

Home & Garden



Spring is the time to spruce up your shoreline

Elite Docks & Construction offers repairs, installations



By Amanda E.H. Pritchard
Special to The Daily Home

Spring has arrived, and it will soon be time for making new memories of good times on the

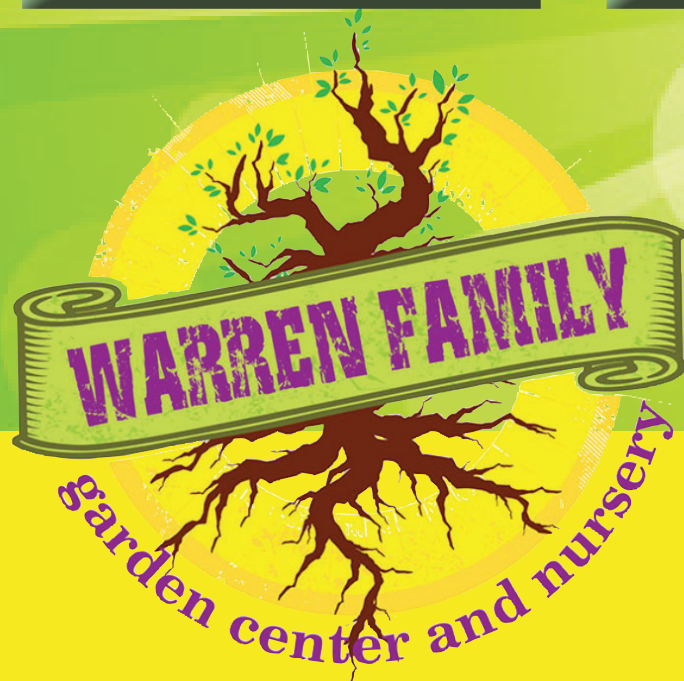
water, as summer is on the horizon.

Local waterfront residents are looking forward to seeing the last vestiges of winter fade into the past and enjoying the outdoors during the warm weather to come. And that's where Bobby Hubbard and his team can help.

Hubbard opened Elite Docks & Construction in 2015 to help residents of Logan Martin Lake and neighboring waterways improve their shorelines.

"Spring is the time everyone gets ready to enjoy the outdoors and repair everything after

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winter,” said Hubbard. Repairing those damages can also add to the value of a home. “It depends on what people are looking for, but adding a deck, patio or gazebo is only a plus for any home. It’s not just about the inside nowadays. The outside is what brings people in.”

Elite Docks & Construction offers such services as building contractors, docks, boathouses, seawalls, pile driving, lifts, decks, patio add-ons and more.

“If your boathouse or dock is falling apart or just needs a little TLC maintenance, call us for repairs or new installations,” Hubbard said. “We’ll assess the damage and viability

of your existing dock and give you the best and most cost-effective option between repair or a new install. We provide quality construction services and can build you a new dock of your wake-making dreams or add on that deck or patio to your home that you’ve always been wanting for those summer cookouts. We strive to build the highest quality product that will bring you and your family years of enjoyment.”

Elite Docks has the equipment, knowledge and experienced staff to ensure a smooth and quality installation or repair.

“There are so many variables with access and water depth

if you’re wanting a small dock, boathouse or an upper decker. Our prices suit everyone’s budget,” Hubbard said. “There’s one out there for most everybody.”

Shoreline regulations are not a problem, he added.

“We are experienced with state and local permitting, as well as working with insurance companies in the unfortunate event of insurance replacement due to weather-related losses. We understand the expectations of permitting agencies and have the ability to design and work within their regulatory perimeters.”

The primary thing Hubbard wants customers to know about

Elite Docks & Construction is that it’s a family-owned-and-operated business with 40 years of overall experience.

When it comes to making sure you’ve found the right company to help beautify your home and shoreline, Hubbard says it’s important to work with someone you trust. “Our customers like the way we do business. We’re easy, laid back and treat them like family.”

Elite Docks & Construction is at 2026 Ashland Highway in Talladega. For more information, visit www.elitedocksand-construction.com, like the business’ Facebook page or call 256-521-1990.

Elite Docks evaluates each client’s site geography to recommend the most cost-effective options while maintaining the highest level of quality and durability. Designs are available based on individual site and use requirements.

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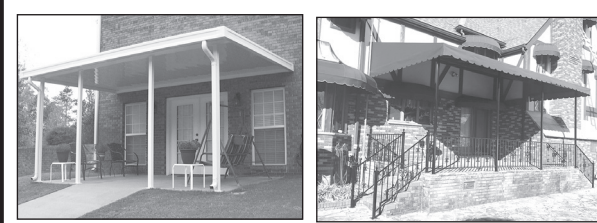
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Spring is the season for home financing

SouthFirst Bank offers options for first-time home buyers



Shonnie McNeill is a mortgage loan officer with SouthFirst Bank.

By Amanda E.H. Pritchard
Special to The Daily Home

Serving as your guide for obtaining a mortgage loan, Shonnie McNeill is a member of

that says don't spend more than 41% of your salary on a house," McNeill said. "Stay within your means." Refinancing is a completely different approval process, based on the value of your home, while financing is based on the sale price of the home.

"If, for example, your current interest rate is 5.9 percent and the bank is offering 4.9 percent, one point is worth it to refinance," said McNeill.

Since spring has arrived, buyers and sellers are eager to seal the deal at this time of year. McNeill describes spring as a great time for home financing/refinancing because people are out more.

"The weather makes you want to get out. People have spring fever to do home improvements, and seeing a home with curb appeal makes you want it," she said. "We're experiencing a lot of construction loans right now. With construction loans, underwriters like to see a couple months of a house payment in your savings account."

The city of Sylacauga and Talladega County have some of the lowest property taxes in the country, according to McNeill. Working with such mortgage companies as the Federal Home Loan Mortgage Corporation (Freddie Mac) and the Federal National Mortgage Association (Fannie Mae), SouthFirst Bank wants to ensure home financiers/refinancers make the best decisions for themselves and their family. McNeill says the best way to do that is to educate yourself.

She believes she has the best job in the world. "I get to make everybody happy. This is such a significant life step, and it's nice to be a part of that moment and encourage homeown-

ership."

For more information about how SouthFirst Bank can help with your new home or refinancing needs, visit www.southfirst.com or email smcneill@southfirst.com.



SouthFirst Bank's mortgage team.

A mortgage loan officer for the past 16 years, McNeill says one of the most significant things to know about financing a home is that credit is extremely crucial.

"Establishing credit is important. Financers are looking for two lines of good credit over the course of 24 months. If you've only been working for one month, we'll look at college years as well."

SouthFirst Bank has helped people buy homes and choose the best mortgage options for the past 70 years.

When McNeill meets with first-time home buyers, she provides them with a step-by-step guide that addresses such questions as, "What's more important—a bigger home with a larger mortgage or more financial flexibility?" and "What will a mortgage payment mean for other financial goals?"

Another essential key to unlocking the front door to the home of your dreams is finding out how much you pre-qualify for. "There's a rule

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How does your garden grow?

Very well, with plants and advice from Hazelwood's

By Amanda E.H. Pritchard
Special to The Daily Home

Customers are greeted with more than 60 years of gardening experience and warm smiles when they step onto the grounds at Hazelwood's Greenhouses & Nursery in Pell City.

The folks welcoming you to the nursery at 925 23rd Street North are the brother-and-sisters trio of Becky, Gayla and Harold Fairchilds, who operate the business opened by John

years, Harold has been cultivating there since 1992 and Gayla came on board almost 20 years ago.

Harold and Gayla studied horticulture at the Eden Career Tech Center after moving from Missouri to St. Clair County and graduating from Ragland High School.

"Mr. H (John Hazelwood) told me, 'Becky, you're still farming, just in a different way,'" she said.



Tomato plants are always a popular choice for home gardeners in the spring.



A variety of colorful flowers and shrubs is available at the Pell City nursery.

When it comes to people who think they can't garden, Becky and Gayla agree that there's no such thing as the proverbial "black thumb."

"I've heard that term, but I always tell people, plants are like having children. You have to nurture them," said Becky.

Gayla added, "I like to tell customers, 'Congratulations, you're a proud new parent.'" The Fairchilds sisters say seeing flowers, plants and ferns leave Hazelwood's is like sending off their babies into the world.

For first time gardeners, the Fairchilds suggest starting with succulents, begonias or marigolds. When asked what plant is their best seller, the Fairchilds' initial reply is, "What isn't a best seller?"

Harold said Lime-light hydrangeas are top sellers, with Gayla adding that Knock Out roses and Kaleidoscope abelia also sell very well, and Hazelwood's has a wonderful selection of petunias. "Our petunias are awesome show stoppers."

Dedicating their careers to cultivating creations for your yard, the Fairchilds' hearts are happy when they see return customers.

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Hazelwood in 1985. They are happy to share their gardening knowledge to ensure first-time customers become familiar faces. Growing up in the farming community of Carl Junction, Missouri, the Fairchilds have felt right at home in Alabama. Becky has been with Hazelwood's for almost 30

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Hydrangeas, roses, petunias and a host of other plants to spruce up home landscapes are available at Hazelwood's.

say we have a great selection, and they come back because of the friendly service they receive and our fair prices," said Gayla. "Repeat customers know and understand we're here to answer their questions."

Becky added, "I still can't believe how many new customers we have."

Gayla had a special moment this past Christmas season when she was asked to make a wreath. "One of our customers asked if we did special orders, but I didn't know she had that in mind. She had it made to give as a gift, and she and her friend loved it."

Devoting their time to help incorporate beauty to people's homes, the Fairchilds say their love for what they do each day continues to grow.

Gayla attributes her love for gardening to her aunt. "Growing up we were close to our dad's sister. She had beautiful flowers and that's always stayed with me." Harold's appreciation for gardening became ingrained at Eden Career Center with teacher James King.

"Harold can out-grow most people," Gayla said proudly. "He once grew a cabbage with leaves three feet long."

Whether growing Phantom hydrangeas or any fruit tree, Becky (who believes horticulture is in the siblings' blood because of their farming roots in Carl Junction) says it's her brother's work ethic that helps set Hazelwood's apart. "When Mr. H first met Harold, he was impressed with his eagerness to work and his demeanor."

Gayla added, "Harold is a workaholic." He agreed with a grin and by shaking his head.

Whether you suit up in your favorite garden gear every season or you're making your first foray into growing lush layers of flowers, Hazelwood's is ready to guide you to a beautiful black petunia, cinnamons, Aloha Nani Tropicana, begonias, fruit trees or just about anything you can imagine.

The Fairchilds all agree that Hazelwood's is about helping customers find what best suits their needs.

For more information, visit www.hazelwoodsnursery.com.



Hazelwood's Nursery has provided flowers and plants to Pell City and surrounding communities since 1985.



While practicing a motocross jump, Brayden (BB) Butler fell and suffered a brain bleed. It would take half a year and surgeons, physicians, nurses and therapists to help him recover.

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Consider your homeowners insurance coverage this spring



Cory Blaine

By **Amanda E.H. Pritchard**
Special to The Daily Home

The return of warmer weather to Talladega and St. Clair counties is always a prime time to be thinking about insurance, according to Cory Blaine of Allstate Insurance.

“Spring is here, and a lot of people tend to want to buy new toys,” the local agent said. “The one thing we see in this area of the state is boat owners. Most

people have a boat policy but are not sure what all it may or may not cover. This is a good time of year to check the rates and discuss your options with a local agent.”

Offering insurance coverage for boats to homes and everything in between, Blaine says he’s “proud to serve the areas of Lincoln, Pell City and River-

side.” His office is at 141 Magnolia Street in Lincoln.

Whether you’re reevaluating your homeowners policy or insuring your home for the first time, “you need to be covered,” he said. “People need homeowners insurance to cover their structure, contents and personal liability. The homeowners insurance covers you in case of something sudden or accidental that occurs on your property. The main thing with homeowners insurance is to ask questions and understand

what is covered under your homeowners policy.”

When considering what insurance agent and agency is best for you and your family, Blaine says research is key.

“When I buy something, I always tend to check customer reviews, whether it’s buying a product or doing business with a certain company. Always keep in mind that good rapport, honesty and integrity with your insurance agent are the most important thing of all.”

Blaine has worked in the insurance industry for more than 11 years, and serving his community is important to him. “I love knowing that I get to help people understand the value of insurance by helping them choose what’s right for their particular situation. It’s a good feeling knowing my customers are protected from life’s uncertainties.”

As important as insuring property is, Blaine said there’s a form of insurance coverage that’s even more important.

“While most people are covered with their auto, home, boat or motorcycle, life insurance is the number one thing our customers need. I would say 70 percent of my customers are underinsured or they have no life insurance at all. This is the most important thing you can do to protect your family.”

For more information, call 205-763-2006, visit www.agents.allstate.com/cory-blaine-lincoln-al.html or like Cory Blaine: Allstate Insurance on Facebook.



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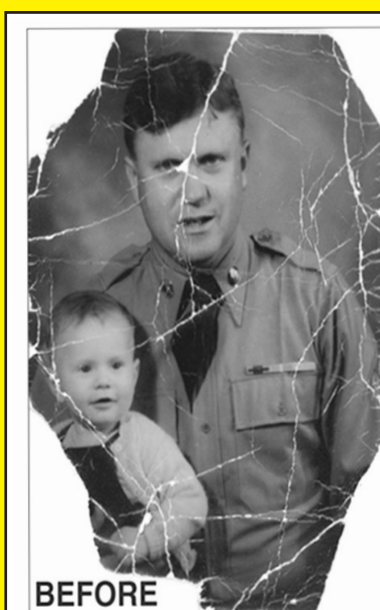


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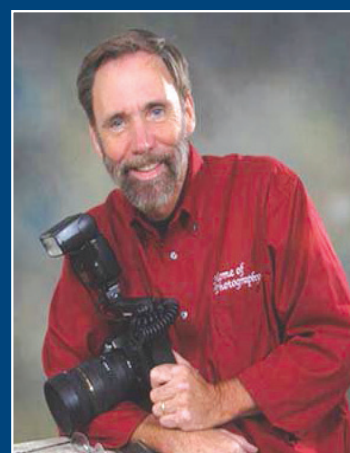
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How to enhance your home's curb appeal



Realtor Heather Roberts of AlaHomes Realty in Talladega suggests planting spring flowers, trimming bushes and keeping the yard well maintained as ways to add more curb appeal when selling a home.

By Amanda E.H. Pritchard
Special to The Daily Home

The vibrantly colorful blossoms of the season are accompanied by a fresh peaceful breeze that puts a spring in people's steps. This new-found energy has folks excited to start making home improvements and adding curb appeal to their homes. Taking things to the next level, they then make the often life-changing decision to place a "For Sale" sign in their yard.

Once that happens, AlaHomes Realty owners Randy and Heather Roberts become two of a homeowner's greatest allies. The team is cur-

rently experiencing one of its most flourishing springs since starting the Talladega-based real estate company.

"This spring season has truly been a sellers' market," Heather said. "One home that we listed had offers within 20 minutes of being on the market. This spring season has been crazy with homes coming on the market and going under contract within days. Right now, I have more buyers than homes available. In years past it has been much different."

Heather's advice for first-time homebuyers

is to pray about their future home. "Once your pre-approval is complete, sit down and make a list of needs and wants you're looking for in a home, then pray," she said.

As for sellers trying to create cheerful curb appeal, Heather suggests keeping things crisp and clean.

"Plant some spring flowers, cut the grass, trim the bushes, clean the windows and make sure that the front of your home is clean and welcoming."

Heather has happily served her community as a Realtor for the past 13 years.

"My husband, Randy, and I own AlaHomes Realty. Randy

got started in real estate after we got married and was a wonderful broker. After several years he suggested we start our own business, since we had a growing family. When our last child was born, I decided to play a bigger role in our business and got my license to become a Realtor. We have raised our children in our business, and it has been the

best decision ever."

For others considering a career in real estate, Heather offers the following advice.

- Have the desire and patience to work with people.

- The home buying/selling process can sometimes be long and difficult.

- Be there for your buyers and sellers.

Through all the hard

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Color, flavor and spice from the garden

Sweet and hot peppers are ideal for Alabama climate

By Donna Reynolds
Special to The Daily Home

There are more than 20 species of peppers in the world, and hundreds of varieties.

Alabama gardeners, however, are most familiar with two kinds: sweet and hot.

Sweet pepper varieties include bell, paprika, pimento, banana and cherry peppers. The name is a misnomer because not all sweet peppers are sweet. This category refers to those peppers without heat. They are typically used for flavoring, cooking or stuffing.

Hot peppers include cayenne, red and green chili, jalapeño and the red-hot pepper. This variety is usually used as a spice in food.

Peppers are easy plants to grow and don't take up much garden space. Pepper plants are ideal for Southern gardeners because they favor warm temperatures. You may grow peppers from seeds or buy plants in flats as a local nursery.

Dr. Joe Kemble, an Alabama Extension specialist of commercial horticulture, said when choosing plants

in flats, it's best to select plants with green, strong foliage.

"Be sure there are no suspicious looking spots on the leaves and stems," Kemble said. "Many diseases enter the home garden from infected transplants. Check the tag or label for additional information about the variety, shape, size and flavor."

Plant peppers in a location with full sunlight (at least 8 hours of direct sunlight). Be sure the site does not receive too much wind. A strong wind easily breaks the pepper's delicate stems after transplanting. Also be sure that the site drains well.

"The planting hole should be slightly larger than the soil ball surrounding the roots of the plant," Kemble said. "Plant the pepper slightly deeper in the garden than it was in its container. Space holes about 12 to 18 inches apart."

After planting, water the plants well and regularly check them the first weeks for wilting or drooping. Growers can also



The rich, full flavor of home-grown pepper freshly picked from the plant is a gardener's reward for growing their own peppers.

add mulch around the plants to help conserve moisture and control weeds.

Peppers can be harvested with they are ripe or unripe. Sweet peppers become sweeter and hot peppers become hotter as they mature. Your personal taste should determine when you want to harvest peppers. Be gentle when pulling peppers off the plant to avoid damaging the plant. Plants can often be rather brittle and break apart easily.

Six to eight plants should provide a family with enough peppers to last through the summer. Peppers can be stored fresh, frozen, dried or pickled, so you don't have to worry about a bumper crop spoiling.

For more information, visit www.aces.edu or call the Talladega County Extension Office at 256-362-6187.

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How to protect your yard from damaging pests

By Justin Miller
Special to The Daily Home

Homeowners often find evidence of animals digging in their yards. Squirrels, chipmunks, armadillos and moles are often the culprits.

According to Dr. Jim Armstrong, an Alabama Extension wildlife specialist, the first rule of protecting a yard is identifying the animal.

“Once you know which animal is causing the problem, it will be easier to come up with a solution,” said Armstrong. “There are several ways to get rid of pests, but not every method will work for every pest.”

Armstrong said there is one animal that is often the culprit.

“The majority of complaints about yard damage involve armadillos rooting up the yard in search of earthworms and grubs,” said Armstrong.

Damage from an armadillo is fairly distinctive. When on the hunt, the armadillo uses its long, sharp claws to break the surface of loose

soil. In the process, it leaves holes averaging 3 inches wide by 5 inches deep.

Another animal troubling to landscapes is the mole. Moles dig tunnels through yards in search of food. These tunnels form ridges in the soil. Moles have enormous appetites and may eat up to 100 percent of their body weight in a single day.

Armstrong said that moles might benefit homeowners, if not for the tunnels they dig.

“Contrary to popular belief, moles do not eat the roots and bulbs of flowers and vegetables. In fact, they may benefit these plants by feeding on grubs and worms that can damage them,” said Armstrong. “However, the tunneling activities of moles may disfigure lawns and gardens.”

There are several options for homeowners to use to control digging animals.

Putting a fence around your home is a cost effective way



Armadillos dig with the intention of looking for insects to eat or creating a place to hide from predators. This can be destructive to yards and a dangerous inconvenience to homeowners.

that can keep out pests. Mesh fencing is the best option for homeowners. If the mesh does not work, adding chicken wire around the fence will provide more deterrence. Any fencing used to exclude digging or burrowing animals should be buried at least 10 inches into the

ground to discourage the animal from digging under the fence. This will make it near impossible for animals to get through.

Sometimes homeowners must use lethal traps and measures on some animals such as armadillos and moles.

“Homeowners can trap armadillos using

a cage and a barrier of boards to help guide them into the mouth of the trap,” said Armstrong. “Once trapped, armadillos should be humanely euthanized. Because they are an invasive species and should not be relocated, they should be dispatched.”

Armstrong said

that the best solution for controlling moles is by using lethal traps.

“There are several lethal traps that can be used to eliminate moles,” said Armstrong. “You can find many of these traps online or at a local outdoors store.”

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Backyard tomato production: What first-time gardeners need to know



By Joe Kemble
Special to The Daily Home

Two or three well-managed plants for each member of the family will usually provide plenty of fresh, vine-ripened tomatoes from about late spring until the first frost in the fall. A small backyard tomato project can provide outside recreation for the entire family, and tomatoes are especially well adapted for 4-H Club and science projects, as well as for urban backyard garden projects.

Set plants in the sun. Select a spot in an open area where the plants will be in full sunlight most of the day (6 to 8 hours minimum). Also, for convenience, try to locate plants near the house and a water supply. However, if you have a choice of planting sites, select the spot in full sun rather than in more convenient locations that are partially shaded.

Plant growth and development are more vigorous and disease control much easier on a plant growing in full sunlight.

Proper fertilization and good soil preparation are the first steps in successful tomato production. For individual plants, dig a hole 2 feet wide and 12 inches deep. Save the topsoil that was removed from the hole and use it in the growing medium for refilling the hole. Mix two to three parts of the topsoil and one part of well-decomposed manure or compost; add fertilizer according to soil test recommendations. Thoroughly mix these ingredients to make a uniform growing medium. If poultry manure is used, add one part of manure to three or four parts of soil to reduce the possibility of injury to the plants.

Hundreds of toma-

to varieties are available to home gardeners, but many of these have not been tested under local conditions or have performed poorly. Choose varieties that have produced well in tests and have been placed on the recommended list for Alabama. Try other varieties, but on a limited basis at first.

The more common insect pests of tomatoes include fruitworms and hornworms, aphids, whiteflies and stinkbugs. Tomato fruitworms and hornworms may be controlled by sprays of *Bacillus thuringiensis* (Dipel, Thuricide, others) beginning just after eggs hatch when caterpillars are still small. Insecticidal soaps are effective for control of aphids and whiteflies if sprays are directed to the upper

and lower leaf surfaces. Stinkbugs may be controlled, but weekly sprays may be necessary for control.

Disease control in the home garden begins by planting disease-resistant tomato varieties in well-prepared, properly fertilized soil. Disease development is favored by wet, humid conditions, so keep foliage dry by watering in the morning and using drip irrigation. When using overhead irrigation, watering deeply once or twice a week is better than shallow, frequent watering. Stake and prune plants to increase air circulation within the canopy.

Scout your plants often to detect and then identify any potential diseases. If you find a disease and there is a fungicide

labeled, it is important to completely cover the foliage to control diseases. Multiple applications are generally required to control most diseases. Poor disease control is probably responsible for more loss in tomato production than all other causes combined.

The approach giv-

en here is not the only way to grow backyard tomatoes successfully. As you gain experience and develop confidence, you will develop your own system. It is not unusual for growers to agree in principle on steps for tomato production yet have widely divergent views on specific production practices.

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