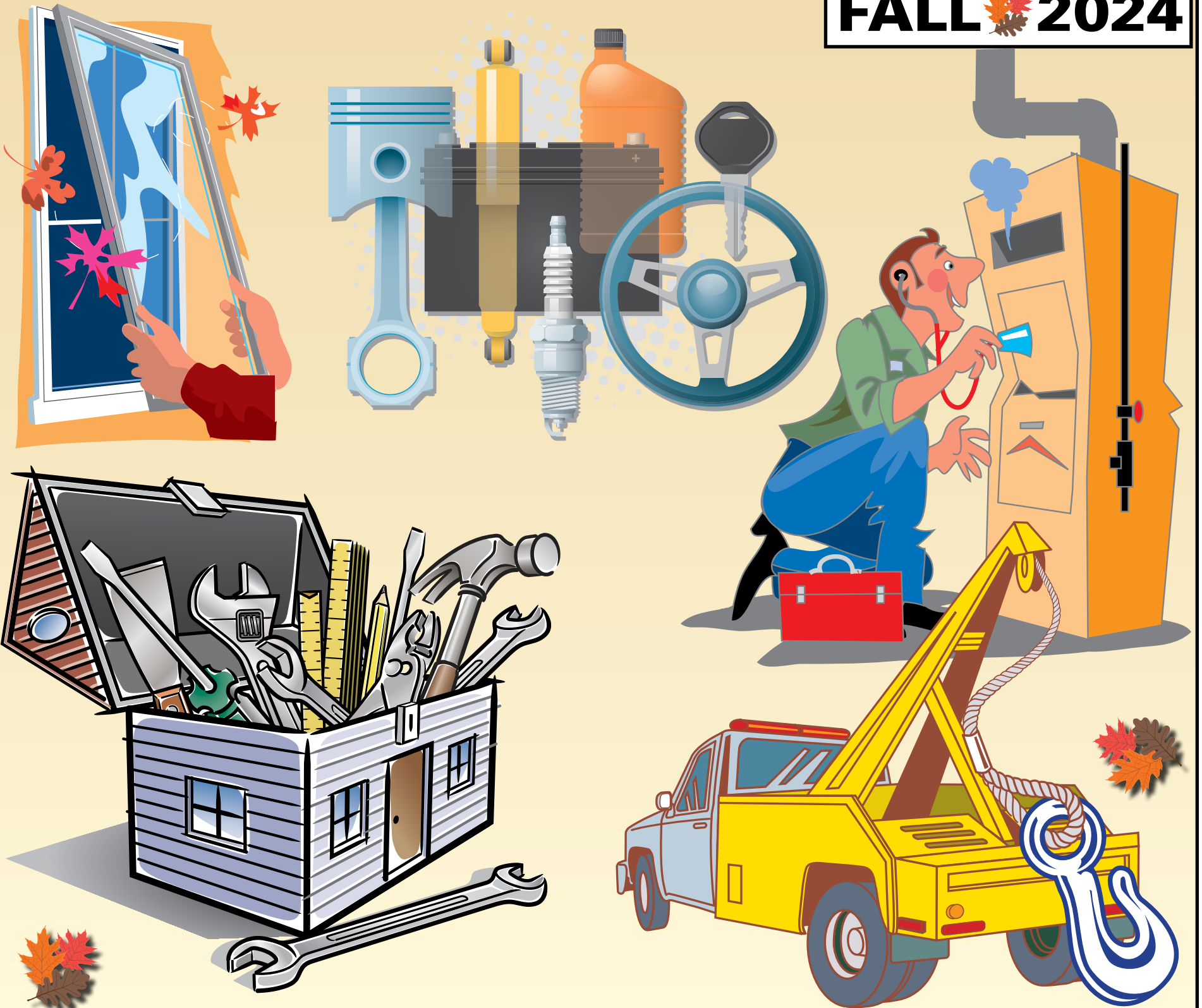


AUTO & HOME IMPROVEMENT

FALL 2024



A supplemental feature of the *Marshall Advocate* and *Casey Westfield Reporter*

How to prep perennials now for beautiful spring blooms

It's a common misconception that once fall rolls around, perennials simply go dormant and don't require maintenance until spring. But, fall is actually the perfect time to show perennials love.

In a recent Backyard Smart video, the lawn and garden experts at Exmark give the lowdown on prepping perennials for cold weather so you can enjoy beautiful blooms come spring. Here's what to know:

The Benefits of Dividing Perennials: When plants become overcrowded, they compete for essential resources like water, air, and nutrients, which can hinder their growth. Dividing perennials helps distribute plants across your yard, maintaining a healthy size, preventing overcrowding, and reducing the risk of



disease.

When to Divide Perennial Plants: Generally, fall's the best time to divide perennial plants that bloom in spring and summer. (Conversely, spring's the best time to divide fall-blooming plants.) But if you're planning on dividing in fall, don't wait too long! Get outside about four to six weeks before the ground freezes, or

else your plants will be in for a rough winter. Careful! Not every perennial needs to be divided every year. Most need it every three to five years, and some don't need it at all. Do your research before you begin.

How to Divide Perennials:

Make the necessary preparations to ensure your perennials properly take to their new homes. First, thoroughly water your plants a day or two beforehand and cut them back so you can clearly see what you're dealing with. Then, head out on a cloudy, dry day and get to work.

Dig up plants around the roots and gently lift them out of the ground, knocking away loose dirt and debris. For best results, dig outside the outermost part of plants that water drips from. You can either gently pull apart the roots with your hands, cut into them with a knife or spade, or use two gardening forks to wedge plants in half. Various perennials have different root systems, so read up on the best method for the species.

You can typically get four to six new sections from a single plant. Just make sure each division has three to five shoots

and a substantial, healthy root system. Afterwards, you're free to plant your new divisions, rearrange existing beds, or share new plants with family or friends!

Water and Cut Back: Even if you're not dividing your perennials, it's good to get one last thorough watering in before the first freeze. Leading up to that point, gradually wean perennials from regular watering to monthly watering throughout fall.

The general rule of thumb is to cut perennials back once they start to fade. However, there are exceptions. Some perennials should be left alone. Make sure you know what's in your garden before beginning.

Feeding and Mulching: Once plants are situated, it's time to layer up. Clear off old mulch so that the soil is exposed, and remove any weeds or grass peeking through. Then, spread on a 1-2-inch thick compost layer, followed by an equally thick mulch layer. The compost will gradually break down and release nutrients, promoting better root growth, better soil pH and hardier plants come spring. The mulch provides insulation while protecting soil from erosion and compaction.

Be on the Lookout: Cold weather doesn't necessarily mean pests take a break from making a meal of plants. Many—such as slugs—will chow down on anything your garden has to offer, so stay attentive! Before mulching, lay down slug bait to send them packing.

To view the video, visit Exmark's Backyard Life, a multimedia destination that provides tips on everything from gardening to outdoor hosting at backyard.exmark.com.

"Perennials make every garden pop, providing beautiful blooms year after year. Spend some time this fall making your springtime even brighter," says Jamie Briggs, director of marketing at Exmark.

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9 Things all drivers need to know about their tires

Today's cars are packed with impressive features. Stability control. Ride assist. Ever-more-powerful engines. But no matter what technology makes its way into your car -- it's your tires that connect it to the road, making their construction and maintenance critical for safe, effective driving.



So, what do you need to know? The experts at Cooper Tires are offering these helpful insights.

- Valve stems are crucial. Those little caps on the valve help to keep out moisture and dirt, as well as provide an additional seal to the valve core, holding air in the tires and helping maintain tire pressure.
- Check the manual. Proper tire pressure is important for safety, performance and fuel economy, and can extend the life of your tires by reducing the chance of uneven wear.

But don't check the tire sidewall for this information. That's where the maximum pressure allowed for the tire is listed. The proper inflation pressure can be found by checking the vehicle's owner's manual or the placard found on the driver's side doorjamb, glove box or fuel door.

- Beware of under-inflation. Even when tires look properly inflated, they may be under-inflated by as much as 50 percent. Under-inflation can lead to tire failure, and tires

that are under-inflated by 8 pounds per square inch (PSI) or more can increase your fuel consumption by 4 percent.

- Weather matters. Outside temperature can affect tire pressure more than you might expect. On average, experts say that tire pressure decreases by about 1 PSI for every 10-degree Fahrenheit drop in temperature. The changing seasons are a good reminder to check pressure.

• "All season" tires have limits. "All season" tires are meant for year-round moderate weather. Install winter tires for dealing with severe winter weather conditions.

- Tread check is easy. Tire

tread should be more than 2/32 of an inch deep. Check for this by inserting a penny into the tread with Lincoln's head facing down. If the top of Lincoln's head is covered by tread, there's at least a minimum acceptable amount of tread. If the top of his head is visible at any point around the tire, it's time to replace the tire.

• Off-road adventures require off-road tires. Road tires may be able to handle the occasional jaunt down a gravel driveway or dirt road, but when you're heading off-road you'll need something more rugged, such as the Cooper Discoverer STT Pro, which has been designed for off-road use.

- Tires should be checked regularly.

Every month and before long road trips, perform this DIY routine: check tire pressure, check tread depth, check the overall condition of the tires for cuts, cracks, splits, punctures, irregular wear and

bulges.

• Know the limits of your tires. If you're the type of driver more likely to use the gas pedal than the brake, choose tires designed for high-performance, such as the Cooper Zeon RS3-G1, which features great grip and handling.

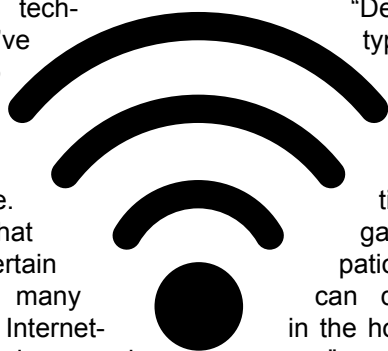
More tips and information can be found at coopertire.com.

As cars go high-tech, don't forget that selecting the right tires and keeping them in good shape are two of the most important things you can do to stay safe on the road.

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5 tips to bring your Wi-Fi 'dead zones' to life

Whether it's to stream a movie from the bedroom or lock the front door using smart home technology, you've likely come to expect Wi-Fi to reach every corner of your house. The reality is that there are certain locations in many homes where Internet-connected devices and smartphones are unable to receive a steady Wi-Fi signal



(or any signal at all) from the router. These sad places are called "dead zones."

"Dead zones typically include bathrooms, second and third story bedrooms, attics, basements, garages and back patios -- and they can drive everyone in the house absolutely crazy," says Jeff Parker, the "Wi-Fi Guru," and editor of the Milo Wi-Fi Blog, a source

dedicated to enhancing the Wi-Fi experience.

So, given today's base-
See **Wi-Fi**
on page 7

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Winterizing your pipes

Not everyone has to worry about pipes freezing in the winter, but much of America does. If the temperature in your area routinely drops to 20 degrees or below, it will be worth your time and energy to prepare and maintain your home to prevent your pipes from bursting. Pipes burst when an ice blockage forms and the pressure builds up behind it. While you won't have ice shooting into your home, you'll have all of the water that has built up behind it—in the basement, in the crawlspace or through the walls of your house.

Proper insulation is the first step to preventative maintenance. The unheated areas of your house are the most important to insulate. Attics, basements and crawlspaces are the general culprits. Polyethylene or fiberglass tubes



are available to keep the cold out of pipes. You'll want to measure the diameter of the pipes and purchase the correct size. This will ensure you have to make only one trip to your home supply store.

Pipe insulation is carried in most big box stores and in all hardware and home supply

stores. It can be cheaper in the spring months—prices tend to go up as the temperatures drop and demand goes up. You will want to be particularly aware of any pipes that have been stressed by previous

freezing or have recently been installed.

If you experience significant periods of severe winter weather, you might consider wrapping pipes in heat tape before insulating them. The

instructions for installation are very specific, and it is essential to follow them. If you don't, the heat tape can lead to fires. Heat tape also has to be checked regularly to ensure it is still functioning effectively.

Once you've taken all of the prerequisite steps, you'll still have some maintenance to do to ensure you don't wake up in a puddle. When the temperature is expected to drop, turn on your faucets, particularly those that flow along outside walls and are the most exposed to the cold. This will reduce the pressure and can prevent an explosion in the pipes, even if an ice dam does form. Opening cabinets that contain pipes will let the warm air from the rest of your house flow onto the pipes, keeping them warmer.

You can take one more step and check the basement and garage for any leaks. Look particularly for places where cold air could be directly applied to pipes from cracked windows, gaps or areas where the insulation has worn away. Applying your general insulation strategies will save money on your energy bill, and it can also keep your pipes warmer and delay or prevent a freeze.

Preventative maintenance is never an attractive fix. It's neither a new skylight nor a fresh coat of paint, and it won't be instantly noticeable. Pipe insulation and maintenance, however, will add to the value of your home in the long run by preventing costly damage and a nasty surprise in the middle of the night.

Winter emergency kit items that could save your life

As winter approaches, the temperatures drop and snow eventually blows in. If you are traveling to various places during the winter time, you will want to have these items on hand:

Blankets are the most important thing you can possibly



have with you. If you bury your car in a snowdrift and it won't start, the ability to keep yourself warm is going to be absolutely vital. Blankets are the best way to do this. I also keep a few hand warmers, too.

A spare charged cell phone will allow you to call 9-1-1 in a pinch. Keep this wrapped up in the blankets so that it'll be likely to survive a crash without suffering irreparable damage.

Flares will help rescuers see you. If they're searching and all they can see is white, a flare will make all the difference in your discovery.

A wind-up radio lets you

keep tabs with the weather regardless of whether or not you have electricity in your car. A simple winding will do the trick and let you know when conditions have improved and what the state of roads are.

A first aid kit will be vital if someone is hurt in an accident. Perhaps just as important is knowledge of how to use it, because knowing how to apply a leg splint can be very, very important in such a moment.

Extra winter clothes will help you keep warm, especially if you need to leave the vehicle. Layers are key—the more layers of clothes you

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Sofa stains top the list of furniture fails in new survey

Perhaps you're better off not taking that new sofa out of its plastic wrap. Sofas, couches and loveseats top the list of furniture most likely to be damaged, according to the



latest survey on furniture damage from Allstate Protection Plans. What's worse, more than half of furniture purchases were damaged in the first

two years!

A whopping 174.8 million Americans have damaged furniture, and 61% of accidents occurred in the first two years

of ownership.

Here are insights from this survey, along with information on what consumers did to repair, replace or hide damage:

- **Failure Frequencies:** When asked which furniture was damaged most recently, 40% of Americans said sofas, couches and loveseats. People spent \$299 on average repairing or replacing them. And 17% of accidents happened in the first six months after purchase.

- **Drips and Rips:** Spills and stains were the leading cause of damage, accounting for over half (55%). Rips and tears were second (25%). Juices accounted for 25% of stains, while people and pet stains accounted for 21%.

- **Four Legs Versus Two:** Surprisingly, pets and children

were less likely to be responsible for damage than adults. Forty-five percent of adults blamed spouses for damage, with children responsible for 34%. Dogs were twice as likely as cats to cause damage.

- **Dealing with Damage:** Forty-three percent of people tried to fix damage themselves, while 38% kept using furniture despite damage. Twenty-three percent hide it, with 14% replacing items and 4% repairing them.

- **Fear of Fancy Furniture:** Over a third (36%) avoided buying high-priced furniture for fear of damage. While 54% were aware protection plans can cover sofas, only 31% understood they can cover beds, and just 12% knew they can cover area rugs.

- **Preventive Measures:** Thirty-eight percent of Americans have covered furniture with towels or sheets, 29%

have used slipcovers and plastic covers, and 20% have used stain prevention treatments. Just over a fifth (22%) currently have a protection plan or extended warranty for furniture.

"While people are used to protecting electronics, many don't know they can protect furniture too. It gives you peace of mind, knowing expert help is there when you need it," says Jason Siciliano, vice president of marketing and creative director at Allstate Protection Plans.

To protect furniture, the experts at Allstate Protection Plans recommend:

- **Clean Regularly:** Dust and dirt buildup can cause scratches and abrasions, or worse. Cleaning is important for high-traffic items like area rugs.

See **Stains** on page 16

can put on, the warmer you'll be down at the surface of your skin.

Jumper cables come in extraordinarily handy on cold mornings when your car doesn't start. Quite often, it's the result of a battery that became overly cold overnight and can be started with the help of another vehicle and some jumper cables.

A bag of sand not only adds weight to your car (improving traction) but can be spread to help you get traction if you get stuck in a bad position.

An ice scraper – preferably one with a brush to help remove snow – comes in constant need throughout the winter. Without it, it will be very difficult to keep your windows cleared.

Dried foods like beef jerky and granola bars are perfect for this type of situation, as they're energy dense. Don't keep water or other liquids in your car –

they'll explode if stored below freezing for a long period and you can likely get plenty of liquid in a blizzard – just look outside.

Emergency tire sealant can enable you to get to the next town in a pinch rather than being stuck beside the road with a flat tire.

Flashlights allow you to see what's going on and also aid in signaling help. Although flashlights operated by human action exist, they're not very bright – get one with a very bright bulb and make sure it's charged.

A shovel will help you to dig out in a pinch. I used to keep one in my truck when I commuted – there simply isn't room in the car, however (I

wish we did have room).

A small tool kit can allow you to fix minor problems yourself on your car. Make sure you have everything you need to (at least) change a tire and loosen or tighten some bolts.

Extra batteries for the flashlight and the radio (assuming you don't have a wind-up one) are vital. The last thing you want to do is to get stuck, pull out the radio or the flashlight, flip 'em on, and find that they don't work.

These tools will help you survive almost any winter weather accident, no matter how bad the storm.

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Bathroom accessibility, safety tips for seniors

While there is plenty of talk about millennials entering the housing market, you might have missed the news that current homeowners are thinking more frequently about gaining in place. Remodeling trends have pointed to more and more homeowners looking for accessibility benefits included in their new spaces, particularly in the bathroom.

According to the National Association Of Home Builders, there's a 15% increase in bathrooms on the first floor compared to 10 years ago. This is a major feature that families who intend on staying in their current floor look for as

they get older. But, have you considered what features you may need in your bathroom to make it safe for aging? If you're planning a bathroom remodel with improved accessibility features, here are a few tips you can use.

Increasing the ease of access and safety in your bathroom might not be a DIY project. You'll want it done right. Contact a bathroom remodeling pro today for up to four quotes from pros in your area, for free.

Why Choose Accessible Bathrooms?

Whether you or a loved one is considering a remodel to

age in place, it's a good thing to know that others are as well. Homeowners are looking to become more accommodating and safe for all ages; this includes accessibility upgrades. In a report from HomeAdvisor, 61% of homeowners over the age of 55 intend to live in their homes indefinitely. Additionally, homebuyers are looking at homes with these features, so remodeling a bathroom for accessibility and safety can have ROI benefits if you're intending to sell.

Bathrooms are a point of focus for those looking at accessibility changes. After all, there are many ways an ac-

cident can occur in this room. Here are a few safety features you can add:

Bathroom Grab Bars
Raised Toilet Seat
Walk-In Tub
Seated Shower
Non-Slip Mats
Widen Doorways
Incorporating Home Automation

Bathroom Safety Bars

One of the most highly requested items in accessibility are bathroom safety grab bars. As slips and falls can happen on wet surfaces, grab bars are helpful features for any bathroom. However, most of us are familiar with large, metal bars that will certainly stand out and clash with décor. While those still exist,

there are countless options for grab bars to match your décor and create a seamless look. Some grab bars can be installed yourself or by a pro. They should be placed where you think they'll be needed most. In the shower and by the toilet are popular areas of grab bar assistance.

Walk In Tub And Seated Shower

The tub and shower area can cause considerable concern for seniors. Some bathtubs are tall and difficult to climb over. Installing a walk-in bathtub can make all the difference. Instead of climbing over a bathtub wall, there's a

Don't forget the garage

Like other areas of the home, it's a good idea to inspect features and functions of your garage at least once a year to make sure all is in good condition. If you find something out of the ordinary, you can fix it before it becomes a problem. Here are a few garage maintenance tips you can use.

If you've found a small problem in your garage, it's best to get it fixed before it becomes a major issue. Contact a garage contractor today for up to four quotes from pros in your area, for free.

Checklist

It's a good idea to know

what you're looking for ahead of time. It's recommended to give your garage a thorough inspection every six months. Create a checklist of items to look at. Here are items in your garage to pay attention to: Changes in garage door surface; Rust in garage door springs and pulleys; Garage door opening mechanism is working properly; Changes in garage floor; Changes in garage walls; Garage gutters are not obstructed.

Garage Door

One of the unique features that define a garage is the door itself. It's large and often opens with the touch of a but-

ton so you don't have to worry about

holding it open.

If you've ever had a broken garage door before, you know the experience can be extremely frustrating. Here are some ways to ensure all is working properly:

Check the track to make sure it's free of obstruction. Check for rust or corrosion on all parts. Manually raise your garage door. If it doesn't stay open, there could be a problem. Make sure the door rollers are lubricated. Observe if the door is making noise louder than usual when opening & closing. Look at the door when closed to see if it is level with the ground.

If you see an issue with any of the parts of the garage door, have it repaired by a pro. If it's not opening properly or you observed corrosion in the spring, it's likely you'll need to

have it replaced. This is not a usually a DIY job. The average cost to replace a garage door spring is between \$200 and \$300.

Hopefully, all is well during your garage door inspection. If that's the case, you'll want to perform regular maintenance to keep it in great working condition. Unplug from the garage door opener. Find a lubricant as suggested by the manufacturer and use on the rollers. Clean the track with a cloth, removing any dust and debris. Lubricate the springs if needed as well to help them last longer.

Garage Floor

See if you notice any new cracks or shifts in the floor. These will need to be repaired before they get worse. You can patch small cracks up with a concrete crack filler. However, severe cracks might require the help of a masonry pro.

Stains and spots are also

an issue that can appear on your garage floor over time. Typically, these are caused by grease and oil. By catching them early, there are a few remedies you can try. There is the method of using cat litter over the stain to remove it. Pour over the stain and press it into the concrete. The pressure should help lift the stain into the material.

However, for stains that have been around for a bit longer, you might want to try an oil and grease cleaner to get the spot out of your garage floor. You may also consider a new epoxy floor coating to give your garage a fresh, new look.

Pest Control

A common problem with garages is pests. They can find their way in if you frequently leave your garage door open, or if there's a gap large enough for them to fit through. The last thing you want is a small rodent or pest to start calling your garage home.

While each infestation requires particular care, prevention starts the same. A cluttered garage creates hiding places for pests to not only continue growing but making them difficult to find and catch. Organize your garage and keep it clean so there's no reason for a pest to want to enter.

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door that keeps water out but lets you step in easily. A seat in the shower can also assist in safety, allowing for the user to sit as needed.

Non-Slip Bathroom Mats

As I mentioned previously, the bathroom creates an environment for falls. Placing non-slip bathroom mats in frequently used areas of the bathroom is a budget-friendly upgrade that can make a difference. Additionally, there are many styles that can match your current décor.

Elevated Toilet Seat

Family members with accessibility needs will be grateful for a raised toilet seat. This takes the pressure of off joints and lower back when using the facilities. Raised toilet seats can be used on your current toilet and are extremely cost effective. Most are around \$40 to \$50. Even if you're not planning a full bathroom remodel, this is an accessibility benefit that's easy to include.

Widen Doorways

If you're planning a complete bathroom remodel to improve accessibility and accommodate aging in place,

widening your doorways can surely help down the road. This will allow for wheelchairs and walkers to enter the bathroom without hindrance. You'll likely need to replace the door as well and a pocket door is a space-saving and safe choice. It rolls into the wall, so there's no obstacle in or out of the bathroom.

Adding Home Automation

You may not have considered it yet, but home automation can help improve accessibility features in every room, including the bathroom. Increased lighting in the bathroom is a need for many seniors. Some home automation systems are designed to increase the lighting when needed and turn off when the bathroom is no longer in use. Digital bathroom shower control can get the shower temperature to "just right," without having to bend over and turn multiple handles.

While these features and other home automation systems are an investment, they'll provide homeowners and family members with peace-of-mind and a safer space.

Costs of Accessibility Remodeling

So you might be convinced that remodeling for accessibility is the right thing to help you or a loved one age in place. Or, maybe you simply want to increase the value of your home. When planning for a bathroom remodel, specifically to improve accessibility, it's important to know the investment you're making. The average cost to remodel a bathroom is \$8,820, with most homeowners spending between \$6,569 and \$9,872. Don't forget to account for the cost of the safety features you'll be adding as well.

Wi-Fi

Continued from page 3

ment-to-attic demand for Wi-Fi access, what is the most economical and effective strategy for winning the battle against dead zones in your home? Parker offers five no-cost/low-cost suggestions:

1. Keep your router away from metal. Objects such as mirrors, televisions, appliances or anything large made primarily of metal (i.e. decorative furniture, filing cabinets, etc.) have the potential to impair your network's signal strength. If possible, move such items and your router apart.

2. Switch to a less crowded frequency. In living spaces like apartment buildings, too many broadcasting networks can interfere with each other. Because routers broadcast across two wireless frequency bands, 2.4 and 5 GHz, when one is too crowded it acts like a highway packed with cars.

The good news is you can usually switch frequencies within your mobile device settings to use the less crowded channel.

3. Reboot regularly. Routers asked to complete many requests, such as handing out multiple IP addresses to different devices and handling large downloads, can end up slowing down because of the heavy workload. You can think of rebooting your router as basically refreshing it and clearing any memory or stalled tasks.

4. Get the latest hardware. If you're still using that dinosaur router from the early 2000s, it's probably time for an upgrade. Outfitting your home with a smarter and more advanced router could be the solution to your Wi-Fi woes, especially if your existing router is a very old model with limited capabilities. Internet service providers often provide router upgrades by request for no charge.

5. Consider a distributed mesh Wi-Fi system. For Wi-Fi that reaches farther, consider a mesh Wi-Fi system, which consists of a main router connected to a modem and a series of satellite Wi-Fi distribution modules placed throughout the house.

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Fuel Safety Tips

Following the Colonial Pipeline closure earlier this year, many people panicked.

“We saw people loading up on fuel using everything from milk jugs to plastic bags. That’s simply dangerous, irresponsible and not worth the risk. Dropping an unreliable container with gasoline could cause an environmental, safety or potential fire situation,” says Dan Marshall with Scepter, a manufacturer of dependable fuel safety containers. The company has been working for years to educate people on fuel safety.

Scepter experts are providing crucial fuel safety tips:

- At the Pump**
- Put fuel in the proper container. Universally, red containers are for gasoline, blue are for kerosene, and yellow are for diesel.
 - Never allow children to operate pumps. Never smoke at the pumps.
 - Follow proper filling in-

structions for containers with Flame Mitigation Devices (FMDs).

- To refill containers, remove them from your vehicle, turn off the engine and place them on the ground a safe distance away.

- Fuel containers can build static electric charge during transport. Touch the container with the gas dispenser nozzle before removing its lid to ground the static electricity charge.

- Keep the nozzle in contact with the container when filling to prevent static charge build-up. If a static-caused fire occurs, leave the nozzle in the fill pipe. Immediately move away from the vehicle and notify the station attendant.

- Secure containers in your vehicle against tipping and sliding. Never leave them in a trunk or flat bed, or in direct sunlight.

Outdoor Activities

- Never start or accelerate



a bonfire, barbeque or grill with gasoline.

- Don’t allow children near fuel containers or running equipment.

- Don’t guess. Check the fuel type recommended for lawn and sports equipment. Follow all safety recommendations by the product’s man-

ufacturer.

- Never use fuel for killing ant hills, wasp nests and beehives. Use only appropriate pesticides.

- Never use gasoline as a cleaning agent or to wash hands.

- Choose the right container for outdoor activities. While

a Scepter SmartControl container is ideal for family chores, easy to transport Scepter Marine Containers are designed for boating needs.

Outdoor Chores

- Use fuel only in well-ventilated areas outside where you won’t breathe in fumes.

- Don’t smoke when near fuel containers. One spark can cause vapors to ignite.

- Never fuel running equipment. If you run out of fuel during a project, let the motor cool before refueling. Fuel accidentally spilled on a hot surface could ignite and potentially explode.

- If a flammable liquid spills, immediately contact your fire department or local authorities for cleaning instructions. Restrict access to the area from children and pets.

Disposal

- Know your fuel. Winter fuel is heavier, and a unique blend. Fuel available in spring and summer is different and should be used for lawn and sporting equipment.

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• Dispose of any winter mix of gasoline by funneling it in your car. It will easily mix with the gasoline in your tank.

Storage

• Store fuel containers in a

secure, dry location away from furnaces, hot water tanks, potential heat sources, pets and children -- never in vehicles or living spaces.

• Inspect existing fuel con-

Sale

Continued from page 15

a good cleaning. If you can afford it, you might want to have your vehicle detailed. To alleviate any buyer concerns later, gather all maintenance records, along with the vehicle history report and the inspection report, and stash them somewhere in the vehicle.

Create an effective ad to sell your vehicle. Include all the pertinent information—year, make, model, trim level, mileage, color, condition and price. Give an indication of your stance on the price—Must Sell, OBO (or best offer), Asking Price or Firm. Post your ad everywhere—in newspaper classifieds, online classifieds, social media and message boards. Include photos of your vehicle, if possible, and a phone number or email address where you can be reached easily. Spread the word that you are selling your vehicle and put a “for sale” sign in the window.

Show your vehicle well. Be respectful of any potential buyers that contact you, but don't arrange a time for them to see your vehicle unless you are sure they are serious.

Bugs

Continued from page 11

they are especially effective at night when there are fewer competing light sources. For more information, visit www.zevoinspect.com.

Pest management is always a challenge, but arming yourself with information and effective solutions can help prevent and combat infestations.

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Never sell your vehicle sight unseen. If a buyer makes an offer without seeing your vehicle, turn it down. They need to see what they are getting to reduce the risk of complaints later. You may have serious buyers come to your home or ask them to meet you at a local business. If you do the latter, make sure you bring the title along in case you sell the vehicle. Remember, just as you will be evaluating the buyer, they will be evaluating you. Be honest and forthright. If there is a problem with the vehicle, say so. Offer to go along on test drives to answer any questions about the vehicle's performance and history. Present all of the data you have gathered about the vehicle.

Make a good deal. Research your state's rules for the sale of a vehicle beforehand and follow them to the letter. Figure out how much below the asking price you are willing to accept and never go below that figure. Negotiate a price only in person after the buyer has seen the vehicle. Sell the vehicle as is, not contingent on repairs, else you could wind up losing money. Once you have the cash in hand, sign over the title and complete any further paperwork to ensure you are no longer liable for the vehicle.

Selling a vehicle takes time and effort. Make sure you are prepared to do the work. If you're not, you might want to consider trading in your vehicle. You might not get as much for it as you would selling it, but you will certainly have fewer hassles to deal with.

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tainers regularly for leaks or cracks. Spot signs of aging? Carefully dispose of the container and purchase a new one. Only purchase fuel containers from trusted brands available from top retailers featuring controllable flow, child safety features and an FMD (which should never be

removed or altered). For consumers, Scepter offers rugged Scepter SmartControl fuel containers for gasoline, kerosene and diesel that substantially exceed ASTM and CPSC minimum standards, and include FMDs and child safety locks. Visit scepter.com for more information and safe-

ty tips.

There are many aspects of handling fuel to know to keep people, pets and property safe. Take the time to brush up on these crucial safety precautions.

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New survey predicts 2025 siding color of the year

Planning to update your home siding this year? If you're like many Americans, you'll likely stick to neutral hues.

survey recently conducted by The Harris Poll on behalf of Alside, a leader in exterior building products, American homeowners reaffirmed off-white/cream as the most

popular siding color (18%) if they were going to update the color of their home exterior in 2025 – extending its reign for three consecutive years. Understated elegance continues

to dominate the market, with 42% of American homeowners saying they would go for a timeless, neutral look if choosing an exterior home color in 2025.

answers include:

- Shutters (43%)
- Porches and decks (38%)
- Roofing (32%)

When asked how they would choose the exterior color, homeowners cite several key factors. In addition to going for a timeless, neutral look (42%), top answers include:

- Cost (36%)
- Availability (25%)

Their spouse or significant other will pick (22%)

Based on something they saw in a magazine/home improvement show (20%)

Meets HOA/local guidelines (20%)

Among homeowners, women are more likely than men to say they would go for the timeless, neutral look (48% vs. 37%) or would choose based on something they saw in a magazine/home improvement show (24% vs. 16%). Meanwhile, men are more likely than women to say their spouse or significant other will pick (28% vs. 16%).

Breakdown of Siding Material Preference

American homeowners are likely incorporating the trend of embracing warm neutrals into their specific siding material choices. Stone (25%) was the leading material preference they would choose when planning to purchase new siding.

Mixed materials were a close second, with 22% of homeowners saying they would choose to mix stone, stucco or siding, perhaps for a balanced home exterior aesthetic. Vinyl (14%), vertical board and batten composite cladding (12%) and engineered wood (12%) rounded out the rest of the top five material choices.

For more home exterior inspiration and trends, visit al-side.com.

If your 2025 plans include home exterior updates, consider how your selections will impact your home's long-term curb appeal and value.

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Tips for dealing with home insect invasions

While a pest problem can cause embarrassment and concern, you can take comfort in the fact that not only is the problem more common than you may think, but there are new ways of dealing with insects that can help you manage the problem without using



Asian ladybeetle
(*Harmonia axyridis*)

harsh chemicals.

Finding a roach in the home ranked number one in terms of "Grossness," beating out cleaning the toilet, cleaning the gutters and removing hair from the shower drain, in a recent survey conducted by Zevo, a maker of bug killer sprays and traps that are safe for use around people and pets when used as directed.

But beyond the "ew" factor, households will want to manage pest problems for health and safety reasons.

"Cockroaches and filth flies can serve as mechanical vec-

tors for diseases," points out Dr. Josh Benoit, an entomologist at the University of Cincinnati Department of Biological Sciences. "And ticks, mosquitoes, and kissing bugs can transmit pathogens that cause diseases."

So, what are some smart, safe ways to prevent bug infestations and manage existing ones? Consider these tips to keep bugs in check this summer and beyond:

- Keep food sealed and stored properly. Get rid of crumbs around the kitchen or anywhere else you eat around the house. Regularly sweeping and wiping down counters can help.

- Prevent buildup of moisture on surfaces and remove standing water to prevent mosquito (and other bug) breeding around the home.

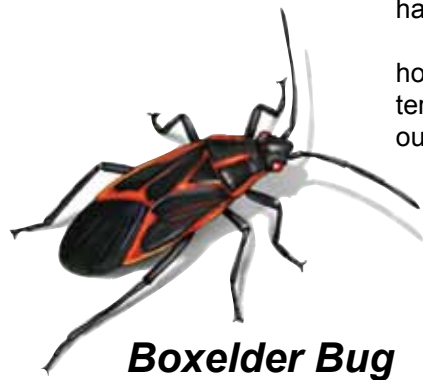
- Never bring in unwashed, used furniture and other objects. Before introducing such items into your home, inspect them carefully.

- Over 90 percent of peo-

ple are concerned with having bugs in their home, but almost an equal amount are concerned with using traditional insecticide products, according to a Zevo survey, making sprays that don't contain harsh chemicals a household essential. Made from friendly ingredients, Zevo Instant Action Spray, for example, features essential oils that target nerve receptors active only in insects, not people or pets.

- Bugs often enter homes through garages and open doors. Set up a line of defense by keeping windows, doors and garages closed as much as possible, and by placing chemical-free traps, such as Zevo flying insect traps, in your garage or other areas that get high bug traffic. The traps plug into outlets around the home and use multi-spectrum light technology and a body heat attractant to lure pesky flying bugs to their doom. Though they work 24/7,

See **Bugs** on page 9



Boxelder Bug
(*Boisea Trivittata*)



Brown marmorated stink bug
(*Halyomorpha halys*)

Tips on getting a better deal on your next car

Whether you buy a new or used vehicle, it pays to know how to haggle.

Haggling is the art of bargaining, and car dealers are generally masters at it. You can be, too, if you follow these tips.

Be knowledgeable

Do your homework before you enter the dealership. Research the value of the car, review as many car value reports as possible and compare prices across the board. That way, you will know whether the car you have your eye on is priced too high.

Be timely

Go at a good time. The best time to haggle is during a major sales event or at the end of the month or quarter when prices are extremely flexible. Stop by when the salespeople have more time to talk, usually early in the morning or late at night.

Be quiet

Silence is your best weapon in the negotiation process. Explain that you are interested in buying the car and then let

the dealer talk.

Do not start off the conversation with a number. Let the dealer do that and go

from there. Never say more than you need to, as silence can often lead to concessions.

Be respectful

Respect is everything when it comes to haggling. You won't get the price you want if you act hostile, take an accusatory tone or refuse to budge. Listen to what the dealer has to say and respond with grace, tact and appreciation when neces-



sary. **Be patient**
Don't expect to seal the deal in a few minutes. It takes time to work up to a satisfying price. Take your time to work through the negotiation process carefully, else you could wind up paying far more than you wanted to.

Be strong

Don't crumble under the pressure to buy. Know what you can afford and stick to it. Never let the salesperson know how much you want the car or are willing to pay for it. Be prepared to walk away should a satisfactory deal not be met.



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Fall Car Care Checklist

- Test Battery and Charging System**
- Check Battery Cables and Terminals**
- Inspect Drive/Serpentine and Fan Belts**
- Inspect Engine Coolant Hoses**
- Check Coolant, Oil, and Brake Fluid Levels**
- Check Headlights, Brake, Reverse & Turn Signals**
- Check Wiper Blades and Washer Fluid**
- Update Emergency Roadside Kit:**
 - Bag of abrasive material (sand, salt, cat litter) or traction mats
 - Snow shovel
 - Snow brush
 - Flashlight with extra batteries
 - Window washer solvent
 - Ice scraper
 - Cloth or roll of paper towels
 - Jumper cables
 - Gloves, hats and blankets
 - Warning devices (flares or triangles)
 - Drinking water
 - Non-perishable snacks (energy or granola bars)
 - Extra clothes
 - First-aid kit
 - Basic toolkit (screwdrivers, pliers, adjustable wrench)
 - Mobile phone and car charger with important numbers programmed in it

Fall Home Care Checklist

- Fall Tree Trimming & Shrub Care**
- Clean Gutters & Downspouts**
- Inspect Exterior & Make Repairs**
- Seal Gaps/Fill Holes In Foundation/Mortar**
- Check Walkways Stairs And Rails**
- Stock Up On Supplies: Nonperishable Food, Water, Pet Food, Snow Shovel, Ice Melt, Board Games**
- Shut Off Exterior Faucets & Store Hoses Indoors**
- Install Weatherstripping/Draft Stoppers**
- Test Smoke & Carbon Monoxide Detectors**
- Test House For Radon**
- Cover Central A/C Unit/Remove Window A/C Units**
- Clean Dryer Vents**
- Schedule Chimney Cleaning**
- Schedule Furnace Inspection/Maintenance**

Repair

Continued from page 14

Schedule timely oil changes, brake pad replacements and tire rotation, and mark your calendar to check fluid levels like coolant and windshield washer fluid. If flashing lights

appear on your dashboard, check your owner's manual and contact your dealer or mechanic to see what the problem could be.

"Unfortunately, too many Americans are just one repair bill away from being forced

to make tough financial decisions," says Mark Manzo, president of Insurance at Ally Financial. "But proactive strategies can offer peace of mind and protect your wallet."

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Home projects that don't require a professional

While spending more time at home, you may have noticed the little things that need to be fixed, and small ways you can improve the appearance and functionality of your home. So why not use this time to test your skills with a few DIY projects?

Here are some easy, affordable tips to fix those items that have been nagging at you, as well as check off small projects that will boost your home's aesthetic.

1. First impressions are everything. From your family and friends to the mail carrier, your front door greets everyone who comes to your home. But it can take a beating from weather and constant use, so revitalize it with a fresh coat of paint. Once the paint has dried, accent it with a new



door knocker, hardware or address plate. Worried about drilling into the door? Secure these items with T-Rex Mounting Tape. Mounting tape is a strong, weather-resistant tape for heavy-duty projects that replaces nails, screws and

staples.

2. Trim the walls. Accenting a room with wood trim is a quick way to add another level of depth and detail to the interior of your home, and it won't cost a lot. Your local home improvement store can provide

the best trim to fit your budget. For a smooth installation, ditch the nail gun and runny glues, and opt for a fast-adhering super glue tape, which sticks on contact and works just as well as traditional nails.

3. Bolster your security. Feeling safe at home is important, and security cameras are a quick and easy solution to deter unwanted visitors and offer you peace of mind. If you've been toying with the idea of adding smart devices and cameras to the exterior of your home, look to install them above high-risk entry points, such as the front door, back and side doors, and the garage. There are many great security cameras that can be easily mounted to the exterior of your home without professional installation.

4. Effortless gutter repair. One project to check off your list is fixing that leaky gutter you've been ignoring. Don't worry, it's not as daunting a task as it might seem. Simply wrap waterproof tape around the leak and smooth it around all of the gutter ridges for a tight seal. Formulated to withstand extreme temperatures from -70 to 200 degrees, the UV-resistant formulation will prevent the tape from breaking down under harsh sunlight. Now how simple was that?

During these uncertain times, staying active and checking those to-dos off your list will give both you and your home a much needed refresh.

Article published with permission from State Point Media.

Winter storage tips for your 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

See **Storage** on page 14

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Navigating expensive car repair bills

If you're like many Americans, your car is your lifeline. When it's in need of repair, being able to cough up the cash to keep it running is critical.

A new survey finds that U.S. consumers spent an average of nearly \$2,000 on vehicle repairs and maintenance in the last five years, with millennials and generation Z being hardest hit by the costs. The 2019 Ally Financial survey, conducted online by The Harris Poll, found that while adults 55 and older spent \$1,654 on average for vehicle maintenance and repairs in the past five years, millennials and generation Z paid an average of \$2,334 during the same timeframe.

Ally's survey results come on the heels of research from the Federal Reserve, which found that nearly four in 10



adults would not be able to cover unexpected expenses of \$400 without selling something or going into debt.

If you're concerned about the cost of a surprise car repair leaving you running on empty, consider these tips

from Ally Financial.

Save yourself for unexpected car repair bills. Another recent Ally survey found that two-thirds of 18- to 24-year-olds haven't established any type of emergency savings fund,

compared to approximately half of all other adults. Over time, setting aside even \$10 each month can potentially protect you against having to borrow or incur debt.

Stay Protected

A vehicle service contract (VSC), similar to an extended warranty, is a protection plan that covers vehicle repairs costs outside of the manufacturer's warranty, and may be easier to budget for than a large unexpected bill from the mechanic's shop. Unfortunately, many people aren't taking advantage of VSCs. The Ally survey found that only 21 percent of Americans have purchased one in the

last five years.

Before committing to a particular service contract, shop around to ensure that you're working with a reputable company that offers services at locations convenient for you. Also look into additional benefits. For example, Ally's FlexCoverage includes 24/7 roadside assistance, towing,

Storage

Continued from page 13

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

trip interruption protection, (e.g. reimbursement for room and board if your car troubles require an overnight stay) or rental car reimbursement. While these reimbursements are usually capped at a certain dollar amount, they can alleviate some of the burden

Be Proactive

Maintenance issues that go unattended can lead to heftier repair bills down the road.

See **Repair** on page 12

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.

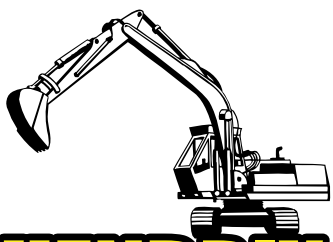
Find and prepare to fill your gas can. Buy the type of fuel recommended by your equipment manufacturer no more than 30 days before you will use it. You should use fuel with no more than 10% ethanol in outdoor power equipment. Also, fuel goes stale and will need to be replaced if you have not used it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

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One home renovation project with huge potential returns

(StatePoint) Adding an accessory dwelling unit (ADU) to your property can increase the value of your home, become a source of rental income, or help you expand your living space for your adult children or parents.

If you don't know what an ADU is, you're in good company. A 2023 Freddie Mac survey found that 71% of respondents were unfamiliar with the concept. ADUs are often known as in-law apartments, granny flats, carriage houses or secondary suites. According to Freddie Mac, here's why investing in adding an ADU may be worth it:

The basics: An ADU is a smaller, independent residential structure built on the same lot as a single-family home. To qualify as an ADU, the additional living area needs to include a kitchen, bathroom and



separate entrance. Common examples include a dwelling over a detached or attached garage, a suite above the main floor of the home, a basement apartment, or a detached structure such as a guesthouse or backyard cottage.

The benefits: Building an ADU on your property may contribute to the supply of affordable housing in your area, but it also has a wealth of benefits for you, the homeowner. It can boost the value of your home by as much as 35%, and become a potential source of

extra income if you rent your ADU to a tenant. An ADU can also make for a great home office, guest house or workshop, or be a good solution if your adult children are returning to live with you, or you are the caretaker to aging or disabled relatives.

Eligibility: Before adding an ADU to your home, you will need to learn about the zoning codes that apply to your property. Ordinances and policies vary by location and change frequently. Make sure you understand any federal, state or local laws involved with renting your ADU. Discussing this with an attorney is one option. To find your zoning code, check your local government's website or reach out to your local zoning or building code office.

Financing: You should create a construction budget and consider how you will pay for a new ADU or renovations to an existing ADU. The good news

is that you don't necessarily need to pay the expenses upfront. There are loans designed to help you pay for improvements to your home. For example, Freddie Mac CHOICERenovation is a financing solution that can provide you with funding to add an ADU on your property. Speak with your lender about the financing options available to you and which may best suit your needs.

To learn more about home equity and renovating your home, visit My Home by Freddie Mac.

Whether you're looking for a way to increase your property value or create a living space for a loved one, adding an ADU can be a rewarding investment. While navigating zoning laws, renovation budgets and landlord responsibilities may seem daunting, there are many resources available to guide you through the process.

Ensure a good sale

The time to buy is now. But what do you do with your old vehicle? Do you trade it in, or do you sell it? There are pros and cons to each. Compare them, and should you decide to sell, here are some tips.



price. That way, you will allow for some wiggle room. If you would like to get \$10,000 for your vehicle, for example, set the price at \$12,500.

Present your vehicle in the best light possible. Pretend to be

a buyer and take a hard look at your vehicle. Inspect everything possible and take a test drive, making notes of all issues. Then, arrange to have your vehicle professionally inspected and get a copy of the inspection report. Review your notes and the report and make whatever repairs you can. Finally, give your vehicle

See Sale on page 9

Learn as much as you can about the market. What is selling most? Family sedans, trucks and vans usually sell fairly easily and quickly, whereas vintage vehicles and sports cars can be tougher to sell. Check the classifieds in your area and see what's selling and what it's selling for.

Price your vehicle right. Find out the fair value of your vehicle, taking into account its condition and mileage. Then, check what vehicles similar to yours are going for in the classifieds. Set a reasonable price slightly higher than your target

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Responding after a natural disaster for homeowners and renters

Nearly one-third of U.S. homes are at a high risk of natural disaster, according to CoreLogic.

It's essential to know what to do before a natural disaster strikes and how to navigate the aftermath. Freddie Mac is offering homeowners and renters these tips: Contact Your Insurer and Mortgage Servicer

Whether you rent or own, one of the first people you contact should be your insurance agent or mortgage servicer.

If you're a renter and your rental unit or property sustains damage, contact your renters insurance company to file a claim. Most policies cover damage from tornadoes, fires, hail and non-flood related water damage. You also should inform your property manager. Sharing pictures of damage may help them make insurance claims, if necessary. To ensure everyone is on the same page, keep a written record of any communications



about plans to address damage.

If you're a homeowner, call your homeowners insurance agent. In addition to assessing your property's condition and reimbursing repair and replacement costs, many policies also cover additional living expenses if you are displaced, such as temporary housing, food, pet boarding and other household expenses. It's also critical to let your mortgage company or ser-

vice know about your current circumstances and to learn about available disaster relief options.

Get Relief Disasters can stress your finances, but there are ways to get help.

If you're struggling to make rent following a natural disaster, talk to your property manager about flexible payments. You should also look at your lease agreement for a rental abatement clause, which may allow you to pause or make

partial rent payments if your unit is damaged. As you rebuild, you may also be eligible for programs like federal tax relief and financial assistance for energy bills.

If you're a homeowner, there are relief options available to help if you're at risk of missing a mortgage payment due to a natural disaster. One such option is mortgage forbearance, which allows you to reduce or pause your payments for a specified period. Keep in mind that if you choose this option, you should be prepared for when forbearance ends and normal payments resume. You should also refer to the information about disaster assistance and resources provided by entities like FEMA, DisasterAssistance.gov, The U.S. Department of Housing and Urban Development and American Red Cross.

Be Aware of Scams After a natural disaster, you may be a target for scam artists or predatory lenders seeking out people in distress. Help avoid becoming a victim by being aware of common schemes. These include high-interest loans for repairs, which may offer short-term relief, but end up costing you more in the long term. You should also be wary when prepaying contracts for repairs. Don't au-

thorize any payments until all work is completed and you're satisfied with the final product. Finally, don't provide personal information to anyone claiming to be a government employee or disaster relief professional without verifying their identity. Remember that government employees will never ask you for financial information, such as a bank account number.

If you believe you've been a victim of a scam, report it immediately. First, call your creditors to cancel your credit cards. You can also request that creditors receive your written consent before changing your mailing address or sending a replacement credit card. Then, contact the credit bureaus to freeze your credit reports so that there's no activity unless you approve it. Finally, report the scam to consumer protection agencies like the Federal Trade Commission and the U.S. Department of Justice so that the culprit can't strike again.

Learn more about disaster preparedness with the collection of Freddie Mac educational offerings found at myhome.freddie.com/blog/keyword/disaster-preparedness.

After a natural disaster strikes and you and your loved ones are safe and accounted for, getting on the path to financial recovery is critical. Whether you are a homeowner or renter, there are resources to help you get back on your feet.

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You don't have to borrow a lot... only enough to get the job done.



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Stains

Continued from page 5

- Use Coasters and Mats: They can prevent rings and stains from moisture and heat.
- Invest in Protective Covers: For both indoor and outdoor furniture, especially high-use pieces, covers can help.
- Rotate and Rearrange: Rotate cushions periodically to distribute weight and wear.
- Control Environmental Factors: Regulate temperature and humidity. Close curtains or blinds to stop fabric or wood from fading in the sun.

- Consider a Protection Plan: The coverage can include accidental damage, stains and structural issues, and protect your financial investment.

More tips and information are available at www.allstateprotectionplans.com.

Since we're only human, stains and damage will happen. With a few simple steps you can rest easy when sitting on that new sofa.

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