

How to help your flowers withstand heat waves



Heat waves are an inevitable part of summer in many places across the globe. While humans can escape indoors to air conditioned rooms when heat waves hit full swing, flowers planted around a property have no such luxury, putting their survival in jeopardy whenever the mercury rises to especially steamy heights.

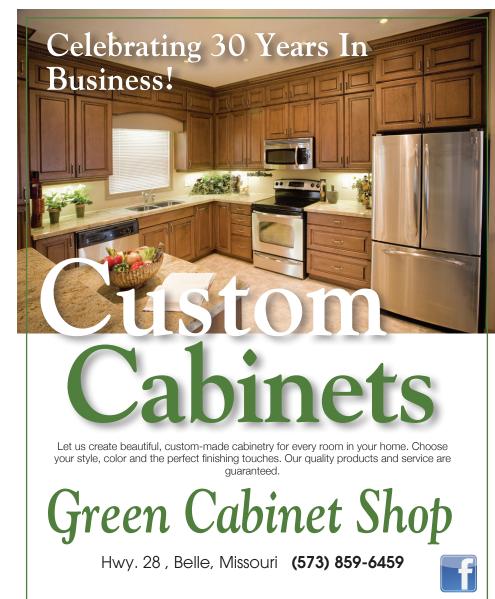
Wilted flowers that have succumbed to the summer sun are a sight many gardening enthusiasts can recognize. But there are ways to keep flowers safe and vibrant during periods of extreme heat.

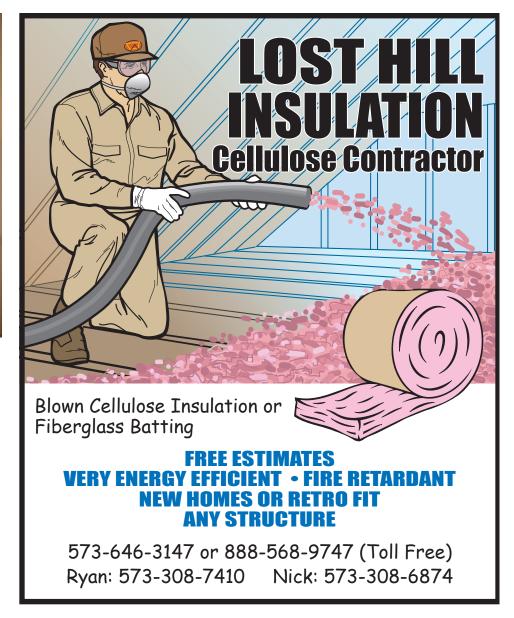
- Water at the appropriate times of day. The National Gardening Association notes that it's best to water in the early morning and evening because less water will be lost to evaporation during these times of day than during the afternoon, when temperatures tend to be at their hottest.
- · Choose the right watering method. It's not just when but also how you water that can affect flowers during summer heat waves. Aboveground sprinklers might be great for lawns, but the NGA notes that such sprinklers can encourage the spread of disease on certain plants, including roses. Many gardening professionals recommend soaker hoses when watering flowers because they promote deep watering that can help the plants withstand the summer heat.

If you must use an overheard watering system, set the timer so plants are watered in early in the morning or evening.

- · Routinely check the soil moisture. Soil moisture can help gardeners determine if their flowers have enough water to withstand the heat. The NGA advises gardeners to dig a 12inch deep wedge of soil from their gardens to determine its moisture levels. If the top six inches of the soil is dry, water. If that area is still wet or moist, the plants have enough moisture to withstand the heat. Check these moisture levels more frequently during heat waves than other times of year.
- Avoid overwatering. Novice gardeners may be tempted to water more frequently when they see wilted leaves on their flowers. But wilted leaves are not necessarily indicative of suffering plants. Plants release moisture to protect themselves from excessive heat, and that release of moisture can cause leaves to wilt as the plants try to protect themselves by providing less surface area that can be exposed to the sun. So long as soil moisture levels are healthy, the flowers should be fine, even if their leaves have wilted.

No gardener wants to see their flowers succumb to the summer heat. Fortunately, there are many ways to help flowers survive heat waves.





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Prevent mosquitoes from spoiling your summer fun

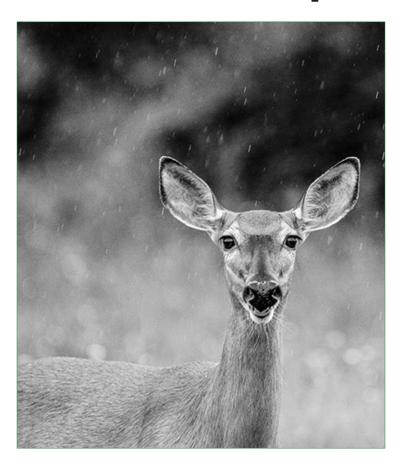
Summer is a beloved time of year that's often dominated by time spent outdoors soaking up summer sun. But all that extra time outdoors can make people vulnerable to mosquitoes. According to the National Institute for Occupational Safety and Health, mosquitoes are more than just hungry, unwanted backyard guests. In fact, mosquito-borne diseases, including the Zika virus, the West Nile virus and dengue, pose significant threats. While not all mosquitoes carry disease, even those that don't can still bite humans, leaving them to deal with discomfort and itchiness. Taking measures to control mosquitoes outside your home can reduce your risk of being bitten by mosquitoes.

- Remove places where mosquitoes like to lay their eggs. Mosquitoes like to lay their eggs in standing water. Once a week during summer and other times of the year when mosquitoes might be buzzing around, walk around your property to remove standing water. Bird baths, flower pots, kids' toys, pools, old tires, and trash containers are some of the more common places where water can collect and present perfect places for mosquitoes to lay eggs. Turn these over to empty any standing water you find. Remove empty flower pots and old tires from the property, and make sure water storage containers are tightly covered at all times.
- Address areas where mosquitoes like to rest. The Centers for Disease Control and Prevention notes that mosquitoes like to rest in dark, humid areas. This includes car ports, garages and beneath patio furniture. Outdoor insecticides can prevent mosquitoes from resting in such areas. When inside a home, mosquitoes may be resting under a sink, in closets, beneath the furniture or in a laundry room. Indoor insect sprays and indoor insect foggers work quickly and can be highly effective, but reapplication might be necessary, as they won't prevent more mosquitoes from entering the home at a later time.
- Check your window screens. Mosquitoes might prefer the outside, but that doesn't mean they won't enter a home looking for meals if given the opportunity. Inspect window screens to look for holes that may provide mosquitoes with access to your home's interior, replacing any damaged screens immediately. When leaving or entering a home, make a concerted effort to close doors as quickly as possible.





How to protect your yard from deer



With more than 60 different species of deer worldwide, there's a good chance individuals will have some sort of interaction with these majestic animals at one point during their lifetimes.

Deer, which live on all continents except Antarctica, can survive in everything from mountainous areas to wet rainforests to suburban neighborhoods. These herbivores are voracious eaters that will search far and wide for their meals. Home landscapes tend to be easy pickings for foraging deer.

Many people are excited to see deer in their neighborhoods and yards because they can be such graceful creatures to behold. However, once deer start to munch on ornamental trees, annuals and flowering shrubs, the novelty of these animals may wear off. Furthermore, deer also can be covered in ticks that spread illnesses like Lyme disease. Here are some tips to keep deer at bay.

- Avoid tasty morsels. Deer like English ivy, lettuces, impatiens, pansies, and hostas. Fruit trees also are targets. Choose other plants to grow, and wait until after early spring, when deer aren't as concerned with regaining weight lost during the winter, to get them in the ground.
- Use fishing line to deter deer. Put a few stakes in the ground and then run fishing line at a height of about three feet. Deer can sense movement but do not have keen vision. As the deer approach your garden, they'll brush against the "invisible" fishing line and then get spooked off.
- Plant plants that produce strong aromas. The experts at Good Housekeeping suggest planting lavender and marigolds, which emit strong aromas. Deer will be reluctant to walk through because the smell can interfere with their ability to find food and assess their environment via their sense of smell.
- Stock up on soap. The tallow in soap helps keep deer away, according to the University of Vermont Extension Department of Plant and Soil Science. Scented soaps like Irish Spring may be especially good at warding off deer.
- Plant in levels. Raised beds and sunken gardens can discourage deer from coming into the yard because they aren't avid climbers, offers the home and garden resource This Old House.
- Employ harmless scare tactics. Deer are skittish, and any unfamiliar movement or sound may scare them away. Cans hung from strings, sundials and lights can keep them at bay.

Deer will seek out an easy meal, but homeowners can take steps to safeguard their trees, flowers and shrubs.





GARDEN SOLUTIONS APRIL

Protecting the pollinators

pril is the "opener" of spring. Grass greens up, trees leaf out, shrubs begin to bloom, perennials come back, and the birds sing. This is truly my favorite time of year. The seasons move so fast, this is one that you need to s-l-o-w d-o-w-n and enjoy every day.

One of the movements across the country remains "Protecting the Pollinators". The decline of most Pollinators is still a strong concern. We need to make ourselves aware to save all pollinators. We can help with this by being aware of your surroundings and eliminating the use of insecticide products. If you have an insect issue, talk to us about methods of controlling pests without harming pollinators. Our food supply depends on it.

I have made a short list of some of the common, timely items that need attention as we begin this season of Spring:

- When Crabapples are in bloom, hardy annuals can be planted.
- Transplant trees, shrubs and perennials early in the month for best success.
- Spots and bare patches in the lawn can still be over seeded if you did not apply a Crabgrass Preventer. During spring there are more issues to be aware of when seeding a lawn rather than in the fall.
 - Liquid weed control should be applied this month to



by Sandi Hillermann McDonald **Hillermann Nursery & Florist**

control dandelions, other broadleaf weeds. New grass from seed must have grown enough to be mowed three times to make it strong enough to withstand weed chemicals.

- Start cucumber, squash, cantaloupe and watermelon seeds indoors this month.
- Termites begin swarming. Termites can be distinguished from ants by their thick waists and straight antennae. Ants have slender waists and elbowed antennae.
 - Mole young are born in chambers deep underground.

- Hang out humming bird feeders the first of this month. Use a solution of 1 part sugar to 4 parts water. Change the solution frequently to keep if from fermenting.
- The last week of April is a good time to try an early sowing of warm season crops such as green beans, sweet corn, etc. Transplants of tomatoes, eggplants, peppers, and sweet potatoes can also start being planted outdoors.
- Container gardening is good choice for flower and vegetable gardening if space is in short supply. It can be done by anyone, anywhere, check it out!
- "Natural Gardening" is here to stay... keep your family safe and check out what organic/natural options are available to you when gardening this year. There are many. Well, time is running short...see you in the garden.

"Flowers always make people better, happier, and more helpful; they are sunshine, food and medicine for the soul." — Luther Burbank









Improving a home's curb appeal

(MS) — An attractive front entrance area gives a home curb appeal that invites both guests and potential home buyers. Upgrading a home's exterior can be as simple as painting or as complex as installing new windows or adding a patio.

Inspiration for a curb appeal "makeover" that reflects the owner's budget and decorating choices are easy to find online. Stop by the nearest Woodcraft store for tools and supplies, along with helpful advice from the staff, or visit Woodcraft.com to shop and read how-to blogs and articles.

One of the easiest and quickest ways to boost curb appeal is to paint (and repair if needed) a home's front door, molding and trim. Painting garage doors, porches, shutters, doorsteps, flower boxes, furniture, mailboxes/stands, and window trim are other potential projects, as is changing the

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front door hardware.

For front door and shutter painting inspiration, visit these informational blogs on Woodcraft.com: Front Door Klein Blue Redo (http://bit.ly/2zSVV9J) and To Thine Own Self Be Blue (http://bit.ly/2EkUsvR).

Repair & Paint

Woodcraft offers these products and ideas for more repairing and painting.

- General Finishes Milk Paint is a premium interior/exterior mineral-based paint premixed in more than two dozen colors. It is so durable it does not require a topcoat. However, Woodcraft Product Development Manager Kent Harpool suggests using General Finishes Exterior 450 as a sealer for exterior uses. The 450 is fortified with UV absorbers to stabilize the finish and built-in mildeweide to retard mold and mildew growth.
- Krud Kutter TSP Substitute will clean and degloss almost any surface prior to painting so that paint adheres better.
- System Three Sculpwood Epoxy Putty is a two-part epoxy putty that can be used indoors or out. Mold it, shape it or use it to repair carvings, antique picture frames or even windowsills. Be sure to add a coat of General Finishes Exterior 450 to seal your work.
- Titebond III Ultimate Wood Glue is waterproof, yet it cleans up with water. It allows eight minutes of open assembly time and offers an application temperature
- HOMERIGHT Super Finish Max and Finish Max Fine Finish HVLP Sprayers spray most solvent or water-based products — latex paint, milk paint, chalk paint, furniture paint, stains, and finishes. The Finish Max is ideal for small- to mediumsized projects, while the Super Finish Max is more powerful and covers a wider range of projects and thicker paints and varnishes with less thinning required.
- HOMERIGHT Spray Shelters are good for furniture projects (large shelter), as well as smaller accessories (small shelter).

Remove, Replace & Build

Replacing windows, gutters and downspouts; adding molding to a door; building - outdoor furniture, a unique mailbox and stand, or flower containers; and adding or expanding a patio area/porch require a large investment of time and money. Look for these products to help with these replacement and building projects.

- Lightweight and quiet, yet easily portable, the Rolair AB5 Air Buddy, 1/2 HP Compressor is a durable companion for your weekend projects.
- Use the GREX Green Buddy 18-gauge, 2" Brad Nailer for trim and moldings, light wood assembly, window beading, scribe molding, and door and window casings.

- For precision sawing, efficient sanding, power cutting, accurate filing, scraping, cleaning and polishing, and more, consider the Fein MultiMaster Start Q with a pinless Starlock mounting system and easy snap-in accessories.
- Take SawStop safety, quality and precision directly to your project work area when you choose the portable SawStop Jobsite Saw with Cart

To learn more about these and other products, stop in your local Woodcraft store, call (800) 535-4482 or visit www. woodcraft com

"Love is the flower of life, and blossoms unexpectedly and without law, and must be plucked where it is found, and enjoyed for the brief hour of its duration."

— D. H. Lawrence













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How tree services can protect your property

Cold weather can take its toll on a property, especially in regions of the world where winters are harsh. Most parts of the landscape are vulnerable to damage from winter storms, but trees may be especially susceptible. By the end of winter, many homeowners wonder if their trees would benefit from some professional TLC.

Tree services provide a host of services. While fall is a popular time to remove trees from a property, doing so in spring is not unheard of, especially if trees were affected by winter storms and now pose a threat to a home and the people who live inside it.

Homeowners considering tree services can explore the following ways that some professional arbor attention can protect them

See **Tree service**, Page 9B

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GASCONADE Republican

Tree service • from page 8B

and their homes.

- Tree services can help protect a home's foundation. Old trees that stretch well into the sky can be captivating, but they also can pose a threat to a home's foundation. Such trees may have especially large root zones that may extend beneath walkways and even a home. In the latter instance, foundations may crack as roots try to stake their claim to the ground beneath a home. According to the home improvement resource Home Advisor, homeowners pay an average of just over \$4,000 to repair foundation issues, though major problems can cost considerably more than that. A professional tree service can remove aging trees that might be beautiful and awe-inspiring but still pose a threat to a home and the areas surrounding it.
- Tree services can improve visibility. Trees that have aged a bit since their last trimming might affect the view of a property from inside a home. Overgrown branches can compromise residents' ability to see and experience the natural beauty just outside their windows. The average homeowner may be able to trim short trees on his or her own, but if views from the second floor of a home or higher have been compromised,

it's much safer to call a professional tree service. Such services have the right tools and experienced personnel necessary to safely trim high branches on tall trees.

• Tree services can help prevent future damage. Even if trees made it through a recent winter unscathed, that's no guarantee next winter or even the coming seasons of spring, summer and fall won't ultimately prove their undoing. Travelers Insurance notes that weather-related roof damage, including damage resulting from falling limbs and branches weighed down by snow during the winter months, accounted for more than half of all Travelers property loss claims between 2009 and 2016. According to BNC Insurance and Risk Advisors, homeowners may be liable if a tree they knew posed a threat falls onto a passerby or a neighbor's property and causes damage or injury. Having all trees properly trimmed each year, but especially those that can fall on your home and your neighbors' homes, may prevent future damage and legal issues.

Tree services can ensure trees maintain their awe-inspiring beauty and help homeowners protect their homes and their belongings.

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MU Extension Master Gardeners volunteer efforts feed the hungry

COLUMBIA, Mo. - They say it takes a village to raise a child. A village of University of Missouri Extension Master Gardener volunteers grow gardens to help feed the hungry and homeless across the state.

Last year, volunteers for the Laura Miller George Help Center of Mexico, Mo., gardened and grew for the local food pantry and the homeless people who lived in a nearby wooded area. A USDA Natural Resources Conservation Service grant helped make the 3-acre garden and greenhouses possible.

Along with the NRCS grant came strong community support. Local FFA students raised plants in a greenhouse. Callaway Fields garden center and Orscheln Farm & Home donated plants and seed. Master Gardeners sorted bulk seed into smaller packets to give to families at the food bank and to plant in the community garden.

Students from the area technical school built eight wheelchair-accessible raised beds. "The raised beds give gardeners with back and knee problems the opportunity to

See **Feed the hungry**, Page 11B



MU EXTENSION nutrition program associate Jolene Rodgers, MU Extension Master Gardeners and community volunteers grow vegetables that are given to food pantry clients.

PHOTO BY LINDA GEIST.



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Feed the hungry • from page 10B

garden long after their backs and knees have worn out," says Jan Kendall, who served as garden coordinator last year.

MU Extension nutrition program associates Jolene Rodgers and Sarah Geist, Help Center and Career Center volunteers, local church members, and MU Extension Master Gardeners donated an abundance of tomatoes, okra, peppers, green beans and mustard greens to the Help Center's food pantry.

In Kansas City, Master Gardeners provide horticulture and volunteer services at an urban garden at 18th Street and Broadway. The garden began in 2010 as an urban sustainability project of DST Systems, an information technology services company based in Kansas City. Greater Kansas City Master Gardeners manage the top level of garden beds. They grow flowers, vegetables and herbs to donate to the Harvesters Community Food Network for distribution to area food banks.

Volunteer teams from nearby engineering and architectural firms, banks, and medical centers adopted the remaining 81 gardens, says Cathy Bylinowski, MU Extension horticulture educator in Blue Springs. She guides the garden ef-

forts of volunteers from seed to harvest.

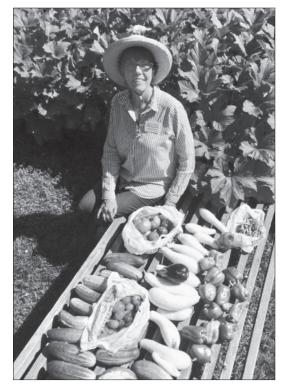
Garden produce adds flavor and nutrition to meals. It also helps food stamp dollars go farther. Just as important, volunteers help build community connections by bringing food pantry clients together with local volunteers, says Bill McKelvey, project coordinator of MU's Interdisciplinary Center for Food Security.

During National Volunteer Week, April 7-13, the motto is "shining a light on the people and causes that inspire us to serve."

MU Extension horticulturist David Trinklein says, "I can think of few applications of the Master Gardener program more beneficial than assisting those in need to grow their own food."

Trinklein says that in 2018, Missouri's 53 Master Gardener chapters reported 164,788 volunteer hours valued at \$3.98 million as they fulfilled the program's mission of "helping others learn to grow."

To learn more about National Volunteer Week, go to www.pointsoflight. org/nvw. Learn more about the Missouri Master Gardener program at mg.missouri.edu.



MASTER GARDENER volunteer team leader Connie Riddle is one of the volunteers who help with demonstration gardens at 18th Street and Broadway in downtown Kansas City.

PHOTO COURTESY OF CATHERINE BYLINOWSKI.



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Outdoor improvements that boost home value



Whether home improvement projects are design to improve the interior or exterior of a house, focusing on renovations that make the most financial sense can benefit homeowners in the long run. The right renovations can be assets if and when homeowners decide to sell their homes.

So how does one get started? First and foremost, speak to a local real estate agent who is knowledgeable about trends in the community. While a swimming pool may be something coveted in one area, it may impede sales in another. It also helps to study generalized trends and data from various home improvement industry analysts to guide upcoming projects.

The following outdoor projects are just a few renovations that tend to add value.

- Fire pit: A fire pit is a great place to gather most months of the year. Bob Vila and CBS news report that a fire pit realizes a 78 percent return on investment, or ROI.
- Outdoor kitchen: Many buyers are looking to utilize their yards as an extension of interior living areas. Cooking, dining and even watching TV outdoors is increasingly popular. Outdoor living areas can be custom designed and built. In addition, prefabricated modular units that require a much smaller commitment of time and money

are available.

- Patio: Homeowners who do not already have a patio will find that adding one can increase a home's value. Patios help a home look neat, add useable space and may help a home to sell quickly. The experts at Space Wise, a division of Extra Space Storage, say that refinishing, repairing and building a new patio offers strong ROI.
- Deck: Deck can be as valuable as patios. A deck is another outdoor space that can be used for entertaining, dining and more. Remodeling magazine's 2018"Cost vs. Value" report indicates that an \$11,000 deck can add about \$9,000 in resale value to the home, recouping around 82 percent of the project's costs.
- Door update: Improve curb appeal with a new, high-end front door and garage doors. If that's too expensive, a good cleaning and new coat of paint can make an old door look brand new. These easy fixes can improve a home's look instantly
- · New landscaping: The National Association of Realtors says an outdoor makeover that includes well-thought out landscaping can net 105 percent ROI. Installing a walkway, adding stone planters, mulching, and planting shrubs are ideas to consider.

Many different outdoor projects can add value to a home.

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IF NOT properly addressed, ground water can affect an existing foundation and the ability to build successfully.

What is the water table, and how does it affect homes?

The groundwater table plays a role in home construction, foundation stability and home comfort. Because the groundwater table is so significant, it behooves homeowners to understand how it works.

National Geographic defines a water table as the boundary between water-saturated ground and unsaturated ground. Well beneath the ground, at various depths depending on geography, topography and weather conditions, pockets of water, called aquifers, exist. The water table marks the boundary between that available water and the dry surface.

Ground water is impacted by precipitation, irrigation and ground cover. It also may be affected by land use and tides. The water table can fluctuate with the seasons and from year to year because it is affected by climatic variations, as well as how much water may be drawn from underground, advises Encyclopedia Britannica. The water table where one person lives may be several inches or feet below the surface of the ground and follow the topography of the land. For others, it may be much higher, even coming above the surface of the soil.

The water table as well as local soil conditions and drainage can impact homes and their foundations. If soil drains efficiently and there is a relatively low water table, it may not be problematic. However, if soil is dense and absorbent and the water table is high, the ground around a home may swell and become saturated. This can exert significant pressure against the foundation walls, states Rytech, a water damage and mold rehabilitation company.

In areas where a local water table rises near the surface, water can push against the underside of the foundation in a condition known as "hydrostatic pressure." This may cause water to infiltrate through the bottom of the foundation — even permeating solid concrete over time. If hydrostatic pressure is severe, it could lift certain portions of the foundation out of the ground, but this is very unlikely. But it could cause shifting of foundation walls and structures like fencing and decks.

Even if ground water does not cause foundation cracking or shifting, it could lead to humidity issues, resulting in rust, bacteria and mold. Wood structures in a home may be compromised by a high level of humidity.

The home improvement resource Angie's List says certain steps may need to be taken to protect against damage from a water table and abundant ground water. Basement and foundation waterproofing professionals can help homeowners develop a plan to mitigate water damage. This can include grading changes and the installation of drains and pumps to move water away from the house. Special paints and sealants also can protect the foundation.

Ground water can be a hindrance when it affects the home, but homeowners who learn about it can be in a position to confront any ground water issues.





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Landscaping tips • from page 14B

these tips to prepare for the upcoming gardening season.

- One of the first steps is to apply a preemergent weed killer to get a head start knocking out weeds that can plague the lawn during the growing season. Killing weeds at the roots early on can mean far fewer hassles in spring and summer, and may prevent new generations of weeds from cropping up each year.
- While it may be tempting to take a prematurely warm day as a sign that spring is in full force and purchase a bunch of annuals, it's better to know the last of the possible frost dates (check "The Farmer's Almanac"); otherwise, you may waste time and money planting flowers or vegetables only to have them zapped by another frosty day.
- Amend the soil so that it is the right consistency — just crumbling when lifting it. Soil that is too muddy after spring thaw can harden, making it difficult for plants to flourish later on. Speak with representatives at a local lawn and garden center about which types of amendments you can add to the soil in your particular area to enrich it.
- Lawn and garden experts at The Home Depot suggest filling in bare patches of lawn now by mixing a few shovelfuls of soil with grass seed. Then apply this patch to the bare areas, water, and continue to care for the area until the spot fills in.
- Spend a day in the garage or shed tending to the lawn mower and other gardening equipment. Clean all tools and ensure that everything works, repairing parts as needed.
- Give outdoor entertaining spaces a good scrubbing, clearing away dirt and

Did you know?

When tending to their lawns, homeowners are advised to pay attention to areas that may feature standing water. According to the World Health Organization, standing water is a breeding ground for mosquitoes, which can breed in great numbers in pools of water. Mosquitoes are known to carry diseases like malaria, West Nile virus and Zika. Furthermore, mosquitoes that bite pets can transmit heartworms, a serious problem if gone it goes undiscovered. Standing water also can be a haven for bacteria, mold and parasites that are dangerous to human health. If standing, stagnant water is a problem in your yard, remediation is necessary. Directing downspouts away from the house can remediate standing water. Changing the grading of soil so that low spots are elevated is another way to reduce instances of standing water. This may be a project that requires the assistance of a drainage professional. In addition, homeowners can remove standing water from empty flower pots, pool covers, bird baths, and more to reduce the likelihood that mosquitoes will appear on their properties.

grime that may have accumulated over the winter. Use a leaf blower to blow away any leftover leaves

• Check if the front porch, railings or decking need painting and/or staining.

Tackle these projects when the weather is cooler so everything will be ready for those peak spring days.

• Think about any annuals you might want to plant in the landscape this year that will complement any existing shrubbery or

perennials. Come up with a theme so that the entire yard is cohesive.

Before homeowners know it, winter is gone and it is time to once again enjoy long days spent outdoors. Get a jump start on spring lawn prep as soon as you can.



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Six options for funding your next home improvement project

Before starting a home improvement project, either on one's own or with the assistance of a professional contractor, homeowners must first consider the costs involved. According to the home improvement resource HomeAdvisor, more than one-third of homeowners do not understand what hiring a professional will cost, and then cannot successfully budget and secure financing once they have set their sights on a renovation project.

HomeAdvisor says that some of the more popular projects, such as remodeling a kitchen or bathroom or building a deck, can cost, on average, \$19,920, \$9,274 and \$6,919, respectively.

Homeowners may find that the more expensive renovations require them to secure some type of financing. Those who have never before sought such financing may want to consider these options.

1. Cash-out refinancing: With cash-out refinancing, a person will begin the mortgage process anew with the intention of paying off the current mortgage balance, and then taking out additional funds for other purposes. Cash-out refinancing is a way to tap into a home's existing equity for use on



improvements or other expenses, such as college tuition.

2. Home equity line of credit: The financial experts at Bankrate indicate that a HELOC works like a credit card, with the house as collateral. There is a credit limit, and borrowers can spend up to that limit. The interest rate may or may not be fixed. However, the interest may be tax-deductible if the financing is used to improve, buy or

build a home.

- 3. Home equity loan: Individuals also can borrow against equity in their homes with a fixed interest rate through a home equity loan. Most lenders will calculate 80 percent of the home value and subtract a homeowner's mortgage balance to figure out how much can be borrowed, according to the financial advisory site The Simple Dollar.
 - 4. Personal loan: Homeowners can shop

around at various financial institutions for competitive personal loans to be used for home improvement purposes. Funds may be approved within one business day, which can be ideal for those who want to begin their improvements soon.

- 5. Personal line of credit: A personal line of credit allows borrowers to borrow only the money needed at the time, and offers a variable interest rate that is generally lower than fixed loan rates. Again, like a credit card, PLOC gives a person a maximum borrowing amount and is ideal for ongoing purchases.
- 6. Credit cards: In a pinch, credit cards can be used to finance improvements, but they do come with the cost of very high interest rates if the balance is not paid in full by the time the bill comes due. However, for funding smaller projects and maximizing rewards points through home improvement retailers or specific credit card company promotions, credit cards can be a way to earn various perks in addition to the benefit of improving a home.

Homeowners looking to finance their next improvements should speak to a financial advisor and shop around for the best types of funding for them.







DECKTRENDS continue to improve on the form and function of outdoor living spaces.

Emerging deck trends

Custom-built decks can expand usable outdoor entertaining spaces. Decks can surround pools and create outdoor patio areas that make it easy to establish multitiered living spaces, improving the functionality of outdoor areas.

Certain deck trends have emerged as industry experts' top picks for the upcoming remodeling and renovation season. For those thinking of revamping an existing deck, or building an entirely new one, these trends are on point.

- Established perimeters: "Picture framing" is not a new trend, but one that has taken greater hold in recent years. The term refers to aesthetically appealing designs that conceal the ends of deck boards for a clean finish. Some designs feature contrasting material colors on the ends for even more impact. This helps create refined perimeters for a polished look.
- Roof-top decking: Urban areas also can benefit from decking to create usable outdoor spaces. In fact, many new condominium and townhouse communities are incorporating roof-top decks into their designs, particularly in communities with water views or other impressive vistas. HGTV experts suggest roof-top decks feature light-colored materials and fixtures to help keep the area cool even in direct sunlight.
- · Distressed hardwood: Builder and Developer, a management resource for professional homebuilders, says that the

trend for using distressed hardwoods at home has migrated outside. Some decking manufacturers have recently introduced low-maintenance composite deck boards that mimic the look and feel of distressed, rustic hardwood flooring. This weathered appearance gives the look of age without the upkeep of real aged wood.

- Wooden walkways: Decking can be the more traditional design people envision with a patio table or outdoor furniture. But it also can consist of wooden walkways or a low-laying patio to accentuate the yard.
- Mixed materials: Homeowners may be inspired by commercial eateries, breweries and urban markets in their exterior design choices. Decks featuring composite materials and aluminum railings blend sophistication, urban appeal and comfort.
- Personal touches: Homeowners can customize their decks with personal touches. It's not unheard of to wrap columns in stone or glass tiles for more impact. And a vast array of decking colors now enables fun interpretations for outdoor areas.
- Fire pit conversation area: Many decks can incorporate water or fire elements for visual appeal. Gas-fueled fire elements can expand the functionality of decks beyond the warm seasons, or make enjoying them practical on nights when the temperature plummets.

Decks are reimagined in many different ways with continually evolving trends.

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Identify and treat a garden mole problem

Lawn and garden enthusiasts often must address unforeseen issues when tending to their lawns. Weeds can be a blight, and drought can compromise the look and integrity of a lawn.

Another, more deceptive potential adversary is moles. After a spring and summer spent tending to their gardens, no homeowner wants to have their hard work compromised by moles.

"The Old Farmer's Almanac" says that moles are ground-dwelling insectivores that feast on insects in the soil. Moles grow to be roughly six to eight inches long and have gray or black, velvety fur. Their snouts are slender and hairless, and they have very small eyes and ears. Their large front feet have long claws that scoop dirt out of the way like a garden hoe.

Even though moles are more likely to snack on grubs, worms and beetles than plants, they damage gardens and lawns because of their underground tunneling behavior. Moles make subterranean channels throughout the yard in search of food. Some of the telltale signs include sprouted mounds of displaced soil, holes and raised

burrows and hills. Tunneling can separate roots from soil, eventually killing vegetation in the process, according to the home and garden experts at BobVila.com.

There are various ways to address mole problems in a lawn or garden. Some professionals may recommend fumigants, home remedies and repellents. But these methods are not always effective, according to Better Homes & Gardens. Using insecticides can rid the lawn of some of the foods that moles dine upon, ultimately discouraging them from coming onto a property. However, many experts agree that trapping is the only reliable means of stopping these creatures.

Homeowners can trap moles humanely by catching the mole in the act. This involves waiting for a mole to start channeling, then using two shovels to block egress on either side of its path. The mole can be removed to a box and relocated. There also are various mole and gopher traps available for sale that operate with spring-loaded snares. Individuals should check if trapping moles is legal where they live. For more information regarding moles, visit www.almanac.com or www.bobvila.com.









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Avoid invasive plant species

Intuition may suggest all plants that provide habitats for wildlife and produce oxygen for the atmosphere are good no matter where they are planted. However, non-native plant species that are introduced into areas across North America can pose significant threats to an ecosystem.

Foreign plants can wreak havoc on native plant species and agricultural industries. Scores of plants are aggressively invading certain areas of the country. Invasive species are introduced largely due to human action, such as planting non-native plants. Plants also may be introduced through boating and fishing. Wind and rain may introduce non-native plants to a particular region, while some plants are introduced through animals.

The organization Play-

CleanGo.org says that not all non-native plants are harmful and some can be beneficial. But non-native plants that take over and cause severe damage in areas outside of their normal range are considered to be invasive, and efforts must be made to keep invasives under control.

Gaining awareness of the pathways through which invasives spread can help people avoid introducing invasive species. Some invasive plants are very attractive and they may be for sale at some garden centers, but such plants should be avoided for the benefit of local ecosystems. In addition, weeds and seeds can be hidden in potting mixes or lawn and garden products and essentially sneak their way into regions where they do not belong.

Homeowners who learn to recognize invasive species can decrease their risk of introducing such plants to their properties. The following are some common invasive species:

- · Garlic mustard
- Mayweed
- Norway maple
- Yellow rocket
- Australian pine
- Oxeye daisy
- Bermuda grass
- Ground ivy
- Chinese privet Cotton thistle
- Purple loosestrife
- Japanese honeysuckle
- English ivy
- Kudzu
- Autumn olive
- Paper mulberry

People can learn more about invasive species by speaking with lawn and garden professionals.



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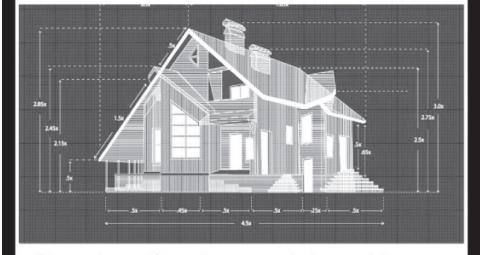
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Simple ways to prevent dog-related lawn damage

Dogs love spending time outdoors. Dog owners with yards know that dogs benefit greatly from some exercise in the backyard. While that time might be great for dogs, it can take its toll on lawns.

Dog urine and feces can adversely affect the look and health of a lush green lawn. Nitrogen is essential to healthy soil, but only at certain levels. When those levels are exceeded, the result can be lawn damage. According to The Spruce Pets, an advisory site that offers practical tips and training advices to pet owners, this is what happens when pets frequently urinate on grass. Urine is naturally high in nitrogen, so when pets urinate on lawns, the grass might turn yellow or brown due to the excess nitrogen content. Nitrogen also is present in lawn fertilizers, further exacerbating the problem for pet owners who fertilize their lawns.

In addition to urine damage, dogs can trample frosted grass, contributing to problems that may not become evident until spring, and get into areas like gardens where they wreak additional havoc.

Pet owners who want to let their dogs run free in the yard but don't want damaged grass may be tempted to put their pooches



in diapers or confine them to crates when letting them outside. But such an approach isn't necessary. In fact, some simple strategies can be highly effective at preventing dog-related lawn damage.

• Speak with a landscaper about planting new grass. Certain types of grass, such as Bermuda grass, can withstand dog damage better than others. Local climate will dictate which types of grass are likely to thrive in a given area, so speak with a professional landscaper about the viability of planting new grass.

- Install fencing. Pet owners with expansive yards can install fencing that allows dogs to spend time exercising outdoors without granting them access to the entire property. Large dogs will need more room than small ones, but try to build fenced-in areas that allow dogs to run freely and get the exercise they need to stay healthy.
- Work with a dog trainer. Dog trainers might be able to work with dogs so they only urinate in certain areas of the yard, greatly reducing the damage they can cause to a lawn. Trainers also might help curb digging and clawing behaviors that can damage lawns as well as gardens.
- Consider hardscaping. Hardscaping might be most effective for pet owners with small properties. Hardscaping does not include grass and can add visual appeal to a property while saving pet owners the headaches of dealing with dog-related lawn damage.

Dogs need time outdoors, and homeowners can take various steps to protect their lawns from dog-related damage.





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Potential culprits behind thinning grass

Thick grass is often a hallmark of a healthy lawn. If grass begins to thin, homeowners may feel as though all the time and effort they spent tending to their lawns was for naught.

Thinning grass can be caused by any number of things. And while it might take a little effort to address, thinning grass can be treated if homeowners correctly identify that cause of the problem.

Leaf spot

The Center for Agriculture, Food and the Environment at the University of Massachusetts Amherst notes that leaf spot diseases affect both cool- and warm-season turfgrasses. Various fungi can cause leaf spot. Symptoms and the timing of the appearance of leaf spot will vary depending on which fungi is causing the problem. For example, bipolaris sorokiniana, which affects grasses in warm, wet summer months, produces small spots that are dark purple to black. Dreschslera poae is another fungi that causes leaf spot, and it also produces dark purple to black spots. However, it tends to appear in the spring when the weather is cool and moist. Understanding the different fungi and when they typically strike can help homeowners identify what is causing their grass to thin. In such situations, professional landscapers can be invaluable resources as well.

Stripe smut

The University of Maryland Extension notes that stripe smut primarily poses a threat to Kentucky bluegrass that is older than three years. Pale green streaks that run parallel to the veins in the leaves and leaf sheaths are symptomatic of stripe smut, which tends to be noticed in spring and fall, when weather is cool. As the disease progresses, stripes turn black or a silvery gray, causing the leaf blade to shred and curl. After the blades have shred, they turn brown and die. The grass thins because stripe smut makes it vulnerable to problems like drought.

Ascochyta leaf blight

Lawns suffering from ascochyta leaf blight will become strawcolored. According to the lawn care and pesticide experts at Ortho®, when a lawn is affected by ascochyta leaf blight, its healthy grass blades will be mixed in with diseased grass blades. Most prevalent in the spring, this disease can affect grass at any time during the growing season. That's because the ascochyta fungi invade leaf blades through wounds, such as those that can result from mowing. Ortho® notes that dull lawn mowers can contribute to the disease, which might disappear on its own and can even return after it's seemingly been cured.

Various issues can cause grass blades to thin. Working with a landscape professional is a great way to combat such issues before they compromise the look of a lawn.

"The love of gardening is a seed once sown that never dies." — Gertrude Jekyll



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Defining hardscape and how to use it

Curb appeal is beneficial in various ways. Curb appeal can make a home more attractive to prospective buyers and give existing homeowners a place they want to come home to. In its study of the worth of outdoor remodeling projects, the National Association of Realtors found standard lawn care and overall landscape upgrades were most appealing to buyers, as well as the most likely to add value to a home.

Although plants, grass and other items can improve curb appeal, homeowners should not overlook hardscaping.

Hardscaping is an industry term that refers to the non-living features of a landscape. These features can include everything from decks to walkways to ornamental boulders. Introducing paths or paver walls to a property helps develop that home's hardscape. Hardscape and soft elements often work in concert to create inspiring landscape designs.

DIY landscape designers can heed certain tips to make the most of hardscape features on their properties.

Choose materials

As with many landscaping projects, homeowners must first determine what types of additions they would like on their properties. Common hardscape features include patios, decks, walkways of pavers or bricks, and retaining walls. Hardscape elements can be functional or simply decorative features that add whimsy to the yard.

Choose a theme

The right style allows hardscaping and softscaping materials to work together. For example, homeowners may want to give their yards an eastern feel, complete with a koi pond and decorative bridge or trellis. A formal English garden, however, may include manicured paths with stepping stones and ornate topiaries. Mixing too many styles together can take away from the overall appeal.

The pros suggest looking at the overall plan of the design, even if all of the work can't be completed at once. This way the eventual finished project wil be cohesive.

Think about the purpose

Hardscaping can look good but also serve key purposes. Pebbles or gravel can mitigate trouble areas that don't grow grass or plant life well. Retaining walls hold back soil in yards with sharply inclined hills. Mulch can set perimeters around trees and shrubs, as well as planting beds. Fencing, another form of hardscaping, is essential for establishing property boundaries and adding privacy.



HARDSCAPING REFERS to the elements in a landscape that aren't living, such as paths, walls and fences.

Consult a professional

While many hardscaping additions can be handled by novices, large-scale projects, such as patios and decking, can change the grading of the yard. Professionals can map out how to handle drainage issues and meet building codes. In addition, professional

installation can ensure hardscaping features last for years to come.

Hardscaping should blend with the nature around it and take its cues from the surrounding environment. This can help softscaping and hardscaping work as one.

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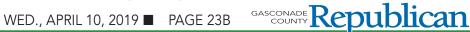
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Curb appeal pays off big time

How attractive a home looks from the outside is often a good indication that a homeowner also takes pride in the interior. You can improve your home's curb appeal with a few minor landscaping upgrades.

- Clean and repair Weed gardens, flower beds and edging, cut back overgrown plants and shrubs that block windows or spill over walkways, trim trees and powerwash paths, sidewalks and porches.
- Focus on the front porch Place potted evergreens or other plants at the base of front steps, hang flowering baskets and replace worn welcome mats.
- Block what's ugly Hide unsightly air conditioning units, meter boxes, propane tanks, rusty sheds and more with plants or accessories.
- Add Color Edge sidewalks and tree bases and add brightly colored flowering annuals
- Rethink walkways Carve a path to your front entry or seating area near your yard's most attractive spots, using gravel, wood chips or landscape blocks.
- Refine foundations Design landscaping beds closest to the front of your home to look interesting year-round. Combine various types of plants, rocks, mulch and shrubs with flowering annuals when perennials aren't blooming.
- Plant a tree Trees can add much value to your home. They can help prevent erosion, improve air quality and even reduce utility bills with the shade they provide.
- Add a structure Fences, pergolas, arbors and landscape blocks can define and complement different areas and promote year-round curb appeal.
- Have a seat Create a spot that invites people to sit out front. Place an attractive bench beneath a large tree or tuck a bistro table and chairs on a porch or amidst a densely flowered garden.
- Light the way Low-voltage outdoor lights can be used to define a walkway, spotlight a tree, highlight landscaping, showcase shrubs or accent an entry way



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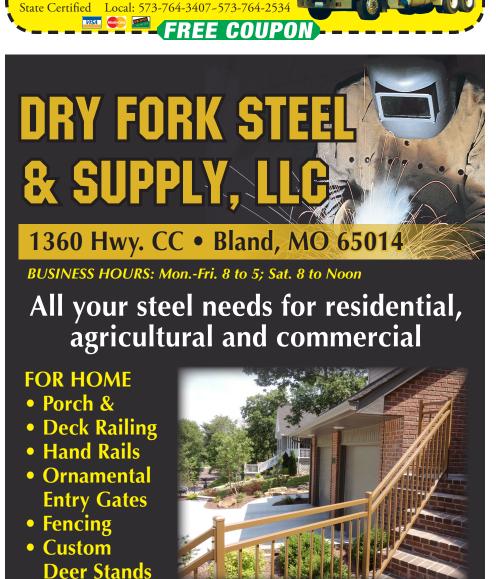
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Gardening during a drought

During the early and oftentimes raindrenched days of spring, it can seem like there may never be a time when plants will struggle to get their share of water. But drought can affect any area, and arid climates in particular. Ensuring gardens can survive drought takes patience and forethought.

Drought can be particularly troubling for avid gardeners because it can wreak havoc on lawns and gardens. In addition to causing changes in the physical appearance, including wilted, dried out leaves and stalks, drought can weaken the integrity of plants. This makes plants more susceptible to disease and attacks from plant-preying insects, according to Better Homes & Gardens. In addition, it can take years for plants to recover from drought.

So what can gardeners do? While they may not be able to prevent damage to plants from drought, gardeners are not helpless.

- Water well infrequently. Get plants used to a thorough watering every week or every other week. This will help develop strong, deep roots rather than shallow ones that will need frequent watering to thrive.
- Choose drought-tolerant plants. Homeowners can work with garden centers and landscape professionals to create gardens

that are full of water-wise plants and flowers. Some examples of plants that can survive with minimal water include the blanket flower, Spanish lavender, euphorbia rigida, and kangaroo paw.

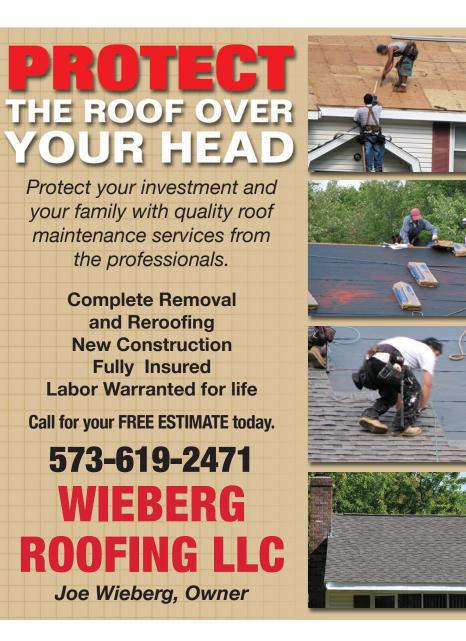
- · Apply a layer of mulch. Mulch can protect delicate plants and the rest of the landscape by reducing the evaporation of soil moisture. Mulch will keep soil cool and moist.
- · Skip the fertilizer. Since fertilizers encourage plant growth, it's best to skip them during drought, as growing plants require extra water.
- Invest in rain barrels. When it rains, maximize the amount of water that can be collected by connecting rain barrels to downspouts on the house. This water can be used to water gardens when dry weather returns.
- Use organic materials. Amend the soil with organic materials, like compost. The Grow Network advises that light, fluffy soils with air pockets in between the soil particles route water efficiently during floods and retain moisture for plants. Therefore, such soils can perform very well during drought.

Gardens can survive drought with simple actions and smart planting.



SUCCULENTS ARE good drought-tolerant plants to include in landscape designs.





Potential indicators of roof trouble

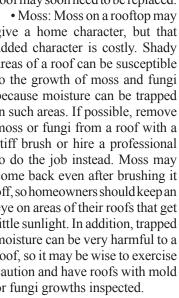
With regard to home repairs, homeowners may be able to delay some projects until the weather permits or they find room in their budgets. But other areas, including the roof, may demand immediate

Few homeowners give the roofs of their homes much thought until a problem arises. But learning to recognize potential indicators of roof trouble can help homeowners prevent potentially drastic situations down the road.

- · Light: Homeowners with attics in their homes can inspect the ceilings inside the attic for signs of holes or leaks. Light peering through the top of the house indicates a hole or leak, as does stains or streaks on the ceiling.
- Worn shingles: Shingles should lie flat against the roof, so any that appear to be buckling or turning up are damaged and in need of repair. A single damaged shingle does not require a full roof replacement, but inspect all the shingles

nonetheless. Another indicator of shingle problems can be found when cleaning downspouts or gutters. If the gutters and downspouts contain lots of shingle granules, the roof may soon need to be replaced.

- give a home character, but that added character is costly. Shady areas of a roof can be susceptible to the growth of moss and fungi because moisture can be trapped in such areas. If possible, remove moss or fungi from a roof with a stiff brush or hire a professional to do the job instead. Moss may come back even after brushing it off, so homeowners should keep an eye on areas of their roofs that get little sunlight. In addition, trapped moisture can be very harmful to a roof, so it may be wise to exercise caution and have roofs with mold or fungi growths inspected.
- trouble may be the age of the roof. Even if there are no visible signs of damage, homeowners whose roofs



• Age: Another indicator of roof

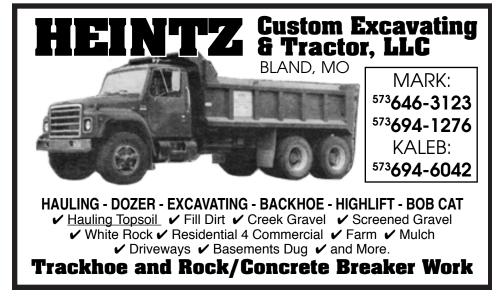


have some years under their belt may want to consider replacing them. Asphalt shingle roofs typically have life expectancies of 20 to

25 years, while roofs installed over existing layers of shingles may need to be replaced after 20 years. Recognizing minor roof dam-

age before it escalates into a larger problem can save homeowners substantial amounts of money.





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Preparing garden beds for spring and beyond

Gardening enthusiasts may have been thinking about their landscape plans throughout the winter, eager to once again get their hands dirty with soil. Whether a home gardener is making preparations for edible crops or beautiful flowers, he or she must take time to make the soil amenable to planting. To establish hearty, durable plants, gardeners can focus on three main areas: addressing soil composition, cultivating and adding nutrients.

Soil composition

Many gardeners prefer growing a variety of plants in their gardens. Such an approach requires taking inventory of the type of soil in one's garden and making the necessary modifications so that the types of vegetables, herbs, shrubs, or flowers that will be planted can grow in strongly. In fact, according to the plant company Proven Winners, the most important step to developing good roots is preparing the soil.

Take a sample of the soil and examine it to see what is present. If the soil is too full of clay, too sandy, too dense, or too loose, that can lead to problems where plants cannot grow in strong. Work with a garden center to add the right soil amendments to make a rich soil. This may include organic compost or manure, which will also add nutrients

Cultivation

Cultivating the soil can involve different steps. Removal of weeds, errant rocks, roots, and other items will help prepare the soil. Mother Earth News suggests working on garden soil when the soil is damp but never wet; otherwise, garden soil can become messy and clumpy. Use a digging fork or shovel to lightly turn the soil when it's mostly dry. Gentle tillings also can open up the soil to incorporate the nutritional amendments and relieve compaction that likely occurred from freezing temps and snow pressure. Tilling also helps with drainage and oxygen delivery to roots. The DIY Network suggests turning over soil at a depth of 12 inches to work the soil — about the length of a shovel spade. However, the resource Earth Easy says that existing garden beds have a complex soil ecosystem and simply topdressing with compost or manure can be enough preparation for planting. Gardeners can experiment with the methods that work best for their gardens.

Nutrition

Testing the pH and the levels of certain nutrients in the soil, namely nitrogen, phosphorous and potassium, will give gardeners an idea of other soil additions that may be needed. Soils with a pH below 6.2 often can benefit from the addition of lime several weeks before planting. Soil tests will determine just how much fertilizer to add to the soil. Complete fertilizers will have equal amounts of nitrogen, phosphorous and potassium. Individual fertilizers can amend the soil with only these nutritional elements that are needed.

Top-dressing empty beds with a layer of mulch or compost can prevent weed growth and preserve moisture until it is time to plant. If existing shrubs or plants are in garden beds, use more care so as not to disturb roots or dig too deeply.

Preparing garden beds takes some effort initially, but can be well worth the work when plants flourish throughout the growing season.



BEGIN PREPARING garden bed soil early for new plants.





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Did you know?

Hiring a landscape architect may be a smart move for homeowners who are planning major overhauls of their properties. "The Operational Outlook Handbook" defines a landscape architect as "a person who designs parks, outdoor spaces of campuses, recreational facilities, private homes, and other open areas." Landscape architects typically must be licensed and many hold degrees in landscape architecture from accredited schools. Architects who work on residential spaces often work with homeowners to de-

sign gardens, plantings, stormwater management, and pools. Landscape architects design spaces to do more than merely look good. Designs also are about functionality and meeting the needs of the homeowner. Outdoor spaces are designed after considering what the homeowner wants to experience and how homeowners want to use a given space. Landscape architects often do not plant and maintain these spaces. Rather, architects collaborate with other landscaping professionals to produce the final results.

Did you know?

Oxygen is essential for the roots of grass to breathe and grow strong enough to support healthy lawns. But according to the Center for Agriculture, Food and the Environment at the University of Massachusetts Amherst, compacted soil can produce a decrease in oxygen content that can make it hard for roots to thrive. Soil compaction can result from a number of activities, including walking on grass or driving or parking vehicles on grass. When soil is compacted, it breaks into small particles that reduce the amount of pore space in the soil. That makes it hard for water, oxygen and nutrients to get through, threatening the strength of the roots and putting the grass in jeopardy. Aerating a lawn can help homeowners foster strong root growth and healthy grass. When to aerate may be contingent upon local climate, so homeowners who suspect the soil in their yards is compact should consult with a local landscaping professional to determine the best time to aerate their lawns.



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