



Home Accent and Car Care

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Fall 2017

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Care
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Ten Ways to Add Colorful Curb Appeal to Your Home



Using color strategically, you can make your home more valuable to potential buyers or just more personalized for your own tastes.

(StatePoint) — Want to give your home a dash of curb appeal? Focus on color, say experts.

"The home exterior is an open palette, and there's so much opportunity to add curb appeal with colorful accents," says color expert Kate Smith, chief color maven.

Here are 10 ways to give your house a colorful facelift.

- No matter what style your home is, the roof is a major aspect of its curb appeal — sometimes as much as 40 percent of the view. So think about it first. Use free online resources like the new visualizers to quickly see how different colors and products will look on your home.

- Make landscaping decisions with color top-of-mind. Either go for a vibrant and natural look, or create a stylized look with patterns and designs.

- Replace the numbers on your house or clean the old ones. Brass will certainly stand out on most housing materials; however, you may prefer to use large colorful accent numbers to contrast with your home exterior.



- Forget about your bland, boring garage door. Use free online resources like HaasCreate, an online visualizer, to select one with color and distinction. Available at haascreate.com, the tool allows you to upload a photo of your home then select different garage door styles to see what will work best on your home.

- Give your mail carrier a warmer welcome. Spruce up your mailbox with a fresh coat of paint. Or, if it's rusty or splintered, replace it. There are many styles available, so consider selecting something with character.

- Add decorative glass windows for a distinctive accent to your home exterior. An assortment of square, geometric and oval shaped options are available in both fixed and operable styles. Certain windows feature black, satin or brass caming to offset beveled glass pieces and other privacy textured glass, while other windows boast silkscreened designs.

- Soft touches, such as adding new colorful pillows to a front porch swing, laying out a new welcome mat or hanging a flag, can give your home cozy, colorful curb appeal.

- Add color to shutters, door and window surrounds, and other trim pieces. Start with low maintenance polyurethane pieces that are moisture-, insect- and rot-resistant.

- For natural hues that accent and add contrast to siding, consider applying mortarless stone veneer as full accent walls on your home's exterior or as a half wall/wainscot application. Check out easy-to-install products.

- Pressure wash and repaint where necessary to restore your home to its original colorful splendor.

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Six Tips to Prepare Your Lawn for Winter

(Family Features) — As days get shorter and temperatures drop, many homeowners overlook their lawns' needs. Unfortunately, winter can be brutal and make it hard for lawns, trees and shrubs to thrive the following spring.

Just like chapped lips and dry skin, plants struggle to find moisture in the winter, too. Symptoms include scorched and dropped leaves, mottling on leaves and even dead leaves and twigs. Dry or frozen soil can prevent plants from replenishing needed water, which can result in winter burn. In addition, when temperatures drop below a plant's natural tolerance, it can impact their health and vigor and cause them to decline prematurely.

"Many homeowners may not realize that late fall is a good time to help prepare your lawn and landscape for a healthy spring growth," said Ben Hamza, director of technical services for TruGreen. "Homeowners should remember to perform common maintenance practices on their lawns and landscapes, such as late fall fertilization on lawns and trees and shrubs, and continue to water during dry periods. Taking the extra time in the fall can pay dividends in the spring."

To help prepare your lawn for the winter months, perform the following practices:

1. Clear leaves. It's important to remove leaves or mulch them with a properly equipped mower as they can suffocate grass.

Matted leaves left over a lawn throughout the winter

months can delay spring green-up. After clearing leaves, homeowners can compost what was collected to nourish plants and shrubs, reducing the impact on the landfill.

2. Replace unhealthy patches. Fall's favorable weather conditions, as well as moist and warm soil temperatures, create the ideal opportunity for successful seeding of bare lawn areas and overseeding of healthy grass to improve your lawn thickness and density.

3. Trim. Trees and shrubs are also vulnerable to winter weather and should be properly groomed and fertilized to avoid winter injury.

4. Give a good fall feeding. The roots of lawns, trees and shrubs need energy to prepare for a healthy, green spring revival. Keep fertilizer on target to prevent run-off and sweep fertilizer granules that may reach pavement back onto your lawn.

5. Give sprinklers a break. In most parts of the country, failing to winterize your sprinkler system can result in major problems that can also lead to costly repairs, such as cracked pipes, broken valves or damage to the lawn itself. Follow your owners' manual instructions to safely put your system to rest. Be sure to blow out underground systems to eliminate any remaining water that may freeze and expand.

6. Mow against snow mold. Keep lawns trimmed until growth ceases. This can help prevent snow mold, which mostly occurs in northern states due to extended snow cover and matted turf. Tall or improperly mowed grass is most at risk of developing snow mold.



Bring Warm into Your Home this Fall



(StatePoint) — With the shorter days and cooler nights of fall can come the urge to hibernate. But first prepare yourself and your home for the season with these cozy and warm accents that will make time spent indoors cozier.

1. Incorporate Metallic Décor. While you're breaking out the pumpkins, cornstalks and cornucopias, take a different approach this season and incorporate copper or brass accents. These metallic items will elevate décor, and the orange and yellow tones will complement the changing leaves outside. Try picking out a unique candelabra or vase or small decorative pieces to style the room.

2. Makeover the Fireplace. Fireplace season is on the horizon, so start thinking about new ways to make it the focal point of a room. Try painting it with a subtle whitewash for a look that will instantly revive brick and brighten the space. Before you get started, prep the fireplace by scrubbing brick with a wire brush to remove any residue. Then, tape

off any areas you don't want painted with a quality painter's tape.

3. Layer, Layer, Layer. Bare floors can make your home feel chilly. Warm up a space by layering area rugs on hardwood floors or to an already carpeted area. Not only will this add color and texture to a room, the extra cushioning will ensure feet avoid the cold.

4. Update the Guest Bedroom. With the holidays on the horizon, there's no better time to give your guest bedroom a cozy update. Surprise overnight guests by painting the room a moody green or blue that is on trend and sets a relaxing tone. Don't forget to incorporate little touches like books or a plant on the nightstand to make them feel at home.

5. Update Window Coverings. Heavy drapes keep out drafts and make a room feel luxurious. Switch out summer sheers for curtains with a heavier weight, or layer drapes for an elegant look.

6. Don't Underestimate the Power of White Paint. Vibrant doesn't always have to mean using bold colors. Make a space feel brand new again by repainting wood trim a crisp white color.

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Home Upgrades that Make ‘Cents’

Improvements to boost your home’s value and enjoyment

(Family Features) — A home is often a family's single largest asset, so making investments with upgrades and home improvements is almost always a good idea. However, knowing when and where to make those improvements isn't necessarily a simple decision. Budget and space most often dictate the direction, but keeping function and your lifestyle needs in mind can help create a space that makes for an all-around smart investment.

Add technology in unexpected places.

With the surge in smart devices, it's becoming increasingly common to add technology throughout the house, and the bathroom is no exception. From heated floors to mirrors with embedded TV screens, the options are plentiful. A bathroom outfitted with the latest technology can bring function and a whole new level of style and elegance to your home. When choosing your upgrades, set



a budget and then let your imagination soar to create a spa-like retreat you can experience without ever leaving home. Keep in mind that not all smart devices integrate seamlessly, so do your research before buying to ensure a convenient connected setup.

Go green for the earth and savings.

Appliances and climate control systems are often the first features homeowners consider when it comes to environmentally friendly upgrades, but windows and window treatments are another way to make a big impact. In a similar vein, skylights are a surprisingly affordable upgrade for the functionality and aesthetic benefits they provide, especially in the bathroom and kitchen where ventilation is as important as ample lighting. You can give your lighting and home value a boost with an Energy Star-qualified option such as Velux solar-powered fresh-air skylights, which open for air flow, reducing dependence on electrical lights and fans, with the touch of a programmable remote control.

For expanded control over the amount of light and warmth that enters or leaves your rooms, solar-powered skylight blinds are available in more than 100 designer colors and patterns. Like the skylights, Velux solar-powered blinds are operated with the remote. The solar products and installation costs are also eligible for a 30-percent federal tax credit. Learn more at whyskylights.com.

Finish the basement.

Adding finished square footage to your home is nearly always a way to increase its value. For many homes, the basement is the most practical place to gain that space. Instead of using it as a collection ground for dust bunnies and storage, converting it into usable space can bring meaningful value, not only in dollars and cents, but in overall enjoyment of your home.

A basement is the perfect location for expanded room to live and entertain, and if you have egress or other windows, adding extra bedrooms may also be an option. When making plans for finishing a basement, keep function first. Adding features like bathrooms can be costly if the plumbing isn't already in place, but having ready access to those facilities may pay off if you plan to spend lots of time downstairs. Also keep climate in mind; in many parts of the country basements tend to be damp, so be sure to use materials that can withstand the conditions during the rainy season.

Create outdoor living space for all year long.

If a basement renovation or addition isn't practical for your location or budget, you may be able to create additional living space in an area you already have outdoors. Even small patio spaces can become cozy gathering spots with the right furnishings and decor. For a larger yard, create destinations that make it comfy to congregate, such as a fire pit or grouping of chairs with overstuffed cushions.

(Continued on page 7C)



(Continued from page 6C)

This is another area where climate will play an important role in your plans; adding a well-constructed enclosure to a patio can make it usable during all but the coldest months, while a pergola or other shading can lend necessary relief to an area that bakes in the summer sun. Aside from the hardscaping, look at other ways to soften your outdoor space and enhance livability, such as functional shade trees and flowering vegetation that attract birds and butterflies.

Add curb appeal.

While you're considering the upgrade options outdoors, don't forget to think about your home's overall exterior appearance. Not only is it the first impression guests have of your home, it's your own view every time you pull into the drive and it's one that should make you proud. Reworking the landscaping to highlight architectural features and freshening up the paint can make a big impact. Adding decorative elements like shutters or new lighting or doors can also update a tired exterior.



Choose the Right Skylight

Skylights can serve multiple functions, depending on your home and needs. Understanding the different types of skylights can help you choose the right fit.

- **Fresh Air** Solar-powered fresh-air skylights rely on the sun's energy to open and bring air and natural light into your home. Some models, such as those offered by Velux, feature a rain sensor that automatically closes the skylight at the first sign of precipitation.

- **Fixed** An economical choice, these static skylights are intended to fill a room with natural light.

- **Energy Performance** Adding a solar blind to a skylight can result in more savings via potential tax credits, as well as reduced energy usage. The blind blocks heat, but when open allows warm rays to supplement the home's heating system.

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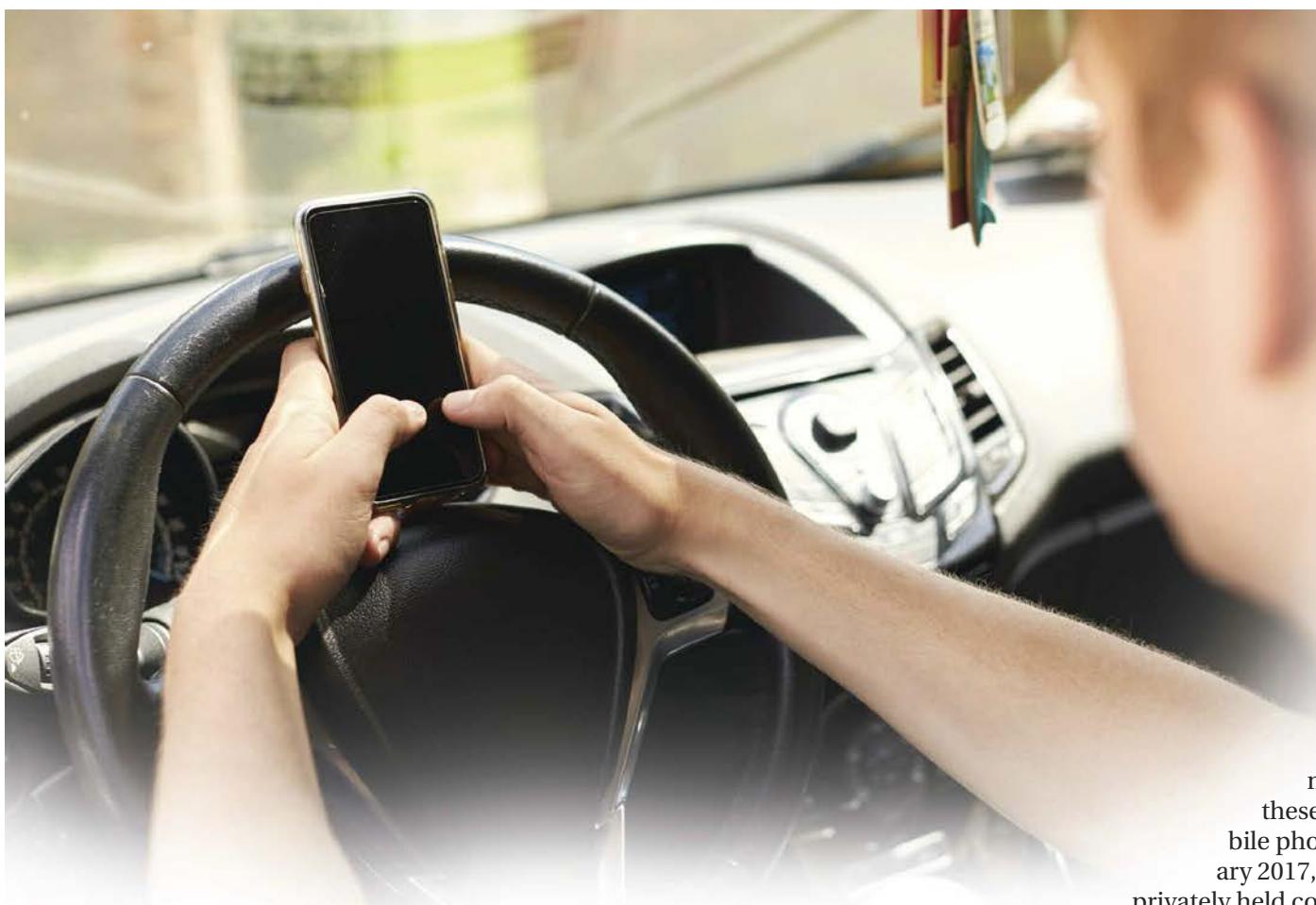
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Six ways to avoid distracted driving



including hands-free technology, while an employee is driving on behalf of the company. Cargill's Chairman and CEO David MacLennan just marked the one-year anniversary of following the policy. "I had to try the policy myself first," says MacLennan. "Once I knew what it would take to go completely cellphone free in my car, I could then make it work for our entire company."

Based on his experience, MacLennan offers these

SIX SIMPLE STEPS

- 1. Auto response** Use a free automated response app to let callers know that you're driving and can't take the call. You can personalize the response so incoming calls or texts receive a text message saying you're on the road.
- 2. DND** If you're driving a vehicle outfitted with communication technology, use its "do not disturb" feature to unplug from calls and texts while behind the wheel.
- 3. Block drive times** Just as you schedule meetings, use shared calendars to block times you'll be driving. This alerts anyone else connected to your calendar when you'll be out of touch.
- 4. Out of sight, out of mind** A study by AT&T found that 62 percent of drivers keep their phones within reach in the car. Put yours where you can't see or reach it, such as in the back seat.
- 5. Pull over** If you must take a call while on the road, let it go to voicemail and pull over in a safe location to return the call. Plan pull-over "cellphone stops" along your route if needed.
- 6. Avoid all distractions** Cellphones aren't the only cause of distracted driving. Eating, grooming and reading are activities people try to tackle while driving. Be smart and simply stay focused on the road.



(BPT) - Mobile phones have become an essential part of life for most people, helping them stay connected and increase productivity. However, this technology can also be a distraction when driving, which puts everyone on the road at risk. More than one-quarter of all car crashes involve phone use, both with handsets and hands-free, the National Safety Council reports.

Considering many states and countries don't yet compile and report data on cellphone use following a crash, this number is likely much higher. Distracted driving isn't just an issue for young adults. High technology use means this is a problem across generations. For professionals in particular,

the expectation to stay productive and reachable means a constant

temptation to use cellphones when driving. Recognizing the ethical and liability issues that arise when employees drive while distracted, employers across the country have begun implementing distracted-driving policies. Typically,

these policies prohibit employees from using mobile phones while driving on company time. In January 2017, the NSC reported that Cargill was the largest privately held company to prohibit the use of mobile devices,

Get Tire Savvy to Help Your Family Stay Safe on the Road

(StatePoint) — “All season” tires are designed for year-round moderate weather. For severe winter conditions, install winter tires formulated to improve braking and handling on snow and ice. Many brands identify winter tires with a special icon.

Tire Self-Inspection

A 10-minute, do-it-yourself inspection will get you road-ready. Follow these steps monthly and before long road trips.

- **Air pressure.** Check air pressure when tires are cool (a minimum of three hours after driving).

For proper inflation pressure, don’t check the tire’s sidewall, which indicates maximum pressure allowed. Instead, check your vehicle’s owner’s manual or the placard found on the driver’s side doorjamb, glove box or fuel door.

Remove the valve cap, take the tire gauge and press firmly on the valve stem. If the reading is lower than the recommended level, add air and check again. Over inflated? Push on the metal valve core with the nub on the back of the tire gauge. Once the recommended pressure is reached, replace the valve cap.

• **Tread.** Insert the edge of a penny in the tire tread with Lincoln’s head down. If the top of his head is visible at any point around the tire, it’s time to replace the tire.

• **Overall condition.** Check for cuts, cracks, splits, punctures, irregular wear and bulges. If any are spotted, or if you’re doubtful about the condition of your tires, get a professional inspection.

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Three tips when buying a used car

(BPT) — If you're in the market for a used vehicle, the car-buying process can be both an exciting and daunting experience.

Whether you are a first-time buyer or looking for a different model, a car is one of the largest purchases you will ever make. It's not only important to make sure you have the right car for your lifestyle, but one that makes the most sense for your personal financial situation.

If you are one of the millions of Americans looking to buy, here are some tips to consider.

Get pre-approved Similar to buying a house, it's important to know what you can afford before you start hunting for your dream car.

If you will be financing a vehicle, getting pre-approved for a car loan may save you a lot of heartburn during your car search. Interest rates continue to be at historic lows, but it's important to check in on what rates you may qualify for and how it will affect the price of what you can afford. "It's easy to get caught up in the excitement of looking for a new car and forget about the affordability piece," says Renee Horne, vice president of Consumer Lending at USAA. "Before you even begin your search, give your lender a call to see what you can actually qualify for and what will fit in your budget."

A good tip to keep in mind is to not let your car payment exceed more than 15 percent of your monthly net income. While you don't have to stick to it, this rule will help give you a rough estimate of what you may be spending each month.

Know what you can afford Knowing what you can afford reaches beyond your car loan payment.



Although used cars are typically less expensive, they may have more maintenance and ownership costs. "It's important to look at the total cost of ownership," says Heather Pollard, vice president of Auto Experience at USAA. "Everyday expenses such as gas, insurance, taxes, maintenance and future repairs are all associated with owning a vehicle."

Knowing a rough estimate of these expenses will help you stay on budget in the long run. Simple online loan calculators, like this one at USAA, can help give you an idea of how much you can afford.

Narrow your choices

With countless choices available, finding the right car for you can be a challenge. Your budget should help narrow some of your choices, but consider

your lifestyle as well.

Do you have young children or plan to start a family soon? Then you might want to consider the highest IIHS safety ratings. Do you frequently travel for work? In that case, improved gas mileage and reduced emissions are important factors. Remember, all those extra upgrades come with a higher insurance price tag and are depreciating assets once you drive off the lot.

Although you may be more inclined to go after a new car with the latest cutting-edge technology, a pre-owned vehicle may be the better alternative for your lifestyle and budget. Better still, used car prices are the lowest they have been in years. Even if you opt for a slightly older version of the model you're interested in, many used models still offer similar advanced features while saving you thousands of dollars in the end.

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DIY Car Care Everyone Can Do

(Family Features) — With basic knowledge of common maintenance practices and a little time, motorists can inspect the following components in their own driveway:

- **Check the tires**, including tire pressure and tread. Uneven wear indicates a need for wheel alignment. Tires should also be checked for bulges and bald spots.
- **Check all fluids**, including engine oil, power steering and brake and transmission, as well as windshield washer fluid and antifreeze/coolant.
- **Check the hoses and belts** as they can become cracked, brittle, frayed, loose or show signs of excessive wear. These are critical to the proper functioning of the electrical system, air conditioning, power steering and the cooling system.
- **Check the wipers and lighting** so that you can see and be seen. Check that all interior and exterior lighting is working properly and inspect and replace worn wiper blades. Keep the reservoir filled with windshield washer fluid.

• **Keep the cooling system working effectively**, — the coolant and distilled water mixture for a vehicle's radiator should be 50:50. Never open a hot radiator cap when checking the coolant level in the reservoir. As a rule of thumb, the coolant should be changed annually on most vehicles.

• **Check the gas cap to ensure it is not damaged**, loose or missing to prevent gas from spilling or evaporating.

• **Don't neglect the exterior**. When washing the outside, make sure to include the tires and wheels and the underside and fenders to eliminate any road salt or grime. The body of the vehicle should be washed using a product sold specifically for cars. Wax your vehicle every six months.

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