For over 50 years, we’ve taken pride in being a part of the communities we serve. **Why?** Because vibrant, prospering communities benefit families and businesses. That’s why local decision-making from a community bank matters. **Meet the local banking team committed to you:** (l-r) Jackie Young, Lender; Chuck Bannister, City President; Keith Brown, Lender; and Tonya Nesbitt, Branch Manager.
Home and garden trends for 2022 will include a return to modern water features and natural settings, with a continuing focus on sustainability and well being that began during the pandemic’s early phases.

Spending more time in our homes meant spending more time in our yards, and that’s spearheaded a move away from high-maintenance looks. Large plantings, pollinator-friendly choices, and styles that mimic the world around us offer comfortable settings while impacting the planet positively. After all, who really liked lawn edging anyway?

**‘RE-WILDING’ YOUR SPACE**

Whether called re-wilding or nature-scaping, the trend of allowing your yard to return to some form of its natural state will be a huge trend in 2022. More consciously designed lawns and gardens are giving way to spaces that mimic the great outdoors. They’re more earth friendly, and much easier to maintain. Pair native grasses, rocks and other plantings with neutral-colored furniture and natural hardscape material, and your urban setting is instantly transformed into a back-country getaway.

**GROW YOUR OWN MEAL**

Modern home and garden choices are increasingly incorporating edible plants so you can grow your own meals. That’s coupled with a trend toward more plant-based diets around the world. In one study, the number of vegetarians and vegans had increased by a stunning 360% over the last decade. Even if you’ve stuck to a more traditional approach to meal planning, home gardening has its benefits: Some take part to avoid rising food prices and pandemic-related shortages, or while others are simply focused on the freshness that organics promise. Many vegetables, herbs and salad leaves are very easily grown in patio containers or wall planters. A greenhouse will yield fresh food all year; those with smaller spaces may consider beans, peas and squashes.

**BOLDER WATER FEATURES**

Water features are typically popular, annually selling more than statues, solar lights and other outdoor accessories. The difference in 2022 will be in design, as many of the most popular styles go sleek and modern.

Sphere water features and water blades are increasingly sought after, since they look like sculptures but function like traditional water features. Many are also experimenting with so-called xeriscaping, where gardeners create water-efficient spaces that help minimize irrigation in changing climates. Sensory gardens made huge in-roads as people began spending more time at home, and that trend shows no sign of abating.
Keeping Creatures Away

The best-designed garden won’t last long if you don’t have a protection plan for area wildlife. Here’s how to make sure your new plantings don’t turn into the neighborhood buffet.

RESEARCH YOUR AREA
The best defense against these hungry creatures requires a comprehensive understanding of which ones live in your specific location — and what they’re most likely to munch on. If you live toward the edge of town, for instance, you might be regularly visited by chomping deer. There are a number of plants that they simply won’t eat — and that’s typical of many forms of wildlife. Marigolds, for instance, keep rabbits away, and they make great container plants. Mint and lavender work with some pests. Local ag center representatives can help you learn more. If all else fails, they can also recommend which wildlife experts to bring in to solve stubborn issues.

EMPLOYING REPELLENTS
Poison baits and traps can be harmful to curious children and pets. Instead, consider the myriad of natural sprays, granular agents and repellents that rely on lights or sounds. Scent repellents can be directly applied to your tender greenery, while granular versions are spread on flowerbeds and garden entryways to keep curious animals away. Some repellents, including light- and sound-based versions, can be staked throughout the garden in covered rain-proof stands to create a safe perimeter. Keep in mind, however, that some sound repellents can be an annoyance to neighbors, especially smaller children. Animals sometimes become conditioned too, and their effectiveness diminishes.

FENCING IT OFF
In some cases, building a fence may be required — especially with larger grazing animals. Some are created in an easy-to-dissemble manner that makes them more seasonally convenient. Barriers meant to defense against deer, however, need to be at least 8-10 feet tall, according to the U.S. Department of Agriculture. They’ll need more permanent structure in order to ward off mature deer. Burrowing animals like moles, gophers or voles are interested in different things. Gophers like to dine on bulbs and roots. Some have had success keeping gophers away by placing wire mesh under the plants. Voles eat grasses, and gnaw on stems and shrubs near their holes.
These seasonal home maintenance lists can help prevent larger problems if completed on a regular basis. Here are some tips to show what to do seasonally and semiannually to keep your home in top shape.

**Spring & Summer**
- Check the attic and basement for cracks that could have allowed water to seep in. This is especially important after a rainy winter.
- Look for overgrown tree roots that could damage foundations, driveways, and walkways.
- Repair cracks in sidewalks, driveways, or steps.
- Trim tree branches and shrubs. Prepare your rain storage system to water the lawn in dry months.
- Power-wash siding, deck, driveway, and windows.

**Fall & Winter**
- Check dryer hoses, and change out filters and lint traps.
- Flush your hot water heater.
- Review homeowners policy.
- Caulk bathtub, and seal tile grout.
- Have chimney inspected and cleaned.

**Semiannually**
- Change air filters in HVAC system.
- Check outdoor vents for debris.
- Test smoke alarms, carbon monoxide detectors, and fire extinguishers.
- Have heating and AC systems serviced.
- Activate sump pump by dumping a bucket of water into the basin.

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Cell: 229-873-2533
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Richard Edwards, Moultrie Market President, NMLS 1154909
Dean Daniels, Moultrie Lender & Vice President, NMLS 801596
Bright blooms are closely associated with the season, but some flowers actually do better than others in the summer sun.

**LANTANA AND SALVIA**
Scorching heat is no problem for hardy-growing lantana flowers, and they attract butterflies too. Depending on the variety, you’ll see bright yellow, pink and purple clusters that cascade beautifully over walls or across a trellis. Salvia are also a butterfly favorite, and their pink, purple and red spikes attract hummingbirds as well. Both lantana and salvia are drought tolerant, and will return every year in warmer climates.

**CELOSIA, PORTULACA AND CANNA**
Brightly colored celosia can grow very tall, and return perennially in southern zones. Portulaca are a tiny-flowered ground-cover type plant, but they’re tough. They love full sun. But be warned: They seed themselves, so be prepared for portulaca to spread. Canna love hot weather too, but they need consistent watering to produce bright orange, red, pink and yellow blooms.

**MARIGOLDS AND GAILLARDIA**
The little gold poms associated with marigolds are, of course, very cute. But they also work as a natural pest repellent, warding off hungry wildlife from nearby garden staples. The daisy-like gaillardia, which be yellow and orange, are sometimes referred to as blanket flowers. They bloom early and don’t have to be deadheaded in order to prolifically bloom. They’ll stick around until the beginning of autumn.

**VERBENA AND ZINNIAS**
Some of the easiest-to-grow flowers include verbena, which bloom in pretty clusters with lots of colors. They love the sun. Most bloom for a remarkable lengthy time, lasting from spring until nearly first frost if they’re trimmed a couple of times in mid summer.

Zinnias are also cluster blooms, attractive to butterflies and bees in the garden, and make gorgeous cut-flower arrangements.

**MANDEVILLA AND PASSIONFLOWER**
Mandevillas are fast-growing, lush trailing vines with trumpet-shaped pink, red and white blooms. They’ll climb more than 10 feet. Passionflower, another trailing vine, produces big purple blooms. Attach to a sturdy trellis for best results.

**PLUMBAGO AND GARDEN PHLOX**
Plumbago’s sky-blue blooms make a great landing spot for butterflies, while the vines can also climb more than 10 feet. Garden phlox produces round balls of flowers, growing three to five feet tall. There is a mildew-resistant variety that’s recommended for more humid areas.
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A Stronger, Greener Lawn

When you think of stress, the last thing you might think of is your lawn.

Summer temperatures can cause a great amount of stress to your lawn. Reducing this stress will promote a healthy lawn and help it grow to its full potential.

Some major stressful situations your lawn might experience come from extreme heat, lack of rain and heavy foot traffic. These factors will make it harder for your grass to grow. Other factors that might become a more serious risk to an already stressed-out lawn include weeds and bugs. Take time to practice the following strategies to ease the stress on your lawn and give yourself a beautiful yard where you can relax after a long day.

WHEN TO WATER
During the summer, watering your lawn before 10 a.m. is beneficial. It gives your lawn time to absorb most of the water it needs before evaporation sets in, and it can dry out before nighttime comes. Nighttime watering promotes bacterial and fungus diseases, as they depend on wet areas for reproduction and spreading purposes. Soaking your lawn at night will give these pathogens ample time to overtake your lawn. The United States Environmental Protection Agency reports that Americans waste up to 50% of water used for irrigation due to an improper watering schedule. They encourage testing your lawn by stepping on a patch of grass. If it springs back, it is still holding proper moisture levels.

MOWING TIPS
The way you mow your grass has a big impact on the overall health of your lawn. Be sure to keep your blades sharp, as dull blades shred grass, making it harder to retain moisture. Also, shredded grass will turn brown, leaving your lawn looking dull if clippings are not cleaned after mowing. Your blade should be kept at a high setting. Keeping your grass taller allows it to grow longer roots making it easier to reach the rich moisture deeper in the soil.

SEEDING AFTER A STRESSFUL SUMMER
If you noticed your lawn showing signs of stress, you can give it an advantage for next summer by seeding it in the fall. Ask your nursery for a great breed that thrives in heat and drought in your area. Your seeds should be ready to flourish by the time summer comes back around.
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Saving Energy this Summer

Warming temperatures can sometimes also mean much higher utility bills.

Here’s how to make the most of summer without breaking the bank.

CLOSE DRAPES AND BLINDS

Windows on western- and southern-facing walls should be covered to halt the sun’s greenhouse effect. You don’t have to close the drapes or blinds in northern-facing windows, since they let in little glare and smaller amounts of heat.

MANAGE YOUR APPLIANCE USE

Heat-producing appliances can turn a hot summer afternoon into a scorcher. Limit your use of the clothes dryer as much as possible, drying only in the morning when it’s cooler — and at full capacity, so there are fewer loads. Consider air drying. If possible, cook outside to avoid using the oven. Those without grills should increase usage of microwaves and stovetops, since they don’t leak heat like an oven does.

WATCH THE THERMOSTAT

Every degree of summer-time cooling increases your home’s energy usage by 6-8%. Set your thermostat as high as you comfortably can. The recommendation is 78 degrees Fahrenheit or higher. Turn the thermostat even higher during the day when people are out of the house at work or school, lowering it when everyone returns. Considering purchasing one of today’s smart thermostats, since they can be programmed to make these temperature transitions for you.

TURN ON A FAN

Maintaining cool temps on the inside can sometimes come down to moving the air around. An efficient ceiling fan allows you to raise your thermostat an average of some four degrees without impacting comfortability, according to the U.S. Department of Energy. Many fans feature a change-of-direction switch; remember to run yours in a counterclockwise direction during the summer months, so air is blowing straight down. Look for ceiling fans with the Energy Star logo; they’re efficient enough to be run at high settings without impacting your electric bill very much.

CHECK YOUR INSULATION

We lose lots of air-conditioned comfort through leaky insulation around windows and doors, and insufficient insulation in the attic. Seal any area where you feel heat entering the home, either with caulk, rubber sealers or weather stripping. Consult a local repairman or contractor about attic insulation, or if new windows or doors are required.
Putting Away Winter Clothes

The return of sun and fun means putting away bulky items. Here's how to properly store your winter clothes.

CLEAN FIRST
All winter wear should be properly cleaned before you store it away. Follow all manufacturer instructions, since proper washing procedures depend on the garment. Pay close attention to any staining. Months spent in storage could cause them to become permanent. Any items that are dry-clean only should be stored without the included plastic carrying bags, since they can attract moisture — thus promoting mildew. Cover everything instead with cotton sheets. That keeps dust from accumulating while still accommodating air flow. Cleaning before you store also helps keep moths and musty odors away.

SORTING FOR DONATION
If you're struggling to find the space for all of your gear, it may be time to downsize. Are there duplicate purchases, things you aren't using anymore, or items that no longer fit? Consider getting rid of them.

The changing seasons are always a good time for sorting everything so that you can make donations to a second-hand store or shelter.

PACK THEM AWAY
The bulkiest winter items will take up a lot of room in your closet and drawers, and that's space that could be utilized for other sunny weather-appropriate items like swimming trunks and short-sleeve shirts.

Consider purchasing concealed bins to store winter clothing that doesn't need to be easily accessed in the summer months. The containers save space, while also keeping out moisture, pests and unwanted odors. Avoid cardboard boxes, even though they've commonly been used to store clothes in the past. The paper, glues and acid used in their construction can actually attract pests that may then wreak havoc on your clothes long before you return to them next winter.

CLIMATE CONTROL
Whether you store your winter clothes in boxes or inside your home, be aware that climate control is a must. The space must be cooled, properly ventilated and — most important of all — dry. That means you should avoid keeping clothes in a garage, an unfinished basement or attic. The weather extremes aren't good for clothing, creating a situation where high temps and moisture may do permanent damage. There's a risk for pest infestations, as well.
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