



Make the most of sale season



Shop now for end-of-season sales that help you complete home-improvement projects.

Fall can be an ideal time of year for homeowners to tackle home improvement projects, as the moderate temperatures make for ideal conditions to work in and around the house. In addition, many retailers offer consumer-friendly sales in autumn, helping homeowners to save money.

As early as September, many stores begin stocking their shelves in advance

of the holiday season. As a result, stores look to unload summer and fall seasonal items. The following are just a few types of items homeowners might find at reduced prices this fall.

Lawn and garden

If you want to revamp your backyard, wait until late summer or early autumn to do so. At this time of year, you can find great deals

on patio furniture, lawn mowers, perennials, shrubs, sheds, and many other lawn and garden items. In addition, check with local contractors to see if they will offer discounts late in the season. Tree-removal companies, landscapers, fence installers, masons, and others may cut prices in mid-to late-autumn as they look to earn a bit more money before the arrival of winter.

Snow removal

Retailers looking to move snow blowers, shovels and other winter accessories may offer teaser deals to attract customers. It's best to purchase such tools now before the first big storm drives up demand.

Cooking appliances

Manufacturers typically introduce new stoves, cooktops and other cooking supplies in advance of the holiday season. Older models may be discounted to make room for the new arrivals, and you may be able to score even bigger savings on floor models. If renovating the kitchen is in the works, wait until early autumn to

start appliance shopping.

Painting supplies

The weekends surrounding Labor Day and Columbus Day are also great times to find deals on home improvement, as retailers know customers have extra time to complete projects during these long weekends. Paint, rollers and other supplies may be discounted on such weekends, and you also may find discounts on power tools.

Vehicles

If you are in the market for a new SUV or truck to transport your home improvement project supplies, autumn is a good time to visit a dealership. Many dealerships liquidate their inventory in autumn to free up space for new model releases about to hit the market. Come autumn, you may find it easier to negotiate financing and leasing deals.

Homeowners can save on home improvement projects and other needs by taking advantage of late-summer, early-autumn discounts.

Earth-friendly tips for autumn



Autumn is upon us, and with the change of seasons comes the fall to-do list that must be completed before the arrival of winter weather. Many outdoor jobs are best completed before temperatures drop, while others can be tackled indoors to help save energy and prepare for increased time spent inside the home.

Outdoor cleanup

Autumn means leaves are falling from trees and littering landscapes. Cleaning up leaves can be a time-consuming task, but it's necessary to promote the health of lawns and other plants. Grass that is completely matted down with leaves can become starved for light and moisture, and lawns may even rot when forced to spend winter beneath fallen leaves.

One eco-friendly timesaver is to shred leaves with a mower (a manual mower is preferable) and leave them as topdressing for the lawn. As long as the grass blades can be seen within the leaves, the lawn should be fine. Shredded leaves will decompose and add necessary nutrients and organic matter to the soil naturally.

Leaves also can be used in annual flower and vegetable gardens to improve the soil. Mulch made from shredded leaves can be placed on the soil around trees and shrubs. This helps to reduce weed problems and protects root systems from harsh temperature fluctuations.

Clothing donations

It's time to pack away summer clothing and once again fill closets and drawers with sweaters and jeans. Before packing away your summer wardrobe, conduct an inventory to determine if there are any items you no longer use. Donate these items or use them as rags when cleaning.

Keep some short-sleeved shirts accessible so you can layer them under sweatshirts and sweaters. The heat from layering will be trapped against your body and keep you cozy, reducing your reliance on HVAC systems to stay warm.

Home repairs

Check the roof for any missing shingles. In addition, look for spots where animals or insects may be able to gain entry into your home. Seal these areas and repair any leaks. This will make your home more efficient later on when winter hits its stride.

Remove window air conditioners for the winter. If they can't be removed, seal them with caulking or tape and cover them with an airtight, insulated jacket. If you have forced-air systems, move furniture away from the vents so that air can flow better around the home and keep it comfortable.

Check weatherstripping around windows and doors and make the necessary adjustments. Installing additional insulation also can help reduce energy consumption.

A few tips can help homeowners prepare for autumn in eco-friendly ways.

Get your home fall and winter-ready with 5 simple projects

(MS) If boots, a warm hat and a tuned-up snow blower are the only items on your winter preparation list, your home maintenance plan may need a makeover. These simple home maintenance projects can help lower your energy bills, prevent more costly repairs and/or increase the lifespan of your home.

1. Heating & Ventilation. Examine your fireplace and chimney system to ensure that no soot or creosote has collected. Any cracks or voids could potentially

cause a fire. Before you turn the furnace or boiler on, replace the air filter and hire a professional to inspect the unit more thoroughly. These steps will improve the efficiency and life of your furnace and will ensure stable indoor air quality.

2. Seal Windows and Doors. If not properly sealed, windows and doors can be a major culprit for heat loss. To keep the warm air inside, inspect the weather-stripping around your home's windows and doors for

leaks, rot or decay. Repair or replace structural framing, and caulk inside and out, if necessary.

3. Insulate well. One of the easiest and most effective defenses against heat loss is proper insulation. Prevent cold drafts from entering and the loss of heated air through basement headers, which, when left exposed, can make your furnace work harder. Look for a moisture-resistant product offering high thermal performance, such as Roxul Comfortbatt insulation. This type of mineral wool insulation makes installation simple. All that's needed is a serrated blade or bread knife. Cut the batt to fit the cavity and press into place. The insulation will help improve energy efficiency as soon as it's in place and provide savings over the lifetime of your home. Comfortbatt can also be used to top or replace old attic insulation. Aim for an R-50 or a depth of 16 inches.

4. Backyard Care. Save your property from potential damage by trimming overgrown trees and shrubs to prevent ice-laden branches from thrashing against electrical wires and your home's exterior. Drain/shut

off any exterior faucets and sprinkler systems to prevent freezing. Ensure rain or snow drains away from the house to avoid foundation problems.

5. Roof and Gutters Ñ Inspect your roof for shingles that are warped, damaged or even missing to prevent a future leak. Use roofing cement and a caulking gun to seal joints where water could penetrate, such as around the chimney, skylights or vent pipes. Make sure that your gutters and downspouts are securely fastened. Downspouts should extend at least five feet away from the home to prevent flooding.

When it comes to preventative maintenance, a little time and effort can save thousands in energy costs and repair bills over the lifetime of your home.

■ CONTRACTOR

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spending a little more money worth it.

- Make sure the contract is specific. When you choose a contractor, make sure the contract he or she provides is very specific, going into great detail about the specifics of the project. This contract should spell out the materials and equipment that will be used, as well as the final cost of the project, the payment schedules while the project is ongoing and the work schedule.
- Keep track of all paperwork and pay by check. Once you sign the contract, create a folder where you can store all paperwork. Scan each document so you can store them on your computer as well. When payments must be made, never pay in cash. Pay by check and do not pay for the entirety of the project up front, opting instead to pay at predetermined intervals spelled out in your contract.

Nerves often come into play when hiring a home contractor, but homeowners who take a careful approach to the hiring process will likely end up hiring a trustworthy contractor who does great work.

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