



How to stay within your home improvement budget



Homeowners willing and able to pitch in on their home projects can save themselves a substantial amount of money on labor costs.

Home improvement projects range from small scale undertakings that can be tackled in a single weekend to large remodels that can take several months to complete. While no two projects are the same, every home improvement project demands that homeowners

dip into their pockets and spend some money. Much like the scale of projects varies greatly, so, too, do the financial commitments required of homeowners to make those projects a reality. But no matter the size of the project, homeowners can find ways to

stretch their budgets without sacrificing the quality of their improvements. * Do your homework. Before you decide to make changes to your home, it's best to first do some research into any potential projects you're considering. Many homeowners

have decided to dive into a project before they fully realize its scope and cost, and going in blind can bust a budget, turning what might have seemed like a relatively simple project into a money pit.

Understanding just what a project entails and how much it's likely to cost can give homeowners an idea of what they can afford and where they might be able to stretch their budgets. For example, if you want to replace your kitchen countertops but can't afford engineered quartz countertops, you might be able to find a less expensive alternative, such as tile, that you like just as much. But it's best to research such alternatives before you decide to replace your existing countertops. If you can't find a less expensive alternative, you might want to postpone the project until you can grow your budget. But starting the project without first grasping its true cost is a recipe for disaster, so do your homework before you find your toolbox and start working.

* Build unforeseen expenses into your budget. Another way to stay within your budget is to include budget-busting unforeseen expenses into the budget from the get-go. Whether

you're doing the project yourself or paying a contractor, nearly every home improvement project will present some unforeseen, and costly, hurdles. For example, you might find mold inside the walls when you're converting a basement, and it can cost a pretty penny to make that mold go away. If you go into the project expecting such hurdles, then the financial sting of addressing them won't prove too great a burden. But if the mold catches you and your budget completely off guard, you might be forced to overextend that budget or make sacrifices elsewhere in order to complete the project. Build some contingency money, including permit and permit fees, into your home improvement project to safeguard against such unforeseen issues.

* Get to work. If you're hiring a contractor, speak to him or her before signing a contract to see if there is anywhere you can pitch in to keep the labor costs low. You might be able to pitch in during the demolition phase, saving the cost of paying your contractor's workers to tear down walls or remove debris you can just as easily remove yourself. Another way to pitch in is to do the end-of-day cleanup yourself.

Any role you play with regard to labor will likely need to be negotiated upfront, but you can save yourself a substantial amount of money on labor if you're willing to get your hands dirty.

* Determine if piecemeal is the most affordable option. Sometimes it makes sense to tackle one project at a time, while other times you might want to combine projects to save on the cost of materials. For instance, if your ultimate goal is to install wood flooring throughout your home, determine if it makes more financial sense to install the flooring all at once rather than doing one or two rooms at a time. You might save by buying all of your materials at once rather than buying a small amount of materials several times over the next several years.

Home improvement projects often go a long way toward making a home more enjoyable for its owners and inhabitants. And while such projects can be costly, homeowners who stay disciplined can still get their dream homes without busting their budgets.

Strategies for proper pruning

As the leaves fall off the trees and greenery thins out for the season, exposing branches and undergrowth along the way, homeowners may be tempted to prune their trees and shrubs. But while autumn pruning may seem like a good idea, many gardening experts say it is often best for homeowners to wait until winter or early spring before pruning.

Although pruning does thin out branches and tame spent blooms, which can be eyesores, pruning also stimulates new growth. Pruning in the autumn, when plants are naturally preparing to go dormant, can weaken the plants considerably. This can compromise their chances of surviving into the next growing season.

Fall temperatures also can be deceiving. While it may be warm during the day when the sun is shining, temperatures can quickly drop overnight. Pruning during the warmth of day, when the sap has risen in the plants, may deplete energy from the

plant. When the mercury drops at night, the plant can suffer.

If you must spend time in the yard in the fall, tend to the leaves and debris that have already fallen to the ground rather than focusing energy on fall pruning. If you have been diligent during the spring and summer, your shrubs and other plants likely won't need pruning at this time of year.

Wait until winter before taking out the shears. At this point, the woody parts of many plants are dormant and will not be harmed or primed to grow by the pruning. Chances are you won't prune too much as well, as chilly temperatures will keep you from spending too much time outdoors.

When it's time to prune, consider these other pointers.

* Keep tools clean and in good working order. You risk injury if your tools are dull and in poor shape overall. Spend time sharpening pruners and keep manual



tools oiled and clean. Debris can lodge itself in clippers, making it more difficult to open and shut them. Wash and dry tools after use, especially when dealing with diseased plants. Otherwise you risk spreading disease to healthy plants.

* Cut back stems completely. It's usually a good idea to prune branches back to the main stem. Leaving a portion sticking out can catch on people or animals and produce a gathering spot for bacteria and insects. Take out thinner, smaller shoots first before moving

on to any dead or dying branches.

* Prune dry branches. Do not prune when plants are wet. Pruning damp plants encourages the growth of microbes that can infiltrate the plant. This is not as significant a problem in the winter, when microbes have already been killed.

* Ask an expert. If you are unsure of how and when to prune particular plants, consult with an expert at a nursery or wherever you buy your plants.

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