

A special supplement of the Marshall Advocate and Casey Westfield Reporter

5 Easy steps to create your homebuying budget

One of the most important steps to take while house hunting is to create an intentional budget that accounts for both upfront costs and recurring expenses. Doing so will help you find a home that meets both your lifestyle needs and financial situation. Here's how:

1. Assess What You Can Afford: A common way to generally estimate the price range of a home you can afford is to multiply your annual gross income (what you earn before taxes) by three to five, according to Fidelity. Understand that mortgage rates will have a big impact too. Lower rates can



substantially increase your purchasing power. Lenders set an interest rate for each person based on several factors, such as credit score. A higher credit score could terest rate or better loan term.

2. Account for Upfront Costs: When budgeting, account for these one-time upfront costs you'll pay after your offer is accepted:

The down payment: This is typically between

5% and 20% of the home's purchase price. However, qualified borrowers can put down as little as 3% with options such as Freddie Mac's Home Possible or HomeOne

mean a lower in- mortgages. Both require private mortgage insurance, which is an additional expense to consider.

> Earnest money deposit: Earnest money, also known as a good faith deposit, amounts to approximately 1%-2% of the purchase price of the home and is a sum you submit with your offer to show the seller you're serious. During closing, the amount you pay in earnest money can be applied toward your down payment or closing

> Home inspection: The home inspection, which will

be your responsibility, typically costs between \$300 and \$450, according to recent estimates from Rocket Mortgage, and will tell you about the home and its potential issues. Your realtor should be able to recommend several well-qualified inspectors.

Closing costs: Closing costs are what you will pay to the people representing your purchase, such as your lender and real estate agent. Also known as settlement fees, closing costs typically amount to 2% to 5% of the purchase price, and you may be able to roll them into your loan. Work with your lender to find the approach that best fits your financial situation.

Moving expenses: Whether you hire professional movers or DIY your move, online resources such as Realtor.com's moving cost calculator can help you estimate potential costs. When hiring movers, get quotes to ensure you are getting a fair price and to avoid moving fraud.

- 3. Plan for Ongoing Expenses: Once you're in the home, you'll be responsible for making monthly payments. These may include your mortgage principal, interest, property taxes, homeowners insurance, private mortgage insurance, escrow payments and homeowners association fees. Most lenders agree that you should spend no more than 30% of your gross monthly income on these expenses, though this number will depend on your financial situation. You'll also need to save for regular maintenance expenses, such as appliance upkeep.
- 4. Leave Room for Flexibility: Be sure to factor in savings for repairs or replacements of bigticket items, such as your roof or HVAC system. Such flexibility in your budget can also help you weather financial emergencies, such as job loss, illness and other unexpected circumstances.
- 5. Use Tools to Guide Your Decision: To help you answer the critical question of how much home you can afford, use Freddie Mac's home affordability calculator found at myhome.freddiemac. com. This free online resource



Battery Health 101: how spring weather affects your car battery

As the winter chill finally gives way to warmer spring days, many of us start thinking about road trips, outdoor adventures, and giving our cars a much-needed spring cleaning. One important part of spring maintenance that often gets overlooked is checking your car battery. Cold weather can take a toll on battery performance, and the transition to warmer temperatures can reveal underlying issues. Here's what you need to know to keep your car battery in tiptop shape this spring.

Why Winter Affects Your Battery

Car batteries work by producing a chemical reaction that generates electrical power. Cold weather can slow down this chemical process, making it harder for the battery to deliver the necessary power to start your engine. Even if your battery made it through the winter, that stress can shorten its lifespan and make it more prone to failure as temperatures rise.

Signs Your Battery Needs Attention

The change in weather can reveal battery issues that might not have been obvious during the colder months. Keep an eye out for these warning signs:

Slow Engine Crank: If your engine turns over sluggishly or takes longer to start, your battery may be weak.

Dim Headlights: When your lights are noticeably dimmer than usual, it could indicate low battery voltage.

Dashboard Warning Light: Most vehicles have a battery or charging system warning light that comes on when something is wrong.

Corrosion on Terminals: White or blue corrosion around the battery terminals can interfere with the connection and reduce battery efficiency.

Spring Cleaning for Your Battery

One simple way to boost battery performance is by giving it a little spring cleaning. Here's how:

Inspect the Terminals: Look for corrosion buildup around the terminals. You can clean it with a mixture of baking soda and water and a small brush (like an old toothbrush).

Check the Connections: Make sure the terminals are tight and secure. Loose connections can make it harder for the battery to deliver pow-

Test the Voltage: You can test your battery with a voltmeter. A fully charged battery should read around 12.6 volts

when the engine is off.

When to Replace Your Battery

Most car batteries last about three to five years, but cold weather can shorten that lifespan. If your battery is approaching the threeyear mark

or showing signs of trouble, it's a good idea to have it tested by a professional or consider replacing it before it leaves you stranded.

Extra Tips for Battery Care

A v o i d Short Trips: Short drives don't give your battery enough time to recharge. Take your car for a longer drive at least once a week.

Turn Off Electronics: When your car isn't running, avoid

using electronics like the radio or lights, as they can drain the battery.

Language Park Bay

Alex Stepp invites you to stop by Riedle-Frye on Route 40 in Marshall for all your lawn care equipment and repair needs. *Photo by Gary Strohm*.

Park in a Garage if Possible: Keeping your car sheltered from temperature

extremes can help extend bat-

See Battery on page 6



REPAIRS

VINYL FLOORING

INSTALLATION

>>> 217-609-1057





Why oil changes can save your vehicle

Compare the average cost of a years' worth of oil changes (\$120) to the cost of not proactively maintaining a vehicle's engine (\$4,000)* and the benefit to both wallets and vehicle well-being is clear. Here

Compare the average cost are some top reasons oil and filter changes are so important (\$120) to the cost of not to a car's well-being.

Changing the oil maintains your engine lubrication. Imagine all the moving parts, pistons, valves, and other engine

parts moving at high rates of speed under the hood of a car. These components create heat and will wear down the engine dramatically without proper oil lubrication. Make sure to refer to the owner's

manual to see what specific weight and grade of oil the vehicle requires and ensure it is kept at the recommended fill volume.

Changing the oil cools the engine components. Moving parts that lack proper lubrication create friction,

which in turn creates heat. Maintaining clean and sufficient amounts of oil is the perfect solution to prevent too much friction and over-heating of the engine.

Engine wear particles and sludge are removed when you change your oil. Dirt particles are deadly to engines. Over time, dirt can cause corrosion and decrease the life of an engine. Also as time goes on, oil breaks down and turns to "sludge." The name of the game is to keep the engine clean. Routine oil and filter changes help remove particles and sludge and keep engines at peak condition.

If you want to improve your gas mileage, you are going to want to change your oil. Poor engine lubrication can lead to increased fuel consumption, so make sure there is enough clean oil in the engine. The U.S. Department of Energy says that with routine changes and the right kind of oil, gas

mileage can be improved over time by 1-2%. That doesn't sound like much of an improvement, but for the average car, it leads to savings of an entire gallon of gas for a vear!

Changing your oil promotes your vehicles longevity. Plain and simple, routine maintenance makes your vehicle last longer. Buildup from dirty oil robs a vehicle's fuel economy and power, and makes internal components work harder. An engine that works too hard will end up having more problems down the road as well as a shorter life span. According to Kelley Blue Book, car valuation increases at resale time if regular maintenance has been upheld.

Performing oil changes personally can be a hassle, but it is a necessary task that must be done. Searching for oil change coupons in your area can help save money and guarantee that your oil is changed by a experienced, professional technician.



Don't let just anyone dig up your yard. Make sure you hire an excavation company that will come prepared with heavy-duty equipment and skilled workers. Spittler Excavating can provide the land clearing, rock or gravel hauling, driveway construction, site development or pond creation services you need. Contact us today to find out why our excavation company is the right choice for your project.

(217) 218-2346 SPITTLEREXCAVATING.COM

QUESTIONS ABOUT YOUR UTILITY BILL OR REGULAR TRASH PICK-UP?

Call the Collectors Office: 217-932-2600

QUESTIONS ABOUT THE ROADS, DRAINAGE, OR BRUSH PICK UP?

Call the Utility office: 217-932-4885

BRUSH AND YARD WASTE WILL BE REMOVED ACCORDING TO THE FOLLOWING SCHEDULE:

North of Main Street (Including Main St.): 1st & 3rd Monday South of Main Street: 2nd & 4th Monday

- Please: Refrain from placing brush, bagged yard waste and/or containers out by the street prior to your scheduled day. The brush pile is to be no more than 6 ft. long x 4 ft. wide x 4 ft. high, cut in 4 ft. length. Any oversized pile will not be picked up. Loose leaves will be vacuumed in the fall as weather permits. Schedule will be published.
- 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.

CASEY, ILLINOIS
Incorporated 1853

101 W. Alabama, Casey • www.cityofcaseyil.org • 217-932-2700

The benefits of dethatching your yard

has numerous benefits. But if you're not sure what dethatching is or how to do it, you may be wondering if it's really worth all the effort.

To shed light on dethatching, lawn care equipment manufacturer, Exmark is answering some frequently asked questions.

What is Thatch? Thatch is

Dethatching your lawn a compacted layer of grass and plant stems, leaves, roots, and other organic debris that builds up faster than it can decompose. It accumulates right below the surface of your lawn and right on top of the soil, at the base of your grasses' blades. Overly thick thatch blocks water and fertilizer from reaching the grasses' roots, causing them

to be trapped and vulnerable to heat, drought and stressfurther stunting your lawn's health and growth. However, thatch isn't always a bad thing—a layer that's less than a quarter-inch thick is normal and isn't cause for alarm. It actually helps reduce soil compaction and water loss through evaporation, and it increases tolerance for cold and heat by protecting the growing

When Should You Dethatch Your Lawn? For warmseason grasses, it's best to dethatch in the late spring or early summer, and for coolseason grasses it's best to do it in early spring or fall. But before you start dethatching, mow your lawn to half its normal height to avoid tearing up any live grass in the process. Then, take out your rake or dethatcher and remove the thatch.

How Do You Dethatch? The process of dethatching is simple. You can purchase a specialized rake, but in a pinch, a regular rake will do. You can also rent a dethatcher to make the job even easier. Your lawn might look a bit ragged afterwards, so you'll need to go over it again—this time just barely skimming the top of your lawn to remove all the loose debris that you just dug up. But before you start, call up your local utility company and have them mark any buried lines to avoid unwanted surprises.

What are the Benefits of

Dethatching Your Lawn? The time and effort that it takes to remove thatch pays huge dividends. Primarily, it exposes your soil to warmth and sunlight, helping carbon dioxide and key nutrients reach your grasses' roots, resulting in deeper growth. It also encourages the effectiveness of

> See Dethatching on page 15



Dethatching can be performed with a manual or powered rake, or a rotary broom.





branch of Casey State Bank, can help with financing for your auto or home improvement project. Photo by Gary Strohm









Door design tips to enhance your home's beauty and value

When choosing doors for your home, remember that careful selections can improve not only your home's beauty and value, but also your quality of life. Here are a few door types to consider, along with

their benefits:

Elevate with exterior French doors: French doors double the design impact, and elevate the front entryway and curb appeal of any home. Manufacturers like ProVia of-

> every ment you

fer customizations on eleof French doors so you can make a truly unique statement. Start by choosing from various styles, materials and finishes. Then, consider the addition of sidelites, transoms and decorative or privacy glass. Given how many factors have control over, helpful

to use a design tool to configure the door of your dreams. Visit provia. com/design-center to get started. Rest assured, no matter what your end results look like, there are a few factors you won't have to worry about with ProVia doors: durability and energy efficiency. Virtually every possible combination of door style, glass, sidelite and transom is built to last a lifetime and is ENERGY STAR certi-

Protect with storm doors: Storm doors provide doors and homes with an extra layer of protection from moisture, heat, wind, rain and other elements. Everyone has different requirements though. Fortunately, storm doors can be individually customized to meet your practical and aesthetic needs. Depending on where you live, factors like the thickness and construction of the storm door can make a big difference in its performance. You'll also want to investigate your glass and screen options for added fresh air circulation in your home. While storm doors are often thought about more in terms of their functionality, it's important to keep in mind that varying hardware options, styles and paint finishes allow you to seamlessly blend yours in with the aesthetic of your home.

Bring the outside in with slid-

ing glass patio doors: on your home improvement Want to bathe your project, consider how a door home interiors with replacement can elevate your light and the beauty of home's style while protecting your natural surroundit from the elements.

ings? One of the most

effective, low-mainte-

nance ways to do just

that is with vinyl slid-

ing glass patio doors.

Those from ProVia are

tested against the most

stringent industry stan-

dards for air and water

infiltration, wind load

resistance, ease of op-

eration and more. This

means you'll have low-

er heating and cooling

costs and increased

comfort all while offer-

ing your household full,

views

unparalleled

your outdoor spaces.

Customization options,

such as the materials

and colors

of the inte-

and the type of glass you

choose, can help you tai-

lor the look

and func-

tionality of your sliding

glass doors.

design tips, visit provia.

com.

For true return

For more

rior

frame

Battery

(StatePoint)

Continued from page 3

tery life.

Bottom Line

Spring is the perfect time to give your battery a little extra attention. By inspecting, cleaning, and testing your battery now, you can help ensure it's ready to power your adventures all season long. Taking these simple steps can save you the hassle of a dead battery and keep you safely on the road.



Kurt Squires at the Casey branch of Casey State Bank can help with financing for your next auto or home improvement. Photo by Gary Strohm.

22% Off Seasons Usage of BioGuard Chemicals The only

BioGuard Dealer in the Pools & Spais Wabash Valley



www.integritypoolandspa.com info@d-isupply.com





NO MORE GUTTER CLEANING

Gutter **Buddy**®

VOTED BEST GUTTER PROTECTION BLOCKS OUT MAPLE SEEDS, PINE NEEDLES, OAK DEBRIS, ETC.

- Keeps You OFF Ladders PREVENTS FALLS!
- Fits Existing Gutters
- Metal Roofing Gutter Guards Available
- Lifetime Guarantee
- SENIOR/VETERAN DISCOUNTS

Serving Casey, Marshall Area for Over 26 Years **CALL DANLEE COMPANY**

217-234-4543

Clean for Spring



Spring cleaning is a term most of us have heard. It means that you have spent the winter stuck inside, letting the dust pile up and the dirt get ground into the carpet, and now it's time to clean up. But, there is another place where you spend a lot of time that gets even dirtier than you home—your vehicle. Vehicles take the punishment of winter on both the inside and the outside

Snow, sleet and most of all salt cover your vehicle in the winter, and by the time spring rolls around, it needs more than a run through the automatic car wash. Your vehicle deserves the hands-on approach. The soap you use to wash your car can be ordinary dishwashing liquid or special soap designed especially for washing vehicles. The point is, roll up your sleeves and give it

& TRAILER

a good wash. Start on the roof and work your way out. Wash everything—get the tires and side view mirrors, get the headlights and the bumper, get every inch of the vehicle.

Once the outside is done, it's time tackle the interior. For many people, the car is where they spend a good part of their work day, and it shows. For some people, the vehicle is used to transport kids to school and activities, and it shows. Start with a garbage bag and collect all the cups. fast food containers, pens, business cards, half eaten doughnuts, last week's spelling test, action figures, soda cans and the garage door opener that you yelled at your spouse for losing.

After the garbage and stuff is collected, pull out the floor mats and plug in the vacuum. Try to get the big stuff like pa-

perclips and French fries hand, by then start sucking up the rest. Don't forget behind and under the seats as well. If you are like most people, you'll probably find an average of \$3 in

change.

Next, clean the seats, dashboard, doors and console. If the seats are vinyl or leather, many different types of cleaners can be used. If it is fabric, you will need a good upholstery cleaner. A nice way to top off a good interior clean-

ing is with an air freshener.

Returning to the outside of the vehicle, there are many products available to clean your tires. These products will give your tires a wet and shiny look.

Finally, you may consider waxing or polishing your vehi-

cle. Waxing a car is in essence adding a layer of protection. Waxing will add shine to the car and give it that wet look, but it will also protect the car from the elements and ultraviolet light. When you polish a

See Clean on page 15



SEE US FOR ALL YOUR AUTOMOTIVE NEEDS!

FOREIGN & DOMESTIC SERVICE COMPLETE TIRE SALES & SERVICE COMPUTER DIAGNOSTICS LIGHT & HEAVY DUTY TRUCK SERVICE

18815 E. NATIONAL ROAD MARSHALL, ILLINOIS

217-826-3154





Microwave

Continued from page 13

When it comes to creating a cohesive kitchen aesthetic, drawer style microwaves are the epitome of seamless integration. Available in various finishes and styles, these microwaves can complement

your existing cabinetry, contributing to a polished and unified look.

So, where should you put your drawer style oven? According to Sharp Home Electronics Company of America, the original inventor, designer and manufacturer of built-in drawer style microwave ov-

ens, here are a few guidelines to consider:

· Adjacent to cooking zones: Strategically installing your drawer style microwave close to your range or oven encourages a smoother workflow and allows for you to transfer hot dishes easily while minimizing the risk of spills.

- Island installation: Incorporating a drawer style microwave into a kitchen island is a popular choice. This central location ensures accessibility from sides, making it a convenient and accessible choice various for kitchen activities.
- · Integrated design: If you're undergoing a kitchen remodel, consult with your design-

Spring is here, and Micah Thompson invites you to come to Harper Tire on the south side of the square in Marshall for all you tire needs. Photo by Gary Strohm.

er to integrate the drawer style microwave seamlessly into your cabinetry. This could not only maximize space but also enhance the overall aesthetics of your kitchen.

For more information about drawer style microwaves and other kitchen appliances, visit shop.sharpusa.com.

"Microwave drawer ovens, with their space-saving design and range of functional benefits, have redefined kitchen design. By incorporating a microwave drawer oven, you can create a functional and beautiful culinary space that defies the limitations of kitchen space," says Weedfald. (StatePoint)

CLASSIFIEDS WORK!





AGENCY

627 Archer Ave. **Marshall** 826-6323

CALL US TODAY! 217-826-3600



PROUDLY SERVING MARSHALL & SURROUNDING COMMUNITIES





FULL REMODEL, DOORS, DRYWALL, CABINETS, COUNTERTOPS, TILE, LUXURY VINYL FLOORS, SIDING, FASCIA, SOFFITS, FIXTURES & MORE! LICENSED & INSURED CALL TODAY FOR A FREE QUOTE!



BOB DAWG 217-663-1445

rolemodelplumbing@gmail.com

IL LIC# 055-045384

How to pick the right plants for your location

When planning your yard or garden, you likely focus on the what and the where. After all, a beautiful plant in a prime location enhances curb appeal and even bragging rights.

You may pay less attention though to understanding how your location, or plant hardiness zone, impacts your garden's success. To help ensure your plants don't just survive, but thrive, the experts at lawn

care equipment manufacturer Exmark are sharing the following insights about plant hardi-

What is Plant Hardiness? Plant hardiness is the secret sauce of any healthy out-

door space. Plant hardiness is the ability of a plant to survive adverse growing conditions such as drought, flooding, heat and cold. Have you ever watched with frustration as a

> late-season temperature dip leaves your beautiful buds with a serious case of frostbite? Plant hardiness zones were de-

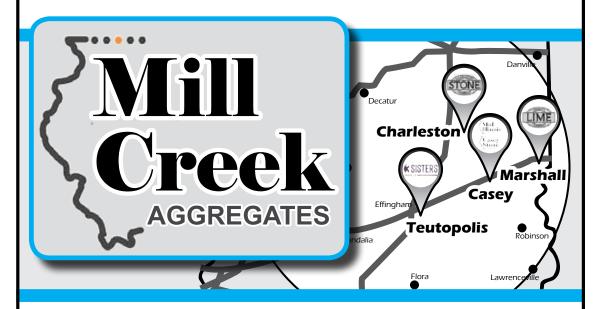


veloped to help landscapers, gardeners and lawn care enthusiasts avoid this heartache.

American farming contributes billions of dollars to the gross national product annually, which is one reason why the USDA has long monitored weather data. If determining when the average final frost may occur for every region in the country is worth billions, what could that same knowledge mean for your garden?

Well, choosing plants with hardiness levels appropriate to specific planting zones gives you the best chance of

See Plants on page 14



FIVE COMPANIES, ONE FAMILY

Our four quarries and partnership with 3 Sisters Logistics allow us to produce wider variety of materials and provide a larger area of operation for our customers.



(217) 932-5855 7600 State Highway 49 Casey, IL 62420



(217) 826-2343 14915 N. Quality Lime Rd. Marshall, IL 62441



(217) 345-6292

9709 N. Co. Rd. 2000E

Ashmore, IL 61912



(217) 857-3425 1412 W. Main St. Teutopolis, IL 62467

(217) 932-2611 9129 N. 230th St. Casey, IL 62420



CONINE AND SONS, INC.

SMALL ENGINE SALES AND SERVICE

18577 N. Mt. Moriah Rd., Dennison, IL 217-826-6524 • www.conineandsons.com











SCAC WECHO CONTROLL GENERAC

ACCU-AIRE

HEATING & AIR CONDITIONING

217-712-0440

RESIDENTIAL SALES, INSTALLATION & SERVICE FURNACE CLEANING & REPAIRS MINI SPLITS - DUCTLESS UNITS - UV LIGHTS **AIR CLEANERS - DUCT WORK** REPLACEMENT AND DESIGN SERVICE SERVICING ALL BRANDS

BRAD ADAMS **OWNER**



The first mow of the season

Spring is finally here. You can put away your snow shovel and snow blower. It's time to enjoy the warm weather. Wait a minute! Warm weather and spring showers mean the grass is going to grow. Just when you thought you were safe from manual labor, it's time to mow the lawn. That means breaking out the lawnmower and doing a little maintenance.

Start by draining out last season's gasoline and oil. This can be done by siphoning out the liquids with a siphon pump or simply turning the machine upside down and letting gravity do its job. Either way, dispose of the gasoline and oil in accordance with your local

Next, check your spark plugs. At the very least, they should be removed and cleaned. If they show corrosion, it's time to replace them. When reinstalling either cleaned or new spark plugs, be sure they are refitted properly. Take a look at

the blade. Most likely, it will need to sharpened. This can be done with a metal file. If you don't think you can do the job yourself, take your blade to your local hardware store.

It's a safe bet they will sharpen it for you. If your blade is beat up and has a

lot of dings and chips, it's time to replace it.

You will also need to check the belts. You will need to determine if they are worn and cracking or have dry-rot. If they do, replace them. Loose belts also need to be replaced. Also check your air filter. Does it looked clogged? If so, replace it.

If your mower just isn't what it used to be or you are buying a mower for the first time, you have a few options:

gas, electric or manual. Gas mowers are very common. They use gasoline or a gasoline and oil mix and require the most maintenance. If you want to go green, you might want to consider an electric mower. As you have probably already guessed, the mower is powered by electricity. Since it doesn't use gasoline, it doesn't spew exhaust into the air, which makes it a green alternative. Electric mowers are much quieter than their gasoline counterparts. However, they do have some drawbacks. Because they are powered by electricity, they require a battery that has to be charged. Depending on the size of your lawn, you might be able to mow the entire thing on one charge. If you want to go old school,

you can buy a manual mower. It cuts the grass using a reel blade, meaning it cuts downward, pulling the grass into the blade. It doesn't get any greener than with a manual mower. The mower is totally person-powered.

With either a gas or electric mower, you will need to choose between push or selfpropelled. Each operates just like it sounds. You provide the motion for a push mower. A self-propelled model basically pulls you. You engage the mechanism and the mower moves by itself.

Mowing is not a chore most people enjoy. However, picking and maintaining the right mower might make the task easier and allow you to save your energy for shoveling snow.

Take the life-saving step of testing for radon

Radon—an odorless. tasteless and colorless gas found in homes and buildings at high levels throughout the United States—is the second

leading cause of lung cancer, responsible for about 21,000 deaths each year, and the leading cause of lung cancer among people who don't

The American Lung Association partnering with Protect

vironmental to educate and empower communities nationwide to take action to prevent lung cancer. As part of the campaign, they are answering

some frequently asked questions about radon:

What is radon? Radon is a naturally occurring radioactive gas emitted from the ground. Uranium in soil and rocks breaks down to form radium. As radium decays, radioactive particles (radon gas) are released into the air.

Why is radon found in buildings? Radon gas enters buildings through cracks in walls, basements, floors, foundations, and potentially, through water used in showers and faucets, trapping it inside.

Why is radon harmful? Radon gas particles can be inhaled in your lungs, attacking cells with dangerous, cancer-causing radiation. Radon exposure has no immediate symptoms; however, the longterm threat of health problems, including lung cancer, is serious.

How is radon detected? The only way to know the radon level in your home and workplace is to conduct a radon test. Dangerous radon levels have been found in every state, so every building should be regularly tested. Testing is the first step in reducing risk of radon-induced lung cancer and is recommended every two to five years, even if you have a mitigation system. The Lung Association and Protect Environmental are offering free radon test kits to homeowners in select communities across the United States. Visit Lung.org/ protect-environmental to learn more and check your eligibility

See Radon on page 16





Darla McClure A.V.P., Mortgage Loan Officer II NMLS #1786317 Office: 217-465-0211 dmcclure@firstmid.com



BANK & TRUST

Marshall 610 N. Michigan Avenue 217-826-6308

Ask about our Spring Specials

ARBORIST





SPECIALIZING IN ALL YOUR TREE SERVICE NEEDS

24-Hour EMERGENCY SERVICE

217-251-9545 DARREN 217-251-6275 DEVON

Family owned & operated - Free Estimates

Member FDIC

firstmid.com

No mechanic required

We all have different skills sets. Some people are good with numbers and others are good with words. Some people work well with others and some folks work better alone. But there is one skill which anyone can dabble in, while not being a professional. It's something that affects most of our lives as most of us own a car, it's do-it-yourself car care. If you're not mechanically inclined, getting your hands dirty under the hood can be intimidating. But there are things you can do, that don't require advanced knowledge of the internal combustion system.

Before we pop the hood, let's start with something very simple: your tires. Maintaining your tires can save on gas, extend the life of tires and in the end, help your vehicle oper-

ate more efficiently. Your tires have a maximum psi (pounds per square inch) level. That number will be imprinted on the tires. Make sure they are properly inflated from time to time. You don't want to fill them to

the maximum pressure as the air inside will expand and contract. If your psi is 44, keep them

at around 39.

Now let's pop the hood and get our hands dirty. Checking your car's oil is simple and can give you a boost of confidence in your mechanical skills. First, find a rag. Your oil 'dip stick' should be clearly marked. Pull out the stick and wipe it clean. Then stick it back in. Now, pull it out again and see how much oil is on the stick. The dip stick will be clearly marked in levels. If you see only in section that has add oil printed on it, then you need oil. If oil is in the safe range, your oil level is good.

Another fluid that you can check is your coolant. The coolant tank is usually white, plastic and semi-transparent. The side of the tank should be marked and show if your levels are too low or right where



See Carroll Stinson, Jim Melton, Sharon Francis, Mike Paul and JB Crow at the Kirchner Building Center in Casey for the materials and equipment for your spring home improvement project. *Photo by Gary Strohm*.

they should be.

BEFORE PERFORMING ANY MAINTENANCE, MAKE SURE THE ENGINE IS COOL AND HASN'T RUN FOR AT LEAST AN HOUR.

Another thing you can do is check all your belts and hoses. It should be pretty evident if they are torn, broken or are in need of replacement.

You don't have to be a 'gearhead' to perform basic vehicle maintenance. Just

Budget

Continued from page 2

also offers a wealth of essential information to guide you at every stage of your home journey.

As you hunt for the home

don't try to do something you're not sure of and always put safety first.

of your dreams, stay prepared and informed. One essential aspect of doing so is to set a realistic budget that accounts for the true costs of homeownership. (StatePoint)



and Equipment217-465-8484 2120 S Ma

217-465-8484 2120 S. Main - Paris info@d-isupply.com

Call Remlinger Heating and Cooling today to schedule your A/C tune-up!

REMLINGER



Your local Rheem Pro Partner & Mitsubishi Electric Diamond Contractor. Serving the greater Clark County area.



How to handle a cracked windshield

As car repairs go, it's not a major one, but it can still be annoying. Cracks in your windshield can be intrusive and hazardous if they impair your line of sight. But do all cracks or chips mean you need a new windshield? Not necessarily. There are four things that can determine whether or not you need a new windshield. We'll take a look at size, type, depth and location and then maybe you can determine if you need to repair or replace.

A good rule of thumb is that chips that are about an inch in diameter can be repaired. The same goes for cracks that are up to 3 inches long. In the past,

cracks larger than a dollar bill could not be

repaired, but today's technology can repair cracks up to 18 inches long. This however depends on the glass repair company you are working with and if they possess this newer technology.

There are different kinds of cracks/chips and some are easier to repair than others. There are Star Breaks, which resemble a star, there are also Bulls Eye cracks, again the look like the name implies. There are also Partial Bulls Eye cracks. These are completely circular, like the Bulls



Eye crack, think of a half moon shape. There are also, chips and dings. These resemble divots where a chuck of glass is missing. Traditionally chips and dings are easy to repair.

The location of the damage is a major factor in determining if the windshield can be repaired. Even the best repairs can leave discoloration and/or unevenness in the glass. For this reason, if the damage in the line of sight of the driver, a repair might not be possible. The technician must consider ALL the people who might drive the vehicle. This means considering many dif-



Planning a kitchen or bathroom remodel this spring? See Travis Oakley at Kirchner Building Centers. *Photo by Gary Strohm*.

ferent lines of sight, as not all drivers are the same height. When considering location, any damage that is near the edge of the windshield is usually not considered for repair. The reason is that this loca-

tion compromises the strength of the windshield and its bond to the metal frame. It becomes a safety issue and should replaced and not repaired.

Other damage which cannot or should not be repaired include: damage on the inside of the glass, damage to both layers of glass, or damage over rain sensors or internal radio antenna. Also, as previously stated, cracks over 18 inches long should constitute replacement of the windshield.

From an insurance standpoint, damaged windshields fall under comprehensive coverage and are usually not subject to a deductible. It's a good idea to confirm your insurance coverage before authorizing any repair or replacement.

As car repairs go, a cracked windshield is no big deal, albeit inconvenient. However, with today's technology, auto glass repair companies can come to you and usually do the repair while your car sits in your parking lot at work.

These repairs are not major, but as with any issue you have with your car, letting it go too long can cause additional problems. So call a professional and determine if you need a repair or replacement.

(StatePoint)

217-826-3600

Ingrum Waste Disposal

Family Owned & Operated since 1950

T

- **★ Residential**
- **★ Commercial**
- **★ Industrial**
- **★ Roll-off Containers**

Where Service Makes the Difference!



217-465-3335

ingrumwastedisposal.com









See the crew in the Service Department at Owen Ford in Marshall to get your vehicle ready for the warm driving season. Pictured are (1-r) Matt Hain, Hunter Turner, Eric Varner, Dustin Loveless, Seth Richey, Caden Daves, Greg Sipe and James Shaw. Photo by Gary Strohm.

Where to put a microwave in a small kitchen

For those with compact kitchens, a common dilemma is the ideal placement of the microwave oven. When every inch of space counts, finding the perfect spot for this vital appliance can make all the difference.

Deciding where to put a traditional countertop microwave can result in your tiny kitchen feeling even more cramped than it already is. That's where the sleek and space-saving

microwave comes into play.

"In the quest for both functionality and style, the gamechanging world of drawer style microwave ovens can transform your compact cooking haven into a sleek and efficient space." says Peter Weedfald, senior vice president of sales and marketing for Sharp Home Electronics Company of America

solution of the drawer style

Here are some of the major 217-508-8251

> vels: Drawer style microwave ovens often come with additional features. For example, select Sharp Microwave Drawer Ovens offer touchless

benefits of this style of micro-

1. Undercounter Elegance: Drawer style microwaves are designed to fit seamlessly under your countertops, providing a streamlined and sophisticated look. Unlike traditional microwaves that can occupy valuable counter space, drawer style microwaves can blend effortlessly into your kitchen cabinetry, giving you a clutterfree cooking zone.

2. Ergonomic Accessibility: One of the standout features of this style microwave is the ergonomic design. Positioned at a convenient height, they reduce the need to reach or bend over, making them more accessible for users of all ages. Say goodbye to the hassle of lifting hot dishes from an overhead microwave. With the press of a button or a voice command (depending on the model), effortlessly slide out the drawer style oven and vou're all set!

3. Multi-Functional Mar-

operation, a concealed control panel and even integrated convection capabilities to enhance the functionality of your

kitchen.

4. Seamless Integration:

See Microwave on page 8







INSTALLATION REPAIR **MAINTENANCE**

Your Trusted Plumbing and HVAC Contractor

1-Year Workmanship Warranty | Over 50 Years of Experience We repair, install, and perform maintenance for a wide range of projects. Contact us about our services and expertise.

www.bandsplumbing.com (812) 234-1152



Plants

Continued from page 9

cultivating healthy, beautiful plants.

What is My Growing Zone? The United States is divided into 13 zones. Zones 1-6 being the coldest, and 7-13 the warmest. Zone 1 averages -60 degrees F while zone 13 never drops below 70 degrees

F. A general guideline is to plant anything designated for your zone or lower, but never higher. Know what zone you live in and make a point of checking the tag on the back of the plant or seed pack before planting.

Perennials Versus Annuals There's a reason you see palm trees in Sarasota, Florida, not Saginaw, Michigan. When it comes to perennials, it's not about when the first frost is, but how cold it gets, and whether that plant can survive and thrive through winter.

Plant hardiness zones are less important however when it comes to annuals. Because these plants are only meant to last one growing season; waiting until after the average first frost date will save you from having to re-plant. Know that even if your plant survives the frost, it may never match the photo you saw advertised at the nursery.

Planting Zone Rule of Thumb

Plant hardiness zone maps are, well, all over the map. Consider the number assigned to your zip code as a starting point. You may live right at the break between one zone and the other. When in doubt, guess too low, rather than too high. In the South, the heat stress a plant not made for the conditions. Your particular geography can also affect your hardiness zone, like if you live on a hill or in a valley.

For more insights, check out the USDA Plant Hardiness Zone Map, and watch "Find Your Plant Hardiness Zone," an episode of "Backyard Smart," an original series from lawn care equipment manufacturer, Exmark. To watch the video, visit Backyard Life,

CLASSIFIEDS WORK! CALL US TODAY!







ETHANOL-FREE REC-90





www.riedleinc.com

which is part of a unique multimedia destination with a focus on helping homeowners improve their outdoor living spaces. There you can also download additional tips and view other Exmark Original

☑ House

 \square Inspect Roof

Series videos.

☐ Clean Gutters

Understanding what plants will thrive in your climate is essential to a healthy landscape. Fortunately, free resources abound to help you plant successfully. (StatePoint)

Home Maintenance Checklist

☐ Inspect Chimney, Crown and Cap
✓ Clean Windows☐ Inside☐ Outside☐ Replace Storm Windows / Screens☐ Check window seals
 ✓ Furnace/Air Conditioning ☐ Replace furnace filter ☐ Remove debris from around A/C unit ☐ Ceiling Fans - Clean & Switch direction
 ✓ Fire Prevention ☐ Smoke Detector ☐ Check Fire Extinguisher Expiration ☐ Clean Chimney ☐ Flue ☐ Dust electronics
 ☑ Lawn & Garden ☐ Clear up sticks and limbs ☐ Rake up leaves ☐ Inspect Driveway and paths ☐ Check Outdoor Faucets/Unions/Hoses for leaks ☐ Check Oil/Gas & Start ☐ Lawn Mower ☐ Weed Trimmer ☐ Trim bushes/shrubs ☐ Prepare Garden plot ☐ Resolve standing water issues to prevent mosquitoes
Auto Maintenance Checklist
 ☑ Under the Hood ☐ Battery Terminals ☐ Inspect Hoses ☐ Check Engine Oil ☐ Oil Change ☐ Replace Oil Filter ☐ Windshield Washer ☐ Power Steering ☐ Transmission Fluid ☐ Brake Fluid
oximes Filters $oximes$ Air $oximes$ Cabin Air $oximes$ Fuel
oximes Tires $oximes$ Check Tread $oximes$ Pressure $oximes$ Rotate
$\ oxdot$ Brakes $\ \Box$ Check pads $\ \Box$ Check discs or drums
☑ Lights☐ Headlights☐ Brakes☐ Turn Signals☐ Reverse☐ Markers☐ License Plate
$\ oxdot$ Exhaust $\ \Box$ Check Muffler $\ \Box$ Hanger $\ \Box$ Unions

☐ Check for chips, cracks ☐ Replace Wiper Blades



Nathan Bennett of Coale Insurance in Marshall is ready to help your family with its auto and home insurance needs. Photo by Gary Strohm.

Clean

Continued from page 7

car, you are cleaning it. Polishing eliminates scratches, rust, dirt and wax. contains abrasives that actually remove a thin layer of the car's paint. Polishing also brings out the color and adds shine. Follow the directions on the bottle when waxing or polishing.

Spring is good time to start drivfresh ing

and clean. Clean your vehicle now and make room for beach balls, flip flops, lawn chairs

and coolers later.

YOUR HOME PROJECT PARTNER SINCE 1906



LDING CENTERS

LUMBER - ROOFING - SIDING INSULATION - WINDOWS - DOORS HARDWARE - PAINT - TOOLS

PAINI - IUULS
600 W. Main
Casey
(217) 932-2811
Mattoon, IL
(217) 235-0111
Paxton, IL
(217) 379-2121
Madisonville, KY
(270) 322-5022
Princeton, IN
(812) 385-3479
Newton, IL
(618) 783-2388
Henderson, KY
(270) 827-8410

Dethatching Continued from page 5

fertilizers and reduces water pooling on the surface of your vard by facilitating drainage. And, it helps fight back against invasive weeds that thrive in conditions created by a heavy thatch layer. Best of all, it promotes an overall healthier,

greener lawn.

For more insights, watch "The Benefits of Dethatching," an episode of "Backyard Smart," an original series from lawn care equipment manufacturer, Exmark. To watch the video, visit Backvard Life, which is part of a unique multimedia destination with a focus on helping homeowners

improve their outdoor living spaces. There you can also download additional tips and view other Exmark Original Series videos.

Now that you have the lowdown on dethatching, it's time to get outside and free up your soil. Your lawn will thank you later. (StatePoint)





Serving the Wabash Valley since 1995 AT SUPERIOR, WE OFFER:

- ♦ SUPERIOR QUALITY Cabinetry & Countertops in laminates, solid surfaces, quartz or granite.
- ♦ New construction & remodels for kitchens, baths, fireplaces, built-ins, bookcases, etc.
- ♦ Installation and Interior Design services available.

Upgrade and enhance your kitchen or bathroom with our quality countertops!





No matter how big or small your space, our team of expert designers and installers can create the cabinets of your dreams.

Our expert staff has over 60 years of combined experience in this field. Let us design the perfect cabinet for your space.



Call today! 812-235-5718 1143 Wabash Ave., Terre Haute, IN www.superior-cabinet.com

Like us on Facebook @ Superior Kitchen and Bath

Radon

Continued from page 10

for receiving a test kit.

What should I do if I detect high radon levels? Radon gas is measured in picocuries per liter (pCi/L) of air. The Environmental Protection Agency recommends taking action to reduce radon if levels are 4.0 pCi/L or greater, and to consider similar actions when the radon level is between 2.0 and 4.0 pCi/L. If you discover high radon levels in your home, a radon mitigation system should be installed to reduce the amount of radon to a safer

level. Just be sure you work with a professional who is certified in radon mitigation. Using unqualified professionals may lead to faulty installation, which can cause property damage and even increase indoor radon levels.

The American Lung Association's campaign to raise awareness on the importance of radon testing is supported by Protect Environmental. For more information, visit Lung.org/protect-environmental.

"I've been to too many homes where no one knew to test for radon until someone in the home got the devastating diagnosis of lung cancer," says Kyle Hoylman, chief executive officer of Protect Environmental. "Taking action to reduce radon through mitigation and regular testing is an investment in the lung health of everyone in the building and could be a lifesaving improvement." (StatePoint)

