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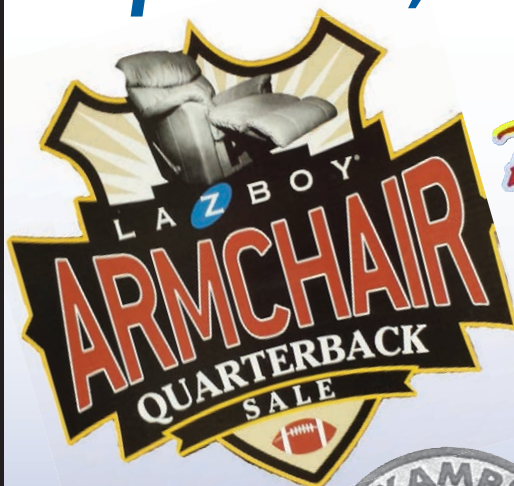
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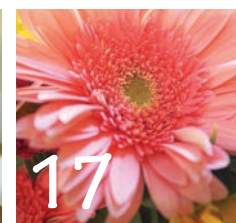
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HOW TO STAY WITHIN YOUR HOME IMPROVEMENT BUDGET

Home improvement projects range from small scale undertakings that can be tackled in a single weekend to large remodels that can take several months to complete. While no two projects are the same, every home improvement project demands that homeowners dip into their pockets and spend some money. Much like the scale of projects varies greatly, so, too, do the financial commitments required of homeowners to make those projects a reality. But no matter the size of the project, homeowners can find ways to stretch their budgets without sacrificing the quality of their improvements.

Do your homework. Before you decide to make changes to your home, it's best to first do some research into any potential projects you're considering. Many homeowners have decided to dive into a project before they fully realize its scope and cost, and going in blind can bust a budget, turning what might have seemed like a relatively simple project into a money pit.

Understanding just what a project entails and how much it's likely to cost can give homeowners an idea of what they can afford and where they might be able to stretch their budgets. For example, if you

want to replace your kitchen countertops but can't afford engineered quartz countertops, you might be able to find a less expensive alternative, such as tile, that you like just as much. But it's best to research such alternatives before you decide to replace your existing countertops. If you can't find a less expensive alternative, you might want to postpone the project until you can grow your budget. But starting the project without first grasping its true cost is a recipe for disaster, so do your homework before you find your toolbox and start working.

Build unforeseen expenses into your budget. Another way to stay within your budget is to include budget-busting unforeseen expenses into the budget from the get-go. Whether you're doing the project yourself or paying a contractor, nearly every home improvement project will present some unforeseen, and costly, hurdles. For example, you might find mold inside the walls when you're converting a basement, and it can cost a pretty penny to make that mold go away. If you go into the project expecting such hurdles, then the financial sting of addressing them won't prove too great a burden. But if the mold catches you and your budget completely off guard, you might be forced to overextend

that budget or make sacrifices elsewhere in order to complete the project. Build some contingency money, including permit and permit fees, into your home improvement project to safeguard against such unforeseen issues.

Get to work. If you're hiring a contractor, speak to him or her before signing a contract to see if there is anywhere you can pitch in to keep the labor costs low. You might be able to pitch in during the demolition phase, saving the cost of paying your contractor's workers to tear down walls or remove debris you can just as easily remove yourself. Another way to pitch in is to do the end-of-day cleanup yourself. Any role you play with regard to labor will likely need to be negotiated upfront, but you can save yourself a substantial amount of money on labor if you're willing to get your hands dirty.

Determine if piecemeal is the most affordable option. Sometimes it makes sense to tackle one project at a time, while other times you might want to combine projects to save on the cost of materials. For instance, if your ultimate goal is to install wood flooring throughout your home, determine if it makes more financial sense



Homeowners willing and able to pitch in on their home projects can save themselves a substantial amount of money on labor costs.

to install the flooring all at once rather than doing one or two rooms at a time. You might save by buying all of your materials at once rather than buying a small amount of materials several times over the next several years.

Home improvement projects often go a long way toward making a home more enjoyable for its owners and inhabitants. And while such projects can be costly, homeowners who stay disciplined can still get their dream homes without busting their budgets.


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HOME PROJECTS PERFECT FOR 'STAYCATIONERS'



The "staycation" was a concept many first acquainted themselves with when the economy started to struggle and men and women were forced to tighten their purse strings. In lieu of trips overseas or family trips to popular tourist destinations, many men and women opted to stay home and save their money. While the idea of a staycation makes practical sense, many found that idling away a week of hard-earned vacation at home could grow somewhat boring after a few days. But whether a staycation is a week-long escape from the office or a three-day weekend, homeowners can tackle a few projects around the house to turn their time at home into one marked by productivity instead of boredom.

Add a splash of color. One of the easiest and most effective ways to give a home a new look is to repaint the home's interior. Such a project can be a small-scale undertaking focusing on one or two rooms in the house or a more ambitious exercise in which more lived-in rooms like a family room and/or kitchen are given an entirely new color scheme. When removing old paint, consider using sanding pads to make the task easier than the days or yore, when paint was often tediously scraped off of walls with a putty knife. Parents on staycation can even involve the whole family in their painting project, allowing youngsters to choose new colors for their rooms and do a little work with the paintbrush as well.

Say farewell to old faucets. Faucets have a unique way of making bathrooms appear dated. But vanity faucets can quickly and easily be replaced so long as the main problem is appearance and not plumbing. Homeowners who suspect potential plumbing problems with sinks should seek a consultation with a professional before replacing vanity faucets. Once the go-ahead has been granted, homeowners can spend a weekend or a day or two during their staycation replacing vanity faucets around the home. Though the project might seem small, it can yield dramatic and aesthetically appealing results.

Consider some eco-friendly updates. Homeowners who live in older homes might be able to turn their time away from the office into an exercise in going green

around their homes. Eco-friendly updates, which can include replacing old air conditioners with newer, more efficient models or replacing older toilets with more newer models designed to conserve water, may even earn homeowners tax breaks and will almost certainly lead to lower utility bills. Additional eco-friendly and easy home improvement projects that can be tackled in a day or two include replacing inefficient and wasteful water fixtures and installing a programmable thermostat that makes it easier to control heating and cooling costs and conserve energy.

Stain the garage floor. Many homeowners treat their garages as a workspace, and as a result garages tend to be ignored when making cosmetic changes. Staining the garage floor can clear away any oil spots and paint stains that may have accumulated over the years, and a clean and well-maintained garage can increase a home's resale value.

Staycations have grown increasingly popular over the last half decade, as many homeowners are opting to forgo costly vacations in favor of staying home to pad their nest eggs. While it's important for staycationers to squeeze in some rest and relaxation, it also can be beneficial to tackle a few projects around the house during time away from the office.

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EASY ECO-FRIENDLY HOME PROJECTS



Home improvement projects have taken an environmentally-friendly turn in recent years, as homeowners look to reduce their carbon footprints en route to improving their homes' interior and exterior spaces. Such projects can range from large scale undertakings best left to professional contractors to smaller alterations that do-it-yourselfers can handle in a typical weekend. Larger projects might make the biggest impact, but even small efforts to make a home more eco-friendly can benefit the planet significantly over time. The following are a handful of simple DIY home improvement projects that can benefit the planet.

Install low-flow water fixtures.

According to the National Resources Defense Council, installing low-flow water fixtures in a home saves both water and money. Low-flow water fixtures include toilets, shower heads and faucets, and the NRDC notes that such additions typically repay a

homeowner's initial investment in less than a year thanks to lower utility bills. A low-flow toilet is one that uses 1.6 gallons of water per flush or less, while low-flow faucets and showers are those that use 2.5 gallons of water per minute or less.

Install weather stripping. Weather stripping is a great way to reduce energy consumption while getting the most bang for your energy buck. Weather stripping is installed around windows and doors to seal any cracks or holes that develop over time. Such holes and cracks are more common in older homes, which is one reason that heating and cooling costs in such homes tend to be so much more expensive than those in newer homes. To determine if you need weather stripping, simply feel for drafts near doors and windows. If there is no wind or cold air outside, then place a fan or ask someone to hold a hair dryer near suspect doors and windows while you stand on the other side, feeling areas where you think there may be drafts.

Paint with a purpose. Fall is a great time of year to paint around the house, as the weather outside is pleasant enough to open windows in the home so it can air out during and after the painting. When choosing paints for your home, opt for low-VOC, or volatile organic compound, paints. VOCs are a principal ingredient of ground-level ozone, which contributes to urban smog. VOCs also pose a considerable health risk, as studies have linked them to cancer, eye and throat irritation, headaches, and damage to the liver and nervous system.

Replace old light bulbs with compact fluorescent lights. Thought replacing traditional incandescent light bulbs with compact fluorescents lights, or CFLs, is an easy task, that does not mean it's ineffective. According to the NRDC, CFLs use just one-quarter the energy of incandescent alternatives. In addition, CFLs last longer, saving homeowners the inconvenience of replacing bulbs.

HOW THERMOSTATS SAVE MONEY AND ENERGY



Homeowners who have not yet upgraded to a programmable thermostat could be doing themselves a significant disservice. Not only are programmable thermostats key to saving energy, they also save money. The Alliance for Environmental Sustainability note that for every degree they adjust their thermostats, homeowners save between 1 and 3 percent on their heating and cooling bills. Setting the thermostat slightly warmer in the summer and a notch or two cooler in the winter can save a considerable amount of energy and money. The United States Department of Energy says homeowners who make slight seasonal adjustments to their thermostats can save as much as 10 percent a year on heating and cooling costs. But such adjustments are only truly effective when homeowners commit to them on a daily basis. The best way to stay on top of temperature settings is to purchase a programmable thermostat, which allow homeowners to predetermine when heat or air conditioning will turn on and off. Many programmable thermostats can store multiple daily settings, allowing homeowners to further customize their heating and cooling schedules based on the time of day as well as the day of the week.

According to Energy.gov, a common misconception associated with thermostats is that a furnace or an air conditioning system works harder than normal to get the space back to a comfortable temperature after the thermostat has been set back, and that this hard work means the overall savings are negligible.

However, when a home's interior temperature is similar to the temperature outside, the home will lose energy to the surrounding environment more slowly. The lower the interior temperature, the slower the heat loss in cold weather, and a higher interior temperature will slow the flow of heat into your house in hot weather.

Programmable thermostats are available in a variety of models. Some are easier to program than others. Certain thermostats can be linked to a home's wireless system so that adjustments to the thermostat can even be made when you are not at home. Consult with an HVAC expert to see if a particular thermostat works best with your system. Some homes may benefit from a dual- or multi-zoned system, which allows homeowners to adjust the temperature independently from other floors or wings of a home. The location of the thermostat also is important. The thermostat should be placed where it can get the most accurate reading of the house. It should be on an interior wall away from direct sunlight, doorways, drafts, and windows. It should not be directly facing an air vent. Avoid placing furniture above or below the thermostat, as such furnishings can impede proper air flow. If you feel like your HVAC system is cycling on and off even after programming, you may need to call a technician, who can determine if there are any obstructions to the thermostat or if the unit is the appropriate size for your home.

HOW TO IMPROVE INDOOR AIR QUALITY IN YOUR HOME

With winter on the horizon, homeowners who live in locales with harsh winters are preparing their homes for a season spent largely indoors. Unlike the other seasons of the year, when homeowners can comfortably air out their homes by opening windows, winter offers no such opportunities to let nature improve indoor air quality. Such a reality can make a home uncomfortable as winter drags on. But that discomfort pales in comparison to the health risks presented by poor indoor air quality. Radon, volatile chemicals from fragrances used in conventional cleaners and lead from house dust are just a few of the many sources of indoor air pollution commonly found in homes, and these pollutants can be especially harmful in winter, when many people spend more time indoors thanks to harsh weather. But while you might not be able to change the weather so you can open windows in the wintertime, you can take steps to improve indoor air quality in your home.

Clean the floors regularly. Dirty floors take their toll on a home's indoor air quality. Dust that's allowed to settle on floors may contain harmful chemicals and allergens that can lead to respiratory problems and additional uncomfortable health conditions. Clean your floors at least once per week during the winter months, ideally with a vacuum that's equipped with a HEPA filter. The HEPA filter is important because it can prevent dust and dirt from being blown back out of the vacuum in the exhaust. After you have vacuumed, mop the floors as well, as even the most effective vacuums leave potentially harmful dust particles behind. A once-over with a mop and some hot water can remove any lingering dust left behind by the vacuum.

Place a floor mat near every entrance. Winter is a messy season, and it's easy to bring in the great outdoors when you enter your home during cold weather seasons. Dirt that sticks to your shoes may contain potentially harmful chemicals, so place a floor mat near any door where people routinely enter your home and politely ask that all who enter wipe off and remove their shoes before moving about the house.

Dehumidify your home. Mold and dust mites thrive on moisture, so homeowners concerned about the moisture in their homes during the winter months can purchase a dehumidifier to control



allergens and reduce moisture in the air. In addition to using a dehumidifier, you can control humidity in your home by using an exhaust fan when cooking, addressing leaky plumbing fixtures to prevent mold growth and making sure your clothes dryer is vented to the outside of your home.

Choose naturally scented laundry products. Everyone wants their freshly cleaned clothes to smell good, but the price you pay when using laundry products that employ synthetic fragrances may be far more steep than you realize. Such synthetic fragrances emit dozens of chemicals into the air, so choose naturally scented detergents, fabric softeners and dryer sheets when possible.

Avoid plug-in air fresheners. Unless otherwise noted on the packaging, plug-in air fresheners likely contain volatile organic compounds, or VOCs, which contain a variety of chemicals that can negatively impact both short- and long-term health. Instead of plugging in an air freshener to improve a home's interior aroma, slice fresh lemons and leave them out in the kitchen and keep fresh indoor plants in living areas. Studies from NASA have shown that indoor plants naturally purify indoor air by absorbing materials released by synthetic materials.

As winter gets set to return, homeowners can employ several simple strategies to improve indoor air quality in their homes.



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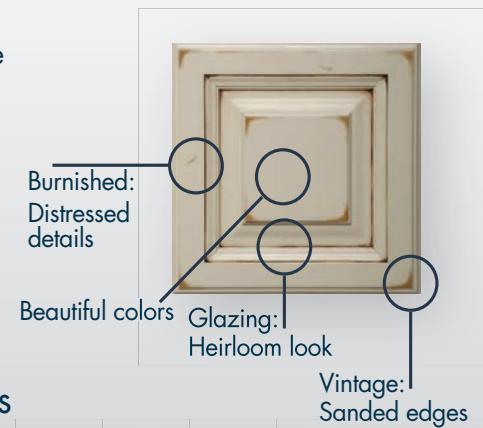


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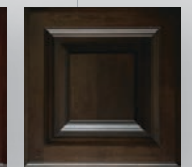
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HOW TO CLEAN UP CARPET GLUE

Restoring a wood floor after removing carpet and the glue it left behind is a simple process but one that requires homeowners put in a little elbow grease.

Many a homeowner has moved into a new home and immediately begun to renovate the place to make it more their own. Carpeting is often the first thing to go when a homeowner is handed the keys to his or her new home, and many a homeowner has pulled up an old carpet only to discover beautiful flooring beneath. Pulling up carpet is a relatively simple task, but carpets that were glued down often leave their mark on the floor, turning even the most appealing hardwood floor into an eyesore covered in hardened clumps of glue. Such remnants may be harder to remove than the actual carpet, but with the right approach and a little elbow grease, homeowners will be enjoying their new hardwood floors sooner rather than later.

Get the glue right. All carpet glues are not the same, so before you can begin to remove the adhesive from the floor you must first determine which type of glue you will be removing, as this can dictate how you proceed with the removal. Tar-based adhesives are dark brown or tan, but if the floor is coated in a yellow-looking substance, then the carpet was glued down with a more general adhesive.

Choose the appropriate removal material. Once you have determined which type of adhesive was used on the floor, visit the hardware store to buy the appropriate removal material. Tar-based adhesives are best removed with mineral spirits, while general adhesives are best removed with a combination of elbow grease and adhesive remover. When removing a general adhesive, first try to scrape or chip off any glue spots. Be gentle when chipping, as you don't want to scuff your wood floor. Scraping and chipping will likely only do so much, so once you have scraped and chipped as much as you can, you can then use your adhesive remover. Such products tend to

be quite flammable, so exercise caution when using them. In addition, adhesive removers can be toxic, so keep the windows open while you're working so you don't get lightheaded or begin to feel sick.

Follow the manufacturer instructions.

When using mineral spirits or adhesive removers, it's imperative that you follow the manufacturer instructions. Oftentimes such products instruct users to apply them with a paintbrush or sponge in an attempt to dampen the glue. Once applied, these removers are typically left to sit for a predetermined period of time listed on the package.

Use the right tool. Once the recommended period of time for the remover to set has passed, you can then begin to scrape the glue away. When doing so, be sure to use a plastic putty knife. You may not feel a plastic putty knife can be as effective as a metal alternative, but the plastic won't scratch or scuff the floor.

A plastic putty knife may or may not remove all of the glue, and chances are it won't. You will still be stuck with some stubborn spots that the putty knife simply can't remove. When such spots present themselves, apply a little more remover, wait the recommended time for it to set and then use an old towel to wipe away the rest of the glue. This can be hard, but stick with it to ensure the floor looks as good and glue-free as it possibly can.

Allow the floor time to dry. The floor will need time to dry after all of the glue has been removed, so at this point you can call it a day and finish the job the following day. If weather permits, you can expedite the drying process by opening all of the windows. This not only dries the floor more quickly but also allows you to air out the room, which many contain some lingering chemicals left behind by the removers.

Clean the floor. When the floor has dried, you can sweep and vacuum it to make sure it is free of debris.

Sand the floor. While the floor may look beautiful, you will probably still need to sand it. No matter how carefully and effectively you removed the glue, you probably left behind a few scuff marks or noticed a few that likely resulted from the carpet installation. Sanding can remove these blemishes and take you one step closer to enjoying your beautiful and now-glue-free wood floors.

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	Compare	SALE	SAVE	FINAL PRICE
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Full Set	\$1199	\$644	\$200	\$444
King Set	\$1799	\$974	\$200	\$774

Serta perfect sleeper
Boxberry Euro Top

Queen Set
COMPARE \$1399
SALE \$699
\$499

SAVE \$200

	Compare	SALE	SAVE	FINAL PRICE
Twin Set	\$1199	\$599	\$200	\$399
Full Set	\$1319	\$659	\$200	\$459
King Set	\$1999	\$999	\$200	\$799

Beautyrest
Shoreview Plush with Gel Touch

Queen Set
COMPARE \$1799
SALE \$924
\$624

SAVE \$300

	Compare	SALE	SAVE	FINAL PRICE
Twin Set	\$1399	\$724	\$300	\$424
Full Set	\$1759	\$904	\$300	\$604
King Set	\$2399	\$1224	\$300	\$924

Sealy Posturepedic
Carbondale Firm, Plush or Pillowtop With Gel Memory Foam

Queen Set
COMPARE \$2399
SALE \$1199
\$849

SAVE \$350

	Compare	SALE	SAVE	FINAL PRICE
Twin Set	\$2199	\$1099	\$350	\$749
Full Set	\$2359	\$1179	\$350	\$829
King Set	\$3199	\$1599	\$350	\$1249

Sealy Posturepedic
LOWEST PRICE EVER! Platinum Series Plush Euro Top With Gel Memory Foam & Latex

Queen Set
COMPARE \$2999
SALE \$1499
\$999

SAVE \$500

	Compare	SALE	SAVE	FINAL PRICE
Twin Set	\$2799	\$1399	\$500	\$899
Full Set	\$2899	\$1449	\$500	\$949
King Set	\$3999	\$1999	\$500	\$1499

PAINT-FREE WAYS TO BRIGHTEN YOUR HOME



Colorful flowers and throw pillows can brighten a home's interior with minimal financial investment on the part of homeowners.

Autumn is a beautiful time of year marked by pleasant temperatures and colorful fall foliage. But as vibrant as nature can be in the weeks after summer has ended, homeowners know that the shortened days of autumn mean less light inside their

homes, which can become dreary even in the weeks before the arrival of winter. Many homeowners pick up their paintbrushes in an effort to make their homes more colorful. But homeowners need not embrace their inner Picasso to brighten their homes' interiors. The following are a handful of paint-free ways to add some splashes of color to your home this fall.

Bring nature inside. Flowers and plants can make colorful additions to a home's interior. Flowers tend to be aromatic, which can make a stuffy house in which windows need to be kept closed a lot more pleasant. Plants and flowers also can improve indoor air quality. Several studies, including one published in the Journal for the American Society for Horticultural Science, have shown that houseplants improve indoor air quality by filtering out volatile organic compounds, or VOCs, that can be harmful to human health. That's especially important come late fall and winter, when homeowners typically shut their windows and keep them shut until spring, making it difficult for fresh air to enter a home.

Invest in some colorful throw pillows. Natural sunlight brightens a room come spring and summer. But sunlight is increasingly scarce as fall turns into winter,

and rooms that do not boast too many colorful accents can quickly grow drab as summertime sunlight dwindles. Instead of buying new furniture, invest in some colorful throw pillows to give a room a more vibrant look. Patterns can be mixed and matched to provide some contrast and transform a room from somewhere to spend time into a sight to behold.

Paper the walls. While many of today's homeowners prefer paint to wallpaper, those who want a less permanent solution to brighten up their homes may want to consider removable wallpaper. Such paper is less expensive than traditional wallpaper, and many do-it-yourselfers find removable wallpaper is easy to both install and remove. Choose a colorful pattern that can turn an otherwise plain wall into a potent palette that adds some life to your home's interior. Because removable wallpaper does not require a significant financial investment, you can experiment with various colors or change things up each month if you so desire.

Add some artwork. Another way to add color to the walls inside your home without dusting off your paintbrush is to hang some colorful artwork. Paintings that feature bold

colors tend to draw your immediate attention when you enter a room, and that quality can make you forget the room is not benefitting from natural light. If you want to go the extra mile, find a painting that features colors which match throw pillows or other accessories in the room. This way your walls and your accessories are working in concert to make a room more colorful.

Rug it out. A patterned throw rug is another accessory that can effectively brighten a room without much effort or financial investment on the part of homeowners. When choosing a throw rug, find one that's colorful but does not clash considerably with existing furnishings, as you don't want the rug to draw attention for all the wrong reasons. You have more freedom with regard to rugs if you're furnishing an empty room, as you can choose whichever rug you look and choose additional furnishings based on the rug. Homes tend to darken as late fall turns into winter. But homeowners can brighten their homes in various ways, even if they prefer not to paint.



DID YOU KNOW?

Homeowners about to embark on home improvement projects should prioritize dust removal to avoid the potentially negative side effects of exposure to lead dust. When undergoing a renovation, homes built before 1978, the year the use of lead paint was banned, are likely to produce lead dust, which occurs when lead paint is sanded or chipped. That dust can be especially harmful to children, pregnant women and pets. According to the Centers for Disease Control and Prevention, lead dust that is as small as a grain of sand is enough to poison children, who may suffer brain damage, hearing loss, nervous system and kidney damage, and decreased muscle and bone growth after exposure to lead dust. When pregnant women are exposed to lead dust, that exposure may affect the baby's cognitive development while increasing the mother's blood pressure. Household pets exposed to lead dust may suffer from a series of side effects, including vomiting, diarrhea, abdominal pain and possibly death. When making renovations to their homes, homeowners can open windows and wear protective gear such as masks and safety goggles to avoid direct exposure to lead dust.

GET THE 411 ON FLOORING

Choosing the right flooring for a home is no small task. Flooring is expensive, so homeowners want to make the best decision possible so their choice of flooring is not one they regret and ultimately replace in the years to come.

When choosing flooring for their homes, many homeowners are overwhelmed by the options at their disposal. Each type of flooring can look great in its own way, which is why homeowners may struggle to find the right fit for their homes. Educating yourself about flooring is a great way to make the process of choosing your next floor much less overwhelming and more enjoyable. The following are some of the more popular flooring options you will no doubt encounter as your search for a flawless floor begins.

Hardwood

Nearly everyone is familiar with hardwood floors, which are durable, warm and a favorite of homeowners aiming for a traditional look. Homes with open floor plans often benefit from hardwood flooring, as it creates the feeling of continuity that homeowners hope to achieve with open floor plans. Various species, including oak, maple and cherry, of hardwood flooring are available, and they typically vary in price, with more exotic imported options carrying hefty price tags. More traditional hardwood flooring is less expensive, and solid wood flooring can be refinished several times to increase its lifespan.

Engineered wood

Engineered wood is less susceptible to temperature changes and humidity than solid wood, and some new varieties of engineered wood include substrates made from recycled wood fiber and stone dust, which may appeal to eco-friendly homeowners. Men and women who want to install their own floors may prefer engineered wood, which is now available in self-locking parquet or plank squares that can be installed without using glue or nails.

Bamboo

Bamboo is another flooring alternative that's popular among eco-conscious homeowners, as it comes from plants that regenerate quickly and is therefore considered a sustainable material.

Bamboo flooring is made of strands of bamboo that are glued together, forming engineered planks or solid strips. Bamboo flooring is strong and able to resist the negative effects of fluctuating humidity, which include swelling and contraction. Many people prefer the fresh, bright feel of bamboo flooring.

Laminate

Laminate flooring is among the less expensive flooring materials to buy and install. Homeowners who purchase laminate flooring have an array of options to choose from, and floating laminate flooring systems can be installed over existing floors without glue or nails. Some feel laminate flooring is indistinguishable from real wood, but the plastic coating that makes up the top layer of laminate flooring is often a giveaway that the floors are laminate and not real wood. Similar in construction to engineered wood, laminate flooring differs because its top layer is a photographic imprint on the face of each board, whereas engineered wood is made up of real hardwood veneer attached to several layers of plywood.

Cork

Cork is another sustainable flooring material that's a favorite among homeowners looking to make their homes more eco-friendly. The appearance of cork floors is unlike many flooring materials, as it is speckled thanks to unusual grain patterns of the trees from which it is harvested. Cork flooring is popular in kitchens and bathrooms because cork tiles have a naturally nonslip surface that makes areas of a home where floors get wet safer. Cork flooring may need to be resealed every few years to guard against stains and potential moisture issues.

Flooring choices vary greatly, and it's easy for homeowners to become overwhelmed by all of the options at their disposal. But taking time to understand each of those options can make the process of choosing a floor that much more fun.



Hardwood flooring is a popular and traditional choice for homeowners replacing their existing floors.

STAY SAFE WHEN CLEANING GUTTERS

Come the fall, when trees start to shed their leaves and winds pick up in advance of winter, gutters can easily become clogged with all sorts of debris. When clogged gutters are not cleaned out, a host of potentially costly issues can result, making gutter cleaning an essential autumn chore no homeowner should ignore. Fully functioning gutters direct water away from the structure of a home and into nearby drainage systems. When clogged, gutters cannot direct that water away, and the result is often costly water damage to the home's foundation. Water that is not directed away may find its way into the basement of a home, causing issues with flooding and mold. But clogged gutters also prevent water from leaving a roof, possibly leading to costly roof repairs and damage to the roof that can put a home's inhabitants in danger. When snowfall accumulates on a roof, melting snow needs to make its way off the roof via the gutters. If those gutters are clogged with debris leftover from the fall, roof damage, including leaks, is more likely to occur. Clogged gutters also make a welcome

respite for unwelcome pests, including rodents and insects. In the warmer months, clogged gutters may make an inviting home to mosquitoes and other pesky insects, while rodents may seek the warmth of clogged gutters when temperatures dip to near or below freezing. Cleaning gutters is not that complicated, and many homeowners can clear their gutters of debris in a typical weekend afternoon. But the ease of cleaning gutters should not overshadow the safety risks homeowners take when climbing a ladder to clear out their gutters. The following are a few safety tips for homeowners to keep in mind when cleaning their gutters.

Wear appropriate clothing. Loose-fitting clothing should not be worn when cleaning gutters. Such attire is a tripping hazard and can easily compromise your balance by catching on the gutter or ladder as you reach to remove debris. Wear clothing that does not hang off of you and choose pants that do not fall below your sneakers. Pants that might be a little long in the leg can catch under your feet as you climb the ladder, momentarily costing you your balance and possibly leading to a fall. When choosing footwear, avoid

old sneakers or work boots without much traction, opting instead for footwear that easily grips each rung of the ladder.

Don't forget safety gear. Many people forget to wear safety gear when cleaning their gutters. Such forgetfulness increases your risk of injury. When cleaning gutters, always remember to wear work gloves, which can protect your hands as you dig into gutters. Should you reach into a gutter without gloves on and grab something sharp, not only will you be cut but also you may be so startled that you lose your balance and fall off the ladder. In addition to work gloves, wear a dust mask and safety goggles when cleaning gutters to prevent debris from getting into your mouth and eyes.

Work with a partner. Cleaning gutters alone is a recipe for potentially devastating injury. Even if you are not afraid of heights, scaling a ladder is not something to take lightly. Ladders can be shaky, especially on brisk autumn afternoons when the wind kicks up. Working with a partner when cleaning gutters ensures someone is below you to hold the ladder steady in case of a stiff wind or if your jostling unintentionally shakes the ladder. Working with a partner

also means someone is there to seek help should you fall off the ladder or suffer another type of injury that requires medical attention.

Use a trowel instead of your hands. Digging into the gutter with your hands, even if those hands are covered by gloves, is an unnecessary risk that can leave you susceptible to injury. When cleaning the gutters, dig out the debris with a trowel.

Dump debris below into a large garbage can. When cleaning the gutter, do not carry a bucket with you to the top of the ladder. Carrying something as you climb up a ladder only increases your risk of injury. In addition, a bucket full of debris placed at the top of a ladder may tip over and compromise your balance. When dumping the debris you dig out with your trowel, dump it into a large garbage bin below. If you miss the bin every now and again, you can always sweep up after the job is completed.

Few homeowners look forward to cleaning their gutters. But such a task is necessary to prevent water and roof damage to your home. When cleaning the gutters, remember to place safety at the top of your priority list.

DID YOU KNOW?

According to the U.S. Environmental Protection Agency, inadequate ventilation in a home can increase indoor air pollution levels. Those pollutant levels rise in a poorly ventilated home because not enough outdoor air is making its way into a home to dilute emissions from indoor sources of pollution. In addition, in a poorly ventilated home, indoor air pollutants are not being carried out of the home, leaving the pollutants to linger and potentially putting the health of the home's residents at risk. Though it might seem counterintuitive to allow outdoor air into a home during winter, when such air tends to be at its coldest, such outdoor air can protect a home's inhabitants from the immediate effects of indoor air pollution, which include irritation of the eyes, nose and throat, as well as headaches, dizziness and fatigue. Long-term effects of prolonged exposure to indoor air pollution can include respiratory disease, heart disease and cancer. But homeowners who want to increase outdoor air infiltration in their homes do not have to open the windows even when temperatures dip. A simple inspection of mechanical ventilation systems, such as bathroom and kitchen fans and air handling systems that employ fans and ducts to remove indoor air and distribute filtered and conditioned outdoor air throughout a home, may be all that's necessary to ensure indoor air stays healthy during the winter. If such systems are in need of repair, homeowners should ensure those repairs are made prior to the arrival of winter.

COUNTERTOP OPTIONS ABOUND



Many things in a kitchen contribute to giving this popular room its personality. Appliances and choice of cabinets go a long way toward crafting that look, but perhaps nothing defines a kitchen more than a homeowner's choice of countertops. Countertops are where the action takes place in a kitchen. It's where meals are prepared and where hungry houseguests or curious kids watch the family chef whip up the night's meal. The options with regard to countertop surfaces are numerous, and the following are just a few of the more popular options homeowners planning to replace their existing surfaces might want to consider.

Laminate

Laminate countertops are popular and affordable. Made of sheeting glued to plywood or particleboard substrate, laminate countertops are water-resistant but not very heat-resistant, so homeowners will want to place any hot pans, pots or baking sheets on trivets to maintain the laminate. Many homeowners prefer laminate countertops because they are available in so many colors, meaning they can match any homeowner's preferences, no matter how colorful those preferences are. Cutting on laminate countertops is not recommended, but such surfaces are easy to clean and maintain.

Quartz

Quartz is among the most durable countertop surfaces available, as it is resistant to bacteria, heat, stains, and water. Though quartz is not available in as many shades as laminate, it is similarly easy to clean. Also like laminate countertops, quartz surfaces tend to have easily visible seams, which may irk homeowners who find such minor imperfections an eyesore. Quartz countertops can be expensive depending on the amount of surface area a kitchen has, so budget-conscious homeowners with especially large kitchens may find quartz countertops bust their budgets.

Granite

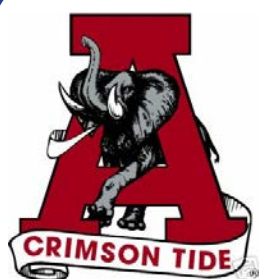
The natural beauty of granite is what draws many homeowners to

install this popular surface material in their kitchens. Thanks to their unique shading and tone, granite countertops are never the same from one home to the next, and granite complements many different cabinet colors. Granite also is resistant to heat, scarring and, when sealed properly, stains. Granite is naturally porous, so if it is not sealed properly, it can harbor bacteria. Some granite countertops must be sealed annually, while some pretreated countertops can go as long as 15 years without a need for resealing. Unlike other countertop surface materials, granite, which is among the most expensive countertop materials, does not come in a vast array of colors, so homeowners should expect to choose from just 20 or so color options.

Recycled glass

Homeowners who want to give their kitchens a modern and eco-friendly feel may want to consider recycled glass countertops. Recycled glass countertops, the majority of which are now produced with 80 to 90 percent post-consumer glass, are made of pieces of glass that are held together with cement binders. Some might be concerned that countertops made of recycled glass are not very strong, but the cement binders are very hard, making the countertops durable, strong and unlikely to chip or crack. Recycled glass countertops come in various colors and are resistant to both heat and stains. Installation of recycled glass countertops can be tricky, as improper installation can lead to stress points that make the glass susceptible to cracking. As a result, the installation of recycled glass countertops is best left to professionals with experience on such projects. Recycled glass countertops can be quite expensive as well.

A homeowner's choice of countertop surface material can go a long way toward defining the personality of his or her kitchen, so homeowners should consider their options before making a final decision.



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THESE PLANTS CAN IMPROVE **INDOOR AIR QUALITY**

Indoor air quality is not often an issue in the warmer months, when many homeowners open their windows to let the fresh air of the great outdoors enter their homes in abundance. But once the temperatures begin to dip and windows start to close, indoor air quality can suffer. Musty air is not only uncomfortable, it's also unhealthy. Volatile organic compounds, or VOCs, can build up



inside a home, especially when windows are kept shut for long stretches of time, which is often the case in winter. Indoor plants can counter such stale air, in some cases filtering out VOCs to make the air inside a home more breathable and healthy. The following are a handful of houseplants that can improve indoor air quality.

Aloe: Many of us know aloe for its restorative properties with regard to treating burns and cuts, but aloe also improves indoor air quality by helping to clear a home of the byproducts, including formaldehyde, of chemical-based household cleaners. Aloe loves the sun, so if you hope to keep an aloe plant healthy through the winter, be sure to place the plant in a window that gets lots of sun exposure throughout the day.

Gerber daisy: Like aloe, a gerber daisy needs ample sunlight, and tends to only withstand winters in warmer climates. But homeowners who live in such climates may still keep their windows closed in



winter, and those that do can use these colorful, low-maintenance flowers to remove trichloroethylene, a chemical that clothes may be exposed to during the dry cleaning process.

Golden pothos: The golden pothos can survive a winter, but homeowners should be careful not to let the plant dry out, which can happen if they are directly

exposed to sunlight. A golden pothos vine will grow quickly, so a hanging basket is a great way to keep one inside a home, where the plant can help fight formaldehyde.

Ficus benjamina: Also known as a weeping fig, the ficus benjamina can be difficult to overwinter. But that does not mean your ficus benjamina, which can filter pollutants such as benzene, formaldehyde and trichloroethylene from a home, won't make it through the winter. You just need to figure out the right watering and light conditions for the plant. Such conditions can be discussed with a gardening professional.

Warneck dracaena: The warneck dracaena, or dracaena deremensis, fights pollutants created by varnishes and oils. The warneck dracaena is a sturdy houseplant that is difficult to kill, but it still thrives in temperatures that are between 70 F and 80 F.

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HOW TO PROTECT YOUR FURNISHINGS WHEN ENTERTAINING GUESTS

Hosts open their doors to guests for various reasons. Throwing a party is a great way to socialize with friends and family or mark special occasions like graduations or anniversaries. Hosting a get-together often requires a lot of work and, depending on the scale of the party, may even prove a considerable financial undertaking. But entertaining also subjects a home to some wear and tear, which can be prevented when hosts make protecting their furnishings a priority.

Stop stains before they start

Choosing wisely with regard to foods and beverages can reduce the risk of stained carpets or furnishings. Items such as tomato-based sauces, red wine, beets, chocolate, and other dark edibles may be delicious, but such items also can permanently damage fabrics and carpeting if they are dropped, especially if the stain is not immediately treated. Choose foods that will be less likely to stain.

White wine and clear beverages will not cause as much anxiety as colas or darker beverages. Finger foods that can be eaten in one or two bites may be your best option, as such fare negates the need for cumbersome dinner plates and the potential for foods to roll off the side. If you choose to serve foods that need to be eaten with a fork, select shapes that are more likely to stay put. Flatten Swedish meatballs into patties, and opt for chicken wings instead of drumsticks. Choose a pasta that's hollow, as such pastas are easier to skewer with a fork. It's also wise to keep food contained to one particular area, usually an area with a tile or wood floor that can be easily cleaned and cleared of stains.

Cover and protect

Hosts who are nervous about damaging their furniture should invest in inexpensive slipcovers, which are made to fit over a wide variety of furniture, including sofas, love seats, recliners, and even dining

room chairs. Select a material that can be washed in a washing machine.

Slipcovers come in different styles. Some feature tie-backs to keep the cover in place, while others must be stretched over the fabric to fit more snugly. In addition to considering slipcovers, move knickknacks or other fragile yet valuable items out of rooms where guests will spend time. Ceramic collectibles or a priceless piece of art can be safely stored elsewhere until the party is over. This saves you the stress of worrying about items being knocked over or broken during the party. Place a carpet runner or an area rug over areas of the carpeting that figure to get a lot of foot traffic during the party. This can guard against ground-in stains. Be sure to place small mats next to entryways to reduce the amount of debris brought into the house from outdoors. You can ask guests to remove their shoes, but keep in mind that such a request may make some guests uncomfortable.

Encourage guests to be neat

Do not expect guests to clean all of their messes, but you can encourage them to be neat. Have plenty of trash and recycling receptacles around. Regularly check the pails to make sure they aren't overflowing. Put cloth guest towels in the bathrooms so guests can easily dry their hands. Provide a marker or wine tag so that guests can identify their beverage cups and glasses, which should lead to less waste as the party progresses.

Relax as much as possible

Think of the reasons you are hosting the party. Realize that your house will not be pristine after all the guests leave, but unless you turn a blind eye, it likely won't be trashed, either. Worrying about messes and damage will make it hard for you to have fun, so try to relax and the enjoy the party.



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FIXING LEAKY FIXTURES AROUND THE HOUSE

People who have slept within steps of a leaky faucet know full well the nuisance that such water fixtures present. A leaky faucet can make it difficult to sleep at night, but leaks around the house also cost homeowners lots of money. Many leaks around a house are not nearly as noticeable as a dripping faucet. But worn toilet flappers or leaky valves can wreak just as much havoc on a monthly budget as a leaky ensuite bathroom faucet does on a night's sleep. Identifying those leaks, many of which are easy to fix, is a great way to conserve water and save money at the same time.

Start with your water meter.

The hours after everyone in the household has taken their morning showers, brushed their teeth and had their coffee is a great time to determine if you have a leak. Water is not typically used during these hours, so

check the water meter once the last coffee mug has been washed and then revisit the meter two hours later. If the meter has changed, then chances are you have a leak.

Test the toilet with food coloring.

Toilets are a common source of water leaks, as deteriorating toilet flappers slowly waste water via leaks that are not always noticeable. Because toilet leaks can be difficult to notice, homeowners might have to get a little creative. Add a drop of food coloring to the holding tank of your toilet, then wait roughly 15 minutes to see if the color of the water starts to change. If it has, your toilet is leaking.

Inspect faucet gaskets and pipe fittings.

Faucet gaskets and pipe fittings should not be wet, but wet gaskets and pipe fittings is typically evidence of surface leaks. When washing dishes in the sink, turn the faucet on high. If you notice water coming from anywhere other than the head of the faucet, then you have leaky gaskets. Once you have determined the source of the leak, you can begin to address the situation. Toilets, faucets and showerheads are the most common culprits with regard to water leaks.

Toilets: Flappers are the rubber parts in the toilet's holding tank. These flappers are susceptible to mineral buildup and decay, and over time that can create leaks. Flappers are inexpensive and easy to replace. When replacing your toilet flapper, take the worn out flapper with you to the hardware store to make sure you buy a new one that is compatible with your toilet.

Faucets: When a leaky faucet is your biggest foe, be sure to turn the water supply in the house off before you get to work. If your faucet has any decorative knobs, gently remove these so they do not break and you can replace them when the leak has been addressed. From there you must remove the packing nut and the stem. Some stems come

off easily, while others must be twisted off from the valve. Inspect these parts for damage before moving on. The O-ring and washer inside the valve seat may be responsible for your leak, so inspect these parts and replace them if necessary. Be sure they are an exact fit so you don't end up with a fresh leak. Once these items have been replaced, you can reassemble the parts, turn the water back on and check to see if the leak has vanished. If the leak remains, then your valve seat may be corroded or your plumbing might need a professional inspection.

Showerheads: If the showerhead is your source of leaks, you may just need to tighten the connection between the showerhead and the pipe stem. This can be done using pipe tape. If the problem with your showerhead can be traced to the shower handle and cartridge, you might want to hire a professional to fix your leak, as addressing this problem can be tricky. If you want to do it yourself, first turn the water supply off before removing the shower handle. Some handles are especially difficult to remove, in which case you might need to visit the hardware store to purchase a handle puller. Once the handle has been removed, you can then pull the cartridge, which is likely to prove more difficult than removing the handle. The cartridge may need to be twisted loose with pliers before you pull it out, or you may need to buy a cartridge puller that is compatible with the brand of showerhead you have. Once you get the cartridge out, you can install your replacement and reassemble the parts that were removed.

Water leaks around the house can be costly and wasteful. Addressing such leaks can be done in a matter of minutes, but more complex problems may be best left to a professional.



BUDGET-FRIENDLY BATHROOM TRANSFORMATION TIPS



Homeowners need not bust their budgets to transform their washrooms into modern, luxurious oases.

The allure of a spa-style bathroom is something few homeowners can resist. Such bathrooms can make for a welcome retreat after a long day at the office or an afternoon spent chasing kids around the yard. But as appealing as such a sanctuary may seem, the cost of creating a luxury washroom is more than many homeowners' budgets can withstand. Fortunately, a dream bathroom does not have to break the bank. In fact, there are several ways to make a bathroom worthy of the most comforting spa without stretching your budget.

Install a wall-hung mirror. If your idea of a luxury bathroom harkens back to a time before the advent of recessed medicine cabinets, then a wall-hung mirror can give the bathroom an entirely new feel without much of a financial commitment. Flush-mount mirrors need not require the services of a contractor, but they can provide a sense of elegance that recessed cabinets cannot.

Replace bathroom countertops. A countertop replacement job may sound expensive, but such an undertaking is not very costly in the washroom, where counter space is typically limited. Since the cost of countertop materials is by the square foot, you can replace bathroom surfaces for a relatively small amount of money. Granite countertops can be beautiful, but such surfaces do not create the warm feel that many prefer in a luxury bathroom. A material such as soapstone is warm and inexpensive and can quickly give the bathroom a new look.

Embrace calm colors. Painting the bathroom is another inexpensive way to give the room an entirely new look. If the walls of your washroom are currently

a vibrant color, consider a more calming tone to give the room the luxurious and relaxing feel you're aiming for. If your bathroom includes a clawfoot tub, you also can make it a two-tone tub to add a touch of relaxing elegance. Paint the tub's exterior in a calming tone such as soft gray, and you will have transformed the washroom at little cost and even less effort.

Transform your double vanity. Many homeowners prefer a double vanity in their bathrooms, as such a setup allows both men and women the space to get ready for bed or work without getting in one another's way. But instead of a traditional vanity with a counter between the sinks, consider installing matching pedestal sinks to surround an antique washstand. This can give the washroom a feel of antique luxury, and such washstands can be found for a few hundred dollars.

Replace old fixtures. Though they are often overlooked, cabinet and door fixtures as well as towel racks can greatly influence the feel of a washroom. If the cabinet and drawer handles are old or outdated, replace them with more modern options. Such a job might be even more effective if you repaint or reface existing cabinetry. Neither task is terribly expensive, but both can give the washroom a more luxurious feel. The same goes for replacing old towel racks, which can be an eyesore if they're especially dated.

Transforming a bathroom may seem like a significant and costly undertaking, but savvy homeowners can give their washrooms a new and luxurious look without spending much money.

PREP THE YARD FOR WINTER WEATHER

As quickly as autumn weather arrives it seems to move aside for the blustery, cold days of winter. Winter can catch a person off guard and the seasons are now less predictable than ever before. It's never too early to begin preparing your yard and outdoor living spaces for winter. Homeowners may be sad to bid farewell to the furniture and accessories of the fair-weather season, but time is of the essence when prepping for impending ice and snow.

Clean patio furniture. Give cushions

and structures a thorough cleaning and allow to dry completely. Cleaning items before storing them for the winter saves time and energy next year when it's time once again to set up the yard for recreation. If anything is damaged beyond repair, discard it and look for replacements during end-of-season sales when savings can be had.

Move things indoors. The more items you can store in a safe and secure location the better. Load the garage, basement or storage shed with outdoor gear. Leaving items exposes them to the elements, and such exposure can cause rust, wear and damage. Flower pots and lawn ornaments also can blow around in winter wind or collapse under the weight of the snow, so collect these items and store them for the winter. Take out patio umbrellas and put them in the shed. If something is too large to move indoors, such as a barbecue or a pool filter, cover it with a durable tarp and secure it with rope.

Cover delicate trees. Depending on where you live, certain fruit trees, including fig trees, may need to be covered for the winter. Covering protects them from subfreezing temperatures and helps ensure they will rebound in the spring. Tropical plants should be moved indoors where they can thrive in a heated home. Do not rip out chrysanthemum plants. Contrary to popular belief, these are not annuals. They will rebloom year after year if allowed to do so.

Remove water collectors. Bring in or cover anything that may accumulate water, such as bird baths or kids' toys. Water expands when frozen, and that

means water trapped in any ceramic, glass or even plastic vessel can expand and cause the container to crack.

Clean up leaves and debris. Piles of leaves not only can suffocate a lawn and cause discoloration, but also can be attractive homes for rodents and insects looking for a warm place to spend their winters. Keep your yard neat and clean to discourage wildlife from taking up residence near your home.

Cover vegetable and flower beds. Invest in some burlap to lay down over planting beds. This helps to keep the ground from freezing over and minimize weeds for next season.

Care for outdoor ponds. If you have a pond on your property, remove any weeds around it and fish out any leaves from the water. Leaves will decay in the water and build up ammonia levels that can harm fish. If the pond is small, cover it for the winter. Also, start cutting back on feeding outdoor fish. These aquatic animals' bodies begin to prepare for winter by slowing down metabolism. Continuing to feed them can harm the fish when the temperature drops.

Wrap up pool season. It's wise to close the pool and cover it before leaves start to drop. Otherwise you will have a hard time of keeping the water clean.

Now is a good time to plan where you want to put spring bulbs. Once you have mapped things out, get the bulbs in the ground. Bulbs are relatively inexpensive and will provide that first punch of color when winter finally skips town.



Autumn is a busy time for preparing your home and yard for the arrival of winter weather.

END-OF-SUMMER CHECKLIST

After a few months of blue skies and warm temperatures, summer revelers will soon bid adieu to the sultry days of this beloved season. Summer is often a season filled with vacations and recreation, but as the warm days dwindle and work and school commitments begin anew, there is additional work to be done in preparation for the months ahead.

Stock up on pool equipment.

Homeowners who have pools can take advantage of end-of-season sales to purchase a few more gallons of pool chlorine or other pool equipment. Store them after you have winterized the pool, and you will be ahead of the game in terms of supplies for next year.

Plan your garden harvest. If you have

a backyard garden, pick your tomatoes and other vegetables before the weather starts to get chilly. Herbs can be washed and frozen in zipper-top baggies so they can be used when cooking over the next several months. Boil tomatoes for sauce and freeze or jar them. Begin to clear out residual stems and plant debris from the garden.

Clean patios and furniture. Scrub and hose down outdoor furniture, cushions and living areas. Clean and dry items before storing them for the winter, so everything is ready to go when the warm weather returns next year.

Purchase spring bulbs. Buy bulbs for spring-blooming flowers and map out where they will be planted for beautiful flowers next year. Wait until temperatures

start to dip before planting the bulbs, otherwise they may begin to produce shoots prematurely, zapping the bulbs of energy.

Check the heating system. Although turning on the heat may be the last thing you're thinking about, it's a good idea to test it and, if necessary, have the system serviced prior to the arrival of cold weather.

Tend to the deck and other repairs.

Make repairs to outdoor structures now, and they'll be more likely to survive the harsh weather that's just over the horizon. Apply stain or sealant to further protect wood structures in advance of snow and ice.

Examine the roof and chimney. Winter is

a poor time to learn you have missing roof shingles or a leak. Furthermore, ensure the chimney and venting to the outdoors is not obstructed by abandoned animal nests.

Check your closets. Go through clothing and remove any items that are damaged or no longer fit, donating them if possible. Clean out kids' closets as well, as pants that fit perfectly in May will not necessarily fit come September.

Stock the shed. Once the weather has cooled down, move outdoor flower pots, hoses and lawn ornaments you no longer need into the shed or garage while ensuring items needed in fall and winter, such as rakes, snow shovels and snowblowers, are more accessible.

WINTERIZE TO SAFEGUARD YOUR HOME FROM HARSH WINTER WEATHER

Autumn is a beautiful time of year marked by welcoming cooler temperatures and the natural beauty of leaves changing colors. Autumn also has a tendency to fly by, as if the

powerful weather of winter simply cannot wait to make its presence felt.

With such a seemingly short time between the end of summer and the dawn of winter, homeowners know they don't have too many weekends in between to prepare their homes for the potentially harsh months ahead. But such preparation, often referred to as "winterizing," can make a home more comfortable when the mercury dips below freezing, while saving homeowners substantial amounts of money along the way.

Clean the gutters. Leaves falling in fall can be a beautiful sight to behold, but many of those leaves are likely finding their way into your gutters, where they can lodge and cause a host of problems down the road. If the leaves and additional debris, such as twigs and dirt, that pile up in your gutters are not cleared out before the first winter storm, the results can be costly and even catastrophic.

Winter rain and snowfall needs a place to go upon hitting your roof, and gutters facilitate the travel of such precipitation from your roof into street-level drainage systems. If gutters are backed up with leaves and other debris, then ice dams may form, forcing water to seep in through the roof. That damage can be costly and can even cause the roof to collapse inward in areas with heavy snowfall. Clean gutters throughout the fall, especially if your property has many trees, and be sure to check gutters one last time before the arrival of winter.

Tend to your attic. Homeowners who have attics in their homes might want to add some extra insulation up there, especially those who recall feeling cold inside their homes last winter, which is often a telltale sign of improper insulation in a home. A good rule of thumb when determining if your attic needs more insulation is to look for the ceiling joists. If you can see the joists, then you need more insulation.

Address leaky windows and doors. Sometimes attic insulation is not the culprit when it comes to a cold home. Oftentimes, leaky windows and doors are the real bad guys in a drafty home. Fall is a great time to inspect for leaky windows and doors, as the wind outside can serve as your partner. When the wind outside is blowing, take a tour of your home's windows and doorways, standing next to them to determine if there are any holes or leaks that are letting outdoor air inside. If you notice any leaks beneath exterior doors, install some door sweeps to keep outdoor air where it belongs. Leaks around windows can be snuffed out with caulk or weather stripping.

Test the furnace. Homeowners typically do not devote much thought to their furnaces in spring, summer and fall. But with winter on the horizon, fall is the time to test the furnace to make sure it's ready for the months ahead. Expect a somewhat foul yet brief odor to appear when starting the furnace. That odor should dissipate shortly, but if it does not go away, then your furnace is likely in need of repair. But even if the smell does not stick around, you might want to have the furnace cleaned by a professional anyway. Such cleanings ensure the furnace works efficiently throughout the winter.

Clean the garage. You might not mind parking in the driveway during the warmer months of the year, but why subject your vehicles to harsh winter weather if you don't have to? Clean the garage in the fall so you have an indoor parking spot throughout the winter season. Protecting your car from the elements can add years to its life and also saves you the trouble of digging your car out of the snow.

Fall is a time of year for homeowners to spend a weekend or two preparing their homes for the often harsh weather that awaits when winter arrives.



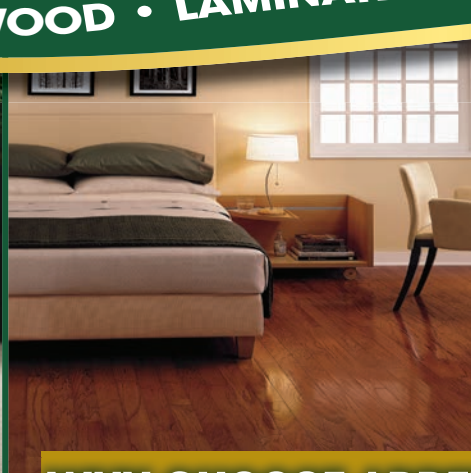
Cleaning gutters in the fall can prevent roof damage resulting from winter rains and snowfall.



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