5 ways to save at a time



# Window weatherization 101

StatePoint - Prepping windows for cold, gusty weather are essential no matter your home's age, but what exactly needs to be done? Read on for the ultimate breakdown of how to seal windows and protect your home from the winter chill

Step 1 – Test for Air Leaks. Any style of window could have small air leaks that allow drafts and moisture to enter without your knowledge. Check your windows' seals by lighting a match or candle and seeing if the smoke is affected by a breeze. The smoke trail can help pinpoint any small cracks you should address while weatherizing.

Step 2 - Fill the Seals. Reinforcing the seal around the entire window frame will ensure it's ready for cold weather.

Using a product such as Duck brand Foam Weatherstrip Seals will help form a solid barrier around window edges, thanks to self-adhesive foam strips that block drafts. This can help lower utility costs by stopping leaks. Updating these seals every few years helps keep the window frame in the best possible shape and maintains protection from the winter winds.

Step 3 - Restore with Paint. Updating your window with a fresh coat of primer and either paint or stain helps keep it in great condition for a change in season. Not only will it provide a new look, but paint or stain also creates a tight seal around the wood framework and acts as an additional barrier for pinhole cracks or air leaks.



**Courtesy StatePoint** Fill the Seals. Reinforcing the seal around the entire window frame will ensure it's ready for cold weather.

Step 4 – Insulate the Frame. Winter weather can be brutal in certain regions. Rolled Window Insulation Kits are crystal clear and create an additional cold-air barrier for when you need extra protection on top of foam seals. The window kit film comes in an easy-touse roll of shrink film, which means no measuring is needed, and excess film can be cut once applied. Once secured to indoor window frames, the film provides an airtight seal that can be removed once warmer weather arrives. Step 5 - Add Thermal Protection. After preparing your window for the approaching winter winds, swap out your everyday curtains for thicker, thermal fabric window treatments. These insulating curtains typically have two or three layers of thick fabric, combined with a layer of acrylic foam, to prevent air infiltration and cold.

Precautionary steps to seal in warm air and keep out potential drafts will help reduce energy costs this winter - and help protect the longevity (and comfort) of your home.

### of higher gas prices and rising inflation StatePoint - With higher gas prices and rising inflation putting pressure on finances, drivers are looking for ways to save on the cost of car ownership. On average, it costs between \$15,000- \$24,000 to own a car over a five-year period, including fuel, maintenance, insurance, repairs, financing, and state fees.

While some of those costs are beyond your control, here are five things you can do to lower the cost of car ownership:

1. When shopping for a vehicle, compare prices at multiple dealerships and research factors that will influence the cost of owning a particular model car, such as its fuel efficiency, along with the estimated cost of repairs and parts replacements down the line.

2. Scan local gas stations for the best price and consider becoming a rewards member at grocery stores that offer fuel perks. Certain gas brands have rewards programs as well, many of which you can access via smartphone apps.

3. Consider setting up a savings account for car-related expenses. Earmarking some of your income for automotive needs will help ensure you can cover expected and unexpected costs.

4. Drive safely and more consciously to conserve fuel. According to the U.S. Department of Energy, "obeying the speed limit, accelerating and

#### braking gently and gradually, and reading the road ahead can improve the fuel economy of your vehicle by 15%-30% at highway speeds and 10%-40% in stop-and-go traffic."

5. Talk to your insurance agent to make sure you are getting all the car insurance discounts you deserve. Some insurance companies offer a wide range of discounts and money-saving features, such as first accident forgiveness, diminishing deductible, reduced usage, youthful driver, and college student. They also offer a discount for bundling policies and have an app called YourTurn that can reward you for safe driving. Drivers may earn up to \$20 a month in gift cards.

"We know that at a time of rising prices people are looking for ways to reduce the cost of car ownership, and insurance is one place to start," said Bob Buckel, vice president, Personal Auto, Erie Insurance. "Looking for a plan that gives you exactly what you need and nothing you don't means you'll be protected while not paying any more than you should. This is a great time to reach out to your independent insurance agent to review your policy and discounts."

While the future of inflation rates and gas prices is uncertain, the good news is there are creative ways to lower the cost of owning your car so you



### Top 5 ways to reduce your home energy costs this fall

BrandPoint - As temperatures begin dropping this fall, you may be worrying about rising energy costs. Fortunately, there are a number of simple, proactive steps you can take that will save on energy and expenses for your home - while also increasing comfort - today and well into the future. On top of that, you will also be helping to increase the value of your home with these effective energy-saving measures.

Consider these 5 steps to

help your home become more energy efficient.

1. Give your furnace or boiler a checkup

Get in the habit of having your furnace or boiler professionally tuned up and cleaned at least once a year, ideally just before the weather starts turning colder. Just as you perform regular maintenance on your vehicle, make sure your entire HVAC system is in top condition - and replace your furnace filter at least every 90 days - to help your HVAC system run more efficiently. This will reduce your utility bills over time, while keeping you and your family warmer. 2. Go tankless

Looking for a great way to cut down on energy usage and also ensure more consistent access to hot water? Upgrading to a tankless water heater will save on energy and expenses compared to a traditional water heater. For example, Noritz EZ Series high-efficiency, condensing tankless water heaters are engineered

to replace larger, conventional storage tank-type units. cutting both installation time and costs substantially. The wall-hung technology also has zero footprint in your home, which is a great space saver for smaller homes or if you just need more areas for storage. Tankless water heaters efficiently provide continuous hot water - meaning no more cold showers - along with big energy savings. In addition,

SEE ENERGY ON PAGE A3





# 5 steps everyone should take to prepare for natural disasters

StatePoint - There's no better time than right now to prepare yourself and your family for the unexpected. Don't wait until torrential rain and high winds beat on your windows or wildfire flames glow on the horizon. In those moments, your only thought will be getting your family to safety .According to the Association of International Certified Public Accountants, nearly 30% of people have not taken any steps to prepare their family for a natural disaster, yet more than 60% of Americans believe they will likely be impacted by one in the next three to five years. While no one likes to dwell on worstcase scenarios, taking time now to prepare your family for any unexpected event will save you precious time when a disaster strikes, and help you evacuate at a moment's notice if need be. Here are a few ways to start. Pack Your "Go Bag": A "Go Bag" is a disaster kit that ensures that you and your family have everything you may need in an emergency. The American Red Cross recommends packing an emergency radio, water container, food supply for three days, a personal hygiene kit, a first aid kit and any medications your family

needs. If you have a pet, ensure you have enough food, medications, a leash, collar, ID tags and even a crate or kennel in case you need to evacuate to a public shelter. Some other items to include are a flashlight, batteries, multi-tools, duct tape, exam gloves and hand sanitizer.

**Know What Natural Di**sasters Could Affect You: According to the Department of Homeland Security (DHS), 90% of disasters within the United States involve flooding and an estimated 1,000 tornadoes touch down every year. Knowing what natural disasters your region is prone to, can help you best prepare. Stay Informed: There are various apps and alerts you can sign up for to stay on top of any weather developments. You can get the latest storm forecasts online from NOAA's National Weather Service and the National Hurricane Center. You can also download the Federal Emergency Management Agency app to send notifications to loved ones, locate emergency shelters in your area and more. T-Mobile and Metro by T-Mobile customers can call 611 or visit T-Mobile.com to stay up to date on response and recovery efforts.

Use Tech to Protect Your **Essentials:** Using technology to store all your important documents on a secure jump drive or in cloud storage can help keep you protected during an emergency. There are several apps available like Google Scan Drive that allow you to use your phone's camera as a scanning device. The DHS recommends you capture important documents like insurance policies, identification documents, medical records, and pet information. You can also scan memorabilia like family photos in case the physical copies are destroyed.

Stay Charged: To stay connected during a storm, keep your phone fully charged. Make sure you have fully charged portable power banks to keep your smartphones charged and the correct charging cables. Doing so will help you reach loved ones and find safety when disaster strikes. To maintain an optimal battery level, set your phone to power saving mode and use airplane mode when your phone is not in use.

Don't wait until an emergency is looming to prepare. Taking key actions now can help you stay safe, informed, and connected during a natural disaster, and help you recover in the aftermath.

# **ENERGY**

#### CONTINUED FROM PAGE A2

tankless water heaters like the Noritz EZ Series also result in reduced carbon emissions and have a longer life expectancy than traditional models. Tankless water heaters use top-mounted water connections, avoiding the need for additional and costly plumbing. Even better, you can often find money-saving rebate programs from your local gas utility for your new tankless water heater that will help cut the installed cost even more.

in. And while older homes are the least likely to have properly insulated attics, even if you have a newer home it's worth having a professional check to see if your attic is under-insulated. This can make a big difference when it comes to heating costs. 4. Make your thermostat

programmable

If it's been a while since you upgraded your thermostat, you may be surprised at what new programmable thermostats can do to help keep your home comfortable while also saving on utility bills. The latest models provide much better fine tuning when setting your thermostat, allowing better control of the energy you're using to heat (or cool) your home. You can make sure you're not overheating your house when you're asleep or not at home. Traveling or on vacation? New smart thermostats allow you to adjust your home's thermostat controls remotely, using your phone or another electronic device.

#### 5. Check for leaks

Every year, homeowners lose a lot of heated (or cooled) air through leaks around areas like windows, doors, and chimneys. Inspecting your home for leaks can alert you to spots where you may need to improve caulking, flashing, or weather-stripping for a low-cost fix. For a longer-term solution, you may want to consider replacing older, less energyefficient windows and doors with new ones. For help finding leaks, call your utility company. Many provide energy audits to help customers locate trouble spots in their homes. By taking a few of these proactive steps, you can help your family stay cozy and comfortable all winter, while also helping to save energy and protect your budget. Visit EZSeries.Noritz.com to learn more about how you can save energy, space and expenses on heating water for your home.

# **Designing your garden** for better mental health

StatePoint - Gardening is not only a means for beautifying outdoor spaces and growing delicious foods. According to those who spend significant time in the yard, getting outside can also support your wellbeing.

"Gardening is good for the mind, it's good for the soul and it's good for the body," said legendary football coach, Vince Dooley. "I enjoy coming out to garden, and when I finish, I feel like I've done something, and I feel good."

Landscape architect Doug Scott of Redeem Your Ground recently visited Dooley in Athens, Ga. to discuss gardening and mental health. Here are some of the insights they shared:

#### **Health Benefits**

Active benefits: Gardening exercises the body and clears the mind. Studies show that increased outdoor exposure leads to fewer long-term health problems, helping improve cardiovascular fitness, flexibility, strength, and dexterity—all leading to better mental health. Simply planting, growing, harvesting, and maintaining plants gives you a direct emotional boost. Why? Gardening helps foster nurturing instincts and restores a sense of hope and purpose, ultimately improving self-esteem.

Passive benefits: Don't have a green thumb? Don't worry. Scientific evidence proves that just being in nature has positive impacts on stress levels and brain chemistry. It can also lower blood pressure, increase concentration and improve mood. What's more, being outdoors offers a deeper sense of belonging and a new sense of purpose outside the daily grind.

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**Designing Your Garden** Scott advises designing your garden to reflect how you want to live outside. He typically builds "rooms" connected by meandering paths for resting, unwinding, and feeling restored. However, your outdoor spaces don't always need to be quiet. They can encourage activity as well. If you enjoy company, create gathering spaces. Or, if you have hobbies that can be done outdoors like exercising, painting, or writing, you can set aside areas for them. Finally, Scott recommends

designing your garden to awaken your five senses. Here's how:

1. Sight: Choose calming colors, or those that bring vou joy. The simple sight of a breathtaking array of plants or an arrangement of favorite flowers is bound to give your mental health a boost.

2. Taste: Growing your own food will provide you with an incredibly rewarding harvest. Not only will you be able to enhance meals with the fruits of your labor, but you'll also get the personal satisfaction of a job well done.

3. Hearing: Among the plants and flowers, add fixtures, such as wind chimes and water features, that'll produce soothing sounds. And with the new habitat you've created, you'll enjoy bird song, too!

4. Touch: From the light, feathery textures of petals to the rough surfaces of bark or bush stems, touch offers a deeper sense of connection to nature.

5. Smell: You may already use aromatherapy indoors. Take this concept outside by growing fragrant flowers and herbs, so you can literally "stop to smell the roses."

Scott and Dooley offer more insights in "Garden Therapy," a recent episode of "Done-In-A-Weekend Projects," an original series from lawn care equipment manufacturer, Exmark. To watch the video, visit Backyard Life, which is part of a unique multimedia destination with a focus on helping homeowners make the most of outdoor spaces. There you can also download additional tips and view other Exmark Original Series videos. By gardening, your mental health will be better off for it. Just be sure to start small, simple, and stress-free.



#### 3. Insulate your attic

You're probably aware that heat rises - so if your attic is not properly insulated, you may be losing a lot of heated air through your roof every winter. Lack of good attic insulation can also lead to damage from ice buildup, which is costly to repair. If you own an older home, it's a good idea to have your attic inspected for insulation before winter sets







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### Get your landscape and power equipment in order now, before the cold and snow hit

SUBMITTED BY DEBBI MAYSTER

The yard has taken on greater importance and more people than ever are taking care of their yards. The **Outdoor Power Equipment** Institute (OPEI) offers tips to homeowners on fall landscape prep and winter outdoor equipment prep.

**Fall Landscape Prep:** Check your landscape and prune limbs that might fall due to ice and snow.

Fuel engines according to manufacturer's specs – use E10 or less. If using battery equipment, make sure your batteries are charged and ready to go.

Aerate your lawn now for lush turf in the spring. When blowing leaves, be mindful of

your surroundings and make sure people and pets are out of the area.

Winter Equipment Prep: Protect your equipment in storage - drain or burn off fuel before storing mowers, blowers, or other outdoor power equipment.

Before the first snow, clear debris from the area where you'll be using your snow thrower. Make sure your snow thrower is in good working order and fueled with E10 or less. Your outdoor power equipment helps you get the job done right. Check your owner's manual for the best and safest way to operate it through the changing seasons. For more information visit www.opei.org.

# 4 steps to prep your room for clean paint lines

(StatePoint) A home painting project can be overwhelming, especially if you're a beginner. However, if you do the right prep work, the painting process doesn't have to be so intimidating. By following these steps, you'll set yourself up for clean paint lines and amazing results, no matter your skill level.

1. Purchase Proper Supplies. Before the prep work can even begin, it's vital to purchase the proper supplies. Create your list by considering the steps you'll take to complete your project: cleaning the wall surface, taping off edges and then of course, applying paint. As you shop, remember that affordability doesn't have to mean sacrificing quality tools. Use new sandpaper and

sponges so the surface is smooth and clean to start. Fresh brushes and rollers will

lead to professional-looking results, and a high-quality, cost-effective painter's tape, like Duck Brand Clean Release, will help with achieving clean paint lines.

Despite what many DIYers believe, using a primer is a necessary step, and shouldn't be considered optional. Primer acts as a barrier and prevents old paint from showing through, so it really can make all the difference. In most cases, vou'll only need one coat of new paint if the surface is properly primed. Once you've chosen vour primer, don't forget the paint! Select the color and finish you prefer; then, purchase a sample and paint a small area to ensure it meets your expectations.

2. Declutter the Space. Once you've grabbed your supplies and decided on the paint color and finish, remove as much out of the room as possible to avoid any damage during painting. Small, easy-to-move furniture should be temporarily relocated to another space. Heavy, hard-to-move furniture can at least be pushed away from the wall and protected with covers. Switch plate covers, window treatments and light fixtures can be removed and stored until your paint has dried. 3. Make the Surface Smooth

and Clean. For the perfect smooth finish, start by lightly sanding your walls to eliminate any existing imperfections. This will likely cause dust and debris to fall throughout the room, so vacuum and wipe down walls after you're finished sanding, as the paint will apply more evenly if the surface is clean. The walls can be wiped with a sponge and a mixture of

dish soap and warm water.

4. Tape and Protect. The final step to prepare your room for painting is to tape the walls and protect the floors and any other areas you want to keep paint-free. When applying Duck Brand Clean Release or other painter's tapes, keep the pieces one to two feet in length for the easiest application and securest seal. For an extra-tight hold, use a tool such as a putty knife to smooth down the edges and help prevent paint bleed. As for the floor, cover the surface with an old sheet or protective film to catch any paint drips or spills, taping down the edges if needed to make sure no paint leaks through the edges.

Once you've followed these steps, you're set up for success and prepared to begin painting! Time to pick up your brush and start that room transformation.



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