

2023 Fall Automotive & Home Improvement

Use this handy guide full of helpful ideas to get ready for winter!

Preparing your vehicle for cold weather

As summer gives way to cooler temperatures and the leaves begin to change, it's not just our wardrobes that need a refresh; it's also our vehicles.

Fall marks a critical transition period in the maintenance of your vehicle, especially if you live in an area that experiences cold weather and winter conditions. Proper fall maintenance ensures your car is ready to face the challenges of the colder months, enhancing safety and reliability.

In this fall maintenance guide, we will cover essential steps to prepare your vehicle for the impending cold weather.

Check Your Tires

Your tires are your car's first line of defense against slippery roads. As the temper-

atures drop, so does tire pressure. Check your tire pressure regularly to ensure they are properly inflated. Additionally, inspect the tread depth; if it's getting low, consider replacing your tires to maintain optimal traction on wet or icy roads.

Assess the Brakes

With fall's wet leaves and potential frosty mornings, reliable brakes are crucial. Have your brakes inspected to ensure they are in good condition. Any squeaks, squeals, or unusual sounds while braking should be addressed promptly to prevent potential issues.

Change the Oil and Check Fluids

Cold weather places added stress on your vehicle's engine. Make sure you have the right type of oil in your engine to handle lower temperatures.

Additionally, check all other vital fluids, such as antifreeze, brake fluid, and power steering fluid, to ensure they are at the proper levels.

Inspect the Battery

Cold weather is especially hard on car batteries. Have your battery tested to ensure it can handle the increased demand for power that comes with winter driving. If your battery is weak, consider replacing it before the colder months arrive.

Examine the Heating and Defrosting Systems

You don't want to be caught without a functioning heater or defroster on a frosty morning. Ensure your heating and defrosting systems are working efficiently. This will not only keep you warm but also improve visibility by quickly

clearing your windshield.

Check Your Lights

With shorter daylight hours, good visibility is essential. Regularly check your headlights, taillights, and turn signals to ensure they are functioning correctly. Also, make sure your headlights are aimed properly to prevent blinding oncoming drivers.

Replace Windshield Wipers

Fall often brings rain and leaves on the roads, which can obstruct your view. Replace worn-out windshield wipers to maintain clear visibility. Consider using winter wiper blades for more effective snow and ice removal.

Clean and Protect the Exterior

A fall cleanup can protect your vehicle's paint from potential damage caused by fall-

ing leaves, road salt, and other debris.

Wash your car, apply a wax or sealant, and consider installing mud flaps to prevent debris from accumulating in wheel wells.

Stock Your Emergency Kit

Lastly, ensure your vehicle's emergency kit is up to date and well-stocked. Include items such as blankets, extra warm clothing, non-perishable snacks, a flashlight, and a first-aid kit. In cold weather, a vehicle breakdown can quickly become a serious situation, so being prepared is essential.

Taking the time to follow these fall maintenance steps will not only keep your vehicle in peak condition but will also enhance your safety during the colder months. By preparing your car for the challenges of fall and winter, you'll be ready to face whatever Mother Nature has in store.

Fall maintenance checklist to keep your home in tip top shape

Fall is in the air, which means there is a lot to get done around the house before the cold weather comes. From landscaping to insulation, read on for a homeowner's guide to prepping for the upcoming season.

Fall Furnace Check. Before winter arrives, ensure your heating system is in working condition and safe to use. Turn off the furnace first and then clean the vents, check for cracks or rust and swap out

the dirty filter for a clean one. If it's been a while since your furnace has been maintained, it may be time to schedule a professional visit.

Gutter Clean Out. While the fall foliage is beautiful, it can quickly clog gutters and cause water backups and flooding. Put on heavy-duty work gloves and remove debris near the downspout and work your way to the other end. As you clear away the leaves, easily repair broken or cracked pipes with

strong T-Rex Tape. Unlike ordinary duct tapes, this strong tape is built with intense holding power for long-lasting repairs, and its aggressive double-thick adhesive ensures it sticks to rough, dirty surfaces through all weather types and temperatures.

Trim Your Trees. Cut bushes and trees hanging over the driveway or roof to prevent limbs from falling during snowstorms this winter. Focus on trimming any dead or

drooping branches, as these are the ones that are most likely to cause damage.

Stop the Drafts. Insulating the home helps you stay warm and save money on energy bills. Identify trouble spots where drafts occur and use weather strip seals, like those from Duck brand, to effectively seal these gaps.

Secure the Perimeter. Slips and falls can occur when steps and walkways are covered with ice and snow. Install proper outdoor lighting to illuminate these areas and to help prevent accidents. If you

have steep or uneven wood or concrete steps, apply T-Rex Extreme Tread Tape to improve traction on the surface. This quality tape is made with a multi-layer grit embedding process for long-lasting wear and features a stronger adhesive bond than standard anti-slip tapes.

While fall maintenance can feel daunting, following these tips will simplify the process, so you can feel confident that your house is prepared for changing temperatures. (StatePoint)

A supplemental feature of the Marshall Advocate and Casey Westfield Reporter



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Steps to take before contractors begin working on your home

Achieving your dream home through a remodeling project is an exciting prospect. Just ask the 55% of homeowners who reported renovating a part of their home in the past year.

As eager as you are for the work to get started, taking the time to ensure the job is done smoothly, safely and securely is important. Before contractors begin, take the following steps first:

1. Ensure that any contractor working on and having access to your home is adequately insured and bonded should there be a mishap, injury on site, or damage to your property. It is appropriate to ask for your contractor's license as well as proof of insurance, coverage limit details and a lien waiver.

2. Read the contract carefully and ensure it includes a construction schedule, detailed hard and soft cost estimates, and any other information that may be required by your city's building inspection department, such as construction drawings or permitting plans.

3. Make a good investment by checking references and

reviewing any Better Business Bureau ratings or complaints that have been filed against the company. Some states also provide public access to civil and small claims cases that have been filed against companies or individuals. This is important, considering homeowners spend significant sums to renovate their spaces according to their vision. In fact, the Joint Center for Housing Centers of Harvard University estimates that Americans will spend \$485 billion on home improvement projects in 2023.

4. You can't be there at all times to let in contractors. Certainly, don't start giving out your garage door code or leaving your door open -- this comes at high risk for theft. Instead, invest in a versatile lock box for which only you control the combination so you can grant access to a particular contractor on a given day, and then change the combination for the next need or worker. From the front door to the pool gate to the storage shed, find lock boxes that fit your project's needs. The newest models from Master Lock include #5480D, which



Casey State Bank - Marshall branch: front row (l-r): Kinley Ledermann, Penny Chrysler and Melissa Hendrix. Back row (l-r): Miranda Keller, Samantha Miller, Nik Kern and Sean Wheeler. Photo by Debbie Pleij.

features a removable shackle for easy installation in many locations; #5481D, which is wall-mountable, and #5482D, which features a removable cable that provides flexibility to secure it in hard-to-reach and discreet locations. All feature double the storage capacity to accommodate keys, fobs, garage door openers or key cards in all shapes and sizes.

"We studied customers' needs and reimagined our product solution to provide bigger, easier to use lock boxes that work for any door,

piece of property or access point," says Becky Fellows, senior category manager at Master Lock. "And after the remodel, you can repurpose it to provide a dog walker or short-term renter access to your property."

5. Make a plan for pets. This could be as simple as using gates to separate them from construction. However, if the project is kicking up dust and debris, or your pet is sensitive to loud noises, consider having them stay elsewhere, whether that's with friends or

at a pet hotel.

6. Protect your property and make life easier for your contractor by clearing their work area of furniture and other items. Determine whether you'll relocate these items to rooms not being remodeled, store them in the garage or shed, or use a third-party storage space.

No matter the size of your home project, if contractors are involved, you'll want to ensure they are up to the task, and that your home is prepared for their arrival.

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Check vehicle fluid levels for fall and cold weather

As the leaves change and temperatures drop, preparing your vehicle for fall and the impending cold weather is essential. One crucial aspect of vehicle maintenance is ensuring that all fluid levels are at their optimal levels. Proper fluid levels are essential for the smooth operation and longevity of your vehicle, especially when facing cold and sometimes harsh winter conditions. In this article, we'll guide you through the steps to check and maintain vital vehicle fluid levels in preparation for fall

and the colder months ahead.

Engine Oil

Engine oil is the lifeblood of your vehicle's engine. It lubricates moving parts and ensures your engine runs smoothly. To check the engine oil:

- Park your vehicle on a level surface and turn off the engine.
- Open the hood and locate the engine oil dipstick.
- Pull out the dipstick, wipe it clean, and reinsert it.
- Pull out the dipstick again and check the oil level.

It should fall within the recommended range between the "low" and "full" marks. If it's low, add the appropriate type and amount of oil.

Transmission Fluid

Transmission fluid is vital for the smooth operation of your vehicle's transmission. To check the transmission fluid:

- Start the engine and let it run for a few minutes to warm up the fluid.
- Shift through all the gears, then put the vehicle in "Park" or "Neutral."
- Locate the transmission dipstick (it may be near the engine or in the transmission itself).
- Pull out the dipstick, wipe it clean, and reinsert it.
- Pull out the dipstick again and check the fluid level. It should be within the recommended range. If it's low, add the appropriate type and

amount of transmission fluid.

Brake Fluid

Brake fluid is crucial for the safe operation of your vehicle's brakes. To check the brake fluid:

- Find the brake fluid reservoir under the hood (usually near the master cylinder).
- Ensure the vehicle is on a level surface.
- Check the fluid level against the "MIN" and "MAX" marks on the reservoir. The fluid should be between these marks.

Coolant (Antifreeze)

Coolant, also known as antifreeze, prevents your engine from freezing in cold weather and helps regulate its temperature. To check the coolant level:

- Only check the coolant when the engine is cold.
- Locate the coolant reservoir (usually transparent or labeled).
- Ensure the coolant level is between the "MIN" and



Morgan Plumbing and Heating: Elizabeth Jean. Photo by Debbie Pleij.

"MAX" marks.

Windshield Washer Fluid

Maintaining proper windshield washer fluid levels is crucial for visibility. To check the windshield washer fluid:

- Locate the windshield washer fluid reservoir (typically marked with a windshield icon).
- Ensure the fluid level is sufficient to clean your windshield effectively.

Power Steering Fluid

Power steering fluid assists in turning the steering wheel. To check the power steering fluid:

- Find the power steering fluid reservoir (usually near the engine).
- Check the fluid level, ensuring it's within the recommended range.

Regularly checking and maintaining your vehicle's fluid levels is a simple yet vital part of fall and winter preparation. Properly maintained fluid levels will help ensure your vehicle operates smoothly, safely, and efficiently throughout the colder months.

If any of the fluid levels are consistently low, or if you notice any leaks or issues, it's advisable to consult with a qualified mechanic for further inspection and necessary repairs.

By following these steps and keeping your vehicle's fluids in top shape, you'll be better prepared for the challenges of fall and cold weather driving.

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Prepare physically and financially for severe weather

Severe weather can have a sizable impact on your home and your savings. Taking steps to prepare can help you maintain peace of mind should a hazard impact you. Freddie Mac offers the following preparation tips for homeowners:

Protect Your Investment

A home insurance policy is an important layer of protection, generally providing you with the funds needed to repair a damaged property to its condition prior to an incident. Here, coverage can vary greatly depending on the company and plan you choose. To avoid surprises, it's important to review your policy carefully and make sure you understand what is and is not covered. For example, flooding is not generally covered by homeowner's insurance, so if you live in an area at risk of flooding, consider a separate flood insurance policy. Working with your insurance agent or broker can help you determine the types of plans and coverage that make sense for your budget, property and possessions.

Keep in mind that after a disaster strikes, you will need to list your possessions and verify any losses for an insurance claim. Taking a home inventory beforehand will make the process much easier.

Establish a Saving Strategy

Create an emergency fund with a goal of saving enough money for three to six months of regular expenses. It's best to keep your emergency fund separate from your regular savings account unless there's an extreme need. While this can be challenging for any family, households that have emergency budgets in place tend to be better prepared to face disaster. Any resources you can put away will

help you be more resilient if the time comes.

Secure Your Home

Regular home maintenance can help protect against the dangers of natural disasters, such as flooding and hurricane-force winds. Cleaning gutters and drains, for example, can prevent water from collecting around your home. You should also be sure you have a sump pump in good working order, and that your foundation and roof are in good condition. If a storm is in the forecast, clear your lawn of items that may be damaged, destroyed, lost, or cause dam-



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age to your home. You should also cover windows and shut off utilities. Many of these precautions can also protect against tornadoes, which can develop quickly and often arrive without warning.

Make Safety Upgrades

Before buying a particular house, you may want to con-

sider the area's history of natural disasters, and take stock of the home to ensure it's up to code and has the safety

features needed to protect you and your family.

Whether you're a current or prospective homebuyer, you can reference information provided by the Federal Emergency Management Agency (known as FEMA) to help you assess which hazards could impact your home, and identify relevant safety upgrades that can strengthen its defenses. For example, earthquake damage may be mitigated by installing flexible gas line connections to prevent leaks and fires and by securing exterior structures like decks, porches, garages and carports. Homes

See **Prepare** on page 10



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Five basic things everyone should know about their car

Driving can be expensive if you lack basic car-care knowledge or proper insurance. Regular maintenance can prevent costly breakdowns and extend your car's life, and the right coverage can protect your wallet in the event of an accident.

Here are five need-to-know basics:

1. Know car insurance basics. Before getting behind the wheel, know these terms:

- Liability. Every state requires you to carry liability insurance, which covers injuries to others or damage to others'

property. You may hear it referred to as Property Damage (PD for short) or Bodily Injury (BI for short).

- Collision vs. comprehensive. Collision pays for repairs to your car if you hit another vehicle or crash into an object. Comprehensive covers other incidents. For example, hitting a deer, hailstorm damage, vandalism or theft.

- Deductible. This is the amount you'll pay out-of-pocket for repairs before insurance kicks in.

- Endorsement. Sometimes referred to as a "rider,"

an endorsement refers to a change or addition to existing coverage. For example, Erie Insurance has an endorsement called ERIE Rate Lock which customers can add to policies so their rates will increase only if they change their policy, drivers, vehicles or their address, even if they file a claim.

"Car insurance can be complicated, so we don't expect drivers to know everything, but we do recommend understanding a few basics," says Jon Bloom, vice president, personal auto, Erie In-

surance. "Working with an insurance agent can help you get the right coverage for you, based on your car and budget."

2. Read the owner's manual. Learn the car's bells and whistles and how often to rotate tires, check belts and hoses and change the oil. Check dashboard warning lights. Red typically indicates your car may be unsafe to drive. Yellow or orange usually means you should get it checked but it's not urgent. Green generally indicates a feature is working.

3. Check tires monthly. Proper tire pressure promotes good gas mileage and can extend tire life. Reference the sticker found inside the driver's door for the recommended pressure. Don't over-

inflate. Consider learning how to change a tire, a handy skill when assistance isn't available.

4. Get regular oil changes. Some companies, like GM and Ford, equip vehicles with oil monitors so owners know when to change oil. If you don't have this feature, reference your owner's manual. Most manufacturers recommend changing oil between 5,000 and 7,500 miles, while synthetic oils are likely good for 10,000 to 15,000 miles.

5. Master the jump-start. Usually a car battery needs to be replaced every five years. While a dead battery is never convenient, it's easy to jump start a car. Attach one red clamp to the positive terminal of the dead battery. The other red clamp goes on the positive terminal of the live battery. The black clamp attaches to the negative terminal of the live battery. The final clamp goes onto an unpainted metal surface on the dead car's engine block to prevent hazardous sparking. Turn on the live car. Allow the dead car to run for at least a half hour to charge. Always double-check your owner's manual to be sure your vehicle doesn't require special jump-starting procedures.

By knowing the basics, you can hit the road with confidence.

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Emergency

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to hypothermia.

Fresh Air: It's better to be cold and awake than comfortably warm and sleepy. Snow can plug your vehicle's exhaust system and cause deadly carbon monoxide gas to enter your car. Only run the engine for 10 minutes an hour and make sure the exhaust pipe is free of snow. Keeping a window open a crack while running the engine is also a good idea.

Don't expect to be comfortable: You want to survive until you're found.

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Fall Lawn Maintenance Tips

Fall is here and with it comes cooler weather and family gatherings for the holidays. One of the best things you can do to ensure a beautiful, thriving lawn in the springtime is care for it during the fall. The experts at Sod University have compiled a list of some of the most important tips to help your warm or cool season lawn transition into the cooler months ahead. Be sure to also take a look at these fall lawn maintenance blogs written for homeowners who have zoysia, St. Augustine, bermuda grass, centipede grass, bluegrass or fescue.

Reduce Mowing for Deeper Roots

It's actually recommended that you mow your lawn a lot less during the fall months. This is good for warm season lawns like zoysia, bermuda grass, St. Augustine and centipede grass. Keeping your

warm season lawn slightly higher will encourage deeper root growth during the fall so that the grass will survive through winter dormancy.

For cool season lawns like bluegrass and fescue, a mowing height between 2.5–3.5 inches

during the fall is ideal. This mowing height will also help prevent snow mold in snow prone regions. However, if it gets too long, it'll create a mat layer, which is ideal for disease breakouts. To learn more about mowing heights for each grass type, visit the Lawn Mowing Guide.

Water Less as Temperatures Drop

It's important to water your lawn less as temperatures drop as too much water can

lead to disease. Temperatures change around this time of year so as temperatures drop, soil conditions also change. Fall is one of the most optimum times of the year for disease to start appearing—especially when overwatering and shade from fall leaves combine. Disease can be caused by a number of things, but it's usually caused by overwatering, changing temperatures and shade.

Regardless of disease outbreaks, you'll still want to water your lawn to prevent drought stress while the grass is actively growing. Even though your warm season lawn will begin to enter stages of dormancy, light watering will prevent dehydration. Warm season grass typically requires one inch of water per week including rainfall. In comparison, cool season lawns require about 1–1.25 inches of water per week including rainfall. Watering both

types of grasses in the early morning will decrease the risk of certain turfgrass disease. If you would like to learn more about irrigation for each grass type, visit the Lawn Irrigation Guide.

Fertilize Your Lawn with the Right Nutrients

Fertilization differs this time of the year compared to the other active growing seasons (spring and summer). As previously stated, outdoor temperatures are starting to change—so are soil conditions. Your grass is a living thing that needs specific nutrients at this time. Warm season grass will likely enter a state of dormancy and cool season grass will still endure cold temperatures.

Sod University recommends two different fertilizer options for the fall, however, you will only need to use one of the two options for fall fertil-

ization. The Fall Fertilizer Box, in particular, has three separate bottles of liquid fertilizer in it that help your lawn recover from the hot summer temperatures it just endured as well as prepare for the colder temperatures ahead.

In the early fall, start off with applying Boost to revitalize the green leaf blade color after the heat of summer. The summer heat can really stress your grass out and may even leave hot spots or drought damage. With Boost's time-release formula, the rapid green-up of your lawn will last from the time of application through the remainder of the growing season.

In the mid-fall, make an application of the second bottle



See **Maintenance** on page 14

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• *All city residents have access to the city's brush pile on weekdays from 7:00 a.m. to 4:00 p.m. located east of the park on Monroe Street behind the Utility Building located at 402 SE 8th Street.*

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Be prepared for winter emergencies

October is car care month. The leaves and the weather start to change and before we know it, winter will be right around the corner.

Nobody wants to be on the side of the road in winter weather. However, most people can't predict an emergency lurking in their near future. Follow some of these simple steps to make things easier and keep yourself safe in case problems arise.

Wash and wax your car. During and after harvest season your car is bound to be coated with dirt from work in nearby fields. Before winter sets in you will want to put a nice (thin) protective layer of wax between your car's paint and the salt and sand you'll be driving on for most of the winter.

Rinse all surfaces thoroughly with water before you begin washing to remove loose dirt and debris that could cause scratching. Once you begin, concentrate on one section at a time, washing and rinsing each area completely before moving on to the next one. This ensures that you



have plenty of time to rinse before the soap dries. Start at the top, and then work your way around the car.

Use a dedicated car-wash product, which is milder and specifically designed for use on automotive paint. Apply the suds with a large, soft natural sponge or a lamb's-wool mitt.

After rinsing, dry your vehicle using a chamois (natural or synthetic) or soft terry towels. To wax, apply car wax or paint sealant in the thinnest coat you can. Focus only on one

area of the car at once. Too much wax or wax that dries for too long difficult to buff off. For better shine and an extra layer of protection, buff one coat off before applying a second extremely thin coat. Check the label to see how long one coat has to cure before applying another (usually 12-18 hours).

Check your tires, especially your spare. Avoid roadside tire changing by spending a few minutes inspecting your tires. If it can't be avoided, you don't want to find your spare

tire flat, weather cracked and impossible to get to. For spare tires that are mounted under the vehicle, be sure to take it down to make sure you can get to it when needed. If you've never done this before, chances are road salt and rust will make it extremely difficult.

For detailed information on checking your tires, see our article on page 2.

Get new floor mats. Floor mats are a relatively cheap investment which will not only protect your vehicle's carpet, but the metal of the floor underneath.

Replace your wiper blades. Driving in freezing rain and snow is bad enough with good wiper blades. Save yourself the frustration of changing wiper blades in the cold by getting it out of the way early.

Get a car cover. If you don't have a garage, or can't fit another vehicle into your garage, you may want to invest in a quality cover to keep ice and snow off your vehicle.

Put together an emergency kit. See our helpful list on page four for ideas of what to put in your kit.

Kit tips:

Reverse batteries in flashlight to avoid accidental switching and burnout.

Store items in the passenger compartment in case the trunk is jammed or frozen shut.

Choose small packages of food that you can eat hot or cold.

Survival tips:

Prepare your vehicle: Make sure you keep your gas tank at least half full.

Be easy to find: Tell someone where you are going and the route you will take.

If stuck: Tie a fluorescent flag (from your kit) on your antenna or hang it out the window. At night, keep your dome light on. Rescue crews can see a small glow at a distance. To reduce battery drain, use emergency flashers only if you hear approaching vehicles. If you're with someone else, make sure at least one person is awake and keeping watch for help at all times.

Stay in your vehicle: Walking in a storm can be very dangerous. You might become lost or exhausted. Your vehicle is a good shelter.

Avoid Overexertion: Shoveling snow or pushing your car takes a lot of effort in storm conditions. Don't risk a heart attack or injury. That work can also make you hot and sweaty. Wet clothing loses insulation value, making you susceptible

See **Emergency** on page 14



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Check smoke alarms, carbon monoxide detectors

As the leaves change color and temperatures drop, fall brings cozy evenings by the fire, hearty soups, and pumpkin-spiced everything. But it's also the season for home maintenance, ensuring your abode remains safe and comfortable throughout the colder months. One crucial aspect of this maintenance routine is checking your smoke alarms and carbon monoxide detectors.

The Importance of Smoke Alarms and Carbon Monoxide Detectors

Smoke alarms and carbon monoxide detectors are your silent guardians, poised to warn you of potential life-threatening dangers in your home. They're easy to overlook when they're working correctly, but their role in providing early warning of fires and carbon monoxide leaks is invaluable.

Carbon monoxide (CO) is

Prepare

Continued from page 5

at risk of storm surge could benefit from reinforced garage doors that can withstand water and high winds, storm shutters, high-impact glass windows, and flood-resistant insulation and flooring.

Depending on the scope of renovations, you may consider taking out a loan to cover the costs. There are a variety of refinance products available that allow you to leverage your home's value to fund renovations. Talk to your lender to find the right financing option for you.

For additional emergency preparation tips, check out Freddie Mac's collection of homeownership resources found at myhome.freddie.com.

Natural disasters are hard to predict. But being prepared can help you weather the storm, both physically and financially.

an odorless, colorless gas produced by the incomplete combustion of carbon-containing fuels like natural gas, wood, and gasoline. Exposure to high levels of CO can be deadly, making detectors a necessity in every home.

Meanwhile, smoke alarms are crucial in alerting you to fires, giving you precious seconds to escape and save lives.

A Simple Fall Checklist for Smoke Alarms and Carbon Monoxide Detectors

Here's a straightforward checklist for maintaining your smoke alarms and carbon monoxide detectors this fall:

1. **Test Regularly:** Press the "Test" button on each alarm and detector to ensure they're working correctly. You should do this monthly, but if you haven't been keeping up, fall is an excellent time to start.

2. **Change Batteries:** If your alarms and detectors are battery-powered, replace the batteries at least once a year. Many experts recommend doing this when you change your clocks for daylight saving time.

This ensures that your devices won't run out of power during the winter months.

3. **Clean Them:** Dust and debris can accumulate inside detectors over time, which can affect their performance. Gently vacuum the exterior and use a can of compressed air to clean the sensor chamber.

4. **Replace Old Alarms:** Smoke alarms and carbon monoxide detectors typically have a lifespan of 8-10 years. Check the manufacturing date on the back of your devices and replace them if they're nearing the end of their lifespan.

5. **Install in the Right Locations:** Ensure you have smoke alarms and carbon monoxide detectors on every level of your home, in or near bedrooms, and in hallways. Fol-



First Mid Bank and Trust photo Kaytlyn Elledge, Mallory Borders and Jenny Rogers. Photo by Debbie Pleij.

low the manufacturer's recommendations for placement.


6. **Interconnect Them:** If possible, interconnect your alarms and detectors so that when one sounds, they all do. This is especially important for smoke alarms, as it can save valuable seconds during a fire.

7. **Review Emergency Plans:** While you're checking your alarms and detectors, it's a good time to review your family's emergency escape plan and make sure everyone knows what to do in case of a fire or carbon monoxide leak.

By following this simple checklist, you'll ensure that your smoke alarms and carbon monoxide detectors are


in peak condition for the fall and winter seasons, when the risk of these potential hazards tends to increase. These simple steps are a small price to pay for the safety and peace of mind they provide.

Remember, protecting your home and family should always be a top priority, and ensuring your smoke alarms and carbon monoxide detectors are in working order is a critical step in that direction. So, while you're sipping your hot cider and enjoying the fall foliage, don't forget to check on your silent protectors to make sure they're ready to sound the alarm if danger strikes.



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Protect your vehicle from sand and salt

The winter months can take a toll on your car or truck, especially if you live in an area with icy roadways. Not only will the snow and ice wear down your tires, but the salt and sand on the roads could lead to rust buildup, paint scratches, and much more. The tips below show some simple ways to protect your vehicle from winter salt and sand. Use them to preserve the lifetime of your car or truck.

Wash Your Car by Hand

People wash their cars in the winter? What? Yes, there are plenty of people out there who keep their cars clean in the winter, even if they immediately get dirty again. To minimize the amount of damage your vehicle endures from salt and sand, wash your car at least once a month – preferably more if possible.



Don't rely on automatic car washes to clean your vehicle because they often use repurposed water that could have salt in it. Automatic carwashes may not get all of the gunk off the side of your car either because they will just cover the general area. Do some work by hand with a high pressure hose for the best results.

Wax Your Vehicle Early On

A simple coat of wax will do wonders for your vehicle in the winter. Apply this during the fall and at least once a month during the winter to protect the paint on your car or truck.

Of course, you will need to apply the wax after a thorough

car wash so it has a smooth surface to adhere to. You may use either spray wax or paste wax, but note that the spray wax will not protect you quite as long.

Avoid Large Puddles

Puddles on the roads can quickly make your car dirty, and they can also coat it with excessive salt and sand. These puddles trap a lot of the salt that gets carried away as the snow melts, so you want to be careful about where you drive. Try to stay in the flat, center part of the road to keep your car as clean as possible.

Avoid Large Snow Piles

Your vehicle may be more than capable of pushing through large piles of snow, but that does not mean doing so would be a good idea.

These large snow piles can cause snow, salt, and sand to get trapped in the undercarriage of your car, causing major damage in the future.

Again, stay on the clear parts of the road if you want to protect your investment.

Stay off the Roads Right after Storms

Most salt distributors will start spraying the roads down right after a big snow storm. Avoid going out at this time so you don't drive through piles of salt and sand. If you wait a little bit, you should be able to catch more traction because other people will have cleared the way for you.

Be conscientious about all of your driving habits during the winter, and you will be able to protect your vehicle from salt and sand.

How to change a furnace filter

Changing a furnace filter is a relatively simple maintenance task that can help improve the efficiency and air quality in your home. Here's a step-by-step guide on how to change a furnace filter, including how to access the filter:

Tools and Materials You'll Need:

1. New furnace filter (make sure it's the correct size and type for your furnace).
2. Screwdriver (if your furnace has a hinged door that requires loosening screws)

Steps:

1. Safety First: Ensure your furnace is turned off before you begin, and if possible, shut off power to the furnace at the circuit breaker for added safety.
2. Locate the Furnace: Most furnaces are located in basements, utility rooms, or crawl spaces. Once you've found your furnace, identify the access panel or door. The location and type of door may vary depending on your furnace model.
3. Open the Access Door: Depending on your furnace, the access door may be held in place by latches or screws. Use a screwdriver if neces-

sary to loosen and remove any screws, or release latches to open the door. Be gentle, as you may need to put it back in place later.

4. Find the Old Filter: Inside the furnace, you will see the old filter. It is typically located near the return air duct. The filter may be placed in a slot or a filter housing. Take note of the filter's orientation (usually marked with airflow arrows), as you'll want to install the new filter the same way.

5. Remove the Old Filter: Carefully slide or lift out the old filter. Be cautious not to shake it too vigorously, as it may be dirty or contain debris. Dispose of the old filter in accordance with local regulations

6. Clean the Area: If there is any dust or debris around the filter slot or housing, take a moment to clean it up. A vacuum cleaner with a brush attachment can be helpful.

7. Install the New Filter: Take your new filter and ensure it's the right size and type for your furnace. Slide it into the slot or housing, matching the airflow arrows with the direction of airflow in your furnace. Make sure it's properly

seated.

8. Close the Access Door: If you had to loosen screws or latches to open the access door, secure them in place again. Ensure the door is closed tightly to prevent air from bypassing the filter.

9. Turn the Furnace Back On: If you turned off the power at the circuit breaker, switch it back on. Set your thermostat to your desired temperature, and the furnace should start operating with the new filter in place.

10. Regular Maintenance: It's recommended to change your furnace filter every 1-3 months, depending on usage and the type of filter. Be sure to mark your calendar or set a reminder to change it regularly to maintain your furnace's efficiency and air quality.

Changing your furnace filter is an essential part of home maintenance, as it helps keep your heating and cooling system running efficiently and improves indoor air quality. If you're unsure about the right filter size or type, consult your furnace's manual or a professional HVAC technician.

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In the market for a car? Keep these 4 tips in mind

If you're in the market for a new or used car... you're not in luck. According to CarGurus, the average price of a used car in mid-May of 2021 was over \$25,000, nearly \$5,000 more than the previous year. The inflated prices are largely due to a global automotive microchip shortage that affected the production of new cars, in turn creating higher demand for used vehicles.

In addition to paying more for a car that is harder to find, your vehicle will almost always depreciate the minute it's driven off the lot. Plus, should your car be damaged in a crash, you might not even receive enough money from your insurance company to replace it, unless you have the right coverage.

Given the current issues with pricing and demand, it's especially important to take steps to maintain as much of your vehicle's value as possible and protect yourself against the inevitable depreciation. Here are four tips that can help:

1. Buy a vehicle with a high resale value. A study from Fleet Financials found that within the same year, mid-size sedans depreciated 17.5% while compact crossovers only depreciated 12%.

2. Take care of your car. Cars

in better condition with fewer miles, under 100,000 according to CarsDirect, will re-sell at higher rates. Stay on top of service and maintenance, address any issues as soon as possible and avoid unnecessary modifications such as window lettering.

3. Opt for used rather than new. According to Carfax.com, the average car will be worth just 40% of its purchase price after five years. By choosing a five-year-old vehicle rather than a brand-new one, customers can save significantly.

4. Upgrade your auto insurance to cover what it would cost to replace your car. In the event of an accident, standard insurance typically covers the amount your vehicle is currently worth, not the amount it would cost you to buy another one. However, certain auto endorsements, such as Auto Security from Erie Insurance, cover the difference between current worth and the amount you owe on your vehicle. For example, if you've owned your new or used car less than two years and it gets totaled, Auto Security will reimburse you the cost to replace it with the newest

model year. If there's an accident that's not a total loss, Erie Insurance will pay to repair the vehicle without a deduction for depreciation.

"Being involved in an auto accident can be incredibly

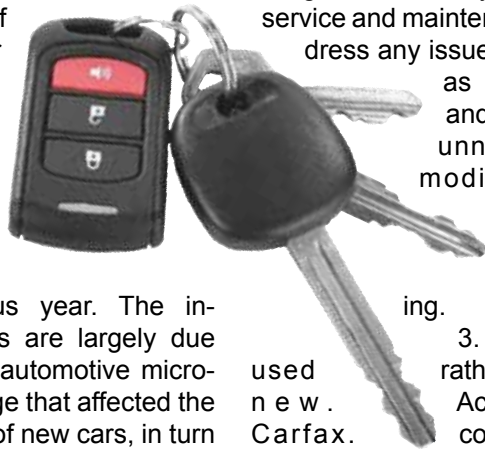
stressful," said Jon Bloom, vice president of personal auto at Erie Insurance. "Should your car be damaged, our Auto Security endorsement can help give you peace of mind by covering more than a standard policy would."

To learn more, or talk with an insurance agent, visit erie-

insurance.com.

Any vehicle will lose value over time, but making informed decisions about your car and its insurance policy can save you money in the long run.

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Remlinger Heating and Cooling

Hello everyone, my name is Gunner Remlinger. My wife Jerrica and I decided to take on this adventure together to accomplish many goals and chase our dreams. Here's a little bit about our "why?".

There is a huge decline in tradespeople in our country I think we all know that. Declining even more is tradespeople going out on their own and building businesses in smaller towns.

We believe it's important to keep business local whenever possible. A lot of mom and pop shops are being commercialized and bought out by bigger companies.

I've seen a huge need for Quality HVAC in my hometown of Casey and the sur-



Gunner and Jerrica Remlinger and their children, Barrett, Oakleigh, Harrison, and Leighton

and backed up with work. I kept hearing this voice in my head multiple times and it wouldn't go away. It was then I realized maybe I was the one to do something.

I would take my years of HVAC experience and passion for the trade along with Jerrica's office and management experience and find a way to serve our home communities.

We have a combined passion for building a local business driven by quality customer experiences. We are

rounding area for quite some time and I kept telling myself "someone has to do something about that" a completely underserved market in all trades.

The contractors who are here now are overwhelmed

here to serve and build life-long relationships. It's time for a name you can trust, Remlinger Heating and Cooling of Martinsville IL, centrally located in Clark County, is ready to take on all of your HVAC needs.



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Storage tips for outdoor power equipment

Fall is a busy season in the yard for home and business owners. After the lawn gets its last cut before winter, it will be time to put away spring and summer outdoor power equipment, like lawn mowers, leaf blowers, chain saws and trimmers. And you will need to get snow throwers, generators and other small engine equipment out and ready for winter use.

The Outdoor Power Equipment Institute (OPEI), an international trade association representing power equipment, small engine, utility vehicle, golf car and personal transport vehicle manufacturers and suppliers, offers tips to help home and business owners prepare for upcoming seasonal changes.

“Doing good maintenance in the fall means that your lawn mower will be in ready when spring arrives and you

are eager to tackle landscaping projects,” said Kris Kiser, President and CEO of OPEI. “As you get ready for winter, now is also the time to do snow thrower and generator maintenance. You should also review safe handling procedures so you know how to use your equipment and are ready when snow falls.” Here’s a few tips from Kiser to help:

Review your owner’s manual for your equipment. Re-familiarize yourself with how to handle your equipment safely and any maintenance needs. If you lost your manual, you can usually find it online. Save a copy on your computer if possible, so you can consult it when needed.

Service all of your equipment. Before storing equipment you won’t need during the winter months, clean and service it yourself or take it to a small engine repair shop. Drain and change engine oil and dispose of old oil safely. Service the air filter, and do other maintenance activities as directed by your service manual. Check all winter equipment and see what maintenance and repairs are required.

Handle fuel properly. Unused gas left in gas tanks

over the winter can go stale. It can even damage your equipment. For equipment you’ll store, add fuel stabilizer to the gas tank, then run the equipment to distribute it. Turn the engine off, allow the machine to cool, then restart and run until the equipment until the gas tank is empty. For winter equipment, be sure you know what fuel your manufacturer recommends be used. Most outdoor power equipment is designed, built and warranted to run on ten percent or less ethanol fuel.

Charge the battery. If your equipment has a battery, remove and fully charge it before storing. It’s important batteries not be stored on metal shelves or touching metal objects. Store the battery on a plastic or wood shelf in a climate-controlled structure.

Shelter your equipment from winter weather. Store your spring and summer equipment in a clean and dry place such as a garage, barn or shed. Winter equipment should be kept away from the elements, but be easily available for use when needed. Always keep your outdoor power equipment out of the reach of children and pets.

Do a yard cleanup. Clear

the paths you use regularly in your yard, especially during the winter, and put away warm weather items. Make space in your garage or basement before the weather changes, so you have room to store larger yard items, like patio furniture, umbrellas and summer toys.

If you are getting out winter equipment, such as a generator or snow thrower, review safe handling procedures. Familiarize yourself with your equipment and make sure you know how to turn on and off the machine and how to use the equipment safely.

Find and prepare to fill your gas can. Buy the type of fuel recommended by your equipment manufacturer no more than 30 days before you will use it. You should use fuel with no more than 10% ethanol in outdoor power equipment. Also, fuel goes stale and will need to be replaced if you have not used it within a month. Use a fuel stabilizer if recommended by your manufacturer.

Have the right weather appropriate extension cord for your generator. Keep heavy duty weather proof extension cords on hand to use with your generator.

Get more information on safe fueling for outdoor power equipment at LookBeforeYou-Pump.com.



Longview Bank Thad Crispin and Jenny Francis. Photo by Debbie Pleij.

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Inspecting your tires

You don't have to be a mechanic or even a do-it-yourselfer to inspect your tires. All you really need is a penny, a tire gauge, and few minutes to look at your tires.

Inspecting tires for wear is generally easy, and should take no longer than fifteen minutes. One should check both the sidewall and tread carefully, using a flashlight if necessary, as some objects piercing the tire can be difficult to see at first glance. A worn-down tread can be easily identified by how smooth it appears, but because it is already smooth, a thinning sidewall may prove more difficult to notice.

However, if one finds that their tires are indeed worn down, it may be time to seek out a suitable replacement.

The Penny Method

Vehicle owners traditionally used a penny, or a quarter, to estimate tread depth, although this method is less common today. To try this method yourself, insert a penny into a tire's tread so that Lincoln's head goes into the tread first. Ensure the edge of the penny is touching the bottom of the tread, rather than a tread bar. The distance from the edge of a penny to Lincoln's head is

about 1/16 inch, so you need to replace your tires if you can see the top of Lincoln's head.

To test additional areas around the tire, examine both the inner and outer grooves of the tire in areas at least 15 inches apart. This will help you detect whether there are any strange wear patterns throughout the tire, which may be the result of a mechanical issue.

Inspect the Surface of the Sidewall

Look at the surface of the sidewall. Any unusual scrapes or abrasions may indicate that rubbing against other surfaces, such as curbs or sidewalks, has damaged the sidewall. You may also want to

use your hands to feel for any unusual rough patches. The sidewall is the thinnest part of a tire, and damage to it can increase the risk of blowouts or punctures. Bubbles or tears in the sidewall are common signs of sidewall defects, and may indicate that a new tire should be purchased.

Check for Punctures

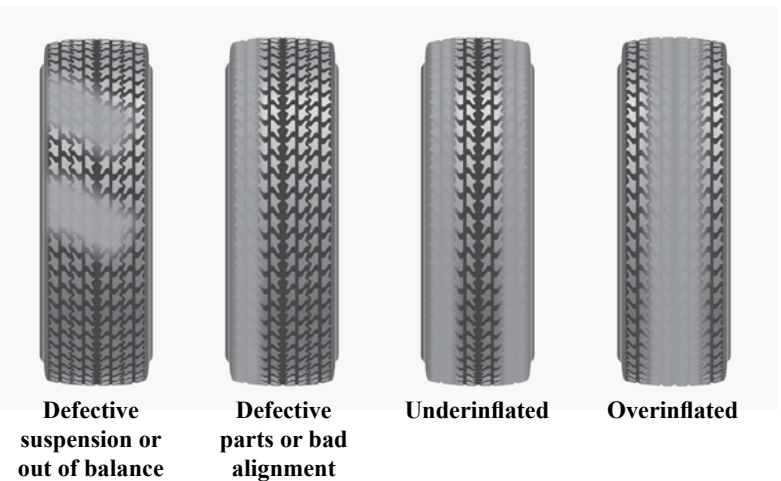
Some sharp objects can embed themselves in the sidewall but not cause an immediate flat. Make sure no foreign objects, like screws or nails, have lodged themselves into the tire. If you find such a puncture, you should consult a repair technician on the best course of action. A quick way to inspect for punctures is to let water run slowly over the

surface of the tire. If one sees bubbles or hears a soft hissing, there is likely a puncture.

Check for Bead Problems

Make sure to give careful consideration to the area around the bead of the tire. If the tire is improperly mounted or deformed, the bead can chafe the rubber around it and cause the tire to split. A bead split can often cause blowouts or other severe problems, and tires demonstrating bead problems may need immediate replacement.

Good tires can make all of the difference on treacherous winter roads. In order to prepare your vehicle for the rough weather ahead, you must make sure your tires are properly inflated. Tires lose about a psi of air pressure every month and every time the air temperature drops about 10 degrees. Vehicles with under-inflated tires do not handle well, especially on icy roads. They also increase wear and tear and use more gas (and who needs that with the price of gas these days).



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Maintenance

Continued from page 7

in the box, Maintain, for well-balanced nutrition. Maintain serves to help with color retention late into the cooler months ahead and fortifies the root system to help it survive throughout dormancy or snow. In the late fall, you should apply Recover to prepare your lawn for environmental stressors of this colder weather.

4. Control Weeds with a Pre- or Post-Emergent Herbicide

Your warm or cool season lawn has just made it through the summer months when herbicide applications damage grass due to hot temperatures. Now that it's starting to cool down, you are free to apply both post-emergent and pre-emergent herbicides without risking any damage to your lawn if applied properly. You may even notice that the weeds from summertime are starting to die off. Unfortunately, there are winter weeds that will start to pop up when

the months are colder too. We recommend applying a pre-emergent during the fall to prevent winter weeds.

Some hard to control weeds that may appear around this time include Poa annua, sedge, crabgrass, goosegrass, chickweed or henbit. There's a difference between pre- and post-emergent herbicide control for weeds. A post-emergent herbicide controls any current weeds you are experiencing whereas a pre-emergent herbicide, as its name suggests, serves to prevent weeds from appearing.

Fall is actually the best time to apply a pre-emergent—especially if winter weeds have been a big problem in the past years. You can also do this in the springtime around March or April. Check out some pre-emergent products listed in this article online and be sure to read labels thoroughly before application. Read more

about pre-emergent applications in the fall in How to Use a Pre-Emergent Herbicide in the Fall and learn

about the various types of weeds in Identifying Common Lawn Weeds.

5. Keep an Eye Out for Insect Invasions

Although there could be a variety of insects that may be invading your lawn at this time, the main ones to look out for include grub worms for both warm season and cool season lawns, as well as chinch bugs. Chinch bugs are usually the most active in the months of June–early September, but may still be present in some lawns such as St.



Augustine. Other insects that may appear in the fall are sod webworms, fall armyworms and mole crickets.

If you have insect activity, treat with a broad-spectrum insecticide labeled to treat the insect you are seeing. We've listed a few in this article online. Be sure to read product labels thoroughly before application. If you use a granular variety of insecticide, water the lawn immediately after application to help with absorption. Visit the Insect Identification blog for more details.

6. Prevent Disease Outbreaks as Temperatures Change

We recommend applying a systemic fungicide at preventative rates around the beginning of the fall season or right beforehand. This helps the grass enter colder months in a healthier condition by keeping disease outbreaks at bay.

If you've had a problem with disease around this time before, you may need to make multiple applications of the systemic fungicide in affected areas. If spring dead spot was a problem during the spring, apply a fungicide at high rates to the problem area(s). Spring dead spot is caused by a disease that damages grass during the winter—you just can't see the damage because the grass is brown and dormant until the spring when everything greens up again. Applying a fungicide at a preventative rate will keep it from coming back. Consider mapping those areas because fungicide treatment can be expensive.

If you use a granular variety, water the lawn immediately after application to help soil absorption. Above all, read product label instructions thoroughly before application for detailed instructions. If you have a warm season lawn, be sure to check out the Sod University blog,

Beware of Late Fall Fungus for Warm Season Lawns.



For generalized disease control information, read Lawn Disease Control.

Tip: Remove any dead leaves.

As dead leaves accumulate on the ground during the fall, they create shady, darker spots on the lawn. Light cannot reach these areas and moisture becomes trapped. This quickly damages the grass underneath these spots. When warm season grass goes dormant, it can be difficult to notice any discoloration after the leaves are removed. Come springtime, you will notice the damaged areas while the rest of the grass turns green again. Depending on how many trees are nearby, consider raking once a week. Learn more here.

Fall lawn maintenance differs from that of spring and summer maintenance. With the changing of the seasons also comes the changing of temperatures, weather and soil conditions. It's important you make these changes in maintenance so that your grass is prepared for the cooler months ahead. For more specific information for each grass type, view fall lawn maintenance tips for zoysia, St. Augustine, bermuda grass, centipede grass, bluegrass or fescue.



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A comprehensive guide to inspecting your vehicle brakes

Your vehicle's brakes are one of the most critical safety components, and routine brake inspections are essential to ensure they are in optimal working condition. Neglecting your brakes can lead to reduced stopping power, compromised safety, and costly repairs down the road. In this article, we will provide you with a step-by-step guide on how to inspect your vehicle brakes.

Why brake inspections are important

Before delving into the inspection process, it's crucial to understand why brake inspections matter. Over time, the brake system undergoes wear and tear due to friction, heat, and usage. Regular inspections can help identify issues early, prevent accidents, and save you money in the long run.

Tools you'll need: jack and jack stands, lug wrench, flashlight, a lug nut torque wrench

(optional), brake cleaner (optional).

Find a Safe Location

Before you begin, park your vehicle on a level surface, engage the parking brake, and turn off the engine. Make sure you are in a well-lit, safe location to carry out the inspection.

Lift the Vehicle

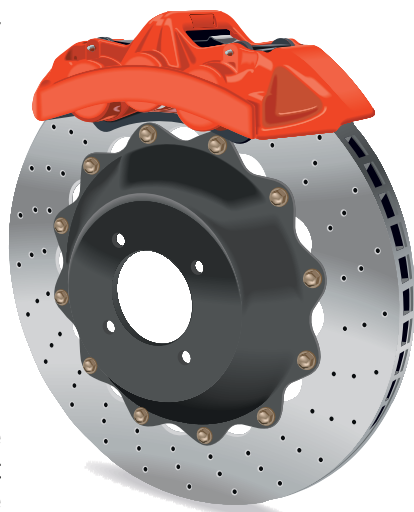
Using the jack, safely lift the vehicle off the ground and place the jack stand under the car frame at reinforced point or "pinch weld" near where the jack is placed. Ensure it is secure and stable before proceeding. For added safety, chock the wheels that remain on the ground.

Remove the Wheel

Using the lug wrench, carefully remove one wheel at a time from the vehicle. Place it aside for the duration of the inspection. This will expose the brake components.

Inspect the Brake Pads

You should now have a



clear view of the brake components. The brake pads are usually visible through the wheel openings. Check the thickness of the brake pads. They should have at least 1/8 inch (3 mm) of pad material remaining. If they are thinner, consider replacing them.

Examine the Rotors

Inspect the brake rotors (discs) for any signs of dam-

age or excessive wear. Look for grooves, deep scoring, or heat spots. If you notice any of these issues, the rotors may need to be resurfaced or replaced.

Check the Brake Lines

Examine the brake lines for signs of leakage or damage. Spongy or soft brake pedals may indicate a brake fluid leak, which is a safety hazard and should be addressed promptly.

Inspect Brake Hardware

Ensure that the brake hardware, including caliper bolts and brackets, are secure and free from damage. Loose or damaged hardware can lead to brake issues.

Check Brake Fluid Level

Open the master cylinder reservoir (usually located under the hood) and check the brake fluid level. It should be within the recommended range. If it's low, it may indicate a leak or worn brake pads.

Reassemble and Torque Wheels

Once you've completed the inspection, reassemble the wheels and hand-tighten the lug nuts. Lower the vehicle using the jack and remove the jack stands. Finish by torquing the lug nuts to the manufacturer's specifications using a lug nut torque wrench if available.

Test Drive

Before hitting the road, take your vehicle for a short test drive. Pay attention to the brake pedal's feel and performance. It should provide smooth, consistent stopping power without any unusual noises or vibrations.

Regular brake inspections should be part of your vehicle maintenance routine. If you notice any issues during the inspection, consult a professional mechanic to address them promptly. Your safety and the safety of others on the road depend on properly functioning brakes.

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Tips to create an at-home study space for students

Now that students are in the full swing of the school year, they will need a quiet personal area to study and tackle assignments. From research and writing to cramming for exams, here are five tips to help create an environment that is calm and conducive to learning.

Select a study sanctuary. Choose a location free from distractions away from the front door or a television. If you have limited space, convert a nook outside of the kitchen or a large empty closet into an office; just be sure this spot is well lit with natural light or several lamps.

Keep furniture fun and flexible. Comfortable furniture can make all the difference during an intense study session, so be sure to pick out a cozy couch and chair. Add a standing desk, so students can stretch their legs while continuing with the task at hand and consider purchasing a bean bag chair to keep the atmosphere relaxed.

Make it neat and tidy. Students

can save time and reduce clutter by mounting a bulletin board to keep track of their exam schedule and other important study materials. Additionally, placing small bins in the desk area will help keep track of pens and sticky notes, and file holders will keep materials from each class separate and easily accessible.

Study in style. One way to keep the motivation going during the busy school year is to make this space feel fun and vibrant. Pick a color scheme or theme for the space, then hang wall art, band and movie posters or framed photos of family and friends to go with your chosen design direction. For a burst of brightness, use Duck Mirror Crafting Tape to embellish pen holders or planters.

Complete weekend resets. After a busy school week, offices can become cluttered and messy with dust, scattered papers and food crumbs from those after-class snacks. Designate time on Sunday to clean up before the

new school week begins. As part of the reset, place items back into their designated spots, update the bulletin board with new to-do lists and wipe down surfaces to maintain a clean and hygienic environment.

While the school year can get stressful, making use of these tips will help foster a great at-home educational environment so students can succeed all school year long. (State-Point)

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