



QUAKER WINDOWS and Doors manufactures aluminum, vinyl and wood window and door products in Osage, Maries and Miller

Quaker still looking ahead nearly 75 years later

BY COLIN WILLARD ADVOCATE STAFF WRITER

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FREEBURG — As Quaker Windows and Doors prepares for its 75th anniversary next year, the company is celebrating its recent growth and achievements.

Over the last three years, Quaker has grown at a rate of 83 percent, which earned it a spot on Inc. Magazine's list of the 5,000 fastest-growing privately owned companies in America.

Quaker's Chief Marketing Officer Bill

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Waylon Baker, Owner

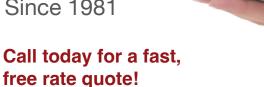
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Sifflard said the company is one of the oldest businesses on the list.

"Most of the companies you find on the Inc. 5,000 started between 2015, 2016 and 2019," he said. "They're not even 10 years old, and we're 75. We're going into our diamond jubilee."

Sifflard said Quaker's expansion took off after the Great Recession in 2009, which impacted the housing and construction markets. Ten years ago, Quaker only had the main campus and the glass facility in Maries County. In those 10 years, it has gone from a \$50 million company to a \$300 million company. Employment has increased at a similar rate from about 300 people to more than 1,500 employees.

Looking Back

Quaker began in 1949 as Quaker Shade Co. Founders Harold and Marge Knoll started the business in St. Louis before moving it to Marge's hometown of Freeburg within its first year. At that time, the company's primary product was Venetian blinds.

In the mid-1950s, Quaker introduced its first aluminum storm windows. This preceded a critical market shift in 1961 when the company introduced its first aluminum replacement windows. The products quickly drew public attention, and the magazine Life named Quaker a nationally recognized window brand the following year.

Quaker acquired more than six acres in Freeburg in 1982 to accommodate a boom in business. A few years later, the company began producing vinyl windows. By the end of the 1980s, Quaker was one of the first companies manufacturing aluminum, vinyl and wood windows all under one roof.

The largest building on Quaker's Freeburg campus opened in 1996 at 55,000 square feet.

Sifflard said some members of the Knowles family remain involved in various capacities with the company. The daughters and daughters-in-law of the founders are part of the ownership group. Younger family members have also joined the company.

"We have a third generation that is involved," he said. "They're all taking on different roles whether it's in IT, sales and operations, manufacturing, training. It's great that the third generation is actively involved and keeping that culture of the family-owned business."

Even with a milestone anniversary approaching, Quaker is more focused on the future than the past.

"The real story isn't so much where we've been," Sifflard said. "It's about where we're at and where we're going."

Many Markets

Something that sets Quaker apart in the window-anddoor industry is the company's multi-faceted approach to its production and markets. Many companies specialize in one market: residential, commercial or luxury. Quaker produces products in all three. Recently, the company has begun selling luxury products on the West Coast.

'We have our doors and window systems going into multi-million dollar homes owned by the stars," Sifflard said. "They don't want you to take pictures a lot of times because they're a little private about it, but it's really amazing some of the stuff we've seen now on the luxury

Quaker sells its commercial products coast-to-coast. At the time of the interview in September, Quaker was supplying products to a large commercial project in Hawaii. Sifflard said the company trucks the products to the West Coast where they go on ships for transport to Hawaii and use in the multi-million dollar project.

"We've done all 50 states," he said. "People have shipped stuff to islands and other parts of the world that wanted to use our products."

Quaker focuses on selling its residential products, often vinyl windows, in what Sifflard calls the "Goldilocks Zone." He describes the Goldilocks Zone as the area where Quaker could send a truck in a single day. The Goldilocks Zone is about a 500-mile radius, which is about the same for most companies that use trucking routes.

Companies that specialize in one part of the market might also limit themselves to one primary product, such as only wood windows or only aluminum windows.

"What makes Quaker unique is that we play in both worlds," Sifflard said. "We offer aluminum, vinyl and wood windows and door products, which nobody really

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does unless they've tried to buy a company and then assimilate it."

Other companies might integrate into another market by buying out a smaller company and operating plants around the country.

"We've done it organically," Sifflard said.

Sometimes Quaker's products combine the materials. Wood windows come with an aluminum-clad exterior to improve structural and thermal performance while lasting longer with windows with wood exteriors.

Sifflard estimated that by volume, vinyl windows make up about 40 percent of Quaker's production. Aluminum makes up another 40 percent and wood windows make up about 20 percent.

"Some of the new technology we're coming out with for our wood windows, we're seeing a lot more growth and interest," Sifflard said. "Especially with some of the areas that we're moving into with the luxury wood windows."

Sifflard said the different divisions of the company each have their workload change with the economy.

"The light commercial side, which is



QUAKER'S CHIEF Marketing Officer Bill Sifflard (above) points to a label while explaining the workflow in the company's manufacturing plants. Once products reach completion, they are put on trucks twice daily for shipment to customers.

hotels and multi-family housing, will take off sometimes," he said. "Residential, when interest rates are low like a couple of years ago, we couldn't make enough windows. We were working two full shifts, and orders were going crazy."

Sifflard described the market changes as a "give-and-take" because Quaker's

diverse line of products keeps a downturn in one side of the market from having too much of an effect on the whole company.

"That's a real positive," he said. "We've diversified so not only are we in those different markets, but we offer a variety of product solutions to meet the ever-evolving needs of our customers."

Sifflard said that from year to year, the company's work in each market fluctuates. He estimated an average split of about 50-50 for Quaker's residential and commercial work. The luxury division has only been around for a few years, but luxury sales have more than doubled each vear

Facilities

Quaker's Freeburg campus focuses on residential production. The facility produces vinyl windows and doors, wood windows and doors and residential aluminum windows and doors. Originally, Quaker's commercial work happened at the Freeburg campus.

"At one point in time, everything was here (in Freeburg)," Sifflard said. "In the old days, you didn't need the big, long (production) lines. Now, for the lines we put in, they're \$1 million each or more because of the automation, the robotics, everything in that respect. It just takes a lot more space to run it."

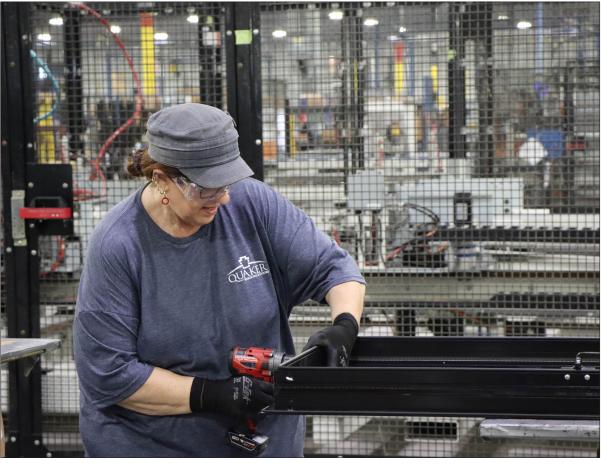
Sifflard added that Quaker still needs people to run the production lines, too.

"It reduces the wear and tear on the

Quaker - continued on page 6B







 $\textbf{QUAKER USES} \ glass\ manipulators\ (left)\ to\ move\ large\ glass\ units\ in\ the\ manufacturing\ facility.\ Chief\ Marketing\ manufacturing\ facility\ described by the second of the second of$ Officer Bill Sifflard said the equipment helps keep workers safe and prevent strain while working with heavy materials. "Number one for us is safety," he said.

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QUAKER'S ALUMINUM plant at the Freeburg campus houses 2.7 million pounds of aluminum. The company keeps some regular sizes in stock and orders other sizes commercially to fit project needs.

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people," he said. "Some of these windows are huge. We have a lot of equipment now, so rather than having six people try to pick up a window, they just have a mover. They use suction cups to clamp onto it and they just move it across and bring it to the next spot."

Eldon's campus opened in 2020 with an initial area of about 200,000 square feet. Last year, Quaker completed a 250,000-square-foot expansion to the campus to add more manufacturing capacity and a fully automated glass line

"It's 500,000 (square feet) over there now," Sifflard said. "It's all together, so it's quite a nice little walk. You get your steps in if you tour it."

The Eldon campus focuses almost entirely on commercial production. It makes aluminum products and some vinyl for places such as hotels. The facility also features a design center where Quaker plans new products, especially for the luxury market.

"None of the products that are there existed five years ago," Sifflard said.

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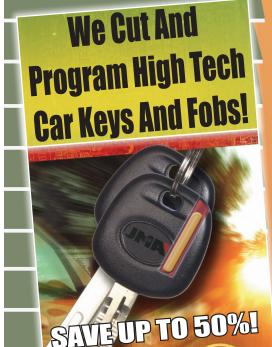








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"We've redesigned and created so much new product innovation that our core products are young."

The planning of the Eldon campus means Quaker could expand by another 250,000 square feet at that location. Sifflard said in the future it could be the site of new paint, glass and manufacturing facilities.

"We planned it out and laid it

out for the long term," he said. "That would just focus on growing our capacity to support the commercial side."

Sifflard said the expansion of other campuses and the movement of some operations to other sites does not mean a loss of jobs at the Freeburg campus. It just means the focus shifts to new equipment or the expansion of other facets of the business,

such as residential and luxury products

The Eldon campus has created about 500 jobs in Miller County since it opened.

The Maries County campus, about two miles south of Freeburg, opened in 2004. At the time, it was Quaker's largest facility at 65,000 square feet. It housed glass manufacturing and tempering.

In 2016, the vinyl building on the site opened. It is 185,000 square feet. The wood building followed shortly after that.

A future 100,000-square-foot expansion at the Maries County campus will allow for more capacity to produce doors. The expansion will create more space on the Freeburg campus that Quaker plans to turn into an engineering and innovation center for prototyping and testing.

"We're really excited because we'll be able to not only have the area to go ahead and design new technology for our windows but also do the testing," Sifflard said.

Orders

Quaker makes all its products to order.

"We don't make standard stuff, like when you go to Home Depot and see a bunch of windows," Sifflard said. "Everything gets done through our automated system. (Customers) put in the sizes they want (and) the types of material, whether it's aluminum, vinyl or wood. Then, we build them to order and ship it

He estimated the company makes about 300,000 windows in one year.

"And every one is unique, so there isn't a standard that we're going to do 1,000 of this (type)," he said

When a customer places an online order with Quaker, the order goes to the scheduling program. Computers will send out the orders to the appropriate plants including the number of windows, sizes, colors and other specifications.

After the plants receive an order, the employees begin cutting the frames to fit the requests. At the same time, the glass plant receives the order and workers there prepare the proper size sheets for combination with the frames.

'The same day (the frames) are going down the line being produced, the glass shows up and they just drop them in," Sifflard said.

From the time customers place an order, Quaker can have their products delivered in as little as two weeks. Bigger, more complex products may take longer.

Quaker buys its glass in jumbo sheets. If the glass plant has any material that it cannot use,

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the company recycles the glass. A truck takes the glass to a recycling center that grinds up the glass. Then, another truck drops off the ground-up glass and Quaker sells it.

"We're not just throwing stuff out into a landfill," Sifflard said. "We're going ahead and recycling whatever's leftover or whatever we don't use."

Innovations

Some of Quaker's innovations so far include its patented OptiCore and SolidCore technologies, which changed how it produces aluminum windows. The technology started with use in commercial products, such as 40-story buildings. Then, Quaker adjusted the technology to also fit with residential products.

Windows receive ratings from the Fenestration and Glazing Industry Alliance that denote their strength on a scale from R (residential) Windows to AW (architectural windows).

"We have products that are AW 100 rated," Sifflard said. "We've taken those products, we've had the design flexibility and we've created a line that has the same bone structure, but now we've made it for the residential and luxury markets."

By bringing the technology to the residential market, Quaker has brought more opportunities to build homes with large-scale glass without sacrificing the strength of the buildings.

Sifflard said two factors contribute to a window's overall performance: structural performance and thermal performance. Structural performance includes a window's rigidity, which is the ability to fill a space in a building with glass without losing any of the building's structural integrity. Thermal performance includes how a window supplies heat to a building.

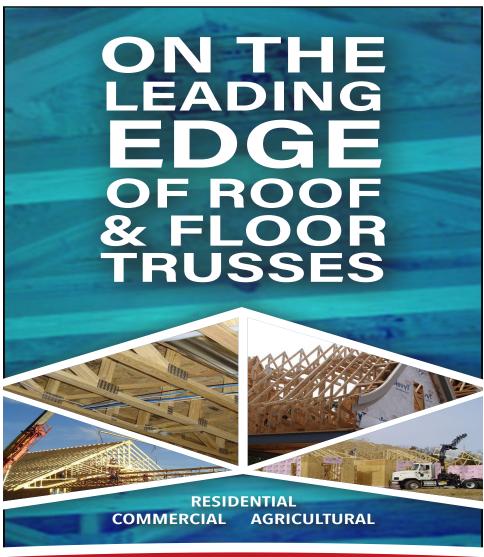
Quaker's OptiCore and SolidCore technologies help enhance thermal performance

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in its windows. The company also offers a variety of glass packages to fit the product to a customer's needs. The market for Quaker's products is nationwide, so customers in the South will not have the same concerns about keeping heat inside the building as customers in cooler climates. Paint the company adds to its products for warmer markets contains powder coating similar to what the automotive industry uses to keep frames from getting too hot to touch. Instead, it reflects heat from the sun. That technology also helps prevent heat from entering structures. Regulating the temperature of the windows also helps to prevent wear.

Measuring the thermal performance of windows requires a variety of tests. The testers create harsh weather environments to test qualities such as if the window is leakproof. Other tests judge how much impact a window can withstand by shooting

projectiles at the products.

Sifflard said the powder coating on aluminum windows is more environmentally friendly than liquid paint. Quaker treats the windows to clean them before the coating. The process also microscopically etches the windows. The addition of the powder creates a little electrical charge so the powder adheres better. Then, the window goes into an oven where it gets an even powder coating.

"We can match any color someone would want," Sifflard said. "We get people saying 'I want my door to be the same color as my new sports car.' We say 'Give us the color chip."

Sifflard said Quaker is always trying to stay ahead of the market. Two years ago, the company started attending the International Builders' Show, which is the largest light construction industry trade show in the country. At the show, more than 1,000 booths showcase products and



innovations in the industry.

Another market Quaker serves is the historical and renovation market. Sifflard said Quaker is a "strong player" in that market. People and

organizations can sometimes receive tax credits for renovating historic buildings while keeping the buildings' original

looks. Through the production of aluminum windows, Quaker can replicate the look of steel windows that were once a common

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feature in buildings now deemed historic. It can do the same for wood windows.

"We improve the structural performance," Sifflard said. "We improve the energy performance. But we maintain the same looks, and it blows people away that it looks like when it was first built."

People

Sifflard said Quaker's longevity is a testament to the people who work there. The company always has openings on the manufacturing side, but it also has career opportunities in fields such as engineering, marketing, sales, accounting and human resources.

Quaker's substantial size compared to the small communities where it operates means the company sometimes struggles to find employees to keep up with its growth.

"There are only 450 people that live

in Freeburg," Sifflard said. "You could probably talk to all 450 and they're connected to Quaker: a family member worked there, they work there, they used to work there, whatever it is working at the facility."

Sifflard said he thinks something the community sometimes overlooks is that Quaker offers people a chance to build a career in the area where they grew up. If they love Osage County, they do not have to leave to find work and start a family if they work at Quaker.

"We've always gotten great support from the community to find good people," Sifflard said. "I've dealt with companies all over the country, and the work ethic and the commitment to excellence... you have a unique breed in Missouri with people who just work really hard and take pride in their work."

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Exterior renovations that boast the best ROI

emodeling with a return on investment in mind can be a smart strategy for homeowners, whether one is thinking about moving in the next few months or further down the road. Though this approach is an inexact science, in many instances, it's savvy for homeowners to consider what buyers may want when planning home improvements.

Homeowners may be surprised to learn which renovations garner the best ROI at resale. The home loan and refinancing company RenoFi indicates that overall home improvement projects provide a 70 percent ROI on average. Many high-ROI projects add functional space and improvement. The following are some exterior renovations that help homeowners recoup the most money at resale, according to Remodeling magazine's "2022 Cost vs. Value Report."

- 1. Garage Door Replacement: 93.3 percent recouped of \$4,041 cost
- 2. Manufactured Stone Veneer: 91.4 percent recouped of \$11,066 cost
- 3. Siding replacement (Fiber Cement): 68.3 percent recouped of \$22,093 cost
- 4. Window replacement (Vinyl): 67.5 percent recouped of \$20,482 cost
- 5. Siding replacement (Vinyl): 67.2 percent recouped of \$18,662 cost
- 6. Window replacement (Wood): 66.3 percent recouped of \$24,388 cost



- 7. Deck addition (Wood): 64.8 percent recouped of \$19,248 cost
- 8. Entry Door Replacement (Steel): 63.8 percent recouped of \$2,206 cost

The majority of renovations on Remodeling magazine's list of the best investments are exterior renovations, making this area of a home a particular point of interest for homeowners. The only interior project that cracked the Top 10 ROI for projects was a minor midrange kitchen remodel.

Exterior renovations perhaps add the most bang for your buck because they're not only functional, but also because they add immediate curb appeal. Much in the

way it has been said people eat with their eyes first which is why chefs spend so much time on elaborate plating — buyers will judge a property by how it looks when they arrive, even before they've stepped inside a home. In essence, home buyers often judge a book by its cover. A worn exterior may indicate to potential buyers that the home was not maintained, however false that assumption may be.

It's important for homeowners to consider all factors before beginning a renovation. Certain projects offer a stronger return on investment than others, and that's a significant consideration for homeowners thinking of selling their homes.

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A guide to various types of home awnings

omeowners recognize that upgrades can improve the functionality and comfort of their homes. Improving outdoor spaces has proven particularly popular of late. The National Association of Home Builders reports that outdoor living has been propelled to the top of homeowner wish lists. Plus, a recent survey conducted by the New Home Trends Institute found connection to the outdoors/nature and outdoor entertaining ranked high among desired home designs.

One way to make outdoor spaces more accommodating is through the installation of awnings. Many homeowners would like to enhance their homes with awnings but do not know where to begin. Learning about the various types of awnings can help homeowners determine which option best suits their needs.

Fixed awnings

Fixed awnings are stationary on a building's exterior. While the awnings are generally stable, they can be damaged by snow or wind. It's key to find an installation expert to make sure the awning is installed correctly so that it can withstand weather and other issues. It's also important to know that fixed awnings remain in the same position and orientation, so its best to know exactly where to place it beforehand.

Retractable awning

Retractable awnings are the most popular type of awnings because they can be extended when necessary to keep a space cool or protected, then rolled or folded up when not in use. These awnings are advantageous because they can be retracted when bad weather hits to prevent damage.

Motorized retractable awning

Motorized retractable awnings offer the utmost convenience. Standard retractable offerings require a handle or hand crank to manually extend or fold up the awning. Motorized awnings can be operated with a sensor, remote or even motion trigger. Even though they cost more, they're a favorite among homeowners.

Areas of use

Awnings can be installed in various locations. Patio awnings are much preferred because of their large coverage area, which typically spans entire patios. Door awnings are installed above the exterior door of an entryway to protect visitors and occupants from precipitation and to improve the home's look. Window awnings can add additional shade and privacy. There also are side awnings, which are essentially wall-like structures that run across a patio, garden or balcony for wind or sun protection. They're also utilized to improve privacy.

Homeowners can choose from various types of awning materials, including fabric, metal, glass, and others. Working with a reputable awning company is the best way for homeowners to peruse possible products and find awnings that will suit their needs.

DID YOU KNOW? An assortment of variables will dictate just how long a home's siding will last, including the amount of sun a home receives and the location of the home. The life expectancy of siding also will depend on the siding material. According to Sunshine Contracting, vinyl siding lasts between 20 and 40 years. It's a popular choice because of how long it lasts and the minimal upkeep it requires. Wood siding, another traditional favorite, is more expensive, but it also boasts impressive

longevity, according to BobVila.com. With proper maintenance, which includes cleaning and refinishing, wood siding may last for decades. The coating on aluminum siding typically begins to fade after about 15 years. Fiber cement siding is affordable, durable and low maintenance, and it may actually last as long as the home itself. It needs to be repainted occasionally. Sunshine Contracting says stone veneer siding will last between 20 and 75 years, depending on the stone that is used.



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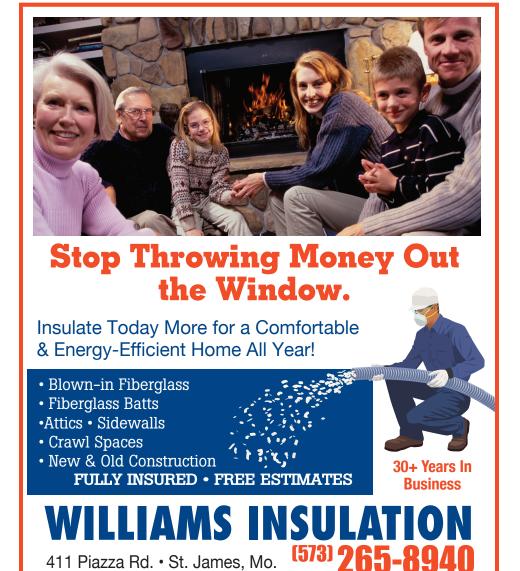
ertain home renovation projects are more glamorous than others. A remodeled kitchen is sure to garner its share of "oohs and aahs," while a newly paved driveway is much less likely to dazzle guests.

A gutter replacement is another job that might not have the wow factor. But fully functioning gutters are a must and can help to prevent potentially expensive roof damage. Gutters rarely draw attention, but homeowners can keep an eye out for signs that indicate gutters need to be replaced.

Signs gutters should be replaced

Various signs indicate it's time to replace existing gutters. Homeowners should act promptly if any of the following signs arise, as poorly functioning gutters can make it hard for water to get into the downspouts, ultimately pushing it backward and likely underneath roof shingles, where the result can be costly water damage.

Gutters - continued on page 15B



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Gutters - Continued from page 14B

- Peeling paint
- Cracks
- Pooling water in the gutter
- Mildew in the gutter, which can sometimes be seen even from the ground
- Water damage: Water damage on the gutter can be limited to certain spots and will be noticeable on the underside of the gutter
 - · Soffit damage
 - Sagging gutters
- Detached gutters, which can be detached from other pieces or the house
 - Rust

Who should replace gutters?

Many home improvements can be completed successfully by skilled do-it-yourselfers, but a gutter replacement is best left to the professionals. Homeowners who live in single-story homes may be able to replace gutters on their own, but the issues that can arise when gutters are not functioning at optimal capacity make this a job best suited to professionals, even in residences without high roofs.

Some gutters may be under a manu-

facturer's warranty, so homeowners can check to see if their gutters qualify for a free upgrade. Experience is one of the best reasons to work with a professional gutter installation team. Experienced professionals can identify which gutters are the best fit based on a host of factors, including the pitch of the roof, local conditions and the size of the house. In addition, gutter installation requires the use of various tools that many DIYers may not have on hand, which can cut into the cost savings of doing the project yourself.

Homeowners also should not underestimate the challenges of working on ladders that are high up off the ground. Professionals are accustomed to such challenges, while DIYers may not be comfortable or used to climbing ladders with materials and tools in hand.

A gutter replacement is a worthwhile investment that can ensure rain water efficiently and effectively runs through gutters and away from the roof. Leaving this task to the professionals can ensure the job is done right.



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Sights and sounds that indicate your floors should be replaced



ice flooring draws immediate attention when entering a home. Natural wood floors tend to instantly impress, while the right kitchen flooring materials can create the welcoming feeling many homeowners strive to establish in the most popular room in the home

Stunning floors are hard to miss, and floors that are well past their prime are equally noticeable. Aging floors may fall somewhere between fading and failing to live up to homeowners' standards. Fading floors may not need to be replaced immediately, but the following are some signs that indicate existing floors are nearing their expiration date.

• Soft spots: A floor should not give when stepped on. Soft spots could be indicative of water damage caused by

Floors - continued on page 17B



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Floors - Continued from page 16B

any number of factors. Some water damage is caused by mopping the floor with a soaking wet mop, while burst pipes also contribute to water damage that can cause soft spots. A single soft spot on the floor may necessitate a relatively simple repair, but various soft spots indicate extensive damage that might be affecting the floor, subflooring or both. In the latter instance, homeowners should consider a full floor replacement.

- Creaking floors: Creaking floors are among the more annoying issues that can arise in a home. In such homes, residents feel as though every step they or their housemates take is being announced. In addition, creaking floors can awake light sleepers, including young children. The floor experts at Discount Flooring Depot note that uneven subfloor could be the culprit behind creaking floors. Though that does not necessarily require a floor replacement, it can be hard to lift existing floors and then refit them after the subflooring has been addressed. That's especially so if low-quality laminate flooring was installed. So while creaking floors may not require a full floor replacement, it's an outcome homeowners who can no longer live with the noise can prepare themselves for.
- Dated look: Of course, some floors simply look like the product of a bygone era. Various factors, including location, affect the resale value of a home, but Realtor.com reports that hardwood floors are preferred by both home buyers and renters. In addition, Realtor.com estimates that wood floors could provide a return as high as 80 percent of the initial investment when homeowners sell their homes. If existing flooring looks dated, it might be time to bring it up to speed with something more modern.

A home's flooring is bound to draw the attention of residents and visitors alike. Homeowners who replace their flooring can ensure that attention is drawn for all the right reasons.









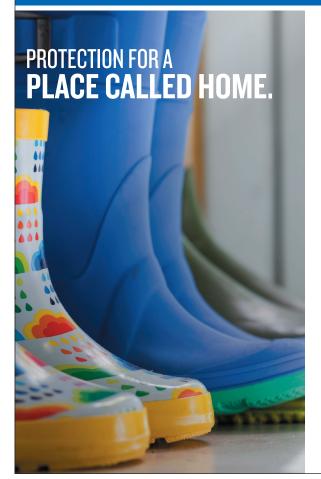
Siding materials to consider for your home

xterior renovations consistently top the list of projects that offer maximum return on investment, according to Remodeling magazine's annual "Cost vs. Value Report." Siding replacement is a popular exterior renovation and one that can completely transform the look of a home.

Siding comes in a variety of materials, and homeowners can explore the pros, cons and affordability of each to make the most informed decision when replacing

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their existing siding. Factors to consider apart from price include durability, maintenance and aesthetics.

Vinyl

Vinyl siding is one the most popular siding materials in North America. That popularity is perhaps due to the relatively low cost of vinyl siding replacement, which Forbes Home estimates is between \$6,150 and \$15,900 to install for a 2,000-square-foot home. A wide array of color options as well as weatherproof protection makes vinyl siding worthy of consideration.

PVC, which is what vinyl siding is comprised of, also is quite fire-resistant. Potential pitfalls of vinyl are that it can fade more quickly than other siding materials and is sensitive to excess UV exposure.

Engineered

Engineered materials cost more than vinyl but are considered very durable. They can be advantageous in damp climates or ones where insects are problematic. LP SmartSideTM is a type of engineered hardwood that is very durable, so much so that a 50-year warranty often is offered for the product, according to First American Roofing & Siding. This material can be painted if homeowners desire a change of color down the line. This siding costs around \$2.50 to \$4.50 per square foot for siding and all trim accessories with an additional installation cost of \$5.50 to \$12.00 per square foot. The product is made of wooden strands that have been coated with wax for moisture resistance. A special zinc-based solution is added to protect against rot and insect

A similar product, HardiePlankTM, is engineered from a blend of cement, wood fibers, fine sand, and water. It is similar in price point to the SmartSide and offers resistance to rot and insects. HardiePlank also can be repainted.

Engineered products can be more expensive to install and generally are not DIY renovations, which may deter homeowners working on tight budgets.

Wood siding

Wood is one of the oldest siding materials. It can be stained or painted and comes in a variety of styles, from boards to shingles. It's a popular choice in historical homes or ones with classic, architectural details.

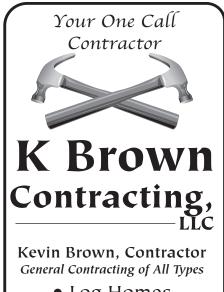
It's important to note that wood is a combustible material that can be susceptible to water and insect damage. It also needs to be maintained continuously to look its best. This makes wood siding a true commitment on the part of homeowners. The cost is midrange between vinyl and engineered sidings.

Metal

Those interested in one of the most energy efficient options in siding can look no further than metal siding. Metal isn't just for roofing. According to Colonial Contracting, Inc., metal siding creates a uniquely modern appearance and comes in a variety of styles that complement homes.

Unlike fiber, wood or vinyl products, metal siding reflects the sun's rays and keeps interior temperatures cooler in the summer, a boon in hot climates but maybe not the most insulating option for cold climates. One potential pitfall is the possibility of rust, which would make metal siding a less ideal choice for those who live near the ocean. The cost of metal siding is comparable to other siding products, at around \$10 per square foot.

These are a few of the siding options homeowners can investigate if they're revamping the exteriors of their homes.



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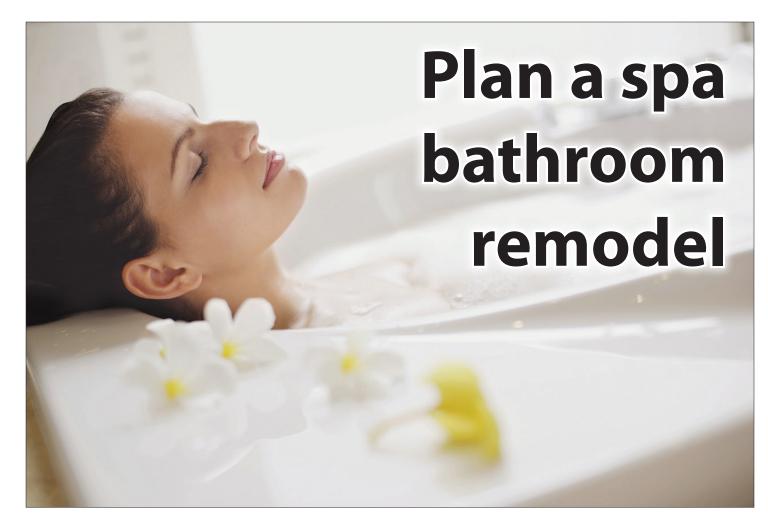
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any health and wellness regimens include treatments that promote relaxation and comfort. According to IBIS Worldwide, revenue for health and wellness spas across the United States has risen at a rate of 1.1 percent over the past five years, reaching \$23.3 billion in 2023. The International Spa Association said that while spa visits fell in 2020, likely due to the global pandemic, visits rebounded a year later.

The popularity of spa visits is one indicator that people enjoy being pampered and frequently make time for treatments. While visiting a spa is one way to rest and recharge, individuals may be able to enjoy similar perks if they incorporate these spa-like features in their homes.

Hang artwork

Any space is made more welcoming and classy with the addition of some artistic touches. Hang pictures that will create a relaxing atmosphere, such as floral prints or beachscapes. Integrating large prints or a gallery wall can add a different dimension to the bathroom.

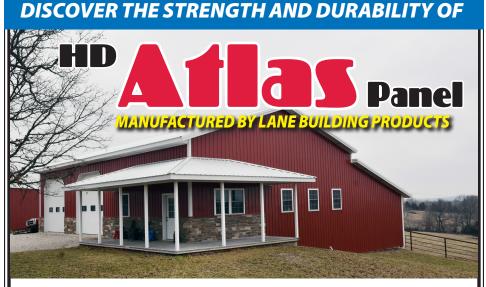
Bathroom - continued on page 21B



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Change the color scheme

Spas are typically bright and clean and evoke feelings of purity. This can be achieved by choosing white, off-white or pale gray in the color scheme. An all-white design for fixtures and tiles also makes it easy to swap out accessories when the mood strikes.

Incorporate natural materials

When decorating the space, use natural materials like stone, wood and marble rather than plastic or metal. This can add to the luxury appeal.

Install a rainfall shower head

Upgrade fixtures to make them more luxurious. Multi-head shower fixtures and rainfall shower heads can help anyone unwind and relax. Rain showers can evoke calmness and relaxation as they gently cascade down. Additional shower upgrades can include steam functions, soothing lights and aromatherapy.

Keep the tub

While many adults admit to not bathing nearly as much as they shower, there are benefits to having a deep, spa-like tub. Soaking away the stresses of the day, lounging in the tub with a good book and listening to music while enjoying a bubble bath are all ways to slow down and eke out a bit more quiet, personal time to unwind. Tubs can be outfitted with waterfall features to add to the ambiance even further.

Invest in quality linens

When stepping out of the shower or the bath, individuals can wrap themselves in thick, luxurious towels or robes. Guests also will appreciate comfortable towels if they come to visit.

Certain features can transform home bathrooms into spa-like retreats with a few touches.

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Signs a roof must be repaired or replaced

he exterior components of a home, such as the siding and the roof, help to protect its occupants from the elements. While many roofing materials can last for decades, at some point in time homeowners will likely have to repair or replace the roof on their home.

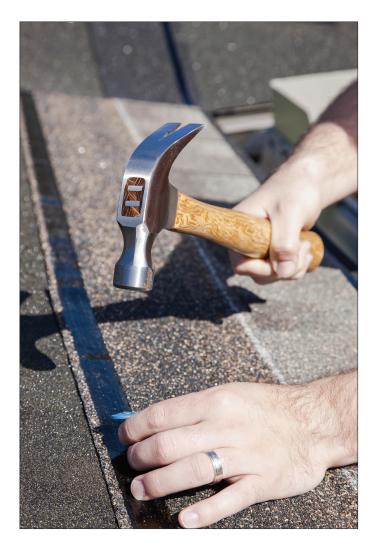
Roof wear and tear may not always be so evident, particularly because most homeowners do not make it a point to get on their roofs very often. The first sign of roof damage typically is a leak that is noticeable from the indoors. It may include a browned spot on the ceiling or even pooling water in the attic. Leak from storm damage or something minor like a water intrusion through a nail hole or from a lost shingle typically can be repaired easily enough. However, additional indicators may necessitate a complete roof overhaul. Here are some signs a roof is in need of repairs or replacement.

• Sagging roof: If the roof is sagging, it could be due to excess loads, such as water-damaged shingles or even weakened roof structure. A professional will need to restore the integrity of the roof.

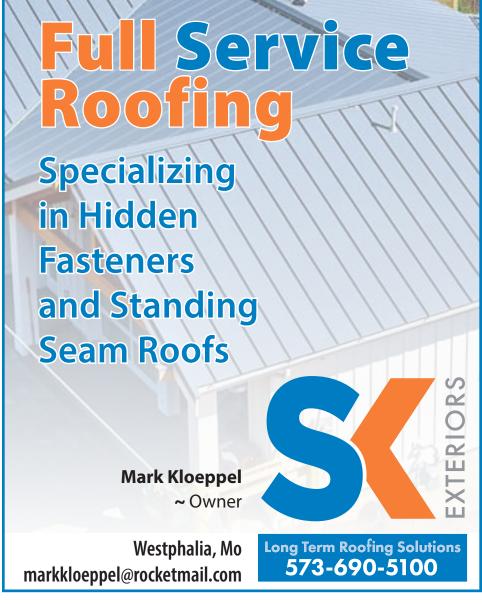
- Cracking and buckling: It is likely that shingles will have to be replaced if there is cracking or if shingles are buckling and warping.
- Exposed nails: Exposed nails may rust and contribute to a leaky roof, says Family Handyman. How long the nails were exposed could indicate if the roof can be repaired or if everything should be redone.
- Lost granules: Asphalt roofing shingles have small granules on the surface. Over time these granules will slowly degrade and fall off. If there are many granules in gutters or if one can see that portions of the shingles are bare, it is likely time for a new roof.
- Visible light: Homeowners who can see light streams coming into the home need roof repair. This is indicative of holes, cracks or spaces in the roof.

•Growth on the roof: Mold and mildew on the roof is a sign that the roof needs to be repaired or replaced. Such growths contribute to rot that jeopardizes the integrity of the roof.

A durable roof protects a home from the elements. Various symptoms signal that it is time to repair or replace a roof.









The facts about insulation

nsulation can go a long way toward making a home more comfortable. Insulation reduces the transfer of heat from indoors and outdoors so homes stay more comfortable in both the winter and summer. Insulation also can block exterior noise. A properly insulated home is a must,

particularly in the wake of rising energy costs. Insulation will help a home be more energy efficient.

Insulation is easily taken for granted. The following are some facts about insu-

lation and home efficiency that illustrate how much homeowners can benefit from upgrading their insulation.

- Insulation is made from a variety of materials, including fiberglass, wool, cellulose, and spray foam.
- Unless damaged, insulation lasts for the life of the building. Some settling of insulation may occur, particularly with

loose-fill type insulation, and gaps can be filled in.

• During the Middle Ages, walls of homes were stuffed with straw and mud to help keep out the cold. It is one of the first documented types of insulation.

• According to the U.S. Environmental

Protection Agency, insulation saves more than 600 times more energy each year than compact fluorescent lights, Energy Star Appliances, and Energy Star windows combined.

• For every Btu consumed in the

production of insulation each year, 12 Btus are saved by the use of insulation, says A+ Insulation of Kansas City.

• An insulating material's resistance to heat flow is measured in terms of its thermal resistance, or R-value. The higher the R-value, the greater the insulating effectiveness. An insulation contractor can let a homeowner know how much insulation

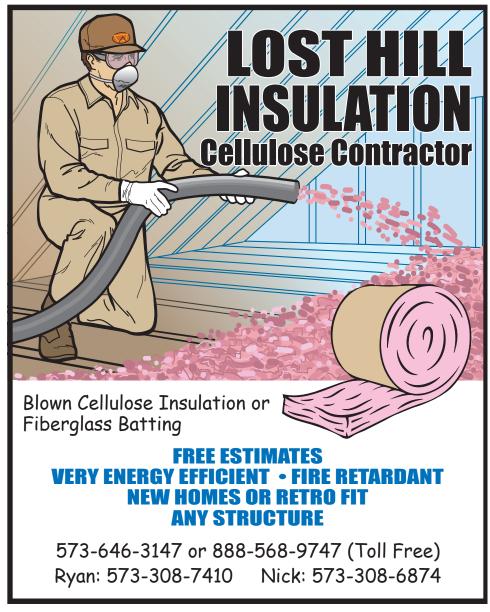
and what R-value is recommended for his or her climate.

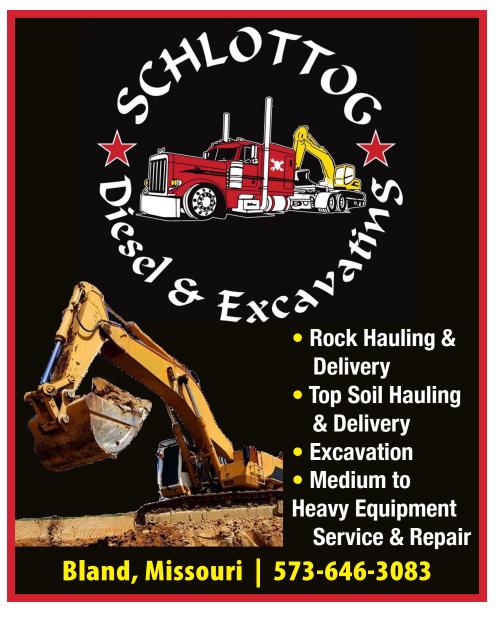
- Manufacturers continue to experiment with insulation materials. Environmentally friendly options include recycled cotton denim, paper or plant cellulose, and sheep's wool.
- Large pieces of insulation are called batts. Traditionally they are made from

pink fiberglass, which is extremely fine woven glass. It's important to realize fiberglass insulation can release small particles or fibers in the air when disturbed, so respiratory protection and gloves should be used when handling to reduce risk of irritation

Insulation is a key investment in home comfort and efficiency.









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