



Spring

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Ludington
Daily News

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Top 5 home projects to help you save money



It's remodeling season, and with so many projects on the to-do list, which should you tackle first? While some projects provide great long-term return on investment, a few simple ones can provide instant savings. Here are the top home spring projects to help you save money:

Caulk around windows and doors — Stop air leaks around your home by sealing existing gaps and cracks. Use caulking or weather stripping around doors and windows. Installing a door sweep is also a good idea.

Insulate your home — Use insulation with a high R-value, such as Roxul Comfortbatt, which can be used

to top up insulation in your attic. Aim for an R-value of 50 or a depth of 16 inches. For whole home efficiency, ensure other areas of your home, such as crawl spaces, basement headers, walls and ceilings, are well insulated. It will keep your house cool in the warm weather and take the stress off your air conditioning unit.

Clean your AC unit — Come spring, it's not uncommon to find an air conditioner's condenser and compressor blocked up with dirt and debris. This can result in greater stress on the unit, causing it to work harder. Giving it a thorough cleaning is easy and can help maximize your AC unit's service life while minimizing

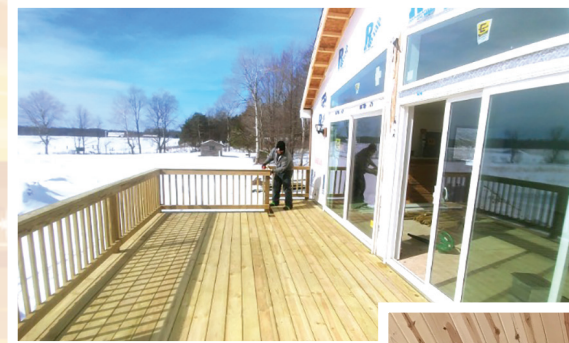
your energy bill.

Plant trees — Direct sunlight can heat up surfaces and building materials, as well as the interior temperature of your home. Consider planting trees in strategic locations to provide shade and reduce cooling costs.

Install a rain barrel — Water is an important, but costly resource. Installing a rain barrel is an easy and affordable measure to reduce your water consumption, while keeping your lawn and garden looking great.

These simple home maintenance tasks can be well worth the effort, potentially providing hundreds of dollars in annual savings.

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Prepare HVAC systems for warmer days ahead



The arrival of a new season can be an exciting time. Homeowners may have renewed vigor to start home renovation projects or even tackle some cleaning and organization tasks. Before the weather starts to warm up too much, homeowners may want to evaluate their home cooling needs and ensure that all equipment is in good working order.

Spring air conditioning inspections and tuneups are essential steps in system performance. Homeowners should not take for granted that a system that performed optimally last year will do so this year when temperatures climb. Various factors, including weather damage, dust and grime, mechanical wear and tear, and even rodent or insect infes-

tations, can compromise HVAC systems. Since HVAC systems have so many moving parts, a thorough inspection of such systems can save headaches and money down the road.

According to Heating Ontario, the extreme weather conditions that come along with fall and winter can be especially taxing on homes and the systems that keep them comfortable. During a spring visit, an HVAC technician will perform maintenance on the air conditioner and make sure it is ready for the heat of summertime. This maintenance may include cleaning the unit, checking controls, calibrating the thermostat, lubricating moving parts, checking refrigerant levels, tightening electrical connections,

and clearing any clogs. Homeowners are urged to also change the filter at the start of the cooling season.

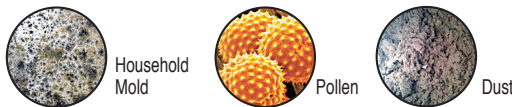
Correcting any issues in the HVAC system well in advance of the arrival of warm weather can help ensure comfort when air conditioning is needed. As an added advantage, homeowners should install programmable thermostats if they do not already have them to keep cooling as cost- and energy-efficient as possible.

Spring is an **ideal time** to have HVAC systems inspected and repaired, if necessary.

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Which renovations are worth an investment?



The cost of remodeling a home is easier to stomach when homeowners can expect to recoup a sizable percentage of the costs of the renovation. While basing renovations on their potential impact on resale value may be unwise, return on investment is something homeowners must consider when mulling renovation projects.

Many homeowners wonder which renovations will resonate most strongly with potential buyers when a home is put up for sale. According to Remodeling magazine, homeowners are less likely to recoup their investment in a major kitchen or bathroom remodel than they would with basic home maintenance, such as new siding. That's because buyers are most interested in how the bones of the house — or those elements that keep the house protected and can be costly to fix — were maintained.

Each year Remodeling magazine issues its "Cost vs. Value Report," which highlights the projects that offer the most return on investment. In 2016, the No. 1 project was the installation of fiberglass attic insula-

tion, which could produce 116.9 percent recouped cost and a resale value of \$1,482. Rounding out the top five were manufactured stone veneer for the exterior, a standard new garage door, a steel entry door, and an upscale garage door.

Projects with the least return on investment tended to be more expensive undertakings that offered returns of roughly 57 percent. Such projects included bathroom additions, upscale bathroom additions, upscale master suite additions, upscale bathroom remodels, and deck additions.

For those considering more expensive renovations, keep these figures in mind, courtesy of Forbes.

- A major remodel of a 200-square-foot kitchen can cost around \$113,000, with homeowners recouping 60 percent.

- Replacing 1,250-square feet of siding with new fiber siding can cost \$13,000, but homeowners can expect to recoup 80 percent of that cost at resale.

- Replacing 10 existing double-hung windows with vinyl low-e glass windows is valued at \$14,000, and

the return can be between 68 and 73 percent.

There are even renovations that seem like good ideas but can actually hurt the resale value of a home. MSN Money lists these projects as money-wasters for those who want to sell soon.

- Lavish lighting fixtures can look dated in a few years when trends change.

- Wallpaper or textured walls can be notoriously hard to change, and buyers know that.

- Kitschy renovations, such as 1950s diner tiles, may appeal to only a select number of people. Neutral renovations are better if resale is the goal.

- Many real estate experts warn against converting a bedroom into anything other than a bedroom — even for the purposes of a home office. Such conversions can immediately devalue the property. The same can be said about combining two small bedrooms into one larger space.

Homeowners should investigate potential renovations before committing the time and money to something that may offer little value at resale.

The importance of clean gutters



Every autumn, trees and shrubs take on their brilliant display of reds, oranges, purples, and yellows that mark the end of the growing season. Fall foliage may make for ideal photo backdrops and scenic days in the countryside, but closer to home leaves may be more of a hindrance than an aesthetic pleasure.

The hundreds of leaves that adorn the maples, oaks and other trees near homes will eventually fall as autumn turns into winter. Some will float down to lawns, while others will get lodged in gutters and downspouts, posing problems that can cause substantial and potentially costly problems for homeowners.

Homeowners know that gutter cleaning is an important part of fall home maintenance, but they may not completely understand why. Gutter cleaning can be a messy and time-consuming project, making it a project many homeowners are apt to put off. Waiting to clean gutters can lead to considerable problems, so it's best to tackle the job well in advance of the winter.

Gutters guide rainwater

and runoff from the roof so it drains properly away from homes. When gutters are clogged with leaves, a number of problems can occur.

- Leaks: Water will take the path of least resistance. When clogged gutters do not allow the water to drain away properly, water will find other ways to the ground. It may work itself right into the walls and ceilings of the home. In addition to damaging walls and ceilings, moisture inside the home can promote mold growth. It also makes interior spaces more appealing to pests.

- Excess weight: Gutters are meant to hold the weight of traveling water and not much more. Gutters filled with leaves and other debris can quickly become heavy. This stresses the entire gutter system and can cause the gutters to fall off of the home entirely.

- Nesting areas: Clogged gutters can serve as nesting areas for insects and birds. Mosquitoes and other insects lay eggs in pooling water. Gutters can quickly become breeding spots for harmful pests. Furthermore, birds may nest in

gutters, creating unsightly messes and more damage. Seeds that sprout in clogged gutters can grow unchecked.

- Ice-damming: Left untreated, pooled water and leaves in gutters can freeze over. Blocked water can back up and push against the roof, lifting shingles and destroying the roof in the process.

- Foundation trouble: Clogged gutters also may contribute to flooded basements and cracked foundations. Leaking water will pool around the foundation, expanding when frozen and causing cracks in basement and crawlspace walls. It also can cause driveways and other cement areas around the home to sag and crack.

Gutter cleaning should be scheduled in the spring and fall of each year. Homeowners can hire gutter-cleaning services to handle the job or do the job themselves. Rinse the gutters with water from the hose afterward to ensure good run-off. Take the time to seal any leaks as well. This routine maintenance can save homeowners many headaches and prevent some very expensive repairs.

Develop a vehicle maintenance schedule

The oft-sudden expense of vehicle repairs can throw monthly budgets into disarray. Maintaining a routine service schedule is one way for drivers to keep repair costs down.

The online automotive resources Edmunds.com says many car owners do not adequately prepare for scheduled maintenance, and may not give maintenance a thought until it's too late. The first step drivers take upon purchasing a new or preowned vehicle should be to familiarize themselves with the vehicle's owner's manual, which is filled with valuable information and likely includes maintenance interval recommendations.

Next, drivers should learn about their vehicle, which is particularly relevant when buying a preowned vehicle. Getting to know how the car or truck rides, as well as any sounds it may make, can provide drivers with a solid foundation they can then use to keep their cars running strong.

Routine service typically includes tire rotation, oil changes and topping off of fluids. So just how long between service appointments can a car go? Here are some generalized estimates.

- **Oil change:** Oil chemistry and engine technology have improved so much that most cars can go well beyond the once-recommended 3,000 mile interval between oil changes. Now many vehicle manufacturers recommend between 5,000 and 10,000 miles between changes, advises Edmunds. Drivers should err on the side of caution if they do a lot of stop-and-go driving and short trips. Other drivers may want to invest in vehicles that have oil change maintenance minders built in. A light or countdown will come on the dashboard, indicating when the oil has reached the end of its use-

fulness.

- **Tire rotation:** Rotating tires helps prolong the life of the tires and alleviates uneven tread and wear. During the rotation, each tire is removed and relocated to a different position to ensure

that all the tires will wear evenly. Michelin Tires states that tires should be rotated around every six months, or between 6,000 and 8,000 miles.

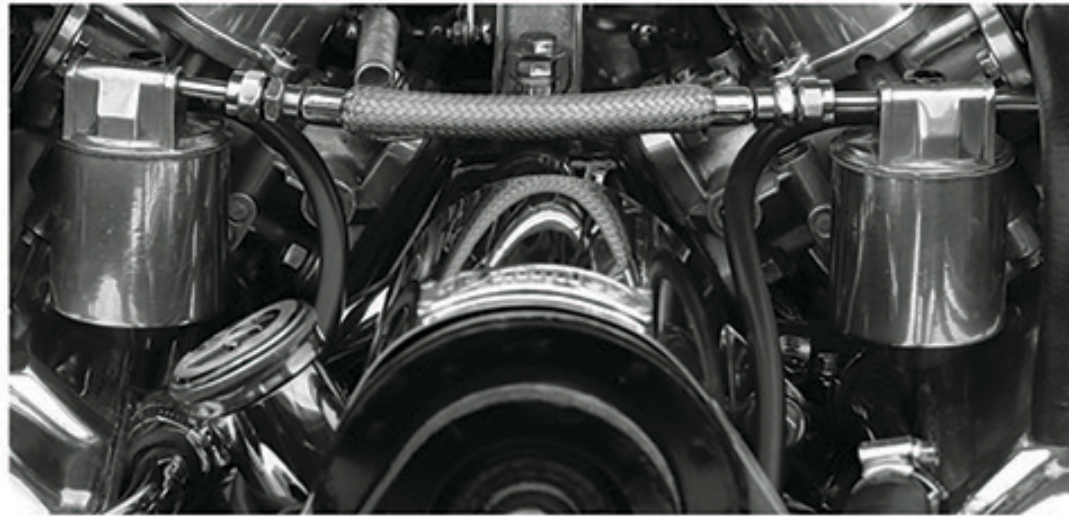
- **Vehicle fluids:** Your best bet is to see what the manu-

facturer recommends in regard to fluids such as transmission fluid, differential oil, brake fluids, coolant, etc. Some transmissions need regular maintenance, while others can go 150,000 miles between changes, according

to the vehicle information site The Drive. Coolant typically can last 100,000 miles. For these types of changes, it may be best to go to a mechanic or service center familiar with your make and model rather than a quick-

lube center, as knowing when to drain and refill can be more complicated.

Service schedules can be designed to adhere to manufacturers' recommendations and drivers' personal preferences.



Light the way for safer nighttime driving

(MS) — Routine vehicle maintenance protects drivers on the road while also protecting the often considerable financial investment they make in their cars and trucks. Maintenance guidelines have changed thanks to technology, but drivers must continue to care for their vehicles to ensure the safety of themselves, their passengers and fellow motorists.

From the time they first get behind the wheel, many drivers recognize the need to periodically change their oil and have their tires rotated. But few drivers may understand the importance of maintaining their vehicles' headlights, and just how compromised they and their passengers might be when driving with old, dimming or foggy headlamps.

Burned out lights greatly diminish driver visibility and may even draw the attention of law enforcement. But headlight bulbs don't just burn out overnight. As bulbs age, their light output gradually reduces due to use and factors such as humidity, electrical resistance and filament fatigue. Drivers concerned about the efficacy of their headlight bulbs can take steps to improve their visibility when driving at night.

· Accept your own vul-



nerability. The human eye is not adapted for nocturnal vision. As a result, drivers' visual acuity may be reduced by as much as 70 percent when driving at night. Cloudy, dim headlights only exacerbate that problem, further compromising the safety of every-

one on the road. Avoid aggressive driving and always obey the speed limits, even when it's late at night and roads are empty.

· Learn to recognize headlamp clouding. According to the automotive lighting innovator Lumileds, sunlight, ozone,

road pollution, and even chemicals used in car washes can contribute to headlamp clouding. Clouded headlamps often appear hazed and yellow and reduce headlight output considerably. Routine headlamp inspection can help drivers discover clouded

lamps that can greatly compromise nighttime visibility.

· Restore clouded headlamps. Clouded headlamps do not necessarily need to be replaced. The Philips Headlight Restoration Kit can help drivers restore their clouded headlamp

lenses. The kit employs a protective UV coating that effectively restores yellow, hazy lenses that have been compromised by years of exposure to the elements.

· Replace headlamps that are past their prime. While not all clouded headlamps need to be replaced, some aging or outdated bulbs are best replaced with new models designed to produce substantially more light output. Drivers whose vehicles are equipped with standard halogen headlights may be surprised to learn that such lights typically begin to break down within two to three years of installation, during which time light output might be reduced by as much as 30 percent. Compared to standard halogen bulbs, Philips X-tremeVision Bulbs can put substantially more light on the road while producing longer beam patterns that make it easier for drivers to see more of what's ahead of them at night.

Drivers' visibility is dramatically reduced once the sun goes down, but maintaining headlamps can help drivers combat that loss of vision. More information about headlamp maintenance and the alternatives to traditional halogen headlights is available at www.philips.com/automotive.

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The benefits of waxing vehicles



After a thorough washing and interior detailing, many vehicle owners put the finishing touch on their cars and trucks by applying a coat of wax. Is this a practice of automotive vanity, or does waxing actually pay legitimate dividends?

A coat of wax provides a pristine shine and can help protect paint from the elements. Waxing may not be as essential as in years past, when vehicle paints were run-of-the-mill lacquers that didn't offer much in the way of protection. But waxing can still provide a variety of benefits that go beyond making a vehicle look good when cruising down the highway.

- **Protects paint's clear coating:** According to the research team at consumer resource site Angie's List, failing to occasionally apply wax or another protectant to the vehicle's exterior can cause a breakdown of the clear coat that protects the paint. If the clear coating deteriorates, the paint can be exposed to road salt and may be vulnerable to damage from oxidation.

- **Covers up blemishes:** Properly applied wax can cover small scratches or light blemishes in the paint job. This may delay having to get a new paint job.

- **Shields against bugs and bird debris:** A freshly washed car can seem like a magnet for bird droppings and bug splatter. A coat of wax is another protectant against these issues, and may make it easier to clean off residue so it doesn't stick to and damage the vehicle's paint.

- **Reduces leasing expenses:** Lessees may want to know that applying wax can keep a vehicle in better condition, which can pay dividends when it is time to turn in a vehicle. The dealership will perform a thorough inspection and could charge for discoloration, scratches or other paint is-

sues. Waxing regularly may help reduce those expenses.

- **May help prevent careless driving:** A person who diligently takes care of his or her vehicle may translate that care into caution behind the wheel. If one is excited to keep a clean and well-maintained car, it makes sense that the same person will want to protect the vehicle in other ways, such as through safe driving habits.

- **Provides exercise and fresh air:** A day spent washing and waxing a vehicle can be enjoyable to those who can use some time outdoors.

- **Improves resale value:** A well-maintained car or truck is more attractive to potential buyers. That can translate into a higher resale value, whether the vehicle is sold privately or as a trade-in.

Waxing a vehicle is beneficial in various ways. New formulations are easier than ever to apply and can provide that shiny, well-maintained look drivers covet.

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How to recognize potential brake problems



Maintaining a vehicle is more than just a way to protect one's financial investment. Vehicle maintenance can protect against accidents and make the road safer for drivers and their passengers as well as their fellow motorists.

Fully functioning brakes are an important component of automotive safety. In its 2015 Crash Stats report, the National Highway Traffic Safety Administration said that brake-related problems accounted for 22 percent of crashes where vehicular failure was cited as the cause of the collision. Bad brakes are particularly notorious for rear-end collisions. Faulty, worn brake lines, antilock brake system malfunctions and worn brake pads and discs are some potential brake problems.

It is important that motorists learn to recognize the first symptoms of brake trouble so they can address issues before they put drivers, their passengers and other motorists at risk of accident or injury.

Unusual noises: Screeching, grinding, rub-

bing, and high-pitched sounds are common indicators that brake pads, rotors and other parts of the braking system need attention. Worn pads can cause damage to other vehicle parts, resulting in more expensive repairs if they're not addressed promptly.

Pulling: If the car pulls to one side when applying the brakes, this may indicate brake pad linings are wearing down unevenly. A brake adjustment may be necessary. Pulling also may be indicative of an object or debris caught in the brake fluid.

Less responsive: If when pressing on the brake pedal the brakes just do not seem to be as effective as they once were, or it is necessary to press the pedal harder for the brakes to engage, there may be a brake fluid leak or an air

leak. Check under the vehicle to see if any fluids are pooling.

Pungent odors: Firestone Tire Company says a burning smell may be indicative of worn out brake pads and friction on the tires. Each of these issues require immediate attention.

Vibrations: Certain vibrations may indicate brake issues. Rotors can become warped from metal-on-metal rubbing, potentially leading to a failure of the vehicle to brake properly. Vibrations also may indicate tires are misaligned. These problems can be properly assessed by a trained mechanic.

Do not let potential brake problems go unchecked. Keeping brakes in good working order helps drivers stop more readily and avoid collisions.



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