

Home & Garden



Pam Ayers: 'Gardening is like the circle of life'

Local Master Gardener offers advice for spring planting



Pam Ayers' love of gardening is evident to those who visit her home in St. Clair County.

By VALLEAN JACKSON
Special to The Daily Home

The springtime is here, and flowers will begin to bloom.

lend a hand or give some advice.

"I have seen a big turn-around in gardening. Farming and gardening used to be popular as a source of income, but now

willing to pass on their knowledge.

"I joined the program because I was a terrible gardener and could not make anything grow. Through the classes

learn while still getting better.

"For me, being a Master Gardener is the benefit of gaining a greater appreciation of nature and a stronger connection.

To be surrounded by growing things and the things of the earth we need."

Ayres advises aspiring gardeners to prepare and learn what they are doing before taking on gardening.

"Do not put a \$10 plant in a 50-cent hole is something I had to learn through my own experiences. It can be disappoint-

ing when something does not grow or bloom how it is intended, but I kept buying them until I got it right."

Gardening can be similar to the circle of life in retrospect to failed attempts. There are some things that fail, that succeed; for some it comes natural and for others, you have to work harder, study



Ayers' patio area is filled with flowering and fruiting plants.

Are you ready to garden and reap the rewards of your labor? Then take the initiative to get started, or get help to improve.

An upcoming Master Gardener training program starts in August and continues through December, but until classes start, there is a gardener's hotline and fellow Master Gardeners who are more than willing to

a lot of people are gardening to know where their food is coming from and to get better quality," said Pam Ayres, Master Gardener, and owner of A&A Industrial Solutions.

Ayres recommends people to join the Master Gardeners program to improve their skills and be surrounded by people who possess the same passion for gardening and are

I learned that dirt is not just dirt and how to nurture the plants within nature."

However, the classes are not about just one aspect of gardening. Not all gardeners are into plants and flowers, or into just fruits and vegetables. The 12-week course offered every other year caters to all components of gardening. This helps to provide all opportunities to

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Pam Ayers encourages anyone who would like to improve their gardening skills to take the Master Gardeners training program. For details, visit mg.aces.edu or call the Talladega County Extension Office at 256-362-6187 or the St. Clair County Extension Office at 205-338-9416.

and read to make it happen.

“I once had a plant that I thought was dead because I did not see any changes happening. One day I saw buds bloom and it was exciting and made me feel so accomplished.”

Ayers believes that one of her biggest challenges is making the time to tend to her garden. It can be time consuming, but if the proper amount of time is not invested, the garden will struggle. When

it is time to harvest, it is essential or problems in the crops can occur such as overgrowth or harden crops.

“With spring-time here, it is never too early to till the dirt and aerate it if it is needed. Also, some people can be annoyed by their arrival, but honey bees are very beneficial in gardening.”

Aside from the personal benefits of gardening, it contributes highly to the community. The honey bees help to

pollinate the plants and gardening provides those plants.

There is a saying that April showers bring May flowers and the weather is always more of a help than a problem.

“With good plants in bad weather, they are more resilient than they are to bad soil or pests.”

Ayers said to not be afraid to get your hands dirty, dig in the dirt because your garden can be the supplier of your needs and can help others.



Watching plants grow and bloom can instill home gardeners with a fulfilling sense of accomplishment, according to Ayers.

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Don't take the home-buying process lightly

Local financial institution encourages home appraisals, inspections

By VALLEAN JACKSON
Special to The Daily Home

First Bank of Alabama in Talladega has helped prospective homebuyers make good decisions about buying a home for more than 170 years, with eight other locations in east Central Alabama.

"Every day we have walk-ins and phone calls from customers inquiring about qualifying for mortgages and loans. It is our job to assist in making the loans work for that individual or help them to prepare to achieve being approved," said Chad Jones, the bank's president and CEO.

Too often, people are only concerned when mortgage rates go up or down, but rates have been low for quite some time and some opportunities are being missed, according to Jones.

"Every day, we are making outbound calls to provide options that benefit personal finances and assist with the changes in life for customers."

When it comes to buying a home that just went on the market or one you have been saving for, the best qualifications for approval of a mortgage or refinancing is credit and collateral.

"Credit is rated on your ability to pay your bills on time and keep down credit risk such as exceeding credit card limits. As far as collateral, it is generally tangible. However, I see collateral as being based on someone's character, someone who is willing to pay back their debt, but materialistically, vehicles, boats, motorcycles, and RVs can be good collateral."

It helps to understand the difference between a mortgage and refinancing. The two are related, but they're not exactly the same thing.

"With a purchase money mortgage, the bank holds a portion of the purchase amount. It involves creating new debt. Refinancing is when there is already a debt and the goal is to get a new rate or term, therefore lowering interests and overall costs."



First Bank of Alabama has locations in Talladega, Lincoln, Munford, Oxford, Ashland, Woodland, Wedowee and Roanoke.

First Bank of Alabama offers mortgages for 10-to-30-year fixed rate loans for VA, USDA, FHA and in-house mortgages.

Jones said that when searching the market for a home, it is important to be pre-approved and know your budget.

To know both makes the prospective home buyer a better consumer. Asked what advice he would give to prospective home buyers, Jones said that it is important to know as much about the home as possible.

Be sure to weigh out the pros and cons of a house, and do not overbuy.

"It is important to not go into the home buying process lightly. Getting an appraisal and home inspection, knowing if the home is in a flood zone, and knowing the cost of insurance and taxes are essential."

With a mortgage, the equity increases as the payments are made. This generates long term value and something tangible to pass to a beneficiary, pledge for future cash needs or

obtain cash when sold.

It is better to be prepared than starting a process unsure of what direction you are headed. Achieving the American dream of being a homeowner is very tangible with preparation and calculated decision making. Jones believes there are no two situations alike, and if some

problems are encountered along the way, it is important to not give up hope. When applying for a loan, if a denial comes back, evaluate the decision with the loan officer and follow through with recommendations to come back and be approved.

"No matter when you start to look for a home or the

loan you decide to take, always keep in mind that the better the credit score, the cheaper the rates."

First Bank of Alabama's nine locations are in Talladega, Munford, Lincoln, Oxford, Ashland, Woodland, Roanoke and Wedowee.

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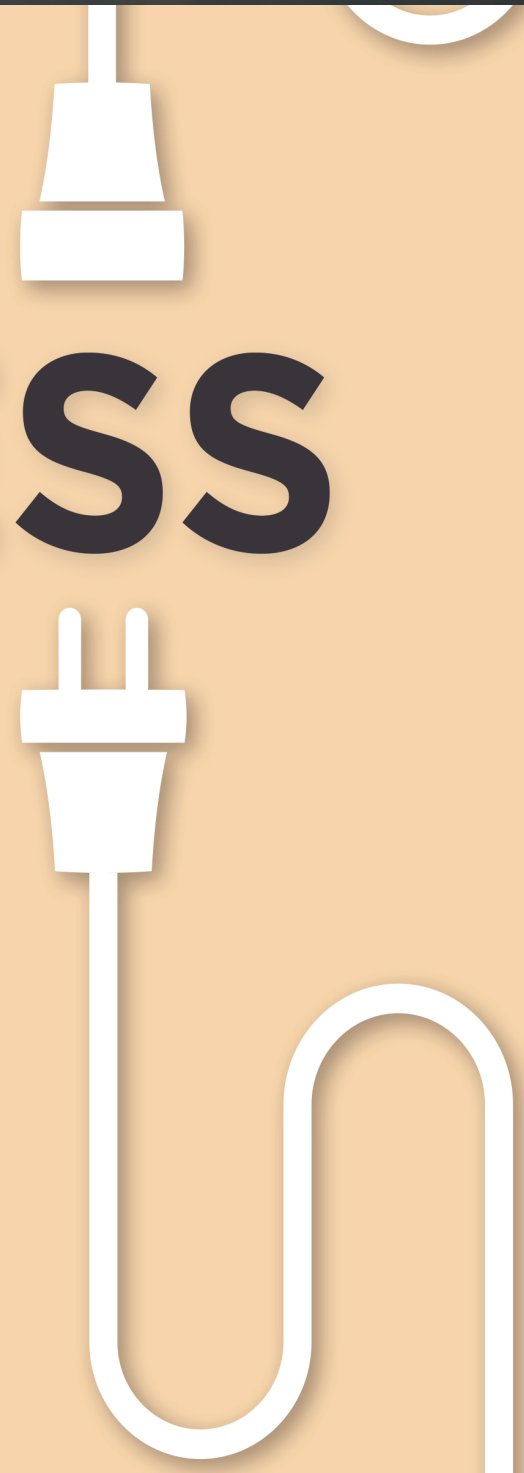
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SPARE KEYS

Transform your home this spring with cozy and colorful designs from SET Interiors in Pell City

By VALLEAN JACKSON
Special to The Daily Home

SET Interiors in Pell City has brought a new perspective of style and design to the area.

Opened only months ago, and the business has already helped a host of homes and businesses find a new look.

“I opened this business because I have always had a love of decorating spaces, and I enjoy working with clients and helping them to achieve a space that brings them happiness,” said owner Sarah Thompson.

She is a Texas native, but the people of Pell City, the sense of community and such giving spirit captured her heart. Such elements helped to make the move to Alabama, and the decision to open her business in St. Clair County instead of Texas.



Owner Sarah Thompson displays some of the colorful home decor options available in her shop at 1605 Martin St. S Suite 4 in Pell City.

giving back to my community with my services, and to be in an environment that allows me to do that means a lot. I often donate my time and services to local charities and organizations. For instance, I assisted the Pell City Rotary Club with their community events not too long ago and plan to continue to be active

and help where I can in the community.” SET Interiors offers a variety of services that can transform almost any setting including but not limited to decorating, home staging, event decor, custom silk floral arrangements, design consultant and home decor. “Home staging and decorating are two

of the most popular services of my business. Home staging yields quicker home sales, reduces conflict between sellers and Realtors and helps buyers visualize themselves in the space. Decorating services allow clients to achieve a great space while staying in budget.” Thompson believes that it is her

passion for what she does that motivates her to be successful with clients and her business. “The satisfaction of knowing my clients are excited about the space I have designed for them, whether it is a home or event, is most rewarding.” According to Thompson, SET Interiors is a chance to

fill a desire she has always had: finding joy in incorporating designs and various styles to meet her clients’ needs. “When it comes to the storefront, I keep new and exciting design items in store, the option to explore current and innovative design trends and offer decorating tips and advice.”

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Thinking of selling your home? Don't do it alone, ERA King broker advises



Katrina Hennings serves as managing broker for ERA King Real Estate's Pell City office at 2319 Cogswell Avenue, Suite 101.

By VALLEAN JACKSON
Special to The Daily Home

Katrina Hennings is managing broker at ERA King Real Estate who fully commits to helping clients get their first home or sell their old home.

The Springville native has been in the real estate industry since 1996. She started as an office manager but quickly realized she was on the wrong side of the desk.

She is certainly no stranger to both sides of the table. She sold homes for 20 years before going into management.

Hennings believes that now is a seller's market because the market is low. "The inventory of supply and demand is low. Lately, houses are going up for sale and offers are being made in hours because of the few options that are available."

When deciding to sell a home, Hennings advises to not do it alone. She highly recommends getting an agent to help get through the process because there are things that

the seller can be unaware of, such as inspections or warranties.

"It is imperative to contact an agent that can come out and give a comparable market analysis. This will reveal to the homeowner what their home will be on the market in comparison to properties in the same area recently sold."

Often, the biggest challenge in selling a home is getting it prepared. From the interior to the exterior of the home, it must be presentable to the buyer and kept as such until it has been classified as sold.

"Listen to what the agent is recommending in order to sell the home. It is their job and they have experience in knowing what it takes to get a home to sell."

When it comes to the interior of the home, it is vital to declutter. According to Hennings, decluttering makes the home neat as well as appealing for the consumer. This also makes it easier for potential buyers to envision themselves in the home and see the space of the home.

little harder to do. To hire a professional for staging is an individual decision, but some agents help with staging by using some elements that are already in the home.

"To increase the curb appeal of the exterior, a simple go to is a manicured lawn. With the outside giving the first impression with clean and neat landscaping, it can help a home to stand out."

Hennings advises having professional pictures taken to further increase the home's potential to sell. Quality photos are important, because they're often a potential buyer's first introduction to the home online.

Asked the question of what advice she

would give to sellers, Hennings said that sellers should already be pre-approved, determine their price range and know where they are moving.

"Let the profes-

sionals help get you through this process with the end goal to achieve what you are working for."

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Home improvement loans can boost credit ratings

Community Credit Inc. helps homeowners



Community Credit owner Sherry Beene

By VALLEAN JACKSON
Special to The Daily Home

great friendly customer service. “The reason I opened this business was for the people and to make a difference in the community. I wanted to provide a business that can help change lives with financial approval for those that qualify,” said Beene.

Community Credit benefits the community by providing an alternative for those denied at the bank. The process is similar, but different lenders are used to achieve a higher success of approval fitting for those who may have financial hindering that might have caused the bank to deny the applicant.

“Here at Community Credit, the decisions are given in a reasonable amount of time and are local.” Beene and staff offer loan services of up to \$10,000. With

the right qualifications, individuals will be approved and have the luxury of a flexible payment plan. However, each situation is individually based.

Asked when is the best time to apply for a loan, Beene said that when money is needed for a car, home, home goods, improvements and more. Taking out a loan allows funds to be borrowed to prevent falling behind on obligations, going without necessities that are sorely needed or leaving methods of transportation in a state of disrepair.

“Loans are not just beneficial financially and to circumstances, but they can help increase your credit when paid on time or as scheduled.”

Though loans help to boost credit, it is important to have as few loans as possible, as opposed



Community Credit Inc. is at 1912 Cogswell Avenue in Pell City.

to multiple loans. According to Beene, it’s best to focus on paying your loans off. To have multiple loans can result in no payment, not paying on time, and doing so can be damaging to one’s credit. “You do not want to come off to future lenders or creditors as having too much

credit responsibility. Take on what you can handle.” Community Credit cares about the community’s needs and hopes to continue to be an advocate for its current and future customers. In further benefit to customers, Community Credit has expanded its busi-

ness to Leeds, where Beene is part-owner. The staff at both locations believes in fully servicing the community and being an open door to those who may be in financial need.

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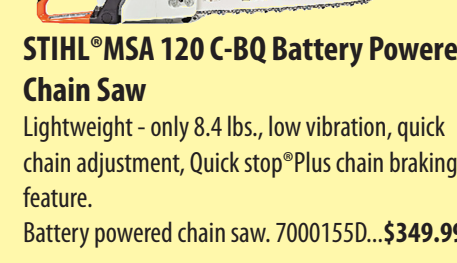
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Pell City Civic Center to host garden club plant sale



This year's Pell City Garden Club plant sale is scheduled for April 3 and 4.



The garden club seeks to provide plants to customers at lower prices than those charged by other suppliers, according to club officials.

By TAYLOR MITCHELL
tmitchell@dailyhome.com

The Pell City Garden Club is preparing for its annual plant sale next month.

According to garden club president Cathy Hudson, the sale has been an annual tradition since the group formed in 1953, making this year its 67th year in operation.

Hudson, who also serves on the board for the garden sale, along with the garden sale board president Deb Fulwood, said that the sale is quickly changing from what it once was.

They said that last year, the sale's inventory grew from mostly locally grown plants raised by the club's 23 members to one filled with plants from other sources, such as wholesalers.

They said that the decision came as a way to provide more plants and more varieties.

"We used last year as a test for what the public would buy," Fulwood said about this change.

She added that they used last year's sale to develop a list of what patrons might want to buy this year.

With that in mind, the garden club has expanded the variety of plants on

sale from last year with more than 500 plants, with 16 different types of hydrangeas alone. Hudson said this outpaces last year's 400 plants.

Fulwood also said that experimenting with wholesale plants to give more

Park.

The walking trail covers a 2.5-acre stretch of land in the park.

Hudson said the trail is filled with only native species of plants.

According to information the garden club used for a grant

has created a junior garden club to help maintain the trail.

The club also maintains the Blue Star Garden, which honors veterans. Hudson said while last year the sale focused heavily on the walking trail, all profits from the

until the day of the sale.

The plant sale will be held for the first time this year at the Pell City Civic Cen-

ter. It will be open from 3 p.m. to 6 p.m. on April 3 and 8 a.m. to 3 p.m. on April 4, or until supplies last.



The Pell City Civic Center will host this year's plant sale.

variety helped provide a larger profit than the sale had seen in previous years

"As of last year what we did was triple what had been done in the past," she said.

Hudson said that 50 percent of the profits from last year's sale went into the Native Plant Walking Trail that the club maintains at Pell City's Lakeside

application, the trail holds 800 species of trees and shrubs alone.

The trail also includes an amphitheater, an outdoor classroom, butterfly garden that often hosts Monarch butterflies and a memorial garden.

The club maintains the trail through work days, and individual members of the club working on their own initiative. The club also

sale go back into the community in one form or another.

"Every penny that we make goes back into the community," Hudson said, adding that the sale tries to offer better prices than most plant wholesalers, which often charge higher prices.

Fulwood also said that plants tend to be in good condition since they are maintained by members of the garden club



A wide variety of plants will be available for customers to take home and incorporate into their gardens and landscaping.

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The Shoreline Creations team brings more than a decade of marine construction experience to any waterfront project.

By VALLEAN JACKSON
Special to The Daily Home

Shoreline Creations' dedication to its craft and desire to provide a much-needed service by redesigning or

constructing outdoor living spaces and shorelines has resulted in its staff celebrating two years in business in May.

"With the enjoyment of the waterways growing up, the love of lake life and the great outdoors,

combined with my numerous years' experience in the construction industry and my passion for on-site custom design, I took a leap of faith, and brought these elements together to create this business," said own-

er Margaret Isom.

She believes fully in being dedicated to her business by being hands-on and helping any and everywhere when needed.

"I know that it takes a unified team to run a successful

emerging business, so if a team member needs assistance, I am available."

Shoreline Creations offers an array of services and options for outdoor living spaces and shorelines, specializes in pile driving,

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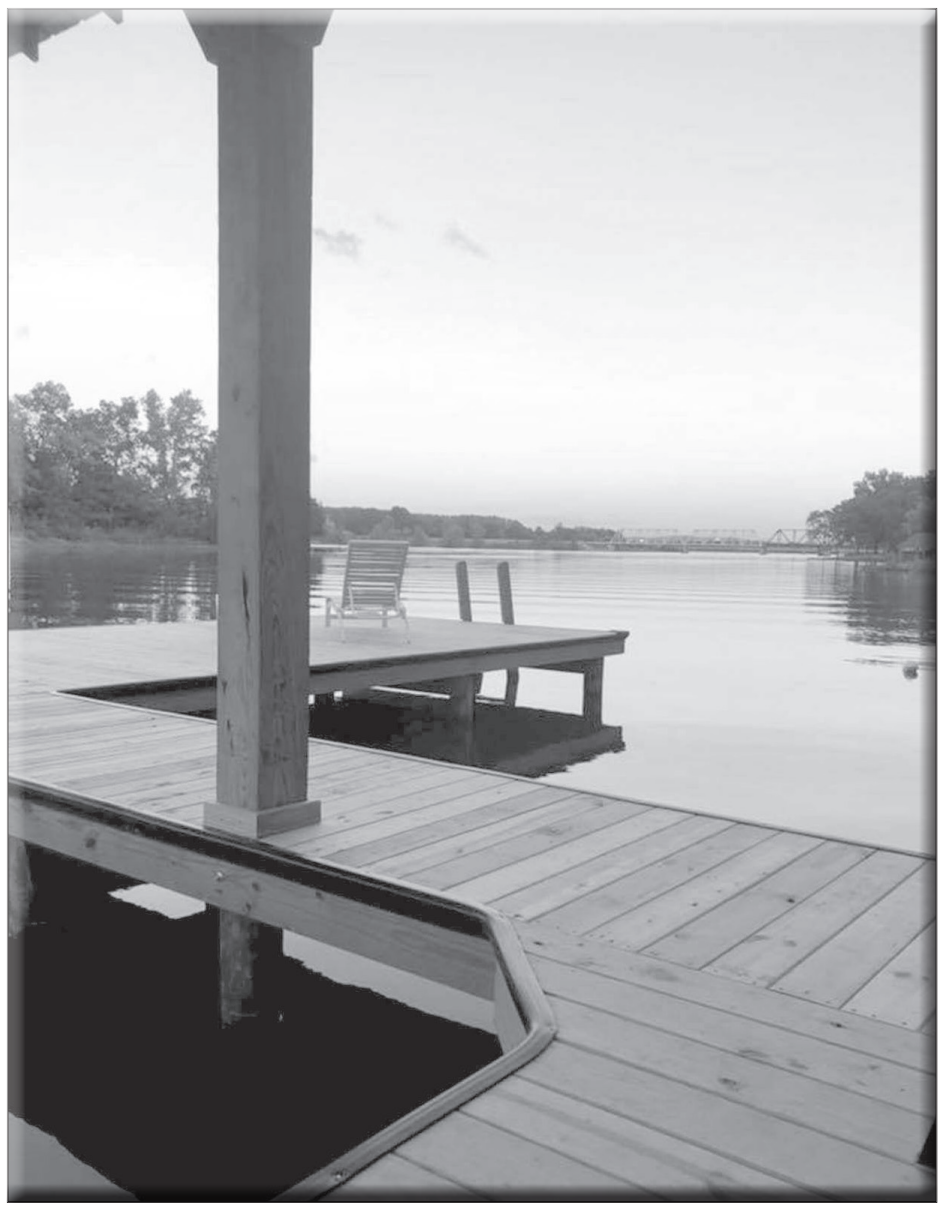
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Cropwell-based Shoreline Creations is dedicated to creating unique shorelines for its lakeside clients.

Communication is our key to every successful project and client relationship we take on."

Aside from making sure to provide quality work and customer service, Shoreline Creations is a strong advocate in the community by supporting local charities, community events and organizations.

For prospective customers Isom says it doesn't really matter what time of year they call. Shoreline Creations has equipment to underake any project throughout the year. But some things are best dealt with seasonally.

"If the desired project is specific to a seawall or erosion, it is best to deal with those issues when the water level is low. To assure each customer's project meets their anticipated completion date, we recommend starting on a design plan as soon as possible."

Isom said that the length of time it takes to complete a project depends on the project itself, but

there is no project her team considers too big or small.

When asked what is their busiest time of year, Isom said late winter and early spring, when the weather starts to warm up.


"For us, the most conflict of business comes from the weather, and this year the constant amount of rain has been very challenging for production, but that is not stopping us."

Shorelines are

popular with homeowners surrounded by bodies of water, and the problems they commonly encounter is fixing faulty craftsmanship and materials.

Isom believes in exceeding clients' satisfaction, enhancing their outdoor living spaces by building beautiful shoreline amenities and great relationships along the way.

"The faith and belief we have in this business is symbolized by our








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Shoreline Creations performs boathouse and dock construction, repairs and renovations, bridges, boardwalks, pavilions and seawall construction and repairs.

logo," she said. "We chose to incorporate the cross as well as an anchor in our logo because we are anchored in our beliefs. The logo also provides us with the opportunity to share the foundation of our company and faith with the people we meet along the way." As professionals

committed to their craft, the community and the quality of their work, members of the Shoreline Creations want the best for all their customers. "Developing your shoreline enhances the convenience of your lake living lifestyle," Isom said. "We are dedicated

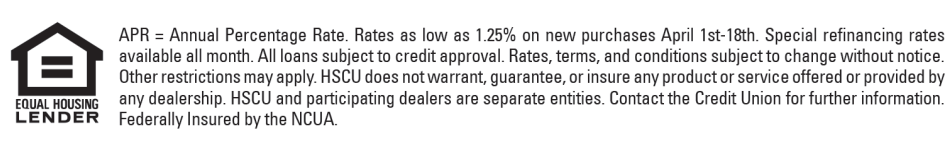
to working with you to create a shoreline that is unique to you specific location and entertainment aspirations." Good quality work goes a long way, and with the way business is going, Isom and staff look forward to celebrating many more years ahead.



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Thinking outside the pot



Stephanie Coulter, who resides and gardens in Sylacauga, offers some thrifty tips and suggestions for beginning gardeners on a minimal budget.

By STEPHANIE COULTER
Special to The Daily Home

When I found myself in my early thirties, my life turned upside-down. Unsure of what to do with the uncertainty I was feeling, the last thing I expected to come to my rescue was gardening. Until this point in my life, I had killed every plant I had ever owned.

Flash forward to four years later and I can grow and propagate nearly any species of flora that comes my way. The journey has involved a lot of trial and error, but it has been an experience that has revitalized my life in many ways.

I think what intimidates inexperienced gardeners the most is the possibility of wasting their hard-earned money on buying plants that inevitably won't survive. To this day, I still won't bring home an orchid because of this very concern. But the good news is, everything botanical I have done has been on a relatively minimal budget. And in the hope that

I inspire someone to try their hand at gardening, I am happy to share some of my thrifty secrets!

I began my foray into the world of gardening with succulents and cacti. There are so many different species of succulents, and nearly all of them are visually striking in some way.

What has always intrigued me most about succulents is that an entire plant can be propagated from a single piece from the original plant. Once a fallen piece has developed a callous on the end, it will sprout roots and begin to grow a

brand new succulent!

If you take a minute to browse a local succulent display, you will notice there are pieces of the plants that have fallen off onto the ground or around the display itself. Find a small terra cotta pot to buy and fill it with as many of these little castaways as you desire. For only the cost of the pot, you will be headed home

with many new seedlings.

Alternatively, you can buy a succulent that catches your eye and gently separate some of its leaves/seeds to make your own individual seedlings. Either way, for less than \$3, you will have so many new plants to experiment with!

If you aren't as enamored with succulents as the rest

of the world, that's okay. You can still score other plant varieties at a great price. A few years ago, I was determined to explore every shop that sold plants so I could get exposure to all types of plants and the different environments in which they grew.

One fateful day, I walked into the very back of a Lowe's nursery, and it was there that I discovered the Atlantis of all plant clearance sections. Depending on the time of year, you can find anything from water lilies to marigolds to fruit trees, ranging from 25 cents to \$5.

Now that you've gotten your plants without breaking the bank, you'll need something to put them in! The best places to find large

varieties of planters at great prices are your local second-hand shops. Dollar Tree also has a great selection of small to medium planters for only \$1, and some contain multiple pots per pack.

Even better, you may already have all kinds of planters around your home if you only think outside the pot! I have made planters from vases, old lanterns, coffee mugs, and ornamental birdcages, just to name a few. As long as the item allows the proper drainage, either manually or through a port, basically anything can be used as a planter. Never be afraid to get creative and allow gardening to showcase your artistic expressions!

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Be mindful of the condition of your trees

It's a matter of safety, says local arboreal professional



Licensed and insured, Jason Seales takes pride in the quality of work his tree service business provides to local property owners.

Established in 1991, Jason Seales Tree Service offers tree removal, stump removal, demolition, clearing and debris removal services.

By VALLEAN JACKSON
Special to The Daily Home

For more than 20 years, Jason Seales Tree Services have been clearing the way wherever he and his crew are needed.

Seales believes strongly that there is no job too big to take on. He enjoys the challenges and independence that can come with being a small business owner.

"There was a time I tried working with someone else, but it did not work out, so I decided to step out on my own. So since the age of 18, I have worked for myself."

Not only is Seales the owner, he is very active in operations. He believes in putting in the work to make sure that the quality of his business' work remains high. He takes pride in contributing to the community and providing good quality work.

"When I first started the business, the only service we offered was just trees, but we have expanded now and offer way more services." Seales Tree Service offers such services

tree and stump removal, land clearing, hauling, demolition, trimming, brush removal, provides firewood, tree assessments and much more.

Seales said that he does a lot of things, but he does not build anything, and he does not do lawn maintenance. But if there is a lot that needs to be cleared, he is the man for the job.

"In my opinion, our tree services, demolition, and debris removal are our most popular because there is always a need for them." The tree assessments that are offered help property owners to identify potential weakness before they get worse and create greater potential risk.

Asked why trees should be a matter of concern, Seales said that the top priority is for reasons of safety. "Catching a tree before it falls on a house saves not just the individuals but that home as well."

With the business he has and the services he provides, Seales said that there is always work for him to do, and that his business is not a

seasonal business.

"However, when it comes to the summer time, people call more for tree services," he said. "For me, when people call is when we are busy."

Seales does not just work locally, taking on jobs from wherever clients call. Sometimes that takes him and his crew considerable distances, when jobs are outside of Alabama. According to Seales, they have done jobs

as far as Miami, Florida and more. He does not limit his business is to just one state.

"The easy part of my job and what I think keeps my business successful is keeping people happy. There is nothing really hard about your job when you love what you do."

Seales hopes to one day expand his business, but for now he is satisfied with the way things are. Often, homeowners may attempt to tend to their trees on their own, but Seales recommends against it.

"Cutting down trees is one of the most deadly jobs there is, and I would

recommend not doing it on your own and seek professional help."

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'It is most rewarding to pass on knowledge to more generations'

St. Clair County Master Gardener enjoys sharing the art of gardening



A resident of St. Clair County, septuagenarian and Master Gardener Tom Terry comes from a long line of gardeners and enjoys sharing knowledge and tradition with members of younger generations.

By VALLEAN JACKSON
Special to The Daily Home

Tom Terry comes from a family of gardeners, and he has kept the tradition going with his own fruit and vegetable garden and involvement in the community.

"I have been gardening all my life," he said. "My dad had a garden, his father, my uncles and so forth. Once I was able to start my own garden and fruit trees, I did. Then I started gardening classes to improve my craft."

Terry has been a Master Gardener since 2010 and enjoys every and any opportunity to tend to his own garden or help someone with their own.

According to Terry, the Master Gardener program trains individuals to garden and improve the environment. Master Gardeners work with nonprofit organizations and throughout the community educating others, solving garden problems, and planting different flowers and shrubbery when needed.

"I am 73 years old, and I do not believe in there being such a thing as a green thumb, as they say, when it comes to gardening. I believe you have to start and try. In the process, some things work out and some do not. There are times where you have to try until you get it right."

There is a misconception that gardening is most popular in the springtime. However, Terry believes that gardening is not a one season activity and is something to do year-round.

"There are yearly opportunities for gardening, not just spring or summer. There are warm season crops, but fall and winter are the best times to plant shrubs, and late winter is the best time to prune."

Terry feels his confidence in horticulture comes from taking the time to educate himself through his Master Gardener classes and experiences. For those interested in becoming a master gardener, he believes it is very simple to get started. "For St. Clair Coun-

ty, you call the extension office and they will send you a registration form. Once you send the form back, they run a background check and then notify you once everything is complete.

"After approval comes back from the extension office, you find a course that is soon to start and join. It is a 12-week course where class is held once a week for 12 weeks. Interns must also accumulate 50 hours of community service within the next year, and once completed you receive a completion certificate and Master Gardener badge in a ceremony during one of the monthly meetings."

Master Gardeners benefit the community by helping to beautify it and pro-

vide food for many.

"We are highly involved in a variety of activities that contribute to the community and surrounding cities. For instance, we work in Gateway Community Garden to benefit others to provide food for the less fortunate, have planted orchids at Williams Intermediate School, planter tulips and other blooms at Children's Hospital in Birmingham, and more."

Terry and other Master Gardeners see gardening as a way to make a difference and impact the community in various ways.

"It is most rewarding to help someone and see people learn about gardening and be able to pass on knowledge to more generations."

Whether someone is just starting out or is a master gardener, Terry believes that it's necessary to first

try and secondly accept that there is always something to learn.



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