



573.764.5215

charlieoswalt@ipnagent.com www.clinsurancegroup.com

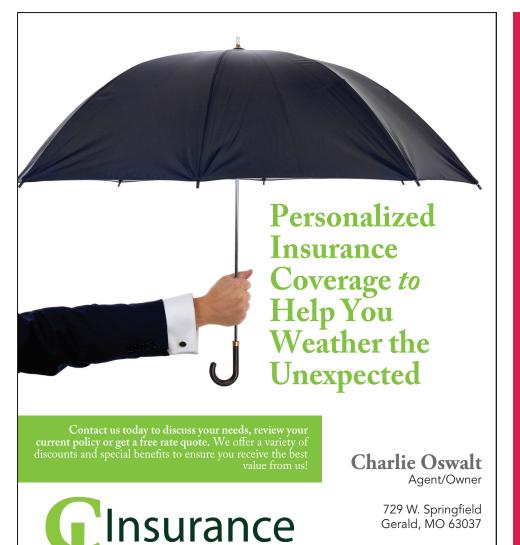
HOUSES ARE shrinking, selling faster and getting smarter upgrades according to industry statistics.

Growing trends in today's homes

Although the heydays of the real estate boom of the early 2000s have not quite returned, things look positive. In the United States, 1,226,000 new homes were built in 2016, according to data from Consumer Reports. That was the most since 2007.

Resales also have been more promising. The National Association of Realtors® says the median number of days a home was on the market in April 2017 reached a new low of 29 days. However, low supply levels did stanch existing home sales somewhat. By mid-2017, the market was a seller's market, with more people in the market for homes than properties available. But sales during that time were still outpacing sales figures from a year prior. In fact, in May 2017, home sales in Canada increased to their highest level in more than five years, according to

See **Homes** page 3



Group LLC



Serving Central Gasconade, Maries and Osage counties

Did you know?

Using reclaimed timber when building or renovating a home benefits the environment in various ways. According to GreenBusinessWatch. org, building and renovating with reclaimed timber helps to preserve forests by greatly reducing the need to cut down trees. In addition, when using reclaimed timber to build or renovate a home, contractors and homeowners tend to use locally sourced reclaimed wood, reducing the need to transport wood from afar to complete the projects. That reduced reliance on transportation reduces fuel consumption and air pollution. Processing reclaimed timber is often less taxing on the environment than processing virgin wood. However, reclaimed timber may provide more than just environmental benefits. Virgin timber typically comes from commercially grown trees that are not always afforded enough time to reach full maturity. Timber that is reclaimed from old buildings and vessels may very well have reached full maturity before it was cut down to use as building material. Reclaimed timber that grew to full maturity is likely stronger than virgin wood taken from commercially grown trees that were not given enough time to mature. Reclaimed timber also may prove more durable than virgin wood because the former has already dried out after years of contracting and expanding, making it less likely to warp and split than virgin wood that has yet to endure such exposure.

Homes • From page 2

the Canadian MLS® Systems.

Low interest rates on mortgages and more confidence in the economy has driven many people to make improvements to their existing homes. As is typical, the things homeowners are looking for in 2017 have evolved from years past. The following are some trends that are helping to steer the real estate market further.

• Smaller homes: Home sizes in the United States steadily increased for decades, eventually leading to an average of 2,453 square feet in 2014, according to U.S. Census figures. However, Realtor.com reported in 2015 that new construction homes have already begun to shrink by 40 square feet. There seems to be a slight trend toward more modest homes as people consider affordability and maintenance on larger properties. The National Association of Home Builders states buyers are now looking for smaller, more livable homes with flexible floor plans, energyefficient appliances and plenty of storage space.

• Matte finishes: Stainless steel and luster have been popular for years. However, the next big thing is matte finishes on faucets, appliances and even in countertops. These less flashy finishes are prized for their warmth and elegance. While some high-end models with matte finishes have been available for several years, even less expensive models are now available.

• Smarter technology: Many homeowners are embracing smart technology throughout their homes, but it's not just lights that turn on with voice command or more efficient thermostats. Innovative technology includes toilets that can autonomously stay clean and sanitized, refrigerators equipped with cameras so homeowners can see the contents inside and indoor food recyclers that can turn food waste into fertilizer.

Staying abreast of the ever-changing trends in home improvement and real estate can help consumers make the best choices with regard to buying and building their homes.

When the time is right. know the *right* builder to call.



Bohl Construction

"Where Quality Work Stands Out"

- CUSTOM HOMES Remodeling
- Maintenance Free Siding Electric Plumbing
- Complete Home Improvement Fully Insured

Jeff Bohl — (573) 764-2532 Cell — (573) 291-1176

Ken Bohl — (573) 764-3423

NATASHA

- Circle Blades
- Carbide Tip Blades
- Knives
- Scissors
- Handsaws
- Lawn Mower Blades
- Chainsaws
- Pinking Shears
- MUCH, MUCH MORE!



2134 S. Highway 19 (1 Mile South of Swiss) Hermann, MO 65041

573.486.0703 • 314.603.7229

Service 18 Towns with Pickup in Owensville at Pioneer Home Center and Heseman's Landscaping

Types of firepits for your backyard oasis

Outdoor entertaining areas are popular among homeowners, and firepits are one of the most sought-after additions to such spaces. In fact, a 2016 survey from the American Society of Landscape Architects found that fireplaces and firepits were the most popular outdoor design element in 2016. Various styles are available to homeowners who want to add firepits to their backyards, and choosing the right type may come down to budget, the amount of yard space available or even personal preference.

- Wood firepit: As their name suggests, wood firepits burn wood, which may appeal to homeowners who already have wood-burning fireplaces inside their homes. Because they don't require homeowners to tap into gas lines, wood firepits are generally easy to set up and install, and many homeowners prefer the aesthetic appeal of crackling wood and flames that's synonymous with wood firepits.
- Gas firepit: Gas firepits are touted for their convenience, as they don't require homeowners to carry wood and build fires. Upon being connected to a gas source, gas firepits provide fire at the click of a switch.

Gas firepits are also appreciated for their safety, as there is little or no risk that flames from gas firepits will grow too large and become difficult to control.

- Gas fire tables: Gas fire tables might be ideal for those homeowners whose sense of decor favors more modern looks. Gas fire tables come in a variety of shapes and sizes and, like gas firepits, there's no need to struggle with lighting a fire or carrying firewood.
- Tabletop firepits: Homeowners, condominium or apartment dwellers with limited backyard space may want to consider the convenience of tabletop firepits. Restaurants may use tabletop firepits in their outdoor seating areas because they provide warmth and ambiance without taking up much space. Tabletop firepits fueled by gas will not need to be connected to a gas source, which may appeal to consumers who want something that's simple as well as small.
- Fire urns: While they might not technically qualify as firepits, fire urns provide a similar effect as firepits. Fire urns are typically gas-powered and may be an ideal choice for homeowners who are looking



for a unique, awe-inspiring feature for their outdoor entertaining areas.

KEEP DREAMING. WE'LL BE THERE.

Whether you're buying your first car or your retirement home, I'm here for you every step of the way. Let's talk about how I can help.

Let's talk today.



Theresa Ditto Agency American Star Excellence In Customer Experience Owensville, MO 65066 (573) 437-3726

AMERICAN FAMILY

American Family Mutual Insurance Company, American Family Insurance Company, American Standard Insurance Company of Ohio, American Standard Insurance Company of Wisconsin, 6000 American Parkway, Madison, WI 53783 ©2016 011780 - 4/16





WHEN YOU PURCHASE A QUALIFYING M18' XC KIT AND A QUALIFYING ACCESSORY KIT.

OFFER VALID THRU OCTOBER 31, 2017

QUALIFYING TOOLS INCLUDE:

Model #2896-24 - comes with

- M18 FUEL Cordless Lithium-Ion 1/2 in. Hammer Drill Driver 2704-20
- M18 FUEL Cordless Lithium-Ion SAWZALL Reciprocating Saw 2720-20
- M18 FUEL Cordless Lithium-Ion 1/4 in. Hex Impact Driver 2753-20
- M18 Cordless Lithium-Ion LED Work Light 2735-20
- (2) M18 REDLITHIUM XC 5.0 Ah Extended Capacity Li-Ion Battery 48-11-1850
- M12/M18 Multi-Voltage Charger 48-59-1812 (2) Belt Clip
- (2) Bit Holder SAWZALL Blade Auxiliary Side Handle Contractor's Bag



Model #2780-22. Features: POWER TO GRIND means the World's first cordless grinder with corded performance. POWERSTATE Brushless Motor Includes: (2) M18 REDLITHIUM XC 4.0 Extended Capacity Battery Packs, (1) M18 & M12 Multi-Voltage Charger, Flange Nuts, Wheel Guard, Spanner Wrench & Carrying Case

IIIilwaukee



Model #2720-22 Features: an adjustable shoe, integrated LED light, tool-free blade changes and a hang hook for convenient storage on the job. Fastest cutting speed in its class. Includes: (2) M18 REDLITHIUM XC 4.0 Extended Capacity Battery Packs, (1) M18 & M12 Multi-Voltage Charger, Blade and Carrying Case



Model #2763-22 — Delivers two modes, up to 700 ft-lbs. of maximum fastening torque, up to 1200 ft-lbs. of nutbusting torque and up to 2X more runtime (2) M18 RedLithium Compact Battery Packs, Multi-Voltage Charger, Belt Clip &Carrying Case

DRILL AND 1/4 IN. HEX **IMPACT DRIVER KIT**

Model #2897-22 Comes with

- M18 FUEL 18V 1/2 in. Hammer Drill/Driver (Bare Tool) 2704-20
- M18 FUEL 18V 1/4 in. Hex Impact Driver (Bare Tool) 2753-20
- (2) M18 REDLITHIUM XC 5.0 Ah Extended Capacity Batteries 48-11-1850
- M18/M12 Multi-Voltage Charger 48-59-1812
- (2) Belt Clip (2) Bit Holder Side Handle
- Carrying Case

Qualifying Accessory Kids Include: 3 pc. Drill & Drive Set,; 26 pc. Impact Set; 21 pc. Blox Tbolt Kit; 12 pc. Ultimate Demolition Kit and 13 pg. Ice Hole Saw Kit

Be sure to stop by and check out the:

M12 CORDLESS HEATED JACKET OR HOOD

- Powered by M12 Red Lithium battery
 Up to 6 Hours of continuous heat
 - 3 Heat Settings USB Port for charging portable devices (jacket only)

All In stock heated Hoodies or Jackets. While Supplies Last.





Phone (573) 764-2313

Great gift for the hunter or

3 pre-winter lawn care pointers

Winter weather can be harsh, especially on lawns. Homeowners who spend much of spring and summer tending to their lawns may fear the impact that winter will have on their once-lush landscapes, making the fall a great time to fortify lawns against any harsh conditions to come.

Homeowners must take grass type into consideration before taking steps to prepare their lawns for the winter. Some grasses are best fertilized in late-summer, while others should be fertilized in autumn. Cool-season grasses, including fescue and bluegrass, are best fertilized sometime between the months of September and November. Warm-season grasses, such as Bermuda or zoysia, should be fertilized between July and September. Once homeowners have gained a greater understanding of their lawns, they can begin exploring the various ways to prepare their lawns for whatever winter has in store.

1. Explore winterizing fertilizers.

Homeowners who want to make their grasses more winter hardy can consult landscaping professionals to determine if winterizing fertilizers will work for their lawns. These specially formulated fertilizers, many of which are made exclusively for

cool-season grasses, contain higher levels of potassium and lower levels of nitrogen than early-season fertilizers. Potassium helps strengthen and harden plants, and cool-season grasses may need extra potassium as winter settles in. Homeowners who are not sure if they should apply winterizing fertilizer can conduct soil tests to determine the potassium levels in their soil. If the test indicates the soil has sufficient potassium, then applying a winterizing fertilizer is likely unnecessary. In addition, homeowners who have fed their lawn a balance of nutrients throughout spring and summer likely will not need to apply winterizing fertilizer.

2. Get rid of fallen leaves.

While fallen leaves may be integral components of idyllic autumn landscapes, leaves left on the lawn throughout the winter may lead to disease in the grass. Leaves trap moisture and block sunlight and air from reaching grass, and that can encourage the development of disease. In addition, leaves can harbor insects that also may contribute to disease. While it might seem like common sense to delay leaf removal until the end of autumn when all the leaves have fallen, that, too, can prove harmful to lawns. Leaves left

laying on lawns for long periods of time can contribute to the same types of damage as leaves left on the lawn throughout winter, so do your best to remove leaves as they fall.

3. Take steps to fight snow mold.

Homeowners who live in regions where snow falls into spring or where spring tends to be cold and damp may want to take steps to prevent snow mold. Gray snow mold typically looks fuzzy and gray, and lawns infested with snow mold may develop unsightly gray or brown spots indicative of dead grass. Pink snow mold may be even worse than gray snow mold because pink mold attacks the roots as well as the leaves. To prevent snow mold, continue mowing into the fall, even as lawns grow dormant, clearing the lawn of grass clippings and leaves after each mow. Thick lawns may provide a breeding ground for snow mold, so homeowners whose lawns have a history of developing snow mold may benefit from mowing their lawns into the fall.

Winter is rarely easy on lawns, but homeowners can take several steps to prepare their lawns for potentially harsh winter weather.









Endless laundry? Try going commercial

Does the idea of doing laundry make you want to throw in the towel? Unfortunately that would only contribute to more laundry!

According to the information and statistics website Quora, in a typical year, an average family can do upwards of 250 loads of laundry. Even with advancements in laundry technology, it can take more than two hours to wash, dry and fold a single load of clothing. For active men and women and those with large families, laundry piles may seem ever-present.

Rather than gathering up all of the clothing and linens and heading to the nearest laundromat, homeowners can bring the laundromat to their homes. Investing in commercial laundry equipment might be the best way for homeowners to solve their laundry woes.

A few distinct differences set residential and commercial washers and dryers apart. Residential equipment tends to be small and can easily fit into homes and handle the demands of family laundry. Commercial machines, however, are designed for large loads. This includes bulky comforters or throw rugs. Individuals who are doing many loads per day may find that commercial washers are more practical, as they are designed to stand up to the demands of daily use. Furthermore, commercial machines tend to wash and dry heavy items more thoroughly and more quickly than residential machines.

Because commercial equipment can

handle larger loads than residential machines, the potential for energy savings can make commercial machines worth the extra investment. For example a typical home dryer can take an hour to dry a large load on high heat, while it may take only half that time to dry the same load in a commercial dryer.

Another factor to consider is that commercial washers and dryers are designed to be serviced rather than replaced. Even though the initial cost of commercial machines may be higher than residential units, homeowners may break even or even save money if they don't need to replace the machine as early as they might with a residential unit.

Although there are many benefits to upgrading to commercial laundry equipment, B&C Technologies, an industry leader in commercial and industrial laundry equipment, advises homeowners to consider various factors before making their decision. Homes may need to be outfitted to accommodate commercial units. This includes larger water lines for adequate water supply, larger drains, upgraded electrical power, and a natural gas supply for the dryer. A new exhaust vent may need to be installed to accommodate the greater amount of expelled air. Naturally, the space needed to house commercial units also merits consideration.

Commercial laundry equipment can make doing laundry easier for some homeowners.

Before You Start Your Project, Start With Us.



Building Your Dream Home Should be an Exciting Event, Not a Stressful One.

We have years of experience in construction lending and will safely guide you through the process every step of the way.

Apply today for a construction loan!



Your home. Your dreams. Your bank.

Hermann & Bay Warrenton Foristell Wentzville 573-486-3134 636-456-3441 636-673-1430 636-327-4900



www.themissouribank.com



New EcoBlend® colors for cool roofs

(HIT) - DaVinci Roofscapes®, the industry leader in polymer roofing colors, has launched four new DaVinci EcoBlend® options approved by the Cool Roof Rating Council(CRRC) to reflect sunlight and heat away from a home or commercial structure. The new color blends all meet Title 24 requirements for California.

Newly-introduced color blends for EcoBlend polymer shake and slate roofs include:

- EcoBlend: Light Tahoe, Medium Light Tahoe and Medium Tahoe blend
- Mountain-EcoBlend: Light Mountain, Medium Mountain and Dark Mountain blend
- Brownstone-EcoBlend: Light Brown, Dark Stone and Dark Tan blend
- Slate Gray-EcoBlend: Slate Grav

EcoBlend color blends previously accessible from DaVinci Roofscapes that meet the stringent requirements to receive ENERGY STAR® designations, and still

available from the company in-

- Weathered Gray-EcoBlend: Light Weathered Gray, Medium Weathered Gray and Dark Weathered Gray blend
- Castle Gray-EcoBlend: Light Gray, Medium Gray and Dark Gray

'California's newly-adopted 2016 Building Energy Standards (Title 24, Part 6) will require use of more energy-efficient roofing materials starting in 2017," says Ray Rosewall, CEO and president of DaVinci Roofscapes. "We've developed these new roofing color blends to meet, and in some cases exceed, these strict requirements.

"In recent years when wildfires and severe weather conditions have increased on the West Coast we've seen increased interest in our DaVinci fire- and impact-resistant synthetic shake and slate roofing products. The newly-introduced EcoBlend color family options allow homeowners and commercial property owners to use our durable roofing tiles while complying with the new Title 24 requirements.

"While Title 24 is unique to California, structures in all areas of the country can benefit from incorporating EcoBlend roof tiles. Because these tiles reflect heat and emit the sun's energy back into the atmosphere instead of into a structure, they help reduce the cooling load, and, as a result, increase the energy efficiency of a building. An additional bonus is that a cooler roof contributes to a lower heat island effect in heavily populated areas. This in turn helps reduce your carbon footprint."

Created in 1998, the Cool Roof Rating Council develops accurate and credible methods for evaluating and labeling the solar reflectance and thermal emittance (radiative properties) of roofing products. The company shares this information with architects, specifiers, builders and all other interested parties.

The experienced team members at DaVinci Roofscapes develop and manufacture industry-leading



polymer slate and shake roofing systems with an authentic look and superior performance. DaVinci leads the industry in the greatest selection of colors, tile thickness and tile width variety. The company's reliable products have a limited lifetime warranty and are 100 percent recyclable. All DaVinci high-performing roofing products are proudly made in America where the company

is a member of the National Association of Home Builders, the National Association of Roofing Contractors, the Cool Roof Rating Council and the U.S. Green Building Council. For information call 1-800-328-4624 or visit www. davinciroofscapes.com.

Courtesy: Home Improvement News and Information Center

Photo courtesy: DaVinci Roof-

Protect your investment and your family with quality roof maintenance services from the professionals.

Complete Removal and Reroofing **New Construction Fully Insured Labor Warranted for life**

Call for your FREE ESTIMATE today.

573-619-2471 WIEBERG ROOFING LLC

Joe Wieberg, Owner







How to recognize water damage

Homes are potentially susceptible to a host of problems. While unforeseen problems can prove costly, homeowners who keep attentive eyes on their homes can oftentimes discover small problems before they escalate.

Water damage is a potentially costly problem that can afflict any home. Old homes tend to be most susceptible to water damage, and that damage can manifest itself in various ways. The following are some telltale signs of water damage that should give prospective home buyers pause and compel current homeowners to seek professional assistance as soon as possible.

Stains

Many prospective home buyers have been disappointed by the sight of water stains during an open house or home inspection. Water stains tend to be on ceilings and/or walls. Stains on ceilings tend to be round, while wall stains are straight lines down the wall that may or may not have forced paint to peel. Water stains are not necessarily indicative of a major problem, but homeowners should have the stains examined by a professional while potential buyers should direct their home inspector's attention to the stains.

Deteriorating wood

Wood around windows or doors that is deteriorating may indicate water problems. The wood might be deteriorating because water is infiltrating the wood during storms. Baseboards and molding that is dilapidated or beginning to deteriorate may also indicate water damage.

Buckled drywall or wood

Drywall or wood that is buckled or beginning to buckle is another potential indicator of water damage. Drywall buckles when it gets wet, and that is often a sign that there is a leak behind the drywall. Severely buckled drywall will feel as if it has ridges. Wood also buckles when it is exposed to excess moisture, and this can usually be felt when walking on the wood barefoot or in socks.

Odor

Sometimes water damage is best detected by the smell test. Homeowners who notice the smell of mold or mildew in rooms that previously never emanated such odors might have homes that are in the early stages of water problems. The water damage might be behind the walls, where mold is beginning to form thanks to water damage. Older homes tend to be musty, but call in a professional if you notice that mustiness if more pungent than usual.

Water damage is a potentially costly problem, especially if it goes unnoticed for months or even years. Homeowners and prospective home buyers should be on the lookout for signs of water damage before problems escalate and require expensive repairs.

PO Box 599

Owensville, MO

573-368-0117

573-437-5000



troubleshooting I circuit upgrades I safety & security I efficiency upgrades

Commercial • Residential • Industrial Free Estimates | Fully Insured

Call: 573.789.5215





MARK BOYD, OWNER



The various ways to repurpose dressers

One of the benefits to becoming a skilled do-it-yourselfer is the chance to embrace projects that can breathe new life into objects that others might designate for the trash or donation pile. Renovating such items can save money and provide an entirely different purpose for the object.

After upgrading design styles or moving, there's a good chance the average homeowner has a spare dresser or chest of drawers he or she may no longer use. Repurposing such furniture can make for an enjoyable weekend DIY project.

With a change of color, removal of drawers or a few minor modifications, dressers can be transformed in many different ways. Here are a few ideas to get started.

· Television stand: Sand and paint or stain the dresser to match the color scheme of your living room or family room. Remove the top row of drawers from the dresser to have cubby space to house electronics, such as cable boxes or DVD

players. The remaining drawers can hold movie collections, spare remote controls, gaming systems, and much more.

- Serving bar: Paint the dresser in an eye-catching shade and make sure to seal-coat it with a finish that is impervious to moisture. If time or budget allows, attach a piece of glass or tiles on top of the dresser to create a water-resistant, strong surface area. Store various serving glasses and cocktail accoutrements within the drawers. Place a few bottles of your favorite spirits and a decanter on a decorative tray.
- Storage shelving: Remove the drawers from the dresser and turn it into a storage mecca by using stackable plastic containers in spaces once occupied by the drawers. Keep craft supplies, collectibles or anything else you can think of inside.
- Kitchen island: Small dressers can be repurposed into kitchen islands with a few modifications. Install casters on the feet so it can

be moved around when necessary. Place butcher block wood or stone on top so you'll have a sturdy cutting or preparation surface area. Hooks hung on the side can hold frequently used kitchen utensils.

- Changing table: Turn an older dresser into a changing table for a new baby. In addition, add a cushioned pad and some decorative trim to serve as a frame that keeps the pad in place. The drawers will keep wipes, diapers, onesies, and other supplies at the ready.
- Bench: Remove the top drawers from the dresser. Add a piece of plywood to make a seat. Use the removed drawer faces on the inside back of the dresser since this area will now be visible. Paint the entire piece or stain it as desired. Fashion a cushion for the seat, and the bench is ready for an entryway or wherever you have space.

Before discarding an old dresser, think of all the ways it can be transformed into another useful piece of furniture.



DAN ROBINSON **CERTIFIED HOME INSPECTOR**

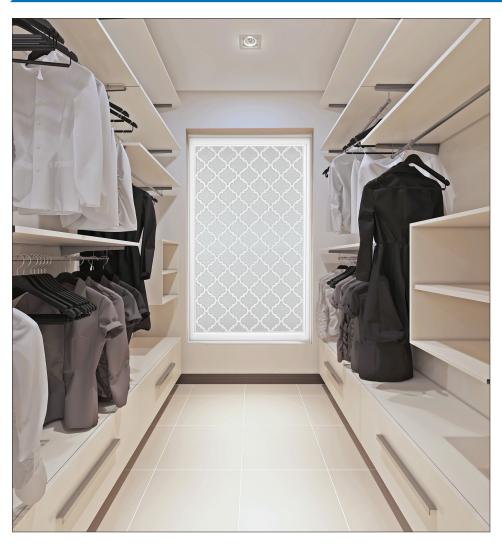
Daniels & Daniels Home Inspections

Cell: 314 599 5291 email: Dan@DanielsAndDanielsHomeInspection.com









Hy-LiteÆ Offers Home Designer Collection of Eclectic Privacy Windows

(HIT) - Need some privacy in your home? Hy-LiteÆ, a leading manufacturer of acrylic block, glass block and decorative glass windows, offers the Home Designer CollectionTM of decorative glass windows. Inspired by designers across the country, the new collection features four unique privacy windows: Metro, Mission, Prairie and Baroque.

"This eclectic collection of fixed windows was inspired by members of our Hy-Lite Designer Advisory Council," says Roger Murphy, president of Hy-Lite, a U.S. Block Windows Company. "Based on their input, we created designs that complement current styles in homes and interior furnishings across America. These windows solve the need for privacy, light and style in the home while serving to harmonize accents in a room."

Available nationwide, the Home De-

signer Collection includes vinyl-framed windows with silk-screened designs that enhance the home. Design styles include:

- Metro inspired by modern architecture with clean lines and a progressive industry feel, this window features a micro-crossreed texture and a bold three-dimensional design. True low-carbon wrought iron and tempered safety glass make this a stand-out window. Available in a 48" x 48" size.
- Mission a true Craftsman-inspired design, this window is constructed with silkscreened tempered privacy glass and clear diamond shapes on the interior. The fixed unit is finished with textured privacy glass on the exterior and comes in both a 48" x 48" size and a 48" x 12" size.
- Prairie simply elegant, this transitional design is versatile enough to complement a

See **Windows** page 13

DISCOVER THE STRENGTH AND DURABILITY OF



We take pride in offering top quality products at competitive pricing with fast and efficient service.

OFFERING:

- Sheet Metal Roofing and Siding-cut to lengths
- Custom Made Trim
- Screws, Track and Trolley Doors, Windows and Insulation

Owensville, MO

Not all metal is created equal.

LANE BUILDING PRODUCTS INC. (573) 437-4147 Hwy. 28 West





Windows • From page 12

variety of home styles from traditional to contemporary. Created with silkscreened tempered privacy glass and clear lines on the interior and finished with textured privacy glass on the exterior, this window style comes in sizes of 48" x 48", 48" x 12" and 36" x 60".

• Baroque - a dramatic, show-stopping design inspired by classic and modern tile, this window provides a unique way to blend texture into a room. Silkscreened tempered privacy glass with clear lines creates this memorable design, while textured exterior privacy glass provides seclusion. Available in 48" x 48" and 36" x 60" sizes.

"The Home Designer Collection showcases Hy-Lite's commitment to providing new, original products that fit into today's homes," says Murphy. "According to the designers we've consulted with, these windows reflect some of today's most asked-for styles.

"Each window has been designed to complement other elements of the home without clashing with designer focus points in a room, such as tiles or cabinetry. Windows in the collection are ideal for a variety of locations in the home and are a great way for builders to incorporate privacy windows in new home construction. Remodelers can also set apart their renovation and addition projects by using these versatile windows. These are windows that homeowners are sure to appreciate for their beauty, style and privacy features."

Hy-Lite, a U.S. Block Windows Company, is the leading manufacturer of acrylic block, glass block and decorative glass windows. The company's privacy product options include acrylic block shutters, accent panels, radius walls, partition walls and door inserts. Since 1988, the Pensacola, Florida-based company has been committed to providing residential and commercial construction professionals and homeowners with elegant, affordable privacy window designs. For more information, visit www.hy-lite.com.

Courtesy: Home Improvement News and Information Center Photo courtesy of Hy-Lite

Did you know?

According to a survey of its users, the home improvement resource HomeAdvisor found that the average kitchen remodeling project took six weeks to complete. While some homeowners might be turned off by the prospect of having little or no access to their kitchens for more than a month, HomeAdvisor warns that the length of time it takes to complete a kitchen remodeling project depends on a host of factors, including the scope of the project. Some homeowners reported to HomeAdvisor that their projects lasted for several months, though those projects required extensive work, including moving walls and rearranging plumbing. Others who only replaced the flooring and countertops in their kitchens were back in business in just three weeks. Homeowners should always receive a projected completion date when soliciting estimates from contractors. But it's also important that homeowners plan for unforeseen problems that may arise during the project, thereby extending the length of time necessary to complete it.

Advertiser Index on Page 46



Geothermal Systems

Live comfortably.™

so you can condition

your home

with peace of mind!

4 Main Line • www.schroepfers.com

Top quality acrylic paints help you get a grip on plastic

(HIT) - With each passing year, it seems that more construction materials are made of PVC Plastic. Lightweight and easy to install, yet durable and largely maintenance free, PVC products include window frames and sashes, soffit and fascia, decking, railings, fences, latticework, and more (not to mention vinyl siding).

For the most part, PVC plastic retains its color over time. But the need to paint it does come up in two circumstances:

1) When the plastic weathers to the point that "chalk" (released pigment) appears on the surface and the color needs freshening;

2) When there is a desire to change the color entirely.

If painting some PVC is on your to do list, take a moment to get a "feel" for the type of paint you'll need by running your hand across the plastic. The slick, slippery surface can spell trouble for some ordinary paints, while others are engineered with extra adhesion so they'll perform admirably on PVC.

Putting paint products to the test in realworld conditions is a big part of what we do at the Paint Quality Institute. Some of those



tests are designed to see which type of paints perform best on PVC plastic.

What we've learned is that all top quality 100% acrylic latex exterior paints clearly outperform other types of paint when applied to PVC material. That's no coincidence: The acrylic binder in these paints has exceptional adhesion, so it enables the paint to get a tight grip on all exterior materials, even slick PVC.

Remember, you don't have to own an all-vinyl house to be faced with the challenge of painting plastic. Nearly every home exterior has some PVC, and sooner or later, it will be will have to be painted. Stick with 100% acrylic latex paint and you will get the best adhesion to successfully paint this material.

To learn more about acrylic deck coatings,

including information on surface preparation and application techniques, visit the Paint Quality Institute website at www. paintquality.com.

Courtesy: Home Improvement News and Information Center

Photo courtesy of the Paint Quality Institute





Create more closet space without major renovations

Closet space is at a premium in many homes and apartments. Many older homes were not built to accommodate large wardrobes, while rental properties are often designed to maximize living space at the expense of storage.

Closets vary depending on the size of the home, but many tend to be a minimum of 24 inches deep so they can store garments without the clothes brushing against the walls. Bedroom and hallway closets can be four feet in length or more. Walk-in closets are the largest options, but such spaces tend to only be available in modern homes or custom-built properties.

It is not always practical or possible to undergo renovations to create more closet space. Apart from moving to a new residence, homeowners or renters must evaluate the space they have and make some more efficient choices in how they utilize available areas.

Clear out clutter

The first step to more closet space is to eliminate unused items. Clothing that no longer fits or items that can be stored elsewhere should be removed from the closet. Donate as much as possible. Some organizations will even pick up donations at your convenience.

Upgrade hangers and rods

Replace existing hangers with slimmer, more uniform alternatives that more easily fit into your closet. In addition, remove empty hangers, which are likely just taking

Consider dual closet rods if space will allow them. Hang the second rod below an area reserved for shorter clothing to achieve a two-tiered design. Grouping short items together also can free up valuable floor space.

Stack taller

Many closets are as tall as the ceilings of the rooms where they're located. However, the upper area may go unused because if it is not easy to reach. Install shelving above the closet rod with small swing-out style cabinet doors to offer access. In such areas, store seasonal items that you won't need to reach for each day. Keep a step stool close by for easy accessibility.

In small rooms, homeowners may want to find another way to utilize vertical space. A loft bed, which raises the bed up to a level where it might be on the top bunk of a bunk bed, will free up plenty of storage space beneath the bed. This can be turned into a floor closet.

Create storage for small items

Bookends, bins, boxes and drawers can be used to contain items that don't easily conform to closets. These may be purses, scarves, ties, and more. Don't overlook the possibilities of hanging items on the wall inside the closet or on the back of closet doors.

When finishing closet makeovers, be sure to install lighting inside the closet so items are more visible.



GENERAL CONSTRUCTION **GOT LEAKS?**

- —All Type Roofs & Repairs
- —Industrial Rubber Roof Coatings
- —Driveway/Parking Lot Seal Coatings
- —Barn Painting

FREE

Call:

Estimates 573.544.4651

HEINTZ Custom Excavating & Trucking, LLC



BLAND, MO MARK: ⁵⁷³694-1276

KALEB: ⁵⁷³694-6042

Trackhoe & Breaker · Backhoe · Highlift · Trucking, Etc. Creek Gravel • White Rock • Screen Gravel • Dirt Hauling



Phone: 573-437-5416 Cell: 573-259-0860

Why you should take a shine to sheen

(HIT) – Many do-it-yourself painters spend hours selecting the perfect paint colors, but give far less thought to the sheen they'll use. That's short sighted, according to Debbie Zimmer, spokesperson for the Paint Quality Institute, who recently was named one of the "Top 200 Influencers in the Home Design Industry".

"Paint sheen affects not only the initial appearance of a paint job, but also its longterm performance," says Zimmer. "So, it's important to carefully consider your options when choosing a paint."

Leading paint brands come in as many as six different levels of sheen, which is basically a measure of the reflectivity of the paint once it's applied. Flat paint is the least reflective, followed by increasingly "shiny" options like matte, eggshell, satin, semi-gloss and – shiniest of all -- high gloss.

If the condition of your walls is impeccable, you can choose any level of sheen your eye desires. But if you have sloppy sheetrock, uneven surfaces, or otherwise imperfect walls, be aware that paint with a higher sheen will make these defects more apparent, while a coating with less sheen will help conceal them.

There's another aesthetic aspect of sheen: The shinier the paint, the more it will reflect light, rather than absorb it. So, if you want to brighten your surroundings without inflating your electric bill, consider using wall paint with some significant sheen – trading up from a flat paint to, say, a semi-gloss coating. The difference will be apparent.

Some of the reasons sheen level is important have to do not just with the appearance of your paint on day one, but rather, the way it will look years later.

"Paints with higher sheen are tougher, more durable, more mildew resistant, and more stain-resistant than those with a flat or matte finish," says Zimmer, "so they'll hold up better over time. If the room you are painting is heavily used, it's wise to select a wall paint from the glossier side of the spectrum."

Kitchens, bathrooms, and laundry rooms are clearly candidates for semi-gloss, or even high gloss wall paint; so, too, are rooms that are frequented by guests, children, or pets. On the other hand, walls in lesser-used spaces such as entranceways or spare bedrooms



will likely hold up well even with flat or low-sheen paint.

Should they ever become soiled, glossier paints are much easier to clean. High gloss and semi-gloss paints, in particular, will easily give up fingerprints and many other common stains with just light scrubbing. As a result, they're ideal for use not just on walls, but also on windows, doors and baseboards.

So, when the counterperson at the paint store asks which sheen you'd like, don't brush off the question - reflect on your needs. In many ways, the sheen level of the paint you choose is every bit as important as the color!

To learn more about paint sheen and interior painting, visit the Paint Quality Institute online at blog.paintquality.com.

Courtesy: Home Improvement News and Information Center

Photo courtesy of the Paint Quality Institute



Tim Jahnsen 573-291-4968

Fully Insured Free Estimates

Kurt Jahnsen 573-569-3193



INSURANCE COMPANIES, HOME OFFICES: BLOOMINGTON, ILLINOIS

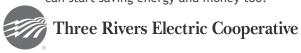
DOUGLAS N. KNEHANS

105 E. Peters P.O. Box 95

Owensville, MO 65066 Office: 573-437-2101 573-437-7765 Fax: Home: 573-437-3842 REPRESENTING STATE FARM **INSURANCE**



Visit www.TakeControlAndSave.coop to find out how you can start saving energy and money too!



With offices in Linn and Brazito • (800) 892-2251 • threeriverselectric.com www.TakeControlAndSave.coop

Did you know?

According to the U.S. Centers for Disease Control and Prevention and the U.S. Environmental Protection Agency, there are no safe levels of lead. Lead is particularly harmful to children's health. Exposure to lead can stunt children's growth while also contributing to behavioral and learning problems. Anemia, reduced growth of fetuses in pregnant women, cardiovascular effects, and reproductive problems also are side effects of lead exposure. Many people once came into contact with lead via lead-based paints, which have been banned in the United States for consumer use since 1978. But lead also can be lurking in water supplies. The EPA says that

between 10 and 20 percent of instances of lead exposure can be traced to contaminated water. Homes built before 1986 are the biggest risk factors for lead plumbing. As of January 2014, all newly installed water fixtures, pipes and fittings must meet new lead-free requirements. But within the United States, public water suppliers and existing homes do not need to retrofit. The National Drinking Water Advisory Council found around 7.3 million lead service lines currently deliver water to customers. Homeowners can request testing through their local water supplier or conduct certified home tests.









Your Partner in Growing a Better Tomorrow Visit us at www.sydenstrickers.com











Animated hallways

(HIT) - Use hallway space to your greatest advantage. Transform underutilized hallway space into a focal point with the creative use of color! Using paint to add color to the walls, ceiling and floors within a hallway space can turn what was once meaningless space into warm, welcoming areas within the home interior.

Decorative Ideas: The deliberate use of color can alter the appearance of hallways.

- Light shades of color make compact hallways appear larger.
- Visually "shorten" the feel of a long hallway by selecting a darker tone, and paint the end wall using this color selection.
- To create a hallway that is wider in appearance, paint the ceiling and floors in a hue that is darker than the wall coverings.
- Odd shaped hallways can be given the illusion of greater balance by painting the ceiling and floors in darker shades to create a squared appearance.

Remember that for hallway color choice to blend harmoniously, colors should blend



with the surrounding, existing color scheme and overall décor.

About the PAINT QUALITY INSTI-TUTESM The Paint Quality Institute was formed in 1989 to educate people on the advantages of using quality interior and exterior paints and coatings. The Paint Quality Institute's goal is to provide information on the virtues of quality paint as well as color trends and decorating with paint through a variety of vehicles, including television appearances, newspaper and magazine articles, and instructional literature. Please be sure to visit the Paint Quality Institute at www.paintquality.com.

THE PAINT QUALITY INSTITUTE and PAINTQUALITY.COM are trademarks of

The Dow Chemical Company ("Dow") or an affiliated company of Dow.

Courtesy: Home Improvement News and Information Center

Photo courtesy of the Paint Quality







How to recognize water damage in a home

Homes are potentially susceptible to a host of problems. While unforeseen problems can prove costly, homeowners who keep attentive eyes on their homes can oftentimes discover small problems before they escalate.

Water damage is a potentially costly problem that can afflict any home. Old homes tend to be most susceptible to water damage, and that damage can manifest itself in various ways. The following are some telltale signs of water damage that should give prospective home buyers pause and compel current homeowners to seek professional assistance as soon as possible.

Stains

Many prospective home buyers have been disappointed by the sight of water stains during an open house or home inspection. Water stains tend to be on ceilings and/or walls. Stains on ceilings tend to be round, while wall stains are straight lines down the wall that may or may not have forced paint to peel. Water stains are not necessarily indicative of a major problem, but homeowners should have the stains examined by a professional while potential buyers should direct their home inspector's attention to the stains.

Deteriorating wood

Wood around windows or doors that is deteriorating may indicate water problems. The wood might be deteriorating because water is infiltrating the wood during storms.

Baseboards and molding that is dilapidated or beginning to deteriorate may also indicate water damage.

Buckled drywall or wood

Drywall or wood that is buckled or beginning to buckle is another potential indicator of water damage. Drywall buckles when it gets wet, and that is often a sign that there is a leak behind the drywall. Severely buckled drywall will feel as if it has ridges. Wood also buckles when it is exposed to excess moisture, and this can usually be felt when walking on the wood barefoot or in socks.

Odor

Sometimes water damage is best detected by the smell test. Homeowners who notice the smell of mold or mildew in rooms that previously never emanated such odors might have homes that are in the early stages of water problems. The water damage might be behind the walls, where mold is beginning to form thanks to water damage. Older homes tend to be musty, but call in a professional if you notice that mustiness if more pungent than usual.

Water damage is a potentially costly problem, especially if it goes unnoticed for months or even years. Homeowners and prospective home buyers should be on the lookout for signs of water damage before problems escalate and require expensive repairs.



Five ways to make homes safer

Injuries that occur around the home contribute to millions of medical visits and tens of thousands of fatalities each year. Falls account for the largest percentage of home accidents, with the U.S. Centers for Disease Control and Prevention reporting that around 30,000 fallrelated fatalities occur each year in the United States. Many home accidents are entirely preventable when proper caution is exercised.

As homeowners prepare for home-improvement projects, improving safety inside and outside the home should be a priority.

1. Improve lighting

One of the easiest ways to reduce the risk of falls is to improve lighting around the home. The National Institutes of Health state that adequate lighting is important at entrances to the home, stairways, hallways, and other frequently traversed areas. Make sure lighting fixtures are using the highest wattage light bulb allowed. Artificial lighting sources become even more vital in fall and autumn, when natural light is less abundant in a home. In addition, install lighting outdoors by the front door, over the garage and where garbage pails are stored to facilitate safe passage.

2. Eliminate slick surfaces

Improving traction around the house also can minimize falls. Throw rugs and runners can be made more secure with nonslip rubber backings. Bath rugs can reduce slipping on wet surfaces in the bathroom. Also, nonslip mats can be used inside of showers and bathtubs.

Use shoe trays to reduce puddling from melting snow or rain runoff in entryways. Mop up spills quickly, and consider the use of matte- or textured-finished flooring to improve stability underfoot.

Promptly remove snow and ice from driveways and walkways. For those who live in cold climates, heated concrete can help melt precipitation before it accumulates.

3. Make needed repairs

Repair loose floorboards and pull carpet taut if it has started to stretch out. Address cracks outdoors and ensure that patio stones, bricks and pavers are secure and level to reduce tripping hazards. Fix areas of the landscape where water may pool and freeze, creating potential hazards.

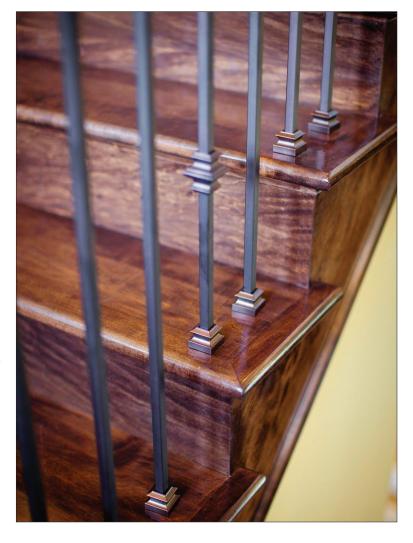
4. Declutter all spaces

Remove unnecessary items and furniture from rooms to free up more space to get around. Be sure there are no obstructions in walkways, entryways and near doors. Keep staircases clear at all times.

5. Invest in assistive devices

Handrails, grab bars, nonslip stair treads, and many other devices can make homes safer for people of all ages and abilities. Outfit cabinets and closets with organizers that put frequently used items within easy reach. A sturdy step stool can reduce the risk of injury while reaching for items stored on high shelves.

Taking measures to reduce the risk of falling around the home is a worthwhile home improvement project.







How to make bedrooms more conducive to sleep

Insufficient sleep causes more problems than many people may know. Fatigue after a poor night's sleep might seem like an inconvenience that can be easily rectified, but the long-term effects of insufficient sleep are significant.

According to the National Sleep Foundation, researchers have found a link between insufficient sleep and an elevated risk for type 2 diabetes. In one such study exploring that potential link, researchers asked healthy adults to sleep just four hours per night for six nights. At the conclusion of that period, participants' ability to break down glucose had decreased by an average of 40 percent and reached levels that are consistent with those of older adults at risk for diabetes.

Insufficient sleep may be linked to any of a host of factors, including one's bedroom environment. An environment that promotes restful sleep can help people suffering from insomnia or restlessness

improve the quality of their sleep. The NSF offers the following tips to make bedrooms more conducive to sleep.

- Set the right temperature. The NSF notes that research indicates a bedroom temperature of roughly 65 F makes for the best sleep. Human beings'body temperatures rise and fall throughout the day, reaching their lowest level around 5 a.m. each day before slowly climbing as morning begins. A room that is too warm overnight may interfere with this natural dip, leading to restlessness. If necessary, install a programmable thermostat in the bedroom so the temperature in the room remains steady and in line with your body's natural temperature fluctuations.
- Address allergens. Some people may trace their sleeping difficulties to allergies. Dust and pollen in the bedroom can make for a disruptive night's sleep. Wash bedding once per week in

hot water if dust mites are proving problematic. If pillows cannot be washed, dry them using high heat to kill dust mites. In addition, cover the mattress in a mattress protector that guards against allergens and dust mites. If pollen is finding its way into the bedroom, always keep bedroom windows closed during allergy season.

- Use a white noise machine. Noise is another potential contributor to poor sleep. The NSF notes that some people may have their sleep interrupted by noise even if they don't know it. White noise machines are often used to help infants sleep, but such machines can be just as effective at helping adults. The NSF notes that the constant ambient sound created by white noise machines masks activity both inside and outside the house, helping men and women enjoy more restful sleep.
- · Draw blinds, shades or curtains. Waking up to sunlight each



day might be nice, but that morning sunlight may be interrupting your sleep. Early morning rays from the sun might be triggering your body to wake up before it's had adequate rest, so make sure blinds, shades and curtains are drawn before going to bed at night so you are

not woken up prematurely in the morning.

Making bedrooms more conducive to sleep is one way men and women can improve the quality of their nightly sleep.

FREE INITIAL CONSULTATION

- NEW HOMES (SINGLE FAMILY & DUPLEX)
- ROOM ADDITIONS • REMODELING PROJECTS
 - EVENING APPOINTMENTS AVAILABLE



P.O. Box 711 Cuba, MO 65453 Phone: (573) 885-7700 Fax: (573) 885-6700

"where dream homes do come true"

ZEUGIN'S

Home Repair & Maintenance

"Free Estimates" (573) 437-8307 & Insured

PLUMBING ~ GUTTER CLEANING ~ PAINTING ROOF REPAIRS ~ ELECTRICAL ~ POWER WASHING **DECK SEALING & STAINING** SEWER CLEANING ~ & MUCH MORE!!

Ken Zeugin, Owner

email: kzeuginiii@yahoo.com



Whether you are investing in a new home or investing in your existing home, now is a great time to spruce up your insurance policy.

"Let me show you how reasonable good insurance can be"

Curtman Insurance Agency Bryan Curtman

111 South 1st Street • Owensville, MO 65066 curtmanagency@gmail.com

(573) 437-8258

~Farm~Home~Business~Auto~Life ~Special Events



ARCHITECTURAL MILLWORK can be seen in many areas of a home, including kitchens.

Millwork can add appeal and a classic feel

Homeowners are discovering that architectural accents can go a long way toward improving both the look and value of their homes. When renovating a space, the term "millwork" may be mentioned by designers and contractors. While it might be a mystery to some, millwork can give rooms unique looks.

Millwork refers to items traditionally made from raw lumber in a sawmill. Examples of millwork include crown molding, base trims, door frames, window casings, chair rails, and paneling. Cabinets may also classify as millwork.

Used for both decoration and to increase the functionality of buildings, millwork comes in various types. Generally, millwork is fabricated in two ways. Stock millwork tends to be mass-produced commercial items. These low-cost items are interchangeable and may be widely available at retailers, including home improvement centers. Custom millwork is a product that is custom designed and produced for individuals and special building projects. Sometimes referred to as "architectural millwork," these pieces may be more ornate and made-toorder. Homeowners who want to match a focal point of a home or an existing style often turn to custom millwork.

Between the 15th and 18th centuries, ornate millwork was largely reserved for royalty or the very wealthy. Skilled carpenters would hand carve each piece, taking weeks to finish most projects. Eventually, millwork became more commonplace. Distinguishing one property from another today could mean turning back to the more distinctive designs of the past.

Homeowners looking for ways to enhance their properties can embrace millwork to achieve a luxury feel without a sizable investment. The first step is to choose millwork that will coordinate with the era and style of a home's existing decor. Ornate millwork in an overly modern house may seem out of place. The millwork should match the architectural theme of the home.

Although some do-it-yourselfers can successfully install prefabricated millwork, for custom designs and a truly seamless look, it is important to have millwork professionally installed. Individuals should research carpenters who specialize in millwork and verify their license and reputation through a consumer protection agency.

Popular types of millwork include crown molding, corbels, wainscotting, and custom bookcases. Homeowners may not realize that millwork can be added to spaces of all sizes to give them an air of sophistication.

Although millwork was traditionally formed from hardwoods, eco-friendly homeowners can now find millwork crafted from synthetic materials and even reclaimed woods

Millwork can add that special touch to the interior or exterior of a home. Learn more by visiting worldmillworkalliance.com.







Fall Home Improvement WED., OCT. 19, 2016 PAGE 23B PAGE 23B PAGE 23B



Gas fireplaces offer peace of mind

Fireplaces have long been used in residences to offer a centralized gathering area for the family and serve as a dramatic focal point that's as much about aesthetic appeal as it is functionality. However, fireplaces also can be a source of supplemental heat, and many homeowners install a fireplace as a back-up heating source.

When Hurricane Sandy pummeled the East Coast in October of 2012, tidal surges and flooding knocked out power to millions of customers across the Northeastern United States. Those power outages left people without lights, television, and perhaps most frightening, heat. Even those who had portable backup generators found they were unable to connect central heating systems to the generator because of the overwhelming power draw. Flooding shut down some city-provided steam heating services in and around New York City, putting safe alternative heating sources in high demand.

Gas fireplaces are not only decorative, but also they can be a significant source of home heat, enabling homeowners to enjoy warmth and light without the hassle of buying and handling wood. In addition, gas fireplaces produce low emissions, which means they are not always limited to areas of the home that could provide an exterior wall for a chimney.

There are many types of gas fireplaces, and homeowners can customize the model they choose to meet their needs. Ventless gas fireplaces are perhaps the most versatile because they do not need to be vented outdoors or up a chimney. This means they can be located just about anywhere there is an available wall. However, these types of appliances are not allowed in all states because of concerns about carbon monoxide. But simply keeping a window open slightly during operation can greatly reduce the risk CO poisoning.

Direct vented fireplaces are installed on an outside wall and a pipe is used to vent the unit outdoors. The complexity of installation and unit designs make these more expensive than ventless options.

Homeowners also can convert a wood fireplace into a gas one with the use of gas logs or a gas line exiting within the fireplace. Gas fireplace inserts that can be custom-installed in the existing cut-out of the fireplace are also available.

A gas fireplace can add value to a home because it is not only attractive, but capable of providing supplemental heat with the flick of a switch. Buying and installing a fireplace before the arrival of winter can save homeowners money while adding some aesthetic appeal to their home.

Did you know?

The thinnest house in New York City, a city known for high real estate costs and compact dwellings, is located in the West Village neighborhood of Manhattan. Now known as the Millay House, a name honoring its one-time resident, the poet Edna St. Vincent Millay, the house was built in 1873 and is a mere 9.5 feet wide. It is sandwiched into a space that once served as a carriage alley. While Millay House certainly is compact, a home in Warsaw, Poland, is only four feet wide and, at its thinnest, is only 29.3 inches. The residence, called the Keret House, was built in a crack between two buildings. The entrance is in the rear of the home and features an entry hatch and a foldable, remote control-operated ladder.

Adam Menz

A-Z Maintenance, Repair, & Fabrication, Lie

Cell: **573-619-0509**

1572 Bohrenpohl Road • Owensville, MO 65066

Services Offered: • Welding, Fabrication & Machine Shop Work

- Driveway Maintenance Skid Steer Work Snow Removal
- Home Maintenance/Repair Light Mechanical Repair (Auto or Equip.)



If you have an open fireplace in your home, you know how cold, drafty and smoky they are to use.

An open fireplace loses up to 90% of your homes heat! Let Lopi show you how to turn that open fireplace into an efficient and cost effective heater.

A clean burning Lopi wood, pellet or gas insert can turn your masonry or metal fireplace into a visually stunning, and reliable functional heat source for your home.

It's the best of both worlds! You'll appreciate the added value and your family will appreciate the comfort of a beautiful new fireplace insert by Lopi.



556 East 5th Street • Washington, MO 63090 636-390-4242 www.hearth556.com

- Gas and Woodburning Fireplace, Stove & Inserts -Where fireplaces are our business!



HOMEOWNERS CAN reduce their risk for home fires in various ways.

Reduce cold-weather fire risk

Plenty of things heat up when the temperature drops, including the risk for fire hazards. Fireplaces, stoves, heating systems, candles, and even electric lights are used more often during the winter than any other time of year, so it makes sense that the risk of home fires increases when the mercury drops.

The U.S. Fire Administration says 905 people die in winter home fires each year. Cooking is the leading cause of all home fires and contributes to around \$2 billion in property loss each year. Understanding potential risks and exercising caution can help homeowners protect themselves, their families and their homes from fire.

Cooking

Home heating fires peak between the hours of 6 p.m. and 8 p.m., when many people are home preparing dinner. The following steps, courtesy of the American Red Cross, can improve safety in the kitchen and reduce the likelihood of a home fire.

- · Never leave cooking food unattended, as it can take just seconds for fires to ignite.
- Keep anything that can catch fire away from the stove or other appliances that generate heat.
 - · Clean regularly to prevent grease buildup.
- Make sure appliances are turned off before leaving the room or going to bed.

Heating

The National Fire Protection Association warns that heating is

the second leading cause of home fires, deaths and injuries in the United States. The NFPA offers these safety guidelines.

- Install heating appliances according to manufacturers' instructions or have a professional do the installation.
 - Fuel-burning equipment needs to vent to the outside.
 - Never use an oven to heat a home.
- Keep anything that can burn away from heating equipment, including portable space heaters.
 - Clean and inspect heating appliances regularly.
 - Turn off portable heaters when leaving the room or going to bed.

Electric

The National Safety Council estimates that between 600 and 1,000 people die each year from electrocution. Electricity also can contribute to home fires. The Energy Education Council offers these safety suggestions.

- Never force plugs into outlets.
- Check that cords are not frayed or cracked. Do not run cords under carpets or place them in high-traffic areas.
 - Use extension cords only on a temporary basis.
 - Make sure light bulbs are the proper wattage for fixtures.
- Install ground fault circuit interrupters in kitchens, baths, laundry rooms, and elsewhere, making sure to test them regularly.
- Check periodically for loose wall receptacles and loose wires. Listen for popping or sizzling sounds behind walls.

Home fires are no joke and can be prevented with simple safety checks.





Responsible building decisions deserve benefits, too

(MS) — Beauty, spaciousness and interior design are all important when building a personal dream home. Today, however, with the reality of energy and environmental concerns, homeowners also insist their forever home must be as eco-responsible as possible. And it turns out many decisions initially based on being environmentally friendly can deliver unexpected aesthetic results, too.

"Sometimes the least glamorous decisions can be the ones that give your lifestyle far more quality and value—and a good case in point is the use of concrete to build the walls, instead of traditional wood framing," says Natalie Rodgers of Nudura, a leading name in this field.

"Our technology has advanced the development of the insulated concrete form, a system that interlocks like Lego to erect a building. For the occupants, the benefits of improved comfort, energy efficiency, safety and interior air quality are delivered immediately with ICF construction. For the homeowner-investor, all those benefits assure top resale value."

In addition, an ICF structure can be finished on the exterior just like traditional wood frame structures. Stone, stucco, brick or whatever material is envisioned can be used with the insulated concrete forms.

Building the walls with concrete needs to be decided early in the planning, Rodgers explains. The method discards wood framing in favor of pre-assembled, interlocking concrete forms filled with concrete. Take a look at a few more of the benefits of concrete:

Fuel savings. Compared to wooden walls, solid concrete walls vastly reduce air infiltration, optimizing energy performance and reducing the carbon footprint.

Comfort. Outside cold easily travels through wood-framed walls, causing thermal bridging and creating uncomfortable chilly spots inside your home. Walls with a solid concrete core address and prevent thermal bridging to deliver even temperatures throughout the house.

Quiet. Solid concrete is an effective sound barrier. It dampens sound vibrations from outside noise such as traffic, trains and neighborhood parties.



Safety. ICF has a fire protection rating of up to four hours. If high wind in your community is a concern, data shows that Nudura homes demonstrate impact resistance up to 250 miles per hour.

Improved value. A stronger, safer, greener home that is more cost-efficient and needs less maintenance and repair is generally expected to build and hold its value.





Seven things you need to know about eco-friendly homes

(MS) — Improved practices in the construction industry reflect the greening of building codes across America. This proactivity is highlighted by advancements in window daylighting, insulation, air infiltration, and new wall-building materials. Here's everything you need to know about choosing methods and materials, such as insulated concrete forms, that are even more energy efficient than the minimums required by building codes.

1. You'll save money. "A huge step forward is to replace the traditional wood framing of your house with what we call ICFs insulated concrete forms," says Keven Rector at Nudura, a leading name in this technology. Building the envelope of your house with concrete instead of wood delivers an energy efficiency rating as high as R-50 (compared to an average R-20 in wood structures), saving you up to 70 percent on utility bills.

2. You'll be protected from natural disasters. Homes built with ICFs are disaster-resilient, offering you the safety of fire resistance and hurricane wind-resistance of up to 250 miles per hour.

3. You'll be more comfortable. Say goodbye to mold, cold spots and drafts. Green homes with this concrete system are far less prone to these problems.

4. You'll get in your new home sooner. "ICF construction assures the adherence to American building codes, takes up less shipping space, requires less manpower at the site, and the assembly is faster than wood framing," explains Rector. "Time-strapped builders and eager homeowners benefit equally from this efficiency."

5. You'll achieve higher property value. Remember that highquality materials will stand up to the test of time. For example, reinforced concrete as the main structural element is more durable and requires less maintenance and repair over its lifetime compared to wood structures that require



regular maintenance over their limited life span.

6. You'll hear less unwanted outside noise. A home that uses ICF construction dampens sound vibrations, sheltering you from noisy neighbors, traffic and trains.

7. You'll help the environment. With the concrete option, countless trees remain untouched. And with reduced energy consumption and less tapping of natural resources

every day, just imagine the contribution your house will make towards achieving a sustainable environment over the years.



Fall Home Improvement WED., OCT. 19, 2016 PAGE 27B PAGE 27B PAGE 27B PAGE 27B



Chimney maintenance a part of home safety

As temperatures drop and thoughts once again turn to lighting fires and sitting down with a good book, it's important to revisit chimney maintenance. Even though chimneys do not require daily upkeep, regular maintenance efforts help chimneys operate safely and prevent deaths and injuries while protecting homes from fire.

Various problems can arise when chimnevs are not well maintained. Such problems include chimney fires, carbon monoxide poisoning and early failure of the chimney and heating sources that the chimney vents.

Carbon monoxide can be scary, as it is virtually invisible without a proper detector. The National Vital Statistics System says that, in 2015, 393 deaths resulted from unintentional carbon monoxide poisoning in the United States. When carbon monoxide is breathed in, it builds up quickly and combines with the blood, reducing the blood's ability to carry oxygen. The Canada Safety Council says that body tissue and cells can't function without oxygen.

Chimney fires are another potential byproduct of poor chimney maintenance. The Chimney Safety Institute of America notes that chimneys expel the byproducts of combustion, including smoke, water vapor, gases, unburned wood particles, hydrocarbon, tar fog, and assorted minerals, which can condense on the inside of the chimney flue. The residue, called creosote, is highly combustible. With the right conditions, a chimney fire can occur.

To avoid chimney fires and other risks, take these precautions, courtesy of CSIA, HomeAdvisor and Popular Mechanics.

- Have chimneys inspected annually and properly cleaned by a professional chimney technician
- · Make sure tree branches and other obstacles are cleared away from the top of the chimney.
- Use seasoned hardwoods that have been split for several months to a year. "Green" wood creates more creosote.
- The top-down method of building a fire produces less smoke. This means using larger pieces of wood on the bottom and the smallest twigs and kindling at the top. The fire will burn from the top and down, igniting the wood beneath as it goes.
- Put a cap on the chimney to keep out rain, snow and small animals.
- Keep fires small; otherwise, the intense heat may damage bricks and mortar in the chimney. Repair any damage promptly before lighting another fire.
- Open the damper and fireplace doors so that air supply flows freely and can vent the smoke promptly, reducing residence time in the flue; otherwise, creosote can form.
- · Install smoke and carbon monoxide alarms throughout the home and routinely check the batteries.

Learn more about chimney maintenance and find a certified chimney sweep at www. **SMALL JOB SPECIALIST • REASONABLE RATES**

DAHL DIRT WORKS, LLC

- Trenching
- Roto-Tilling
- Driveway Pipes
- Posthole Digging
- Brush-Hogging



314-606-7823 • 573-764-3701



- ~ Chimney Sweeps
- ~ Safety Inspections
- ~ Masonry Repairs
- ~ Tuckpointing

call: 573.694.1041

Now we are even tighter.



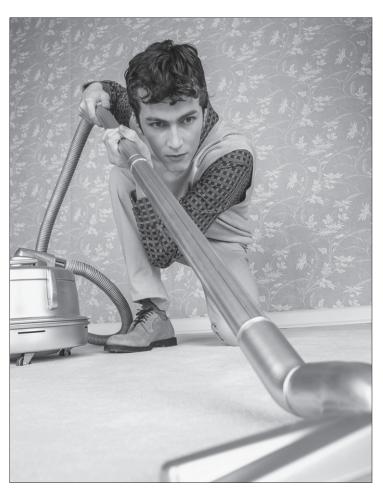
I found air leaks in our home. He was my "big helper" as we sealed them. Every day he retells the adventure of how we made our energy bills go down.

We tightened our relationship as we tightened our home.

Visit www.TakeControlAndSave.coop to find out how you can start saving energy and money too!







KEEPING A clean house can help prevent bed bug infestations.

Identify and control bed bugs

Critters inside a home are a cause for concern, but some of these uninvited guests inspire more ire than others. Bed bugs are among the least popular critters people can encounter.

Bed bugs can quickly change from being a minor nuisance to a major infestation. Therefore, understanding bed bugs, how they spread and when and how to treat a bed bug infestation is knowledge all people should have so they can nip bed bug problems in the bud before they become more serious.

The Environmental Protection Agency says many bugs that resemble bed bugs. Identifying bed bugs correctly is a critical first step to treating an infestation. Here are some of the more notable attributes of

- Bed bugs are generally long and brown with a flat oval-shaped body around the size of an apple seed. Bed bugs that have recently fed will be balloon-like and reddish-brown in color.
- Young bed bugs (nymphs) are smaller, and their color is a translucent white-yellow.
- Bed bug eggs are pearl-white in color and the size of a pinhead.
- Bed bugs have six legs and two antennae and they cannot fly. They cannot jump long distances, instead moving by crawling and climbing. They can

climb heights and drop down from above onto beds to find a meal

Since bed bugs are nocturnal and small, detecting them can be challenging. Usually blood stains on sheets or black spots of dried bed bug excrement indicate an infestation even before bugs are seen.

Bed bugs tend to be discovered in the seams of chairs and couches, between cushions, and in the folds of curtains. Bed bugs may hide in drawer joints or in electrical receptacles. They even can hide in cracks along the top or bottom of a wall.

Bed bugs can survive and remain active at temperatures as low as 46 F, advises the EPA. Heat is what kills them most readily, and a room or area must be hotter than 113 F consistently to do so.

Avoiding bed bugs requires diligence. Reducing clutter, inspecting secondhand furniture for bed bugs and vacuuming frequently can help. Check luggage racks and hotel rooms for bed bugs prior to remaining in the room. Cold and hot treatments may kill some of the bed bugs, but an infestation usually will require treatment by a professional exterminator.

Bed bugs need to be identified and promptly address before a minor problem becomes something much bigger. For more information about controlling bed bugs, visit www.epa.gov/bedbugs.



GUESTS!



Call us to eliminate those unwanted rodents and insect guests!

Environmentally Safe for You - Deadly for Pests!

HAVENER'S TERMITE & INSECT

Ron Lang Jr. - Owner

State Licensed

819 W. Jackson **(573) 437-2031** Owensville

How families can manage cramped quarters

Young parents living in cities face difficult decisions regarding their living arrangements. The suburbs versus city debate is one many young married couples have had, and that discussion is often prompted by the arrival of children.

Data from the U.S. Census Bureau suggests that more people are choosing cities over the suburbs in the 21st century. While that data indicates 53 of the 81 cities in the United States with populations exceeding a quarter million people experienced reduced growth in 2013-2014, the most recent year for which statistics are available, during that time such cities still exhibited growth well above their averages from 2000 to 2010.

There are many reasons why city life might make more sense than living in the suburbs for young married couples. Living in the city may lead to far shorter commutes for working parents, and the availability of public transportation in cities may save parents the costly expense of purchasing their own vehicles.

But city life may force families to cope with cramped quarters. Even the most spacious apartments may not provide the same square footage as single-family suburban homes. Parents who are committed to city living may need to get creative in order to live comfortably in apartments.

• Actively police clutter. Few things can make apartments seem more cramped than clutter. Unsolicited mailings, old magazines and unused kitchenware are just a few of the items that can make small apartments seem even smaller. Discard junk mail the moment



you walk through the door, making a daily effort to keep kitchen counters and tables, coffee tables and other areas that tend to accumulate clutter clear of clutter. Reducing clutter also makes homes safer for young children, making it easier for them to navigate a home while reducing choking hazards.

- Keep hosting duties to a minimum. Many men and women love to host friends and family, and that desire to host won't subside simply because you live in a city. But even if you love to host, host more intimate gatherings so you are not forced to use your already limited storage space to store items, such as extra plates, utensils and drinking glasses, that you will only use every so often. Fewer guests means fewer items you need to store year-round.
- Go easy on the tots' toys. Parents of young children know that kids' toys take up a lot of space, and that's space that many city dwellers simply don't have. Rather than adding to youngsters' toy stash each month, explain to them that space is limited and that some older toys will have to go before new ones can be purchased. Donate old toys and let kids know their items will be given to less fortunate youngsters, as that may make kids feel better about parting ways with their toys. Set a good example by showing kids when you discard or donate older items before replacing them with new ones.
- Think vertically. Single-family home owners may not need to make much use of the vertical space in their homes, but such is not often the case with apartment dwellers. Utilizing vertical space in an apartment can be as simple as buying some shelving units or bookcases. To be safe, keep items the kids will use on lower shelves so they are not tempted to do some climbing to reach their toys or books.

Parents who choose the big city over the suburbs may need to make some sacrifices to make better use of cramped quarters.

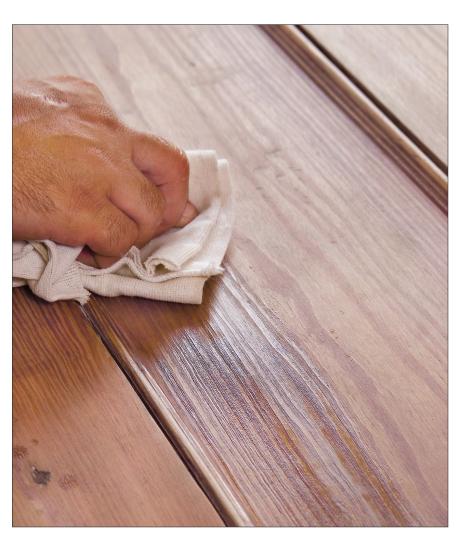
Flooring: Every Style. Every Color. **Every** Budget.











Tips for staining wood

Staining wood can transform the look of everything from fencing to decking. While wood can be beautiful in its natural state, staining can protect the wood and complement landscaping and other home design elements.

Staining can seem like a simple project, and that is often true. However, certain woods, such as pine, cherry, maple, and birch, can be difficult to stain. Boards with attractive grain patterns also can absorb stain differently, resulting in blotching and uneven tone.

Before beginning a staining project, it is important for homeowners to test the stain chosen on a sample piece of wood to see how the color and absorption turn out. This gives homeowners the chance to understand what they're dealing with and time to make any necessary accommodations to achieve a more even look.

Begin by gathering the necessary supplies. A pair of latex or vinyl gloves will protect your hands. Drop cloths will catch any drips or spills. Safety goggles and a dust mask provide protection if sanding is required prior to staining. If sanding is necessary, homeowners will need an orbital sander, hand sander and sandpaper. Start with the coarsest grit sandpaper and move to a higher grit for a smooth finish. Wood that is covered in paint may need to be stripped prior

to sanding. Follow the directions carefully when using chemical strippers.

Natural bristle paint brushes are handy for oil-based stain applications. Synthetic paint brushes can apply water-based finishes. Many do-it-yourselfers find that foam brushes or paint pads are the most handy because they provide a smooth finish and there's no need to clean up the brushes afterward.

Many professionals recommend using wood conditioners or pre-treaters so that the stain will not leave blotches on the wood. This is especially important for homeowners who determined their wood is prone to uneven color absorption. Allow the conditioner to dry according to product directions.

Stain should be applied so that it is evenly coated. Wipe off the excess to get the preferred color. Apply more stain as necessary to get the desired color. Many stains only offer color, so you'll need to apply a finishing coat to protect the wood. Otherwise, look for a product that combines stain color and a finish to save time.

Remember to remove knobs, hinges, and handles from a piece before staining, as the stain may affect the color of any metal hardware and damage it.



NEW HOMES · HOME ADDITIONS · HOME REMODELING AND COMMERCIAL CONSTRUCTION

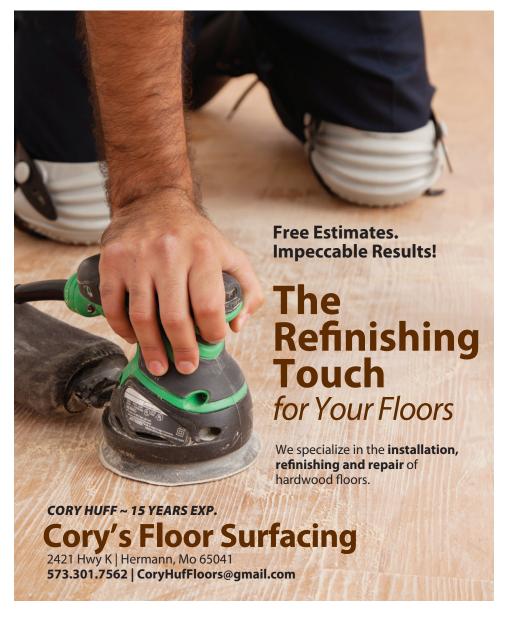
Let us professionally handle every aspect of the job, from the blueprints and planning to estimating, building and post-production follow-up, so your project is carried out seamlessly.

3342 Highway T, Rosebud, MO 63091

(573) 308-5877

dean_pohlmann@hotmail.com





Fall Home Improvement WED., OCT. 19, 2016 PAGE 31B GASCONADE Republican





Homeowners looking to renovate often see room for improvement in their kitchens and bathrooms. The National Association of Home Builder's Remodeling Market Index Survey, which measures conditions in the remodeling market, indicates that, in 2015, the two most common remodeling jobs were bathroom remodels (81 percent) and kitchen remodels (79 percent). According to HGTV and Statistics Brain, a new kitchen remodel for a kitchen measuring 12 by 12 feet may cost homeowners anywhere from \$17,000 to \$37,000.

Before investing so much into their remodeling projects, homeowners should think carefully about the features that will improve their time spent at home. When planning a kitchen renovation, homeowners may want to consider the following upgrades to make the room more enjoyable while improving its functionality.

Oversized sink

Although high-efficiency dishwashers are popular, deep sinks to soak soup pots or woks are still useful. Deep sinks may be preferable to double sinks, especially for homeowners who use lots of kitchen tools when preparing meals.

Soft-closing hinges

When replacing cabinets (or just the hardware), consider installing soft-closing hinges and slides on doors and drawers. These devices eliminate slamming and caught fingers, reducing noise and injuries in the kitchen.

Foot-pedal water operation

When outfitting a sink, think about foot

controls, which are popular in doctors' offices and hospitals. Turning on the water with the tap of a foot can reduce the transfer of pathogens to faucets from hands during food preparation. These pedals also free up hands for other tasks.

Bottom's up

People likely spend more time raiding the refrigerator than the freezer on any given day. Rather than having to bend down to seek out that favorite flavor of Greek yogurt, choose a model with the fridge on top and freezer on the bottom, especially if anyone in the household has mobility issues. When shopping for refrigerators, French-door style units may offer even more access, making it easy for homeowners to slide fruit trays, sheet cakes and other large items into the fridge.

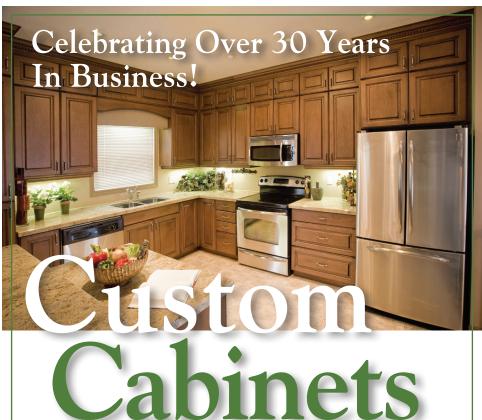
Extra lighting

A kitchen should be a balance of form and function. A combination of overhead lighting, decorative lighting and task lighting can illuminate all areas of the space effectively.

Appliance garages

Architectural and design resource Houzz says that appliance garages are popular kitchen additions, too. Set at countertop level, these cabinets allow people to keep small appliances plugged in but tucked neatly behind closed doors.

Kitchen remodels are a sizable investment, and renovations can be customized to make the kitchen more hospitable for all in residence.



Let us create beautiful, custom-made cabinets for every room in your home. Choose your style, color and the perfect finishing touches. Our quality products and service are

Green Cabinet Shop

Hwy. 28, Belle, Missouri (573) 859-6459





The benefits of hiring professional contractors

The DIY movement has inspired many homeowners to tackle home repair and remodeling projects on their own. DIY projects can be rewarding, and many homeowners who have embraced the DIY movement have discovered talents they never before knew they had.

But no matter how simple popular home renovation television shows make remodeling projects appear, homeowners should know that such undertakings are far more difficult than they appear on television. Homeowners who overestimate their abilities and the time they have to complete projects can cost themselves substantial amounts of money. In fact, there are a variety of reasons homeowners might want to work with professional contractors when tackling home improvement projects.

Experience

A trial and error approach can work with various projects and problems. But applying such an approach to home improvement projects is risky and potentially dangerous, not to mention costly. Experienced professional contractors with strong track records (seek recommendations from friends or neighbors) won't have to go through trial

and error and are therefore more likely than DIYers to complete a project on time and on budget.

Inspiration

One oft-overlooked benefit of working with professional contractors is the likelihood that they can draw up ideas for projects that homeowners might otherwise never have thought up on their own. Homeowners without specific ideas in mind can ask contractors to come up with various scenarios before committing to a particular one. Veteran contractors can draw on years of experience to create designs that DIYers might be incapable of coming up with and/or incapable of seeing through to completion.

Cost

Conventional wisdom suggests it's less expensive to do something yourself than to hire someone else to do it for you, but that's not necessarily true of home improvement projects. Labor costs typically account for a substantial amount of professionally contracted projects, but homeowners can cut those costs by volunteering to do some of the simpler tasks themselves. In addition, contractors often purchase materials at a much lower cost than individual homeown-



ers because contractors buy in bulk. So while labor costs might be lower on DIY projects, the cost of materials can offset those savings.

Resale value

Many homeowners renovate their homes with eyes on improving the resale value of those homes. But if homeowners want to showcase a newly remodeled kitchen when selling their homes, they should be prepared for prospective buyers to ask who worked on the project. Fearing potential problems

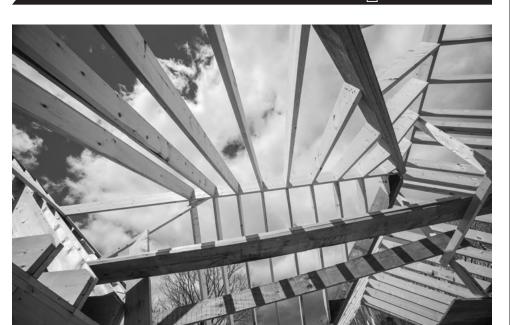
down the road, some buyers might be put off by homes that were remodeled by DIYers and not professional contractors.

Renovating a home on your own can be a rewarding project for homeowners. But it's important that homeowners recognize the many benefits of working with professional contractors before making any final decisions with regard to who will tackle their next project.





Fall Home Improvement WED., OCT. 19, 2016 PAGE 33B GASCONADE Republican



OBTAIN THE proper permits before beginning construction.

How building permits protect homeowners

You are thinking of making a major renovation to your home. Perhaps it's time to create that master bedroom suite you long have admired or install that wrap-around porch? What is the first thing that should be done before getting down to business?

The correct way to begin a home remodeling project is to obtain the necessary permits for the job. Many municipalities request individuals obtain permits for a range of work on homes or other structures, such as office buildings. Permits are generally required for all new construction as well as specific modifications that will affect structural, plumbing, mechanical, and electrical systems. It's important to check with the local building office prior to beginning work to see which permits you will need before the project can begin. Permits are necessary whether a homeowner is doing the work or hiring an outside contractor.

Due to the cost and time involved with securing permits, some homeowners skip this step so they can begin a project promptly. However, this can end up being a costly mistake. Permits might seem like a nuisance, but they actually protect homeowners in various ways.

Permits ensure safe workmanship

Permits provide a blueprint by which contractors and do-it-yourselfers must complete renovations. Because inspections will take place, there is no wiggle room. Shortcuts often translate into subpar work that may lead to malfunction and injury in the long run. Safeguarding against poor workmanship means homeowners can feel confident in the work being done.

Permits reduce the likelihood of costly mistakes

As inspectors go through their checklists, they may notice things that were done incorrectly and will offer advice about how to mend the problem before it becomes a larger headache. If left unchecked, an electrical error could lead to a fire or another dangerous situation. Repairs that are not structurally sound may pose problems or deteriorate more quickly than structures that are constructed correctly. Furthermore, catching improper technique early on eliminates having to tear down and redo work, which can be a costly and time-consuming endeavor.

Permits protect against fines

Sometimes work goes as planned even for homeowners who did not obtain the necessary permits. However, years later, when other work needs to be done, inspectors may discover homeowners never secured proper permits and inspections years earlier, leading to fines.

Furthermore, if work is done without a permit and an accident occurs, any damages or injuries may not be covered by a homeowner's insurance policy.

Permits are an important part of the home improvement process. Homeowners should not skirt the responsibility because the permit and inspection process is in place to provide protection to occupants.

SAVE NOW



Homeowners who purchase a qualified Rheem heating system may be eligible for a Utility Company

Rebate of up to \$2,000

GIVE US A CALL TODAY AND LET US HELP YOU STAY WARM THIS WINTER AND SAVE MONEY!

HIGH EFFICIENCY GAS FURNACES ELECTRIC HEAT PUMPS & GEOTHERMAL

MACIEJEWSKI

PLUMBING, HEATING AND AIR CONDITIONING



The New Degree of Comfort™

SALES & SERVICE

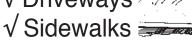
(573) 437-3214

610 East Hwy. 28, Owensville, Mo.

ENKE CONCRETE CONTRACTOR

We do all types of concrete **Flatwork**

√ Basement = **Floors** √ Patios √ Driveways





Roger Enke Concrete Contractor

Phone (573) 437-6657 Rt. 2, OWENSVILLE, MO

Advertiser Index on Page 46

Rooms can serve double duty

Many homes do not have space for guest rooms, kids' play areas and home theater lounges that are possible in homes with substantial square footage. But they may not be missing out at all.

While large homes remain popular, many people are embracing the benefits of smaller residences. Small homes help homeowners save money, require less maintenance, have smaller environmental impact, and reduce the temptation to accumulate "stuff."

Owners of small homes or apartments can still enjoy the benefits of larger spaces, they just need to equip rooms to perform double duty.

Living room/guest room

Entertaining guests is easier when there's a dedicated space where visitors can feel at home. When furnishing a living room, keep the guest room in mind. A sofa that opens up to a bed or a convertible sectional can be a comfortable place for guests to lay their heads. Side tables provide guests with places to store their belongings, and an empty storage chest can house bed linens or guests' clothing.

Den/playroom

Children tend to accumulate toys and games. And as kids grow from children to young adults, their list of must-have items — from video gaming systems to other electronics — grows along with them. Storage can make a room functional for both adults and children. Devote an entire wall to a closet or drawer system where toys can be stored out of sight when necessary. Storage ottomans can be used for extra seating while also providing somewhere for homeowners to stash stuffed animals or games for easy access. When choosing furniture, look for fabrics that are resistant to stains and modular pieces that can be moved around as necessary to create room for playing or entertaining.

Bedroom/home office

In 2015, 24 percent of employed people in the United States did some or all of their work at home, says the Bureau of Labor Statistics. Bringing work home means men and women will need a space to work. In tight quarters, bedrooms may be the only available area. An armoire-style desk will blend in with the decor and can hide paperwork and electronics behind doors. Otherwise, a makeup vanity can serve the dual purpose of providing a place to get ready for a night out and a ready space to house a laptop during the day.

In smaller homes, homeowners may be forced to turn rooms into dual purpose areas.



A TRUNDLE sofa bed enables overnight guests to sleep comfortably right in the living room or den.

Advertiser Index on Page 46





Fall Home Improvement WED., OCT. 19, 2016 PAGE 35B PAGE 35B PAGE 35B

Expect the unexpected when renovating a home

According to projections released in 2015 by Harvard University's Joint Center for Housing Studies, a growing number of people in the United States planned to renovate their homes in 2016. The report estimated that spending on remodeling and repairs in 2016 would climb 8.6 percent to \$310 billion, a figure that is close to the peak reached in 2006.

While it is still too soon to tabulate all of the figures from 2016, a quick glance at the data indicates renovations have increased across the country. And one only need travel through communities to see a greater number of contractors and homeowners working on homes.

Tackling any renovation project is an exercise in patience. Renovations can impede on daily activities and cause a certain level of upheaval in homeowners' lives. Homeowners

planning renovations also may find that they must have some wiggle room when it comes to both their budgets and their expectations. Remodeling, particularly with regard to older homes, may unveil unforeseen issues that only arise in the face of the renovation.

So what can homeowners expect during a renovation? The following are a few issues that might arise during home improvement projects.

• Dirt and noise: Homeowners can count on dust, debris and noise throughout the renovation process. Dust appears when walls come down or go up, and construction teams typically erect temporary walls or tarps to contain the debris. Air filtering systems also can limit dust particles. Noise is unavoidable. If it becomes troublesome, arrange to be outside of the home when the bulk



HOMEOWNERS OFTEN discover hidden problems when delving into renovations. Budgeting for remediation can help remove some of the stress of unexpected delays and concerns.

of the construction is taking place.

- Delays or schedule changes: Even the best contractors cannot control every aspect of the job. They rely on subcontractors and vendors to do portions of the work. Materials may not always arrive on time, or they may fall short of homeowners' expectations. This can push back the project schedule. Homeowners should hope for everything to be done on time, but it can be less stressful if homeowners anticipate delays and be a pleasant surprise if there are no delays.
- Hidden issues: Contractors may uncover all sorts of issues that need to be addressed before a project can progress. Examples include the presence of asbestos (common in older homes), plumbing problems, incorrectly wired electrical systems, and leaks or moisture issues. These problems also can impact the cost of the project, so set aside some money in the budget for unforeseen expenses. Chances are you are going to need some extra money to handle a few surprises during the project.

It's important to expect the unexpected when embarking on home renovations. Budgeting for hidden costs, expecting delays and coping with the upheaval to daily schedules are par for the remodeling course. However, the end result is often well worth the time and effort.

TURNER DRAIN SERVICE LLC

Rodney Turner Owner

413 East Washington Owensville, MO 65066

573 241-2668

publicworks.rt@gmail.com



More Quality Work by

HEMPELMANN Construction!



Give Us A Call Today for:

- New Homes
- Remodeling
- Additions Siding
 - Roofing
- ❖ Painting ❖ Decks
 - Garages
 - Landscaping



Over 25 Years in Construction...



HEMPELMANN Construction LLC

3584 Hempelmann Rd.

Owensville, MO 65066

573.437.3819

Don

573.680.7465

Adam

Home improvement projects for your fall to-do list

Fall has become a season that's synonymous with home improvement, but homeowners need not wait until the leaves begin changing colors to start planning their next projects. The following are a few items homeowners can add to their fall home improvement

Roof inspection

Less precipitation tends to fall during the warmer months than during the late fall and winter. As a result, homeowners may not be aware of leaky roofs until autumn has come and gone. But waiting until winter to inspect the roof can prove disastrous, as weather conditions will not be conducive to inspection and increased precipitation may result in potentially costly damage. Leaky roofs can be easily identified by looking for water stains on interior ceilings. Once you see a stain, you can climb onto the roof to identify the location of the leak and fix it before winter rains and snowfall

turn the problem into something much larger. Inspect your ceilings for signs of leaking after a strong rainfall, and then address any leaks immediately.

Gutter cleaning

While some homeowners prefer to delay their gutter cleaning projects until late fall, those whose homes are surrounded by trees may need to schedule two such projects. Gutters clogged with leaves and other debris can cause serious roof damage, and that damage can extend all the way inside a home. In addition, clogged gutters make great nesting areas for insects or critters. Always stand on a ladder when cleaning gutters, wearing gloves to remove items by hand and dropping leaves and debris into a trash can below. Standing on the roof and leaning over gutters greatly increases your risk of injury. If the gutters are clear when you first examine them in early fall, you can wait until later in the season to give them a complete

and thorough cleaning. Once you have finished clearing the gutters, you can use a hose to run water through them and the downspouts to confirm everything is functioning properly.

Window and doorway inspection

Before temperatures start dropping once again, homeowners will want to inspect their windows and doorways for leaks. Over time, cracks can develop around windows and doorways, and while such cracks are rarely noticeable when the weather outside is warm, they can be quite obvious and very costly if they remain unsealed come the start of winter. Cold air can enter a home through cracks around windows and doorways, and many homeowners who don't suspect leaks may respond by turning up the thermostats in their homes. That can prove quite expensive over a full winter. Choose a windy autumn day to place a hand by windows and external doorways



in your home to see if you can feel drafts. If you can, seal these cracks as soon as possible.

Patio cleanup

Patios are popular hangouts during spring and summer, and that can result in a lot of wear and tear. Once you store patio furniture for the winter, inspect your entire patio to determine if it needs any refurbishing. While certain patio projects may be best left for spring,

you can still clean any stained areas around the grill and look for cracks in the sidewalk that need to be addressed

Preparing for fall home improvement projects ahead of time can help homeowners complete projects in a timely manner and ensures they won't be forced to brave the winter elements when refurbishing their homes.

Never Clean Your Gutters Again!



Seamless Guttering

5" Residential and 6" Commercial

Contractor's Choice

CONTACT PAUL WILKEN

Office: (573) 437-7171 Cell: (314) 608-9855





Make lights sparkle

As days get shorter and natural light is less abundant, interior lighting becomes ever more important. Chandeliers, pendant lamps, recessed lighting, and tableside lamps are most effective when they are clean. HGTV experts say dirty lights can give off up to 20 percent less light than clean ones. Dirty fixtures also waste energy.

Lighting fixtures that are within reach are easy to tackle, but what about those fixtures that hang or have multiple crystals, globes or bulbs? These tips can cut down on the time needed to give lights a thorough cleaning.

- Stock up on the right cleaning supplies. Microfiber dusting cloths are smart choices because they can help trap grime and tend to be machine-washable and reusable. Extendable static-charged dusters are another handy item to have around, particularly for fixtures that are hard to reach.
- Dust regularly. Dusting regularly can prevent the buildup of grime that's difficult to wash off. Try to dust light fixtures weekly or biweekly. The more frequent the fixtures are dusted, the less time each cleaning session will take. Soft cloths can remove the dust from most bulbs and exterior surfaces. Lamp shades may need more attention. Use a lamb'swool duster to attract dirt so it doesn't leave a residue on the lampshade.
- Deep-clean at table level. Deep-cleaning at table level is more manageable. Remove any glass accents and set them out on a cushioned surface so they do not break. Soft cloths dampened with a vinegar solution should remove most of the dirt on chandelier crystals and the globes or outer glass coverings of other types of fixtures. Take a photo of the lighting fixture prior to cleaning so you'll know how to replace removed parts correctly once everything is clean and dry.

If you cannot remove a fixture for cleaning, use a sturdy stool, a spray bottle with your cleaning mixture and a soft cloth to wipe away the dirt. Remember to place something absorbent beneath the light to catch any drips. Do not spray liquids directly onto light bulbs; otherwise, you can damage the bulb and the electrical components.

It's best to exercise caution when cleaning lighting fixtures. Turn off the light itself and shut off the circuit breaker to avoid the risk of shock or burns from hot bulbs.



Improve privacy and security at home

Living in close proximity to one's neighbors has its benefits. But many homeowners would no doubt admit that privacy at home is a good thing.

Whether homeowners are enjoying their yard in spring or summer or simply want their in-home activities to be less obvious to neighbors, their privacy is a yearround concern. If privacy is a concern, homeowners can take certain steps to ensure their homes stay or become the sanctuaries they were designed to be.

Window treatments and frosting

Windows allow natural light to enter a home, but windows also enable neighbors and others to see into a home. If thieves are the ones looking inside, wide open windows present a security issue. Window treatments are an effective way to add privacy to a home. Closing curtains or blinds limits others' ability to see inside the house. Switch to more opaque window treatments when using interior lighting more often, as gossamer draperies may still make it possible for outsiders to understand what's going on inside the home if people and items are backlit.

For those who do not want to compromise natural light, frosted windows can satisfy a desire for privacy. Windows can be purchased with frosting in place, and home improvement retailers sell various products that can create a frosted look.

Fencing and perimeter plantings

Privet hedge, arborvitae or Italian cypress are fastgrowing evergreens that provide privacy around a home

for homeowners who do not want to install traditional fencing. These trees also provide a natural habitat for various yard animals. Layering various plants of different heights and textures also can create a more natural and less imposing look.

Fencing remains a viable option to create privacy and stop noise pollution. Privacy fences come in various materials, colors and sizes, enabling homeowners to choose styles that fit their landscapes.

Pergolas and enclosed patios

Homeowners who like to entertain outdoors may want to make their outdoor living spaces more private. Pergolas allow light to filter through but obstruct direct view of patio activity, especially when combined with some gauzy draperies hanging on the sides. An enclosed patio or three-season room can be a worthwhile addition for homeowners who like to enjoy the great outdoors without being in the elements or on display for neighbors. Structures vary from screened-in porches to greenhouses to removable gazebos. Potted plants or trailing vines can soften the structural edges and help the privacy devices blend in with the natural surroundings.

Personal tactics

Homeowners who do not want their neighbors or others knowing what they're up to in their free time can limit what they share through photos and descriptions on social media. Doing so also cuts down on neighbors' curiosity.









Corral entryway clutter

The entryway to a home is the first thing guests experience when coming inside. It also can be the first place residents drop their belongings after long days at school or work. As a result, entryways can quickly be consumed by clutter. Taming such messes takes a mixture of ingenuity and planning.

Homeowners hoping to clear their entryways of clutter must first decide what they want to get out of the space. Will it simply be a decorative spot with photos and other home decor on display? Or is functionality the primary goal?

Once that decision has been made, take inventory of which items, such as shoes, keys, umbrellas or coats, need to be in the area, which don't (i.e., old mail). To make things more organized, rearrange the former while removing the latter.

Next it is time to assess storage needs and what's already available. User-friendly storage items may need to be purchased to make the room as functional as possible. The following ideas also can help bring order to the space.

• Create a command center. Create a central location

Steps to take before an appraiser's visit

Homeowners unfamiliar with the appraisal process might not know if there is anything they can do to make the process go more smoothly. While certain variables involved in the appraisal process, such as location of the home and the value of surrounding homes, are beyond homeowners' control, the Appraisal Institute recommends homeowners take the following steps before an appraiser visits their home.

- Clean the house. A dirty home that is full of clutter will not make the best impression on appraisers. Dirty homes may be vulnerable to insect infestations that can lead to structural problems with the home. While a dirty home is not necessarily an indicator of infestations or a reflection of a home's value, a clean home will create a stronger first impression with the appraiser.
- Make any necessary repairs ahead of the appointment. Homeowners who have been putting off repairs should make them before the appraiser arrives. Homes with repairs that still need to be made will likely be valued less than similar homes with no such repair issues. Though repairs can be costly, investing in home repairs will likely increase both the appraisal and resale value of the home.
- Obtain all necessary documents before the appraiser arrives. Homeowners who have certain documentation at the ready can speed up the appraisal process. Such documentation may include a survey of the house and property; a deed or title report; a recent tax bill; if applicable, a list of items to be sold with the house; purchase history of the home; and the original plans and specifications of the home.
- Inform the appraiser about recent improvements. Homeowners can inform appraisers about any recent improvements to the home and the cost of those improvements. The value of home improvements with regard to a home's appraisal value vary depending on a host of variables, but having such information at the ready can help appraisers make the most informed appraisal possible.

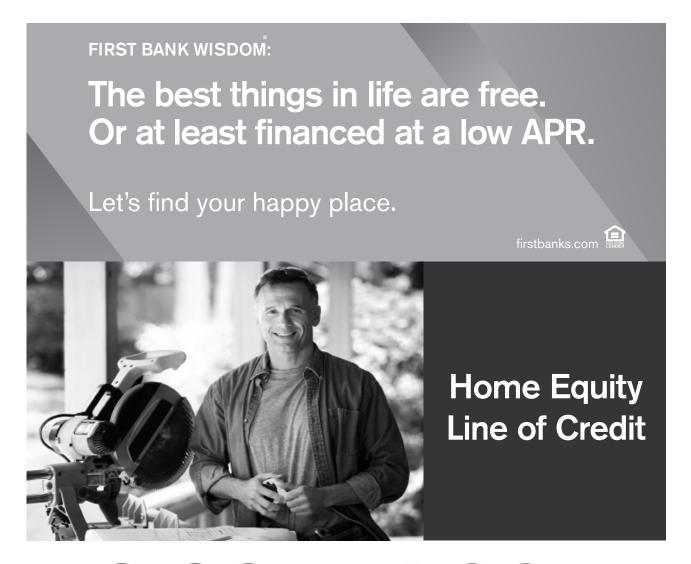
where items are neat, orderly and within reach. Use a bulletin board, dry-erase calendar or something that can house schedules and important notices. Hooks can hold keys, chargers and more.

- Keep it covered. Covered bins can serve as a seating area and also a place to store shoes, hats and scarves.
- Create cabinet space. Store items in cabinets so they are organized but out of sight. This way belongings are not just left on an entryway table.
- Create another drop zone. If the entryway is too small to serve its purpose, outfit another room or area that also can

do the job. This can be a laundry room or mudroom area. Install shelves, a bench, cabinets and hooks. Just be sure this space is close enough to the entryway to make it useful.

• Go vertical. An easy way to keep things neater is to remove items from the floor and embrace vertical storage. Shoe racks, hooks for purses and a cabinet for coats may do the trick.

Clutter can accumulate in entryways. But some simple adjustments can quickly revamp the space to make it neater and much more functional.



Plus Ask how to get a \$100 First Bank Gift Card!

*The Annual Percentage Rate (APR) is a variable rate based upon an index and a margin. The APR will vary with the Prime Rate (the index) as published in the Wall Street Journal. The introductory rate is a discounted variable APR and is based on Prime minus 2.05%, and will remain in effect for nine months after loan origination. After this, the variable rate APR will range from Prime + .74% to Prime + 1.74%, depending on the applicant's credit score. As of June 15, 2017, the APR ranges from 4.99% to 5.99%. The APR may increase but will not exceed 20% in MO & IL. Offer based on auto-debit of payments from a First Bank checking account. If not auto-debiting payments from a First Bank checking account add .75% to both the introductory rate and the permanent rate. Expires 10/31/17.



Personal Banking Home Equity Wealth Management **Mobile Solutions**

For details, stop by one of our area branches:

Owensville • (573) 437-4121

Gerald • (573) 764-3324

Make it a green winter with these energy-saving tips

Conserving energy is a great way to protect the planet and save money. While energy bills might be highest in summer thanks to air conditioning units, certain factors around a house can make winter more wasteful and costly than it needs to be.

Energy bills are influenced by a variety of factors, including geography and how energy-efficient a home is. For example, according to data from the U.S. Energy Information Administration, the average monthly utility bill in Connecticut in 2015 was \$153.13, while New Mexico residents paid slightly more than half that amount (\$79.23) on average. Homeowners cannot control winter weather, which can greatly affect how much energy homeowners consume between December and March. However, there are other ways for homeowners to curtail their energy consumption and save money throughout winter.

• Address any leaks or drafts. Drafty windows and doorways can make the air inside homes feel warmer in the summer and colder in the winter. As autumn weather grows colder, homeowners can perform simple inspections around windows and doorways to determine if they have any

leaks. On a cold and/or windy day, place a hand near all windows and doors to feel if there are any leaks. Use caulk or another type of sealant to address leaks so you can keep cold air out and set your thermostat to a reasonable, eco-friendly temperature.

- Inspect air vents, faucets and plumbing fixtures. Air vents, faucets and plumbing fixtures attached to exterior walls should be inspected for leaks. Such inspections might need to be conducted from outside the home, which can make it more difficult to detect if cold air is entering the home. Look for gaps in the insulation around these areas, filling in those gaps as necessary.
- · Inspect heating systems at the start of each new season. According to EnergyStar. gov, heating systems account for 29 percent of the average homeowner's energy expenditures. Inspect your heating or HVAC system before the start of winter, making sure all gas or oil connections are operating properly. EnergyStar.gov notes that dirty burners and cracked heat exchangers can cause heating units to operate less efficiently and may even pose a safety risk. Inspect the air filter of the heating system at least once per month, as filters can quickly become dirty during



a heavy-use season like winter. Dirty filters cause the system to work harder to keep a home warm, unnecessarily wasting energy as a result

• Install a Wi-fi enabled programmable thermostat. Some programmable thermostats can be very difficult to use effectively, making it far too difficult if not impossible for homeowners to set their thermostats for various temperatures in a single day. Wi-fi enabled programmable thermostats that

allow homeowners to control their heating and cooling systems via their smartphones can be more user-friendly than many other programmable thermostats, ensuring homeowners are saving money and not wasting energy heating empty homes.

Winter utility bills can be costly, but homeowners can reduce their cold weather energy consumption in various ways without sacrificing comfort.



(573) 646-3684 or 646-3578 Bland, Mo. 65014

RESIDENTIAL OR **COMMERCIAL**

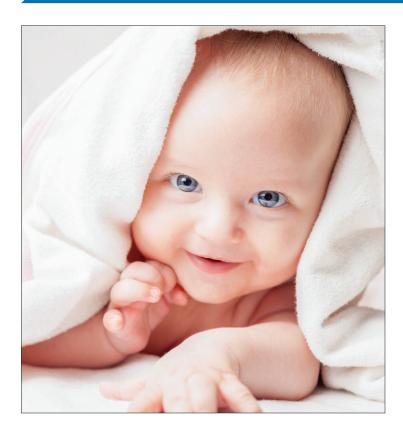
Concrete Footings & Walls Basement

Foundations

Retaining Walls 10 Foot Forms







How to recognize and prevent CO poisoning

Many people are aware of the threat posed by carbon monoxide, or CO. According to the U.S. Centers for Disease Control and Prevention, at least 430 people die from accidental COpoisoning in the United States each year, while the Canada Safety Council notes that carbon monoxide is the leading cause of fatal poisonings throughout North America.

The CDC points out that instances of CO poisoning are entirely preventable, which might surprise many of the estimated tens of thousands of people in the United States who visit emergency rooms to be treated for CO poisoning each year. Learning to recognize signs of CO poisoning and how to prevent it can help people avoid its harmful effects and potentially save lives.

Recognizing CO poisoning

The National Center for Environmental Health says that breathing CO can cause a variety of symptoms, including headache, dizziness, vomiting, or nausea. Infants, the elderly and people with chronic heart disease, anemia, or breathing problems are more likely to get sick from CO exposure than children, adults and people without the aforementioned conditions.

How can I prevent CO poisoning?

Even those people who do not lose their lives to moderate or severe CO poisoning can suffer long-term health consequences, including an increased risk of heart disease, as a result of their exposure. So it behooves everyone to take steps to prevent CO poisoning from occurring.

- Do not run a motor vehicle, generator, pressure washer or any gasoline-powered engine within 20 feet of an open window, door or vent. The exhaust from such items can vent into enclosed areas, increasing the risk of CO exposure.
- Do not leave motor vehicles running in enclosed or partially enclosed spaces, such as a garage.
- Do not run generators, pressure washers or gasoline-powered inside basements, garages or other enclosed structures, even if windows are open.
- Do not operate charcoal grills, hibachis, lanterns or portable camping stoves indoors or insides tents or campers.

CO poisoning can cause very serious consequences, including death. Fortunately, all instances of CO poisoning can be prevented.

Advertiser Index on Page 46



EE HOW MUCH BETTER A LOADER CAN BE.

New Holland skid steer and compact track loaders provide you with excellent visibility—an important advantage that allows you to work more confidently and quickly to improve your overall efficiency.

- A lower door threshold allows for better sightlines to the bucket cutting edge and to the trench.
- The see-through area on the cab roof provides a clear view to the bucket at full height.
- Rear visibility is among the best in the industry due to a large window, low engine hood and no rear frame towers.
- Side screens located on both sides of the cab provide better visibility to your surroundings.



STOP BY TODAY.

Rosebud Tractor & Equipment Company

241 Hwy. 50 Rosebud, MO 63091 573-764-3393



RTE of Linn

1325 Main Street Linn, MO 65051 573-897-2249

Industrial N.V., its subsidiaries or affiliates. New Holland Construction is a trademark in the United States and many other countries, owned by or licensed to CNH Industrial N.V., its

The chameleon of sliding door hardware





THE INDUSTRIAL chic detail: The Johnson 200WM Wall Mount Door Hardware has an exposed track for a slightly edgier style, which still blends with the contemporary style. The seamless understated look: Add a natural wood fascia to Johnson's 200WM Wall Mount Door Hardware to complement the door as well as the furniture in the room.

(HIT) - Barn doors in the house seem to be having a bit of a moment right now (just ask any dedicated Pinterest user.) And for a good reason. Their rustic charm brings warmth to any home, plus a sliding door is also a practical choice that saves more space than a traditional swinging door. And with Johnson's Series 200 Wall Mount Sliding Door Hardware, you can install your sliding barn door in less than an hour

But the true genius of Johnson's Wall Mount Door Hardware is its chameleon-like versatility. It works well in any room of the house – whether it's a bathroom, laundry room, bedroom or office – with any type of door – glass, metal or wood, up to 400 lbs. Johnson Hardware seamlessly blends into any décor style so if you decide you've had enough of the reclaimed wood look and are ready for a sleek industrial chic expression, you can replace the door without replacing the hardware.

Read on to see how this Wall Mount Sliding Door Hardware can be used five different ways. Series 200 Wall Mount Sliding Door Hardware is a commercial grade hardware system designed to carry heavy doors. It features a heavy-duty extruded aluminum I-beam track, heavy-duty track mounting brackets and strong four-wheel adjustable hangers with machine turned ball-bearing wheels. The set has 11-13 gauge zinc trivalent plated steel parts. The hardware exceeds ANSI standards which means it can successfully complete 100,000 opening and closing cycles. Johnson Hardware is made in the USA.

For more information, visit www.johnsonhardware.com, or call 800-387-5664. Follow the Company on Twitter: @JohnsonHrdware and Instagram: johnsonhardware.

Courtesy: Home Improvement News and Information Center

Roettering APPLIANCE CONNECTION

SALES • SERVICE • PARTS

1913 East Fifth Washington, MO 636-239-7791

2 LOCATIONS

115 W. Hwy. 50 Union, MO 636-583-2156





KitchenAid **ORECK**

80%-90% OF APPLIANCES WE SELL ARE MADE THE USA



Stop Throwing Money Out the Window.

Insulate Today More for a Comfortable & Energy-Efficient Home All Year!

- Blown-in Fiberglass
- Fiberglass Batts
- •Attics Sidewalls
- Crawl Spaces
- New & Old Construction

FULLY INSURED • FREE ESTIMATES



411 Piazza Rd. • St. James, Mo. (573) 265-8940

Three tips to prepare to sell your home

According to Realtor.com, spring is the busiest and best season to sell a home. While a good home can find a buyer any time of year, homeowners might find the buyers' pool is strongest in spring and into summer. The reasons for that are many, ranging from parents wanting to move when their children are not in school to buyers wanting to move when the weather is most accommodating.

Because spring is such a popular time to sell a home, homeowners who want to put their homes on the market should use winter as an opportunity to prepare their homes for the prying eyes of prospective buyers. The following tips can help homeowners during the pre-selling preparation process.

1. Address the exterior of the home.

Winter can be harsh on a home's exterior, so as winter winds down homeowners who want to sell their homes should make an effort to address anything that might negatively affect their homes' curb appeal. A study of homes in Greenville, S.C., from researchers at Clemson University found that the value of homes with landscapes that were upgraded from "good" to "excellent" increased by 6 to 7 percent. If it's in the budget, hire professional landscapers to fix any problematic

landscaping or address any issues that arose during the winter. Homeowners with green thumbs can tackle such projects on their own, but hiring professionals is akin to staging inside the home.

2. Conquer interior clutter.

Clutter has a way of accumulating over the winter, when people tend to spend more time indoors than they do throughout the rest of the year. Homeowners who want to put their homes on the market in spring won't have the luxury of waiting until spring to do their "spring" cleaning, so start clearing any clutter out in winter, even resolving to make an effort to prevent its accumulation throughout winter. Just like buyers are impressed by curb appeal, they are turned off by clutter. The Appraisal Institute suggests homeowners clear clutter out of their homes before appraisers visit, and the same approach can be applied to open houses. Buyers, like appraisers, see cluttered homes as less valuable. In addition, a home full of clutter might give buyers the impression, true or not, that the home was not well maintained.

3. Eliminate odors.

A home's inhabitants grow accustomed

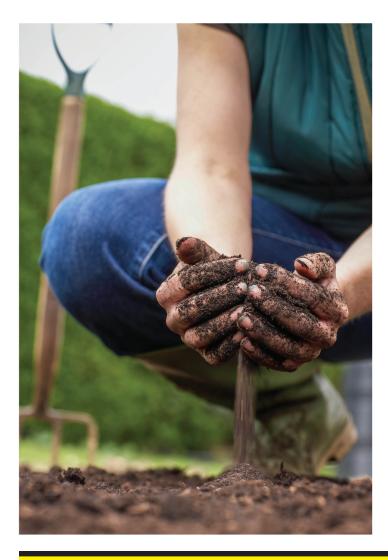


to odors that might be circulating throughout the house. Pet odor, for instance, might not be as strong to a home's residents as it is to guests and prospective buyers. Because windows tend to stay closed throughout the winter, interior odors can be even stronger come late-winter than they are during the rest of the year. A thorough cleaning of the house, including vacuuming and removal of any pet hair that accumulated over the winter,

can help to remove odor. In the weeks leading up to the open house, bathe pets more frequently, using a shampoo that promotes healthy skin so pet dander is not as prevalent. Open windows when the weather allows so more fresh air comes into the home.

Spring is a popular and potentially lucrative time to sell a home, and homeowners who spend winter preparing their homes for the market may reap even greater rewards.





Fall lawn care tips

Spring and summer may be the seasons most often associated with landscaping and lawn care, but tending to lawns and gardens is a year-round job. If lawn and garden responsibilities dip considerably in winter, then fall is the last significant chance before the new year that homeowners will have to address the landscaping around their homes.

Fall lawn care differs from spring and summer lawn care, even if the warm temperatures of summer linger into autumn. Homeowners who want their lawns to thrive year-round can take advantage of the welcoming weather of fall to address any existing or potential issues.

• Keep mowing, but adjust how you mow. It's important that homeowners continue to mow their lawns so long as grass is growing. But as fall transitions into winter, lower the blades so the grass is cut shorter while remaining mindful that no blade of grass should ever be trimmed by more than one-third. Lowering the blades will allow more sunlight to reach the grass in the

months ahead.

- · Remove leaves as they fall. Much like apple-picking and foliage, raking leaves is synonymous with fall. Some homeowners may wait to pick up a rake until all of the trees on their properties are bare. However, allowing fallen leaves to sit on the ground for extended periods of time can have an adverse effect on grass. Leaves left to sit on the lawn may ultimately suffocate the grass by forming an impenetrable wall that deprives the lawn of sunlight and oxygen. The result is dead grass and possibly even fungal disease. Leaves may not need to be raked every day, but homeowners should periodically rake and remove leaves from their grass, even if there are plenty left to fall still hanging on the trees.
- · Repair bald spots. Summer exacts a toll on lawns in various ways, and even homeowners with green thumbs may end up with a lawn filled with bald spots come September. Autumn is a great time to repair these bald spots. Lawn repair mixes like Scotts® PatchMaster

contain mulch, seed and fertilizer to repair bald spots, which can begin to recover in as little as seven days. Before applying such products, remove dead grass and loosen the top few inches of soil. Follow any additional manufacturer instructions as well.

• Aerate the turf. Aerating reduces soil compacting, facilitating the delivery of fertilizer and water to a lawn's roots. While many homeowners, and particularly those who take pride in tending to their own lawns, can successfully aerate their own turf, it's best to first have soil tested so you know which amendments to add after the ground has been aerated. Gardening centers and home improvement stores sell soil testing kits that measure the pH of soil, but homeowners who want to test for nutrients or heavy metals in their soil may need to send their samples to a lab for further testing.

Fall lawn care provides a great reason to spend some time in the yard before the arrival of winter.

Save^{\$}20 on Business Cards & Statements



Order 1,000 Business Cards and 500 2 part NCR statements and save \$20.00 off your purchase

*To qualify for this discount order must be for 1,000 full color business cards and 500 2 Part NCR Statements at the same time. Call for details Cannot be combined with any other offers

106 E. Washington Ave. Owensville, MO 65066 573 437 2323

email: dwarden@wardpub.com

Republican

Fall Home Improvement WED., OCT. 19, 2016 PAGE 45B PAGE 45B PAGE 45B



Simplify paving stone installation

Paving stones can add beauty to walkways, driveways and backyard patios, providing that eye-catching finishing touch to a property while enhancing its curb appeal.

Even though the installation of pavers can be a labor-intensive process, with the right tools and tips, this can be a do-it-yourself project for homeowners with renovation experience. Consider these tricks and how-to tips courtesy of The Home Depot, DIY Network and Unilock.

Get your supplies

To begin a paver project, homeowners will need to stock up on some supplies they may not already have at home. Marking paint, mason line, wooden stakes, leveling sand, paver base, and more will be required. A manual tamper can be used. However, for larger areas, it can be worth the cost to rent a plate compactor.

Measure the area

The number of bags of sand, paver base and paving stones needed for the project depends on the size of the area. For example, according to the Home Depot, for 60 square feet, homeowners will need about 30 12 x 12-inch paver stones, 40 bags of paver base and 12 bags of paver leveling sand.

Spray or mark the area where the paving stones will be laid. Measure carefully so you can order exactly how many stones you will need. Have the materials delivered to reduce heavy lifting and trips to the store. Be sure to have all utility lines marked prior to excavation to avoid damage.

Prepare the base carefully

One of the most important aspects of paver installation involves preparing the base. If you cut corners in this process, the finished results can be sloppy, weeds can grow through and/or stones may loosen.

It's essential to grade the area away from the house. That means that the highest point of the patio or walkway should be closest to the house and then the incline gradually flattens out as it moves away from the home. This allows proper water runoff. Mark the height on the stakes and adjust the mason line. Remember to slope the area away from your home with a drop-off of about one inch for every 8 feet.

The base of many DIY applications should be between four and six inches deep. Work incrementally, raking and tamping until the base is firm. Lightly wetting the material can help it solidify.

Sand helps inhibit weed growth and anchor the pavers together. Plastic lining will not be practical.

Installation

Use edge restraints and a string line to keep the design straight. Do not hammer the pavers together. Paver sand will need to be swept over and settled between the stones to help set them in place.

It helps to read tutorials and watch videos on paving stone installation prior to beginning the project. With practice, the installation will go more smoothly.



205 East Jefferson • Owensville, MO 65066

Custom Pump & Well Drilling LLC

LICENSED MISSOURI WATER WELL CONTRACTORS "Serving The Entire Area Since 1968"

Need a Water Well? Call a certified contractor. Certified by the National Ground Water Association.

Different kinds of wells call for different techniques. The well and pump installation contractor needs to be water specialists, engineers, and craftsmen.

Members of NGWA's Certification Program have earned the right to display the Certified Emblem. This is your assurance that the

contractor who displays it has that extra quality of pride in his work to take the time and effort to prove his proficiency.

We Also Install and Service Pumps for Water Districts and City Wells.

- Residential Commercial Municipal
 - · Certified · Licensed · Insured
 - 3 Ton-70 Ft. Crane Truck



Gasconade County Republican, Wednesday, Oct. 18, 2017 / Page 46B

Advertiser Index

(573) 694-1276 or (573) 694-6042

(573) 437-3891 or (573) 259-5136

Jeff Blankenship Excavatingpage 22

Jenkins Excavating, Inc.....page 40

John Blankenship Excavatingpage 32 (573) 764-3068 or (573) 259-6989

.....page 18

Jarvis Excavating..

(573) 259-3478

(573) 680-3253

Appliances & Repair Roettering Appliance	Financial Citizens Bankpage 47	Home Inspections Daniels & Daniels Home	Propane Lock's Mill Propanepage 2
Connectionpage 42	(573) 764-3051	Inspectionspage 10	(573) 897-2197
(636) 583-2156 or (636) 239-7791	First Bankpage 39 (573) 437-4121 or (573) 764-3324	(314) 599-5291	Power Tools Haase Home Supplypage 5
Appliance Cleaning	Legends Bankpage 43	Implement Dealer	(573) 764-2313
Appliance Cleaning Servicepage 47 (573) 437-6020 or (314) 550-2219	(573) 437-LOAN The Missouri Bankpage 7	Harrawood Equipment Copage 11 (573) 259-4634	Pioneer Home Centerpage 48 (573) 437-4104
	(573) 486-3134	Rosebud Tractorpage 41	,
Architect Nilges Home Designspage 21	Fire Safety	(573) 764-3393 Sydenstrickerpage 17	Rental Service Pioneer Home Centerpage 48
(573) 885-7700 or 885-6700	Servpropage 24	(573) 486-32044	(573) 437-4104
Blade Sharpening	(855) 252-9758	Insulation	Harrawood Equipment Copage 11
Fine Point Sharpeningpage 3	Furnace and Duct Cleaning	Becker Millworkpage 38	(573) 259-4634
(573) 486-0703 or (314) 603-7229	Affordable Clean Airpage 18	(573-744-5204	Resale Shop
Cabinets	(573) 764-2004 or 314-623-2480	Lost Hill Insulationpage 47 (573) 646-3147 or (888) 568-9747	Here Today Gone Tomorrowpage 24 (573) 764-2026
Green Cabinet Shoppage 31	Furniture/Flooring	Pioneer Home Centerpage 48	•
(573) 859-6459	Kay Carpets & Furniturepage 29 (573) 437-3805	(573) 437-4104	Recycling/Salvage Mullins Salvage & Steel Incpage 4
Chimney Sweep	Union Furniturepage 8	Williams Insulationpage 42 (573) 265-8940	(573) 764-3343
The Chimney Doctorpage 27	(636) 583-3133	,	Recycling Zonepage 36
(573) 694-1041	Winter's Home Furnishingspage 19 (573) 437-2126	Insurance American Family Ins page 4	(573) 437-5050
Cleaning Service	Floor Resurfacing	(573) 437-3726	Roofing
Final Sweeppage 20 (573) 426-6465	Cory's Floor Surfacingpage 24	CL Insurance Group page 2	Becker Millworkpage 38
,	(573) 301-7562	(573) 764-5215 Curtman Insurance	(573-744-5204 Frolker Constructionpage 9
Concrete Bill Krause Foundationspage 40	General Contractor	(573) 437-8258page 21	(573) 437-6088
(573) 646-3684	Bohl Construction page 3 (573) 764-2532 or 764-3423	Drake-Beemont Mutual Insurance, Debbie Raafpage 22	General Constructionpage 15 (573) 544-4651
James Custom Flatworkpage 31	Emo Pro Constructionpage 6	(573) 764-2548	Hempelmann Const. Incpage 35
(573) 437-5248 or (573) 291-4608 Havin Material Service Incpage 25	(573) 539-9751	Farmers Insurancepage 32	(573) 437-3819 or (573) 680-7465
(573) 468-8093	Frolker Constructionpage 10 (573) 437-6088	(573) 437-4291 State Farm Insurancepage 16	Lane Building Products (573) 437-4147page 12
MDC Concretepage 28	Hempelmann Const. Incpage 35	(573) 437-2101	Wieberg Roofing LLCpage 8
(573) 646-9967 or (573) 259-8688 Mid-Mo Concretepage 15	(573) 437-3819 or (573) 680-7465 Jahnsen Bros. Constructionpage 16	Landscaping	(573) 619-2471
(573) 437-5416 or (573) 259-0860	(573) 291-4968 or (573) 569-3193	Decorative Stone Supplypage 34	Septic Systems
Osage County Industriespage 26 (573) 897-2149	Pohlmann Constructionpage 30	(573) 764-3700	Central Mo. Septic Service, Incpage 20
Roger Enke Flatworkpage 33	(573) 308-5877 RV Constructionpage 38	Feeler Tree Servicepage 14 (573) 859-3798	(573) 764-3407 or 764-2534
(573) 437-6657 Wishors Pod F Miss	(573) 437-2636 or (573) 368-6963	Grounded Landscaping & Supply page 6	Siding
Wieberg Red-E-Mixpage 37 (573) 299-4222	Glass and Mirror	(573) 259-4794 Hempelmann Const. Incpage 35	Bohl Constructionpage 3
•	Coverdell Glass and Mirrorpage 25	(573) 437-3819 or (573) 680-7465	(573) 764-2532 or 764-3423 Frolker Constructionpage 9
Drywall Service TNK Drywall Servicepage 38	(573) 885-4199	Hesemann Landscapingpage 40	(573) 437-6088
(573)437-6152 or (314) 753-2572	Guttering	(573) 437-7332	Hempelmann Const. Incpage 35
Painting & Drywall Repairpage 22	Contractor's Choice Incpage 36	Light Bulbs	(573) 437-3819 or (573) 680-7465
(573) 437-4458 or (573) 205-7192	(573) 437-7171 or (314) 608-9855	The Light Bulb Expresspage 14 (573) 764-3600	Welding
Electric	Handyman Services		A-Z Maintenance, Repair & Fabricationpage 23
Bohl Construction page 3 (573) 764-2532 or 764-3423	A-Z Maintenance, Repair &	Painting	(573) 619-0509
Crawford Electricpage 27	Fabricationpage 23	Hempelmann Const. Incpage 35 (573) 437-3819 or (573) 680-7465	Well Drilling
(573) 732-4415 Gorrell Electricpage 9	(573) 619-0509 B&H Home Repairpage 45	Murals etcpage 10	Custom Well & Pumppage 45
(573) 789-5215	(573) 619-5934	(573) 579-2684 Painting & Drywall Repairpage 22	(573) 859-6107
Mid Mo Drain Cleaning Servicepage 34	Stan's Handyman Service page 9	(573) 437-4458 or (573) 205-7192	Schroepfer Well Drillingpage 13 (573) 484-3214
(573) 578-1087 The Light Bulb Expresspage 14	(314) 563_1132 or (573) 263-6701 Zeugin's Home Repairpage 21	Pest Control	(373) 101 3211
(573) 764-3600	(573) 437-8307	Havener's Termite & Insect Controlpage 28	
Three Rivers Electric Cooppage 16	Hardware/Lumber Becker Millworkpage 38	(573) 437-2031	To get your
(800) 892-2251 Zeugin's Home Repairpage 21	(573-744-5204	Plumbing	
(573) 437-8307	Haase Home Supply page 5	Bohl Construction page 3	ad in the next
Excavating/Hauling	(573) 764-2313 Pioneer Home Centerpage 48	(573) 764-2532 or 764-3423 Boyd's Plumbing, Heating	Ultimate Home
A-Z Maintenance, Repair &	(573) 437-4104	and Airpage 9	
Fabricationpage 23	Walmartpage 12	(573) 437-5000 or (573) 368-0117	Improvement
(573) 619-0509 Dahl Dirt Workspage 27	(573) 437-4156	Central Mo. Septic Service, Incpage 20 (573) 764-3407 or 764-2534	Edition and
(314) 606-7823 or (573) 764-3701	Heating/AC	Haase Home Supplypage 5	
Heintz Custom Tractorpage 15 (573) 694-1276 or (573) 694-6042	Boyd's Plumbing, Heating and Airpage 9	(573) 764-2313 Maciejewski Plumbing,	Contractors
(2, 2, 0, 1 14, 0 01 (2, 2, 0)T UUT4	UTIV ATT DATTE 9	THE CICIC WARE FROM THE FORM	

Maciejewski Plumbing,

Mid Mo Drain Cleaning Service......page 34

Turner Drain Service.....page 35

..page 33

..page 21

Heating & Air.

(573) 437-3214

(573) 578-1087

(573) 241-2668

(573) 437-8307

Zeugin's Home Repair.....

... page 9

....page 33

..page 13

.....page 23

and Air....

Hearth & Home

1-800-557-4243

Heating & Air (573) 437-3214

(573) 484-3214

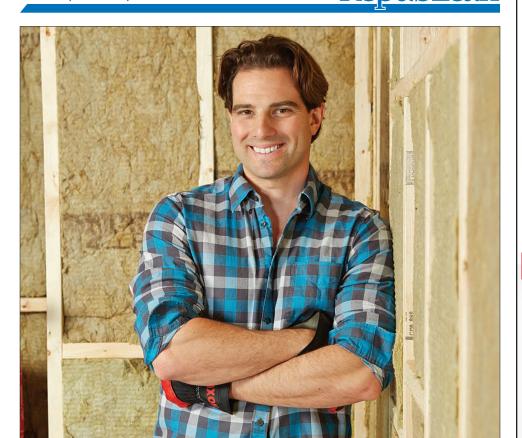
Maciejewski Plumbing,

(573) 437-5000 or (573) 368-0117

Schroepfer Well Drilling

Contractors **Guide call** 573-437-2323 today.

Fall Home Improvement WED., OCT. 19, 2016 PAGE 47B PAGE 47B PAGE 47B



Remodel for fire safety

(MS) — By Scott McGillivray

It's surprising that, although millions of homes are remodeled in America each year, few homeowners realize the importance of remodeling with fire safety in mind. While smoke alarms and fire extinguishers are top of mind, do you know how you can improve passive fire protection in your home?

Passive fire safety installations do not alert you to, or react to, the presence of fire in your home. This type of fire precaution is part of the core of the building and will help to control the fire by limiting its spread.

One very effective form of passive fire protection is the installation of insulation. When adding or upgrading insulation, look for products made from naturally fireresistant, inorganic materials. A favorite among builders, contractors and homeowners is a stone wool insulation called Roxul

Safe 'n' Sound, which offers fire resistance up to 2,150° F. Its melting point is higher than the temperature of a typical house fire, which means it will stay in place longer to provide passive fire protection when every second counts.

Effective compartmentalization through the use of fire-resistant materials can help avoid the spread of fire to other areas of the home, and more importantly, protect vital escape routes. Consider installing a fire-resistant insulation in walls, floors and ceilings to maximize protection and escape time.

Scott McGillivray is the award-winning TV host of the hit series "Income Property" on DIY Network, a full-time real estate investor, contractor, author, and educator. Follow him on Twitter @smcgillivray.

APPLIANCE CLEANING SERVICE, LLC

Mark Stewart, Owner

Providing Cleaning & Inspection of Most Major Brands of Dishwashers, Refrigerators, Washers, and Dryers

Increased Efficiency and Peace-Of-Mind!

♦ Licensed and Insured

email: markstewart339@yahoo.com

Call: 573.437.6020 or 314.550.2219

Home is where your Equity is!



TALK TO ONE OF OUR LOAN SPECIALISTS TODAY!

Stephanie Charboneau NMLS# 654210





Schlottach NMLS# 1155321



725 West Springfield • Gerald • 573-764-3051 100 Circle Drive • New Haven • 573-237-3051 2245 West Osage • Pacific • **636-271-3051**

1451 High Street, Suite 101 • Washington • 636-390-9944 www.CITIZENSBANKMO.COM

Member FDIC

Community Owned Independent Bank since 1934.



Fall Home Improvement HEADQUARTERS



The Milwaukee™ M18 Cordless 2-tool combo kit.....Model# 2691-22

includes the Compact Driver (2606-20) and the 1/4in. Hex Impact Driver (2656-20). Powered by Li-Ion batteries, the M18 Series' revolutionary redesign of Lithium-Ion battery technology allows Milwau-

kee tools to deliver more power with faster speeds and longer tool run times, and are lighter and more compact, which eliminates user fatigue and improves overall work.



Latex Wall Paint

Limited time offer good thru November 4, 2017. See store for details.



FREE USE OF BLOWER WITH PURCHASE OF INSULATION



R-19 6" Thick 106 sq.ft. Bag...\$29.95

As energy prices continue to rise, making sure your home is properly insulated has become more important than ever. There's never been a better time to install PINK Fiberglas® insulation. Because it helps conserve energy, it may also save you money on your energy bill and can even increase your home's resale value.

Call us today for a FREE insulation estimate.



RUST-OLEUM

NEW: Varathane Premium Fast Dry Wood Stain

WINDOW & **SCREEN REPAIR FAST AND INEXPENSIVE**

• Lumber • Plumbing • Electric • Tools and All Building **Materials**





We Cut High Tech

Car Keys!

SAVE UP TO 50%!





