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Spring Pruning Tips

With winter receding, make smart cuts now to encourage growth.

Many perennials have foliage that provides protection during the winter, but pruning is still an essential part of their growth process. Likewise, many plants actually make stronger returns if longer branches are trimmed. Here's how to handle this essential part of spring gardening.

WHEN SHOULD I PRUNE?

The timing for pruning shrubs and trees mostly depends on when they bloom and whether those blooms are on new or old growth, according to the Farmers Almanac. Generally, plants which flower after midsummer each year should be pruned after they flower. A common worry is that over-pruning or pruning at the wrong time might kill a plant, but garden center experts say that it's rarely fatal. Instead, you'll simply have fewer blooms or less fruit.

WHAT SHOULD I PRUNE?

Fruit-bearing trees like apple, peach, plum and cherry should be pruned in early spring, as should vines like wisteria and trumpet vine. Shrubs that flower in the spring like rhododendrons and lilacs also need pruning as soon as

their first blooms fade. This helps ensure a better bloom the following year. Black-eyed Susan, purple coneflower and globe thistle seedheads provide a terrific food source for birds, so growers are encouraged to leave them until early spring. Mums, coral bells, hostas, turtleheads and delphiniums need their protective foliage through the winter; now is the time to cut them back.

WHAT DO I USE?

Pruning tools like shears and clippers must be kept sharp in order to do their best work. Clean cuts heal quickly, eventually strengthening the plant. Botched cuts, on the other hand, actually weaken the plant while making it more susceptible to various diseases. Oil the moving parts before spring pruning to make sure everything works smoothly.

HOW TO PRUNE

Some plants require less aggressive pruning. Talk to representatives from your local extension service or gardening center to learn more about how much to prune a particular plant in your area. The Farmers Almanac is also a helpful guide. In general, focus on removing dying or dead branches, and sprouts that have emerged from the trunk. With trees and shrubs, remove all branches that are growing toward the center, downward or across other branches. Prune from the outside growth inward to get the most pleasing shape while promoting growth of stronger new branches.





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Buying an Investment Property

Investing in real estate can be a lucrative venture, providing a steady income stream and possibly long-term appreciation.

Diving into the world of property investment, however, requires careful consideration and planning, especially when you're buying your first investment property.

Before you begin searching for properties, clarify your investment objectives. Are you looking for regular rental income, long-term capital appreciation, or both? Understanding your goals will help you narrow your options and make informed decisions.

Smart Asset said the first step

is determining what type of property you want to invest in. Single-family homes have a higher appreciation value and usually have lower maintenance costs while multiple-family homes provide multiple income streams. Condos have lower profit margins, but don't require as much work and maintenance.

Determine how much you can afford to invest in a property. Consider factors such as down payment, closing costs, insurance, ongoing maintenance expenses and potential vacancies. It's essential to have a realistic budget to avoid overextending yourself financially.

Conduct thorough research on the real estate market in your target area. Look into property prices, rental demand, vacancy rates and projected growth prospects. Understanding market dynamics will help you identify opportunities and make informed investment decisions.

Location is a crucial factor in real estate investment success. Consider proximity to schools, transportation hubs, employment centers and other essential facilities.

Analyze the potential returns on investment and monthly cash flow for each property you're considering. Calculate key metrics such as cap rate, cash-on-cash return and gross rent multiplier to assess profitability. Factor in expenses such as property taxes, insurance, maintenance and property management fees.

Before making an offer, thoroughly inspect the property for any structural issues, maintenance needs or potential red flags. Consider hiring a professional inspector to assess the property's condition and identify any hidden problems that could affect its value or rental potential.

Explore your financing options and secure pre-approval for a mortgage if necessary. Shop around for the best interest rates and loan terms to ensure that you're getting the most favorable financing package for your investment.

Decide whether you'll manage the property yourself or hire a



professional property management company. If you choose to self-manage, be prepared to handle tenant issues, maintenance requests and other day-to-day responsibilities. Alternatively, outsourcing management can save you time and hassle but will incur additional costs.

Familiarize yourself with the legal and tax implications of property investment in your area. Understand landlord-tenant laws, zoning regulations and tax deductions available to property investors. Consider consulting with legal and tax professionals to ensure compliance and optimize your

tax strategy.

The real estate market is constantly evolving, so stay informed and adaptable. Continuously educate yourself on industry trends, market developments and investment strategies to make informed decisions and maximize your returns.





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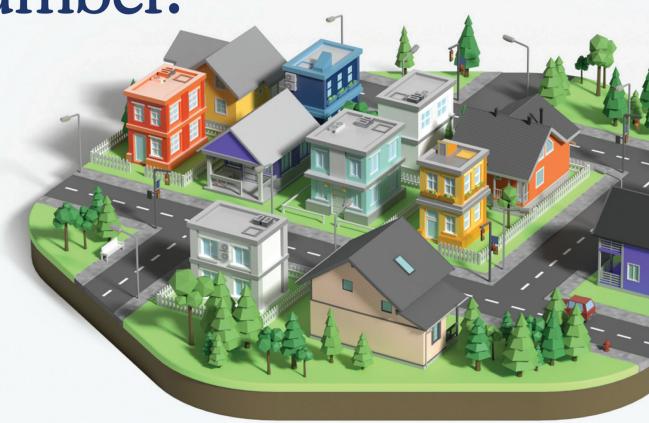








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Power Washing 101

Build-up throughout the winter can leave our windows, doors and home exteriors covered in unsightly muck.

Power washing can leave it all looking as good as new. But don't stop there: This powerful tool is also great at bringing a host of other things to life in your home and garden, including driveways, grills, outdoor furniture, decks, fences and walkways. Just keep important safety guidelines in mind:

HOW THEY WORK

Power washers may be powered by electricity or gas. Gas-powered units are usually more powerful than the electric versions. They typically deliver up to 3,000 pounds of pressure per square inch, which may be too much for certain materials. That's why it's important to match the power of your equipment with the job: Vinyl siding can withstand that level of pressure, but aluminum, soft-grain woods and stucco are only rated to 1,500 PSI.

PREPARING TO WORK

Cover items like air conditioner compressors and light fixtures around the home's exterior. Protect nearby plants, too. Note the location of outlets and windows, covering sockets with tape and then avoiding those areas. Put on safety gear before engaging the power washer, including work gloves and safety goggles. Pre-wash the exterior with a brush or spray in order to remove loose debris, dirt and mildew. Keep the wand at least six feet away from electric wiring, and stay away from cracks and holes in the exterior.



GETTING UNDERWAY

Mix water and detergent, following manufacturer directions, then attach the power washer to a garden hose. Next, attach the preferred wand or extension to the sprayer. Test the power washer from a distance of three feet back, making slight adjustments until you can clean without creating surface damage. Once you've completed the job, turn off the washer and disconnect it from your garden hose. Rinse off any excess soap before storing.

RENTING OR BUYING?

Power washing equipment can be rented through many home improvement and hardware stores. That's a smart choice when doing annual cleaning of a home exterior, deck or driveway, since you're saving the cost of buying an expensive piece of equipment that you won't otherwise use. It may make sense to purchase if you have more regular jobs.



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