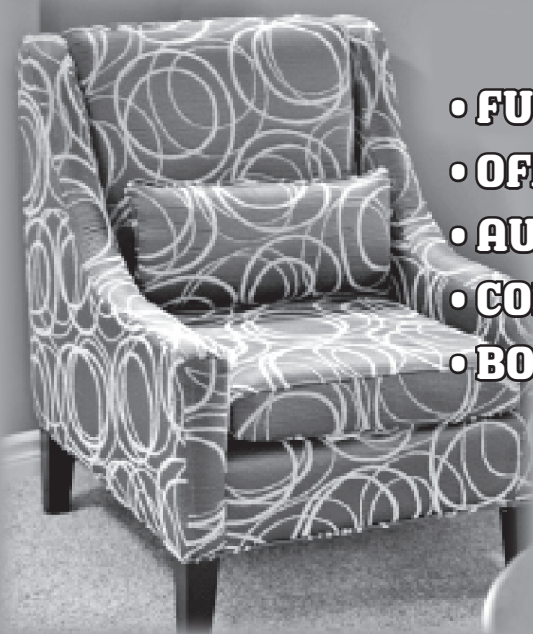
Don't forget to soundproof it. Soundproofing is the ultimate solution to maximize your basement's quiet and privacy. Whether your newfound space will function as a home theatre, music room, home office or playroom, it will benefit from quality acoustic insulation, like Roxul Safe 'n' Sound. Not only is it highly effective, but it's also easy to install.

Consider fire safety. Since many basements are now being renovated as income suites, fire protection is also a vital consideration. Whenever possible, select building materials with a high fire-resistance rating and look for products that will not off-gas or contribute to toxic smoke in the event of a fire. Include additional exits in your renovation plan and educate yourself on your local fire code.

Before you start your renovation, be sure to check with your municipality to secure the right permits and to ensure that you're complying with local bylaws and building codes. Finishing a basement can be a smart renovation, if done properly, adding to a home's value, increasing its function and providing greater enjoyment or income potential.



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Arrange furniture, design rooms more easily

Redesigning a room can involve several steps, from choosing a paint palette to taking down walls to buying new furniture. When it comes time to put the space back together, finding an appealing furniture arrangement or layout renovation that maximizes space efficiently can be challenging if it requires moving heavy pieces of furniture around. To make such tasks easier, homeowners can rely on a bevy of room-designing apps that enable one to manipulate a room in the digital realm.

Some people have great spatial reasoning and can work out designs in their head or by plotting items on graph paper. But many homeowners may need a little extra help. By figuring out a floor plan, anyone can start laying out their furniture and other design elements.

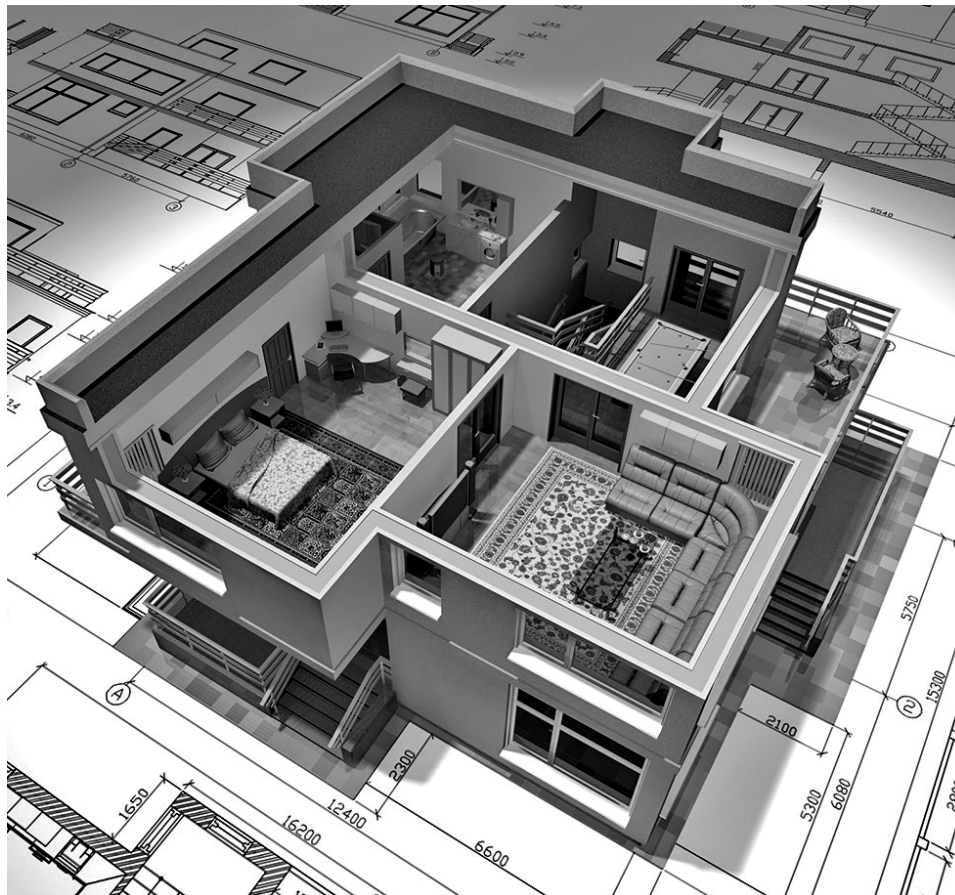
Room planners come in various forms, from free downloads available through popular furniture companies to pay-for-use, third-party software. The following are some of the more popular room planners homeowners can utilize.

- **Amikasa:** This app enables users to create room layouts using furniture and more from real brands. It features a walk-through mode so you can take a virtual tour afterwards.

- **Autodesk Homestyler:** Brought to you by the company that produces professional

design programs for architects and designers, like AutoCAD, Autodesk and Revit, this user-friendly technology allows you

to create 3D renderings and move around furniture, decorative items, appliances, and other elements right in the app.



- **Floor Plan Creator:** Start with the basics by plotting out precise and accurate floor plans. This app enables you to create multiple floor rooms in 3D and get automatic figures for perimeters, walls and more.

- **Ikea Home Planner Tools:** The free, easy-to-use home planner tool from the popular furniture giant enables you to see how items from the store can look in your space — before you bring it home. The Kitchen Planner from the company also makes it simple to enter Ikea components and see how much the proposed kitchen design may cost.

- **Magic Plan:** This is another popular feature-filled app for planning designs. The technology even allows you to take a picture of your existing room and create floor plans.

- **Planner 5D:** This is an extensive room-design tool that helps you design rooms down to the smallest architectural details. It also can be taken outdoors for landscaping and pools, utilizing 3D graphics.

- **Room Scan Pro:** This app draws floor plans simply by having you hold the phone up to a wall. The software will then scan the circumference and plot out the requisite measurements.

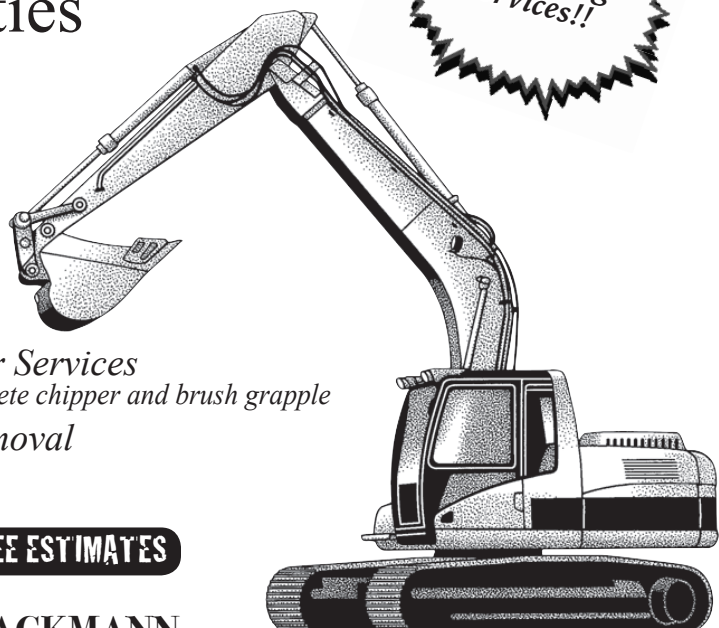
These are just a few of the room planners that can make it easier to see what a finished design product may one day look like.

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Protect your home (and more) from winter's freeze

Freezing temperatures may be good for ice skating or building snowmen, but sub-freezing temperatures can be dangerous for the average person and his or her home. Cold weather often leaves people scurrying to do whatever is necessary to safeguard themselves from the big chill. But it's important homeowners also protect their homes in cold weather.

PLUMBING

Plumbing and pipes may be vulnerable to cold weather. Frozen pipes may burst and cause substantial damage to a home, potentially causing flooding and structural damage.

Homeowners should disconnect and drain garden hoses before winter arrives. Water to outdoor hose bibs should be turned off, though the valves on these outdoor faucets should be left open to drain. Also, outdoor faucets can be covered with insulating foam covers.

The Red Cross says pipes that freeze most frequently include pipes in unheated areas, such as basements, attics, garages, and crawl spaces. Close vents to the outside in areas like attics and basements to limit the amount of cold air that gets indoors. Think about insulating unheated areas, as well as using pipe sleeves, heat tape or wraps on exposed pipes.

By opening kitchen and bathroom cabinet doors, homeowners can allow warm air from a home to reach pipes under the sink. During extreme freezes, keep cold water dripping from a sink to prevent pipes from freezing.

Service HVAC systems

It's important to ensure that heating systems are working properly prior to the cold-weather season. It may only take hours for the interior of a home to reach dangerously low temperatures without adequate heat. Homeowners should schedule annual checkups of furnaces and hot water heaters. Inspect the heat exchanger for cracks, install a clean air filter and make sure all thermostats are working properly.

HAVE FUEL READY

Homeowners who heat their homes with oil, wood or coal should make sure they have plenty of fuel on hand in advance of winter. Shortages can occur, and it may take some time for new fuel to arrive in the midst of a cold snap.

As a precaution, homeowners can rely on portable space heaters to fill in the heating gaps during freezing temperatures. Exercise extreme caution with these devices, turning them off when leaving the room and remembering to avoid overloading outlets.

PROTECT OUTSIDE

Drain birdbaths, clean out downspouts and remove water from other items where water can freeze and cause damage. Inspect roofing prior to the snowy season, but stay off roofs during freezing weather.

Remove snow shovels and other winter gear from storage and make sure the items are easily accessible during snowstorms.

Winter's bite can be severe. Homeowners can protect themselves and their properties when the freeze sets in.

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Prevent growth of mold/mildew in colder months

Mold and mildew are not only unsightly, but unhealthy. These fungi grow readily in damp areas and are found in the air breathed both indoors and outside. If left unaddressed, mold and mildew can threaten the health of a home's inhabitants.

Mildew is a type of mold that remains relatively flush with the surface it grows on.

Other molds can grow puffy in appearance.

Molds serve the purpose of destroying organic materials, but in high amounts, these microorganisms can cause respiratory problems, sinus congestion, throat irritation, headaches, and other issues, particularly when mold grows unchecked indoors, says Better Homes and Gardens. As a result, it is essential to address mold before it becomes problematic.

According to Polygon, a drying technology and temporary climate solutions company, the wet season in winter is when molds often grow and expand. Mold can break down the integrity and strength of the surfaces where it grows.

Homeowners can employ the following strategies to prevent mold growth.

- Keep all surfaces clean, using proper cleaning products. Diluted bleach solutions are highly effective at killing microscopic fungi, viruses and bacteria.

- Reduce moisture and humidity by ensuring sufficient air circulation in rooms, particularly bathrooms and kitchens. An exhaust fan will help remove moisture quickly.

- Fabrics covered in mildew that can be laundered should be carefully removed and washed in chlorine bleach and hot water. An oxygen bleach product also can be effective.

- Invest in a dehumidifier that can reduce moisture in the home in problem areas, such as damp basements or garages.

- Fix plumbing leaks as soon as possible.

- Remove damp leaves and snow from areas around the foundation of the home. Ensure that gutters and downspouts are clear of debris and can shuttle water away from the house effectively.

- Replace cracked or defective mortar in basements.

- Make sure all seals on windows and doors are not compromised and are in good working condition.

- Be sure an HVAC in-line humidifier is adjusted to the right setting and isn't pumping too much moisture into the heated air; otherwise, the added humidity can contribute to mold.

- If there is a flood or water infiltrates a home in other ways, hire a professional service to help clean and dry the home effectively.

Mold and mildew are problematic, but with diligence they can be kept at bay.

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Experiment with growing edibles indoors

Foodies find it hard to beat vine-ripened tomatoes plucked right out of a garden. Other edibles, such as fresh lettuce for a small luncheon salad or a handful of fresh parsley right out of a pot to add to a marinade, also add a lot to meals.

The convenience and flavor of freshly grown edibles propels many home gardeners to grow produce and herb gardens in their yards. But those short on outdoor space may be happy to learn that many edibles grow equally as well indoors as outdoors.

Many people maintain comfortable temperatures between 70 and 75 F in their homes all year long, which can be the ideal condition for growing an array of edibles no matter the season. For those with homes that receive ample sunlight (or if homeowners are willing to supplement with artificial light), growing conditions can be even stronger. An indoor garden can comprise as much space as a homeowner is willing to devote. Shelving can maximize vertical

areas and enable gardeners to include even more planting room.

Keep these tips in mind when cultivating indoor edible gardens.

- **Tomatoes:** Tomatoes should be reserved for the sunniest spot in a home or one where additional UV light can be used. Tomatoes will need pots or containers that are roughly six inches deep with ample drainage. Keep in mind that tomatoes grown indoors will be smaller than outside fruits, and you may want to consider plum or cherry tomato varieties.

- **Cucumbers:** For those fresh salad mixes, cucumbers can be grown indoors in large pots so they can have space to develop. Be sure to put a climbing structure in the pot so that vines can grow vertically, and place cucumbers in a sunny, warm location.

- **Carrots:** Natural Living Ideas says that if you have between four and five hours of bright sunlight per day and deep pots with loose, well-draining soil, you can cultivate carrots indoors. Carrots prefer cooler spots

for sweet yields. Plus, carrot greens can make for attractive indoor decorations.

- **Microgreens:** Swiss chard, basil, dill, kale, and other greens can provide nutrient-dense additions to any meals. These plants do not require a lot of depth to a container and can thrive on a sunny windowsill in a room that's between 60 and 70 F.

- **Scallions:** These plants of the onion family add flavor to many recipes. When scallions are grown at home, gardeners can snip off the greens as needed. Choose deep pots so the scallions can establish strong root systems.

- **Turnips:** Large, deep pots are needed to grow turnips, says Loyal Gardener. You can grow them from seeds and be harvesting turnips in about two months.

Homeowners or apartment dwellers can experiment with different types of edibles indoors. The result can be fresh foods no matter the season.

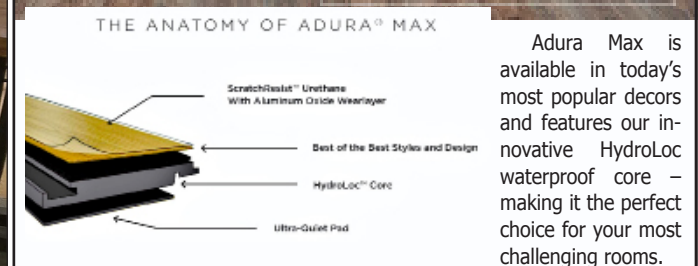
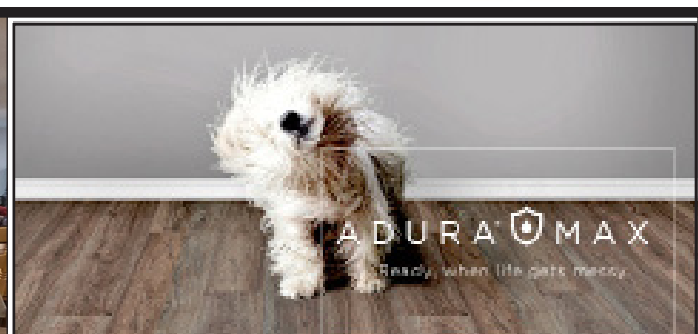


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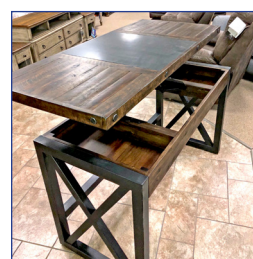


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Tips for Maintaining an Organized Home

(Family Features) This time of year, family life can get a little messy. School schedules and sports activities mix with work commitments, and before long the house is as cluttered as the calendar.

Fall is the perfect time of year to recommit to an organized household so you can keep the chaos contained. With these tips, you can make small changes to help you get organized and stay that way.

Embrace routines. The idea of dedicating large chunks of time to organizing and tidying the house can be overwhelming. However, making time to clean as you progress through the day can help control clutter and keep the time commitment more manageable. Commit to cleaning up the kitchen after dinner each night. Set expectations for kids to pick up their rooms before bed. Before long, routines become productive habits that make a visible difference.

Purge the excess. Over time, nearly everyone collects too much stuff, and clutter is often more an indication of too much volume than poor organization. Items are purchased to replace outdated things, but the old pieces sometimes don't actually get discarded. Getting control of your clutter starts with eliminating the things you no longer want or need. A good strategy is to create piles of items: keep, sell, donate and discard.

Create a drop zone. In most homes, the entryway is a catchall for family belongings that get shed with each pass through the door. It's convenient to have shoes, coats, backpacks and other essentials ready to grab as you head out, so instead of fighting the inevitable jumble, find a way to organize it. A stylish drop zone using ClosetMaid's Space Creations organizers is a solution that attractively contains all those essentials. The line includes a range of shelving kits, complementing drawers, baskets, rods and more so you can customize the storage unit to your exact space



and needs.

Avoid junk piles. Nearly every home has at least one junk pile, drawer or even room. In most cases, the reason is that the contents are a mish-mash of items that don't really have any place else to go. Make a point to identify ways to create order, whether it's adding drawer inserts to contain all the odds and ends or buying a standing file to capture bills and mail.

Be mindful about use. When you're on a mission to eliminate excess clutter, it can be tempting to go overboard putting things away. It's important to be realistic about where you store the things you need and err on the side of keeping the things you use regularly within reach. This may mean getting creative about how you organize or even adding new storage containers or furniture, but remember being organized is only helpful if it's

also practical.

Find more ideas for better home

organization this busy season at ClosetMaid.com.

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Carbon monoxide remediation

Carbon monoxide is a colorless, odorless gas that can be deadly. Because carbon monoxide is found in the fumes produced when fuel is burned, it is present in and around homes. As a result, homeowners should be aware of carbon monoxide and make every effort to detect its presence.

CO forms most readily when there is insufficient oxygen to complete combustion and produce carbon dioxide. Hot water closets, furnaces in crawlspaces, heating appliances in attics, and other contained areas are common areas where CO can form.

The U.S. Centers for Disease Control and Prevention says that thousands of people visit emergency rooms and are hospitalized because of CO poisoning every year. While CO is a risk for just about anyone, infants, the elderly, those with breathing problems or chronic heart disease, and people with anemia are most likely to get sick from CO.

CO has earned the moniker “the silent killer” because it cannot be identified without the presence of a carbon monoxide detector. If a person believes he or she is smelling carbon monoxide, that person is probably mistaking the odor for other combustion byproducts that the human nose can sense.

CO is a byproduct of vehicle exhaust, boat engines, stoves, lanterns, grills, furnaces, and fireplaces. CO is produced anytime something is burning. That is why it is

essential that products designed to be used outdoors are used exclusively outside, and that indoor appliances are properly vented to the outdoors. CO can build up indoors and poison people and pets who breathe it in.

Some people may not recognize that CO is problematic in a home until multiple residents start complaining of similar symptoms. Common CO poisoning symptoms include nausea and vomiting, dizziness, chest pain, confusion, headache, and other flu-like symptoms, advises the consumer advocacy group Carbon Monoxide Kills. Those with repeated exposure to high levels of CO may eventually develop cerebral edema, which is a swelling of the brain. CO can compress brain cells and destroy them, leading to neurological issues and death. CO poisoning is actually the result of the head and heart not receiving sufficient oxygen.

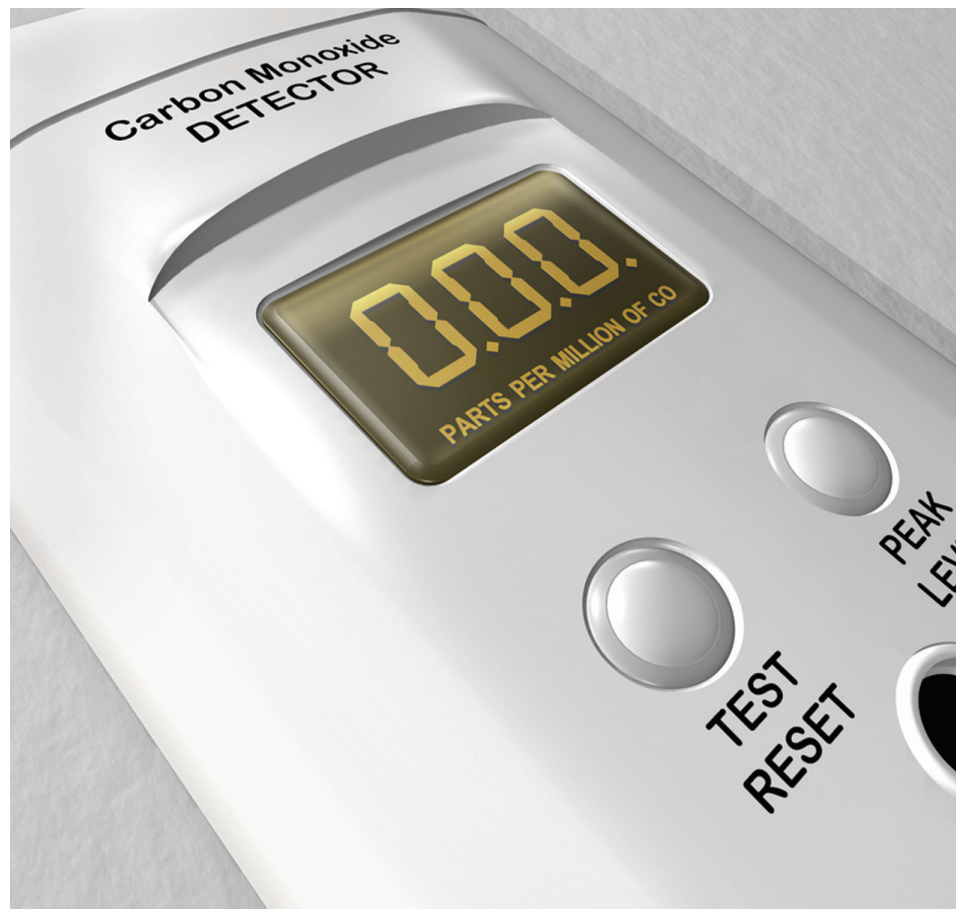
CO detectors can save lives and should be installed in all homes and apartments. The National Fire Protection Association says CO detectors “shall be centrally located outside of each separate sleeping area in the immediate vicinity of the bedrooms.” Individuals should follow the manufacturer instructions regarding where on the wall or ceiling the CO detectors should be mounted. As an added safety precaution, CO detectors should be placed on every floor of the home.

Gas sensors in CO alarms have limited

life spans, so they should be replaced generally every five to six years, because calibrating and testing for CO is more difficult

than simply replacing the alarms.

Installing or replacing carbon monoxide detectors is an easy improvement that can help save lives.

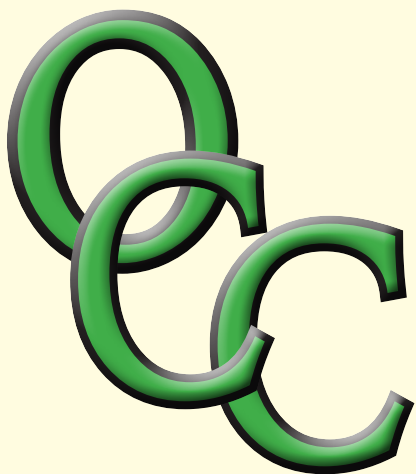
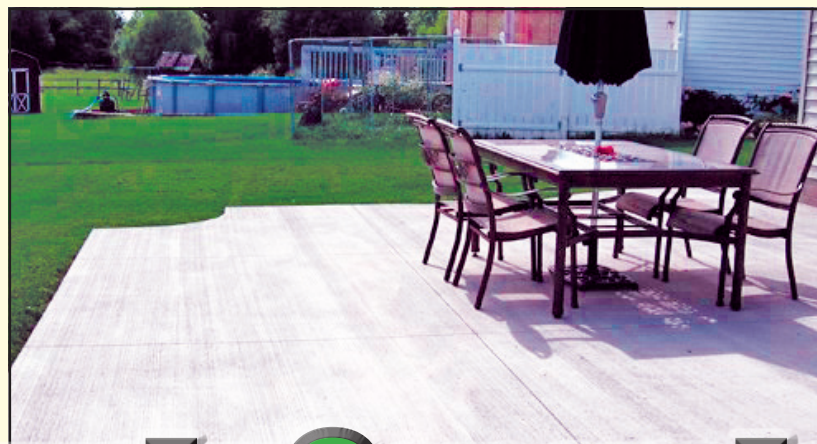


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How to recognize water damage in a home

Homes are potentially susceptible to a host of problems. While unforeseen problems can prove costly, homeowners who keep attentive eyes on their homes can oftentimes discover small problems before they escalate.

Water damage is a potentially costly problem that can afflict any home. Old homes tend to be most susceptible to water damage, and that damage can manifest itself in various ways. The following are some telltale signs of water damage that should give prospective home buyers pause and compel current homeowners to seek professional assistance as soon as possible.

STAINS

Many prospective home buyers have been disappointed by the sight of water stains during an open house or home inspection. Water stains tend to be on ceilings and/or walls. Stains on ceilings tend to be round, while wall stains are straight lines down the wall that may or may not have forced paint to peel. Water stains are not necessarily indicative of a major problem, but homeowners should have the stains examined by a professional while potential buyers should direct their home inspector's attention to the stains.

DETERIORATING WOOD

Wood around windows or doors that is deteriorating may indicate water problems. The wood might be deteriorating because water is

infiltrating the wood during storms. Baseboards and molding that is dilapidated or beginning to deteriorate may also indicate water damage.

BUCKLED DRYWALL OR WOOD

Drywall or wood that is buckled or beginning to buckle is another potential indicator of water damage. Drywall buckles when it gets wet, and that is often a sign that there is a leak behind the drywall. Severely buckled drywall will feel as if it has ridges. Wood also buckles when it is exposed to excess moisture, and this can usually be felt when walking on the wood barefoot or in socks.

ODOR

Sometimes water damage is best detected by the smell test. Homeowners who notice the smell of mold or mildew in rooms that previously never emanated such odors might have homes that are in the early stages of water problems. The water damage might be behind the walls, where mold is beginning to form thanks to water damage. Older homes tend to be musty, but call in a professional if you notice that mustiness is more pungent than usual.

Water damage is a potentially costly problem, especially if it goes unnoticed for months or even years. Homeowners and prospective home buyers should be on the lookout for signs of water damage before problems escalate and require expensive repairs.

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Safeguard roofs against snow damage

Snow may delight young children itching for a day off from school. But for many homeowners, the sight of snow means their time will soon be spent clearing paths and plowing driveways rather than building snowmen and sledding with friends.

The sight of falling snow also may inspire some homeowners to think about the roofs of their homes. The Insurance Institute for Business & Home Safety warns that it is important to understand the risk of roof collapse due to the weight of snow on the roof. Roof structures that are in good condition can support roughly 20 pounds per square foot. IIBHS says this equates to around four feet of new snow before a roof will become stressed.

Total snowfall is not the only factor to consider. Homeowners also must check the type of snow that has fallen. According to House Logic, six inches of wet snow is equal to the weight of about 38 inches of dry snow. That means it may take much less sodden snow to weigh down a roof.

Roof condition and the shape of the roof bear consideration as well. Popular Mechanics says the ideal pitched roof is smooth and steep so that the snow slides off. Closely spaced rafters improve the strength of the roof. A flat or slightly pitched roof may accumulate snow more readily.

Homeowners are urged to inspect roof rafters to see if they are cracked from previous snowstorms or damaged from insects or rot. Snapping or popping sounds while snow is on the roof is not a good sign.

House Logic also says that homeowners can tell if the snow load on the roof is too much by paying attention to interior doors. If such doors begin to stick, that may be a signal that there's enough weight on the center of the house to distort the door frames. Houses that had improper renovations or homes in which load-bearing walls were removed may be more susceptible to this problem.

Removing snow from a roof is not an easy job — and may be a task best left to professionals. The safest way to remove snow from the roof is to use a snow rake with an extension arm that enables users to push and pull off the snow while standing on the ground. One should not climb onto a snowy or

icy roof to remove snow. Shovels, which can damage roof shingles, should never be used.

IIBHS says that hiring a professional roof contractor is one way to safely remove snow from the roof. Licensed and insured contractors will have the experience to get the job done correctly and safely. Homeowners can expect to pay between \$250 and \$500 for this job.

Roof snow removal is a priority for those who live in mountainous or extremely snowy areas. If unsafe amounts of snow are left on rooftops, leaks, damage and collapse may result.



SNOW ON a roof may look idyllic, but too much weight can cause structural damage.



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Fall in Love with Outdoor Decor

(*eLivingtoday.com*) Just because the temperatures cool doesn't mean the amount of time and attention you spend on your outdoor spaces should. Fall is the perfect time to add seasonal touches and decorations to the exterior of your home that not only improve curb appeal, but also amplify your personal style.

Consider these seasonal ideas for decorating your patios, porches and backyards.

USE BOLD AUTUMN COLORS

Orange is a go-to fall color, but other seasonal shades, such as burgundy, can be incorporated to complement those orangy tones of pumpkins. Think blankets, throw pillows, mums and faux leaves as accent items that can add fall hues to your home.

PLANT AUTUMN VARIETALS

Potted plants are one of the quintessential elements of outdoor decor, and taking advantage of your favorite fall blooming plants—Nippon daisies, Oriental lilies, chrysanthemum and helenium, for example—can add seasonal greenery and fiery tones to your garden or planters.

BRING THE INDOORS OUT

You can create beautifully designed spaces that you'll enjoy year-round by bringing the indoors outside. Coffee tables, weather-proof area rugs, throw pillows, hanging lighting and wicker furniture can be staples of fall outdoor living spaces that provide the same cozy feel as your living room.

WARM UP WITH A FIRE PIT

Calming and on-trend, creating a DIY firepit—either in a safe spot in your yard or simply on a tabletop—using concrete blocks, a ceramic pot or copper bowl and some logs can serve as a perfect gathering place for fall nights.

STRING SOME LIGHTS AROUND YOUR SPACE

If you have an outdoor space that could use some ambience, a string or two of clear party lights or strategically hung lanterns can improve the look and feel of your patio or yard. Of course, you can also opt to light candles or repurpose leftover outdoor torches.

WELCOME GUESTS WITH A PERSONALIZED DOORMAT

Adding a personalized, seasonal

welcome mat can add some personality to your porch as a simple way to supplement function with a touch of style. With a range of options typically available, swapping it out seasonally can keep your front door fresh.

HANG A LEAFY WREATH

While lush green wreaths work many months out of the year, autumn is an opportunity to string together red, orange and gold hues that can often be found in yards as well. Simply pick up some faux leaves at a craft store—or pick them up from your yard for an even more natural look—and attach to a wooden or metal wreath frame then hang with some fall-themed ribbon or rustic twine.

Find more ideas for decorating your home at *eLivingtoday.com*.



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Chimney maintenance a part of home safety

As temperatures drop and thoughts once again turn to lighting fires and sitting down with a good book, it's important to revisit chimney maintenance. Even though chimneys do not require daily upkeep, regular maintenance efforts help chimneys operate safely and prevent deaths and injuries while protecting homes from fire.

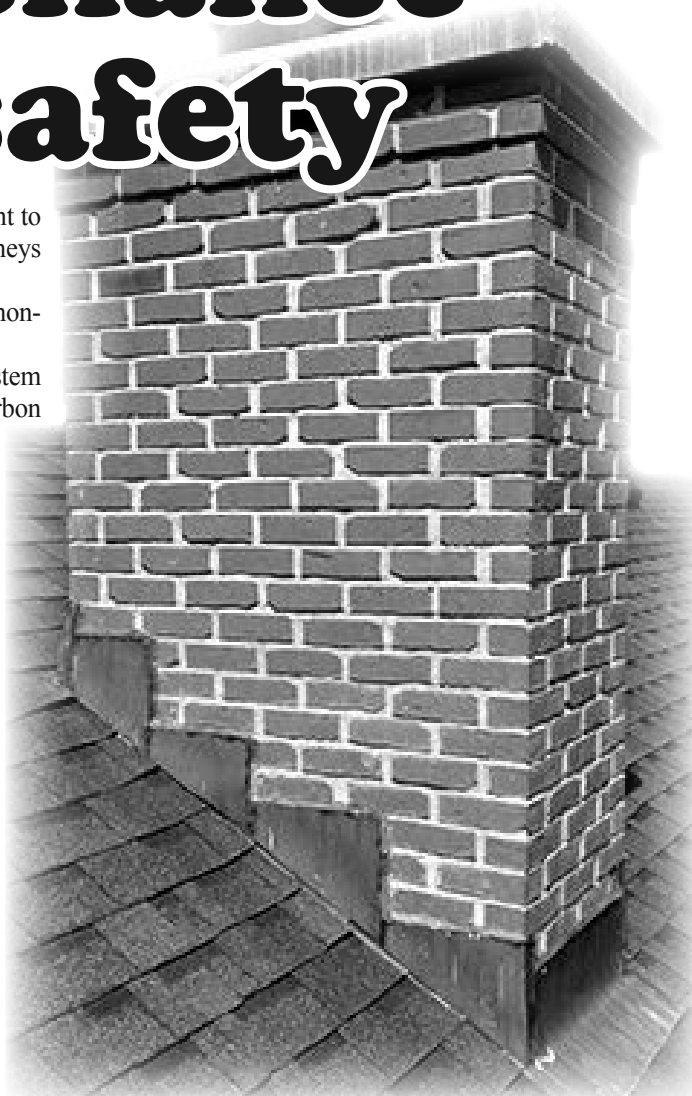
Various problems can arise when chimneys are not well maintained. Such problems include chimney fires, carbon monoxide poisoning and early failure of the chimney and heating sources that the chimney vents.

Carbon monoxide can be scary, as it is virtually invisible without a proper detector. The National Vital Statistics System says that, in 2015, 393 deaths resulted from unintentional carbon monoxide poisoning in the United States. When carbon monoxide is breathed in, it builds up quickly and combines with the blood, reducing the blood's ability to carry oxygen. The Canada Safety Council says that body tissue and cells can't function without oxygen.

Chimney fires are another potential byproduct of poor chimney maintenance. The Chimney Safety Institute of America notes that chimneys expel the byproducts of combustion, including smoke, water vapor, gases, unburned wood particles, hydrocarbon, tar fog, and assorted minerals, which can condense on the inside of the chimney flue. The residue, called creosote, is highly combustible. With the right conditions, a chimney fire can occur.

To avoid chimney fires and other risks, take these precautions, courtesy of CSIA, HomeAdvisor and Popular Mechanics.

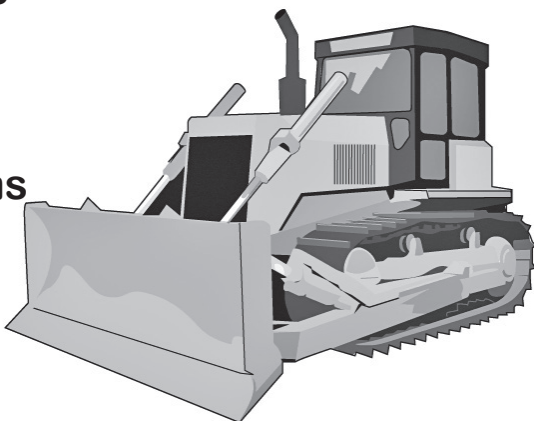
- Have chimneys inspected annually and properly cleaned by a professional chimney technician.
 - Make sure tree branches and other obstacles are cleared away from the top of the chimney.
 - Use seasoned hardwoods that have been split for several months to a year. "Green" wood creates more creosote.
 - The top-down method of building a fire produces less smoke. This means using larger pieces of wood on the bottom and the smallest twigs and kindling at the top. The fire will burn from the top and down, igniting the wood beneath as it goes.
 - Put a cap on the chimney to keep out rain, snow and small animals.
 - Keep fires small; otherwise, the intense heat may damage bricks and mortar in the chimney. Repair any damage promptly before lighting another fire.
 - Open the damper and fireplace doors so that air supply flows freely and can vent the smoke promptly, reducing residence time in the flue; otherwise, creosote can form.
 - Install smoke and carbon monoxide alarms throughout the home and routinely check the batteries.
- Learn more about chimney maintenance and find a certified chimney sweep at www.csia.org.



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Maintain indoor air quality all year long

Millions of people anxiously anticipate the arrival of spring. Months spent cooped up indoors as temperatures outside dip below freezing can take their toll, and those first warm, sunny days of spring can be just what people need to kick the winter blues.

Winter can be dreary for people confined to indoors as temperatures drop, and poor air quality in a home can add to that dreariness while adversely affecting individuals' health. Air quality tends to suffer most in winter, but there are ways to ensure the air inside a home stays healthy all year long.

- Inspect and address any sources of carbon monoxide. Carbon monoxide, or CO, is an invisible, odorless gas that can contribute to poor indoor air quality and a host of health problems if it goes undetected in a home. According to the U.S. Centers for Disease Control and Prevention, potential sources of CO in a home include improperly vented natural gas appliances, such as stoves and water heaters, gas-powered tools that are used indoors, clogged chimneys, or blocked heating exhaust vents. Men and women can periodically inspect potential sources of CO and address any issues they find while also making sure all CO detectors are properly installed and functioning optimally.

- Inspect HVAC ducts. Ductwork is used to deliver warm or cool air in homes with heating and air conditioning systems. The U.S. Environmental Protection Agency notes that much of the dirt in air ducts adheres to the duct surfaces without ever entering living spaces. However, the EPA notes that homeowners should consider having their ducts cleaned if an inspection uncovers substantial visible mold growth. In addition, the EPA recommends homeowners consider cleaning if ducts are infested with vermin or clogged with excessive amounts of dust or debris.

- Avoid chemical cleaning products. Chemical cleaning products may be great at disinfecting dishes, countertops and other areas in the home, but such items may be toxic and adversely affect indoor air quality. For example, chemicals such as bleach and ammonia, which are used in many commercial cleaning products, can linger in the air, irritating the eyes, nose, throat, and lungs. Homeowners concerned about the quality of air in their homes also can avoid scented products, such as air fresheners and scented detergents, which the National Institute for Occupational Safety and Health notes may release volatile organic compounds into the air.

- Inspect bathrooms for mold growth. Mold can grow on surfaces that are routinely wet, and that makes poorly ventilated bathrooms common sources for home mold infestations. Mold can adversely affect indoor air quality when mold spores are released, potentially triggering allergic reactions, asthma attacks and respiratory conditions. After bathing in bathrooms without vents, men and women can open windows so the room dries before mold can grow. In bathrooms with vents, make sure vents are running during baths and showers and afterward until ceilings, walls and floors appear dry.

Poor indoor air quality can be easily addressed to ensure individuals stay healthy throughout the year.

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CHRISTMAS TREE SAFETY TIPS

Christmas trees are staples of the holiday season that can be found in millions of households across the globe. But Christmas trees can be as dangerous as they are heartwarming. According to the American Christmas Tree Association, Christmas tree fires contribute to \$13 million in property damage annually. Many Christmas tree fires involve live Christmas trees that, while beautiful, pose a greater fire threat than artificial trees because they can dry out, making them vulnerable to electric lights and nearby heating sources. Homeowners can take the following steps, courtesy of the ACTA, to prevent Christmas tree fires.

- Purchase a fresh tree. The ACTA notes that fresh trees are less likely to catch fire than trees that were cut weeks before being purchased. Avoid trees that are shedding their needles. Try to purchase trees with vibrant green needles that are hard to pluck. Purchasing freshly cut trees from tree farms instead of grocery store parking lot vendors, whose trees might have been cut weeks earlier, can ensure trees are fresh.
- Discard damaged lights. Damaged lights are not just an eyesore but a significant safety threat. Electrical malfunctions in lights can contribute to tree fires, so discard any damaged lights. Before placing lights on the tree, stretch each strand out on the floor and plug them in to see if any lights are damaged or burned out, replacing those that don't pass inspection.
- Place the tree away from heat sources. Christmas trees are the centerpieces of holiday decorations. But trees should never be placed near heat sources, no matter how aesthetically appealing certain spots may seem. Keep trees away from fireplaces, radiators, candles, heating vents, and lights.
- Keep the tree watered. A tree that gets ample water is less likely to dry out, and dried out trees pose a significant fire risk. Check water levels and water trees in the morning and night as needed, and even more frequently if necessary.
- Turn lights off at night. Christmas tree lights should always be turned off at night when residents are going to bed. In addition, lights should never be on when no one is home.

Corey Jaegers Owner/Operator

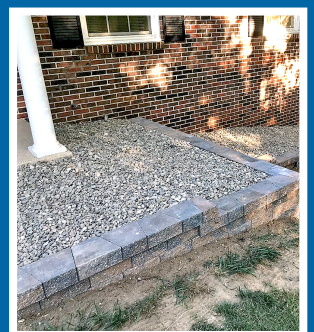
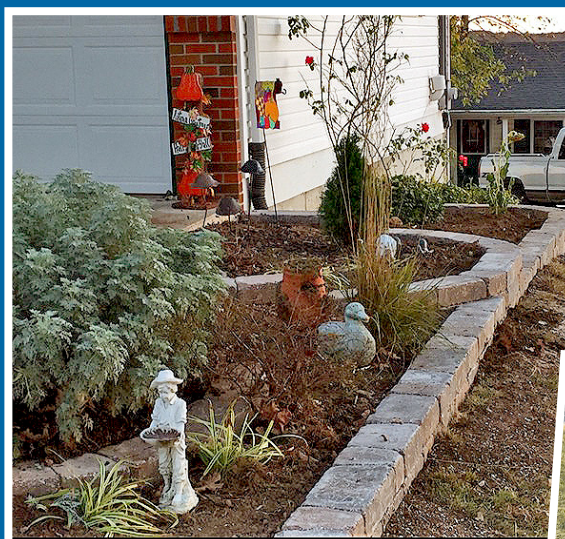
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Pros and cons to pet doors

Pets quickly take up residence in their owners' homes and hearts. Many pet parents treat their pets as full-fledged members of the family, with the same privileges and attention they devote to other family members.

A 2016 Harris Poll found 95 percent of Americans consider their pets to be part of the family, and there is not much they won't do for their companion animals. One area where pet owners may focus their attention is giving their pets

more freedom to explore the outdoors. This can be achieved with the installation of a pet door. With busy schedules taking many pet parents away from home, pets may spend many hours home alone. An outdoor retreat could be just what the veterinarian ordered for pets who need more fresh air. Before pet owners install doors for their four-legged friends, it may behoove them to consider the advantages and disadvantages to doing so.

How to keep a pet-friendly home clean

Sixty-eight percent of American households, or about 85 million families, own a pet, according to the 2017-2018 National Pet Owners Survey conducted by the American Pet Products Association. Canada's Pet Wellness report indicates that approximately 35 percent of Canadian households have a dog, while 38 percent have a cat.

Dogs, cats and other companion animals can be wonderful to have around, breathing energy into a family. Despite all of the advantages pets can bring, they tend to be a little messy. However, that doesn't mean it's impossible to have a pet and maintain a clean home. Homeowners just need to take a few extra steps to help things along.

• **Manage pet fur.** One of the persistent issues pet parents face is fur. Grooming the pet regularly (preferably outdoors) will help tame some of its fur. Covering sofas and other places where pets like to lounge with an old sheet can contain some of the fur where it can be shaken off outdoors and laundered frequently.

• **Upgrade your vacuum.** You'll need a vacuum with strong suction to pick up fur, dirt, dander, feathers, birdseed, and any of the other debris that can accumulate thanks to pets. A vacuum with a good brush action also can dig in deep to carpets and upholstery to really clean thoroughly, say the experts at House Beautiful.

• **Pause for paws at the door.** Keep a small container of water by the front door. When returning

from walks, dip the dog's paws into the water and dry before entering the house. This keeps dirt (and salt in the winter) from being a nuisance.

• **Get the right cleanser.** Pet owners must contend with accidents. Look for an enzymatic cleanser that will treat stains and odors so that pets do not return to the soiled area again and again thinking this is an acceptable potty location, says *Modern Dog* magazine. Test an area of the carpet or floor being treated for colorfastness before applying. Address accidents promptly.

• **Choose the right upholstery.** According to *Martha Stewart Living*, look for top-grain, semi-aniline leathers, as scratches are disguised on such pieces. In terms of fabric, microfiber or microsuede are better suited to pets because the fabric is tightly woven and may be more resistant to fur and soiling.

• **Launder pet items.** Regularly wash bedding and other belongings that pets use. This will help tame indoor odors.

• **Keep nails neat.** Clipping dog and cat and other small animals' nails may help avoid scratches on furniture and floors. If you do not feel comfortable doing it, take the animal to a groomer.

Pet owners can keep their homes clean regardless of how much dirt their pets track into the house.

CONS

As convenient as pet doors can be, they may disconnect pet owners from their pets. People may feel they don't need to spend the time in the yard or walking the animal, and that can adversely affect the bonds between pet owner and pet.

Another potential disadvantage concerns alpha-driven pets. Giving pets control over their comings and goings may reinforce ego and potentially cause the animal to be less responsive to his owner's commands.

Safety is another concern. Although there are smart doors that can only open when triggered by a chip on the pet's collar, one never knows what pets may bring indoors. Cats may present dead rodents and dogs may dirty the house with muddy paws.

Weather is another concern. In colder climates, pet doors may be another source of drafts, contributing to inefficient heating and cooling situations.

Dogs or cats who are prone to roaming could get into trouble if left to their own devices outside.

Pet owners should consider a host of factors before installing pet doors in their homes.

PROS

Pet doors can be very convenient for pet owners and pets. Unencumbered bathroom breaks is one of the prime reasons to get a pet door. Not having to wake up early in the morning or rush home from work to let out a pup can give pet owners more freedom. Cat owners may choose to have their cats soil outdoors, removing the hassle and odor of indoor litter boxes.

A pet door provides a way for pets to regulate when they need to go and not be at the mercy of their human companions. This is handy when training a puppy who cannot hold his bladder for more than a few hours. Avoiding indoor accidents can be a great reason to install a pet door.

Pets need exercise and stimulation to alleviate boredom and avoid destructive behaviors. Access to the outdoors promotes physical activity and mental stimulation. Cats may chase bugs or small animals. Dogs may run around the yard and play with a ball or stick. Easy access to outdoor play can take some of the burden off of busy pet owners.

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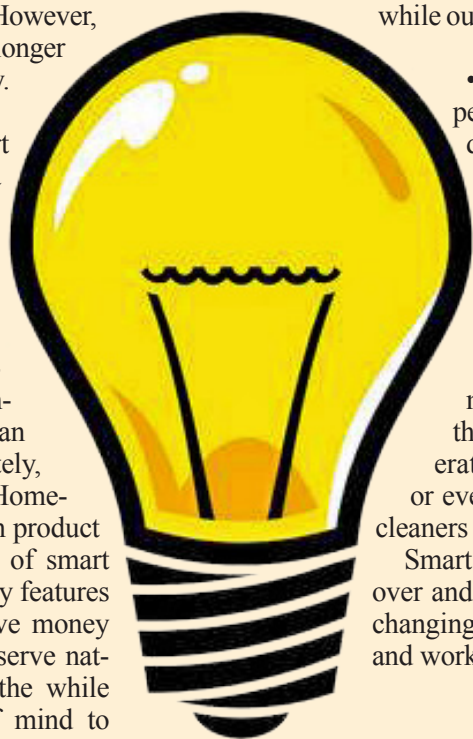
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What is a smart home?

Refrigerators that inform their owners when it's time to buy more eggs and thermostats that learn homeowners' heating and cooling preferences may once have seemed like futuristic ideas straight out of a sci-fi movie. However, such products are no longer a dream but a reality.

The term "smart home" refers to a residence that has appliances, HVAC, lighting, entertainment systems, security, and many more devices that communicate with one another. Such devices can be controlled remotely, according to SmartHome-USA, an automation product retailer. Proponents of smart home technology say features can help people save money on utilities and conserve natural resources, all the while providing peace of mind to homeowners.



someone is at home at all times. Never wonder if you've locked the door again with smart locks that can be engaged via a smartphone. Make sure that homes are secured or that pets are behaving while out with smart cameras.

- Flood sensor: Get peace of mind against damaging floods with Wi-Fi flood sensors.

- Appliances: A new breed of smart appliances can make it possible for users to turn on the washing machine while out of the house, close refrigerator doors from afar or even start their vacuum cleaners remotely.

Smart technology is taking over and is likely to continue changing the way people live and work.

In 2016, 80 million smart home devices were delivered worldwide. That marks a 64 percent increase from 2015, according to the research data firm IHS Markit. The smart home trend is only expected to grow in coming years.

Although there's interest in smart home technology, the industry remains fragmented. Consumers are trying to figure out which devices are simply fun and which provide practical benefits. Furthermore, the range of smart devices is expanding rapidly, making potential compatibility issues a concern. Companies that plan to educate consumers further about the advantages of smart home features and are open to standardization may have the best chances of survival.

Those interested in dabbling in some smart home technology and testing the waters may want to start with the following household items.

- Smart bulbs: Manufacturers offer various types of smart light bulbs. Some are color-changing, others react to doorbells or alarms, and others can simulate typical lighting patterns when homeowners are away. Integrated apps enable remote access to scheduling so people can arrive home to a well-lit house.

- Home security: Wi-Fi enabled doorbells with video capabilities allow residents to see who is at the door without having to open it. Cameras can even be accessed remotely, simulating that

How to protect wood floors from inclement weather

Wood floors are a worthwhile investment that can improve the beauty and function of just about any room in a home. Even though wood floors are durable, and new protective treatments help seal out many of the things that may have damaged floors in the past, homeowners still need to prioritize protecting their hardwood floors.

Certain seasons of the year can be more harsh on wood floors than others. For example, seasons characterized by moisture and precipitation, particularly the early spring, winter and fall, can be hard on wood floors. The experts at ServiceMaster Clean say that cold, snowy days can damage wood floors, and Lumber Liquidators agrees that winter weather can be harsh on flooring.

Homeowners need not give up on hardwood if they live in an area that sees all four seasons. They just need to take a few steps to keep floors looking beautiful.

- Clean up the salt. Salt that keeps sidewalks and streets clear of snow and ice inadvertently gets tracked inside a home. Hard chunks of salt can scratch wood floors, and, if left to sit, that salt can eventually cause white marks and other stains. Routinely vacuuming and sweeping up salt is necessary to protect wood floors.

- Invest in shoe storage. Wet or snowy boots can create puddles around the house. Have a special mat or tray by the front door where wet shoes can be kept. A nice bench in the entryway makes it easy for residents and guests to remove their shoes until it's time to go back outside.

- Use water-wicking mats. Homeowners will probably need a few extra mats around to tame errant drips and wipe shoes. Any entrance that might be used by people or pets should be protected. Try to avoid petroleum-based, rubber-backed mats, as they could discolor the wood floor.

- Control humidity indoors. Cold, dry air in a home can be problematic because the moisture in the wood can eventually evaporate into the air. The heat will suck that moisture from the flooring, causing it to shrink, creak and splinter and become more brittle. Think about investing in an in-line humidifier for the home's HVAC system that can keep a moderate amount of humidity in the home. Hardwood floorboards are installed to accommodate minor temperature and humidity fluctuations. This is typically a range of between 60 and 80 degrees F with a relative humidity range of 35 to 55 percent, advises ServiceMaster.

- Use the right cleaning products. Avoid excessive water to clean wood floors, and select soaps that are specially designed for wood flooring. Consult with the flooring manufacturer for a list of detergents that are safe to use.

With proper care, hardwood flooring can survive rain, snow and cold weather.

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How to save up for your first home

Home ownership is a dream for people across the globe. Many people save for years before buying their first homes, squirreling away every dollar they can with the hopes they can one day become homeowners.

But thanks to factors beyond their control, even the most devoted savers can sometimes feel like their dream of home ownership may never come true. According to the Pew Research Center, American workers' paychecks are larger than they were 40 years ago, but their purchasing power is essentially the same. Things aren't much different in Canada, where analysis from Statistics Canada and the Bank of Canada has shown that, since 2015, wage growth in Canada has been weaker than in the United States.

Various challenges can make it difficult to buy a home. However, some simple strategies can help prospective home buyers build their savings as they move closer to the day when they can call themselves "homeowners."

- Determine where your money is going. If you're finding it hard to grow your savings, audit your monthly expenses to determine where your money is going. Using exclusively debit or credit cards can simplify this process, as all you need to do is log into your accounts and see how your money was spent over a given period. If you routinely use cash to pay for items, even just to buy coffee on the way to work, keep a notepad handy so you can jot down each expense. Do this for a month and then examine how you spent your money. Chances are you will see various ways to save, and you can then redirect that money into your savings account.

- Become a more savvy grocery shopper.

Another great way to save more money is to alter something you already do each month: grocery shopping. If you haven't already, sign up for discount clubs at your local grocer. This is a largely effortless way for shoppers, especially those buying food for families, to save considerable amounts of money. Shopping sales at competing grocery stores also can save money.

- Dine in more often. The U.S. Department of Agriculture says that Americans spend, on average, 6 percent of their household budgets on food. However, the USDA also notes that Americans spend 5 percent of their disposable income on dining out. If these figures mirror your spending habits, you can nearly cut your food spending in half by dining out less frequently. That might be a sacrifice for foodies, but it can get you that much closer to buying your own home.

Saving enough money to purchase your first home is a worthy effort that can be made easier by employing a few budget-friendly strategies

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Prevent **FROZEN** pipes while traveling

During winter, many people plan vacations to warmer climates so they can enjoy a relaxing respite from the snow and ice. While travelers are enjoying the sand and surf, their homes may be in danger from extreme weather conditions.

According to the State Farm Insurance Company, frozen water pipes affect a quarter-million families each winter. Both copper and plastic pipes can freeze. State Farm notes that a single 1/8-inch crack in a pipe can result in up to 250 gallons of water leakage per day. Flood water can contribute to serious structural damage, mold and a host of other problems.

Water expands as it freezes, so pipes can be put under strain if the pressure from expanding water has nowhere to go, offers the American Red Cross. Pipes that tend to freeze most frequently include those exposed to severe cold, such as outdoor hose bibs, swimming pool lines and water sprinkler systems. However, even pipes inside a home, such as those in unheated areas or those that run against exterior walls, can freeze.

To avoid returning from a relaxing winter escape to find a home in need of repair thanks to frozen pipes, homeowners can take these steps.

- Add insulation to attics, basements and crawl spaces to help maintain higher temperatures within the areas where some water pipes may run.
- Pipes themselves can be insulated with special coverings or sleeves. Homeowners also can explore heat tape or wrap pipes in heat cables controlled by their thermostats.
- Disconnect outdoor hoses, and drain water from pipes leading to outdoor faucets. Turn off the indoor valve to shut off the water supply to the outdoors, but leave the outdoor bib in the "open" position to allow water to drip and relieve pressure should some freezing occur.
- The same technique can be applied indoors. A trickle of hot and cold water can keep pipes from freezing during extremely cold snaps of weather.
- Set the thermostat to a consistent temperature, ensuring that the temperature indoors will not drop dramatically overnight. The temperature should be no less than 55 F.

- Open cabinet doors to allow heat to reach under sinks and appliances.
- Check around the house for drafty areas that can contribute to colder temperatures in garages, basements and crawl spaces.
- Consider relocating pipes that are exposed to the elements to provide increased protection.
- Ask a neighbor to periodically check on the house to ensure that pipes are in good working order.

Homeowners who know where the main water shut-off valve in their homes is located and who act quickly can prevent serious damage should a pipe burst. In such instances, leaks can be contained and extinguished as quickly as possible.

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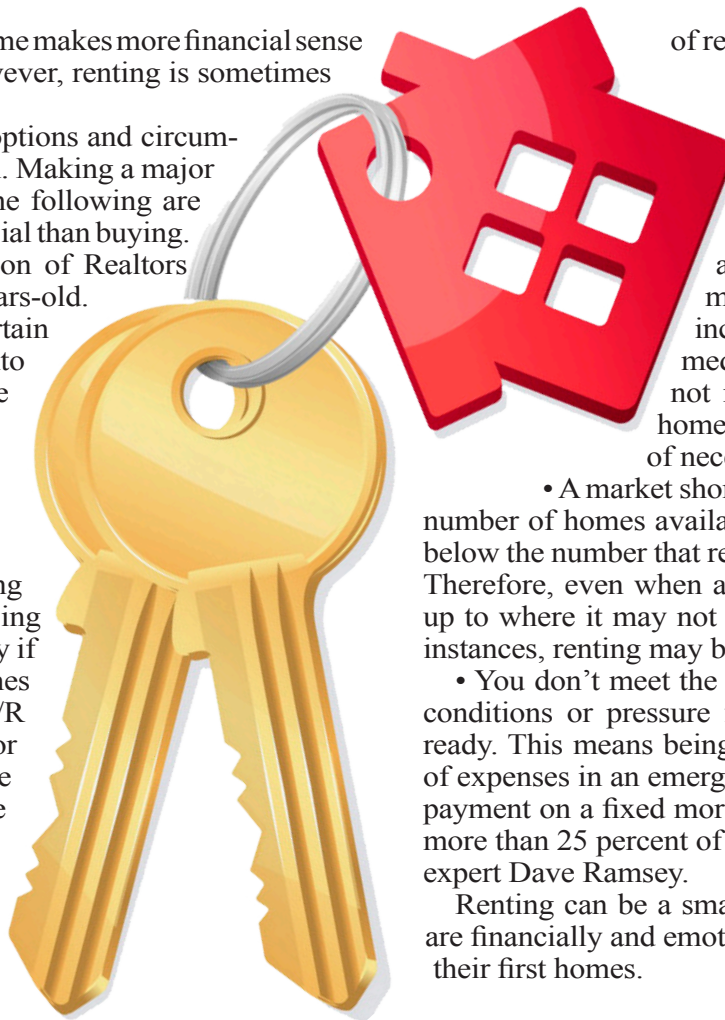

When renting can be a smart decision

Conventional wisdom suggests buying a home makes more financial sense than renting. In many cases, this is true. However, renting is sometimes a smarter approach than buying.

As with any financial decision, all of the options and circumstances need to be weighed before jumping in. Making a major purchase requires doing your homework. The following are some reasons why renting can be more beneficial than buying.

- You are young. The National Association of Realtors says the typical first-time home buyer is 31-years-old. People who are younger than that and uncertain about their futures should not feel pressured into buying simply because it is presumed to be the “adult” thing to do. Renting and feeling your financial way, which can include seeing how a job pans out or where your budget lies after paying off debts, might make more financial sense than buying.

- The price-to-rent ratio is too high. Buying may seem like a wise idea, but it could be causing you to spend more than necessary, particularly if you check the price-to-rent ratio and find homes in your area are not fairly priced. Figuring a P/R ratio includes finding two similar houses (or condos or apartments) where one is for sale and the other is for rent. Divide the sale price of the first place by the annual rent for the second. The end result is the P/R ratio. So if a home sells for \$300,000, and there is a house around the corner renting for \$1,200 a month, divide \$300,000 by \$14,400 (the annual cost



of renting). The ratio would be 20.8. A rent ratio above 20 means the cost of home ownership will exceed the cost of renting. The higher the P/R ratio, the more sense it makes to rent instead of buy.

- Home prices continue to rise. Some people find themselves being priced out of certain neighborhoods or cities. RealtyTrac recently analyzed median wage and home-price growth between 2012 and 2014, ultimately finding that, while the typical worker’s earnings increased a meager 0.3 percent during the study period, median house prices were up by 17 percent. Wages have not recovered from the Great Recession as quickly as home prices have, and some people may need to rent out of necessity.

- A market shortage makes it harder to find an affordable home. The number of homes available for sale in many areas of the country has fallen below the number that realtors say is required for the market to be in balance. Therefore, even when a home becomes available, demand drives the price up to where it may not be affordable or fiscally smart to purchase. In such instances, renting may be the best option.

- You don’t meet the buying criteria. Don’t buy a home based on market conditions or pressure from others. Instead, buy when you’re financially ready. This means being out of debt; having between three and six months of expenses in an emergency fund; enough cash for a 10 to 20 percent down payment on a fixed mortgage; and when your mortgage payment will be no more than 25 percent of your monthly take-home pay, according to financial expert Dave Ramsey.

Renting can be a smart move in many instances. Only when individuals are financially and emotionally ready to buy should they begin searching for their first homes.



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Steps to take before leaving recyclables at the curb

Recycling will play a vital role in the future of the planet. As climate change continues to threaten the long-term health of the planet, the necessity to recycle and reuse only becomes more paramount.

According to the Environmental Protection Agency, decomposing garbage, such as that which finds its way into landfills, generates methane. Methane is considerably more effective at trapping heat in the Earth's atmosphere than carbon dioxide and contributes heavily to climate change. By recycling items rather than discarding them, people can play an active and effective role at combatting climate change. In addition, recycling helps cut back on the release of harmful greenhouse gases that are produced during the manufacturing process.

Community recycling programs have been around for decades in many communities, and these programs are only as effective as the people who recycle. Learning how to treat common recyclables before depositing them into designated recycling bins can help people ensure their efforts are having the impact they intended.

- Rinse jars, bottles and cans. Items that are not rinsed before they're placed in recycling cans run the risk of contaminating everything within. While each community

program is different, recycling bins deemed contaminated may be redirected to landfills. Residential Waste Systems, a Connecticut-based trash and recycling removal firm, recommends rinsing all jars, bottles and cans that contain visible residue before depositing them in the recycling bin.

- Learn which items can be recycled. Contact your local recycling firm for a list of items that can and cannot be recycled. Many people unknowingly deposit items that cannot be recycled into their recycling bins, potentially contaminating their bins and rendering them more likely to end up in a landfill than a recycling center. By

contacting your recycling center in advance, you can reduce the risk that all your hard recycling work will be for naught.

- Inspect paper products. If various paper products are accepted by your local recycling center, you must still inspect them before placing them in your recycling bin. For example, a pizza box may be recyclable, but

likely isn't if it's covered in grease. Inspect each potentially recyclable paper product to make sure there's nothing present that might lead to it being designated as contaminated.

Recycling is a simple step many people can take to promote the long-term health of the planet.



How to avoid the cold comfort of a drafty house

For those who live in older homes, the transition to colder weather can be extra disheartening, as the vision of expensive heating bills, chilly rooms and drafty windows dance in their heads. However, it's easy to change the outlook from cold to cozy with a few simple DIY solutions.

The most effective way to improve the comfort level in your home is to properly insulate. Insulation can be inadequate in older homes. Over time, it can settle and compact, creating gaps. Topping off attic insulation will help keep the warm air in, reducing heating bills and preventing stress on your furnace. For easy installation, homeowners and professionals alike recommend a stone wool batt insulation product called Roxul Comfortbatt. For attics, aim for an r-value of R-50 or a depth of 16 inches.

A little preparation can go a long way to keep the cold at bay. Seal out drafts by replacing worn weatherstripping and caulking along windows, doors, baseboards, and trim. For other ways to beat the cold, consider inexpensive window insulation kits along with thicker drapes, and don't forget to reverse ceiling fans to push warm air back down.

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