



Keeping your thumb green during the winter

Many people see winter as a time to close down their garden and wait until warm weather returns to start gardening again. However, even if you don't live in balmy states, such as Florida or California, there is plenty you can do during the cold months to ensure a beautiful garden come spring. Here are some tips.

Compost and mulch. Dig up and discard weeds and diseased plants. Shred fall leaves and pull out any dying annuals for a compost pile. Remove old debris around flower beds and, once the ground freezes, use the fresh compost as new mulch for your perennials.

Plant certain bulbs outside, such as iris, daffodils, day lilies, ranunculus and tulips.

Plant some seeds inside under lights, six to eight weeks before transplanting them in your garden in the spring. Good bets include herbs, tomatoes, snapdragons, chili peppers, petunias and salvia.

Get a jump on next spring by using cold frames – outdoor boxes covered with glass or plastic sheets. Place cold frames over seedlings or plants. When you protect perennials and sow seeds, such as leafy vegetables, under the cold frames, you give them extra warmth so they will sprout earlier in spring.

Prune trees. When a tree's branches are bare, you have a clearer view of how to shape its structure.

Water one last time before the freeze. Ideally, your yard should get an inch of water every 14 to 21 days during the growing season. Give your plants and trees a watering one week or so before you expect the ground to freeze.

Sources: wintergardeningtips.com, bestgardening.com, msn.com, gardeners.com, *The Wall Street Journal*, *Better Homes and Gardens*, and flower-gardening-made-easy.com

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office closings

Veterans Day –
Friday, November 11, 2011

Thanksgiving Day –
Thursday, November 24, 2011

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cover story

Happy
New Year

Clean
House

repair
pipes

new
roof

Winter 2011

New Year's Resolutions for your home

Each year, about 100 million Americans make New Year's Resolutions to change their habits, reach a goal or improve their life in some way, according to CNN. One area not to overlook is improving your abode. How about giving your home sweet home some tender, loving care in the upcoming year? Consider these six resolutions.

1. Rid your home of clutter. Go through your entire home, including the garage, and clear out anything that's no longer of use. You can even earn some money for your efforts by holding the proverbial garage sale or donating the items to charity.

2. Do your spring cleaning now. When was the last time you did a real spring cleaning? One where you cleaned behind the oven and fridge, or pulled the books out of the bookcases and dusted them? Keep in mind that a good spring cleaning often takes days. How about rolling up your sleeves and clean when Jack Frost makes you feel homebound?

3. Deal with roof issues. Winter can wreak havoc on your home's roof, so assess its condition before it's too late. Replace loose or cracked shingles. Take care of damaged or clogged gutters. And if you have a chimney, get it thoroughly inspected and cleaned.

4. Go with the flow. Plumbing is very important to both homeowners and homebuyers. Is the hot water hot enough? Do the showers have the perfect pressure? Does the toilet run longer than it should? Start paying attention to these nagging "minor" issues and get them resolved.

5. Protect yourself and your family. Check, and if need be, change the batteries in your smoke detectors and carbon monoxide detectors. It's a good

practice to test your batteries every six months and change them every year. Buy fire extinguishers if you don't have any. The critical place to have one is in your kitchen, perhaps in the cabinet under your kitchen sink. Other good locations for an extinguisher: near your clothes dryer and in a workshop.

6. Embrace the 21st Century. Look around your home and determine where it may be reflecting its age – to its disadvantage. For instance, if you've got "cottage cheese" ceilings, consider getting rid of them. It's a messy project, but it will improve the look and feel of your home. And these kinds of cosmetic makeovers will increase your home's value if you plan to put it on the market.

Sources: usinspect.com, savings.com, cnn.com and Platinum Plus Content Licensing



Mortgage Loan Rates			
As of October 17, 2011			
Type	Interest Rate	APR*	Points
FIRST MORTGAGES			
1/1 ARM	2.500%	3.360%	0
3/1 ARM	2.500%	3.236%	0
5/1 ARM	2.750%	3.211%	0
5/1 ARM (Interest Only)	3.500%	3.459%	0
7/1 ARM	3.000%	3.255%	0
7/1 ARM (Interest Only)	3.750%	3.580%	0
10/1 ARM	4.000%	3.816%	0
SECOND/VACATION HOMES			
1/1 ARM	2.750%	3.840%	0
3/1 ARM	2.750%	3.677%	0
5/1 ARM	3.000%	3.621%	0
7/1 ARM	3.250%	3.637%	0
10/1 ARM	4.250%	4.164%	0

Rates, terms and conditions subject to change. Loan approval, APR and downpayment required based on creditworthiness, amount financed and ability to repay. APR=Annual Percentage Rate. First Mortgages available in all 50 states. Rate is higher on fixed rate mortgages of \$417,001 and above and on ARMs and Interest-only fixed rate mortgages of \$500,001 and above. Refer to the Alliant website for additional details and requirements. ARM=Adjustable Rate Mortgage. *The Annual Percentage Rate (APR) assumes a 20% downpayment on a loan amount of \$250,000 with a 30-year term. The results above assume an origination fee of \$1,445 plus \$180 in additional prepaid finance charges plus 15 days of prepaid interest.



Six ways to winterize your home

Jack Frost has a wicked way of intruding into people's houses to make them feel cold and to drive up their heating costs. The average cost to heat a U.S. home last winter was \$986, according to the U.S. Energy Information Administration. **The bad news:** the price is expected to rise moderately this winter. **The good news:** you can reduce the "brrr" factor and save up to 50% of your total heating costs if you properly winterize your home, according to home repair experts. *Here are six tips to do so.*

- 1) **Block those leaks.** The average American home has leaks equal to a nine-square-foot hole in the wall, according to the Earthworks Group of Murrells Inlet, SC. To pinpoint leaks, which aren't obvious to you, consider walking around your home on a breezy day with a lit incense stick. If the smoke goes anywhere but up, you probably have a leak that lets the wind through. Then, address those areas. Get out your caulk gun. Put up storm windows or affix plastic sheeting over your windows. Install sweeps to close spaces under the doors. And, if needed, cover electrical outlets with gaskets. Also, go outside and seal leaks with weather-resistant caulk.
- 2) **Make sure the top of your house is in tip-top shape.** "The single most effective way to save on heating is to have adequate attic insulation," says Danny Lipford, host of the TV show "Today's Homeowner." "Look for ceiling joists," he says. "If you see them, you need more insulation, at least 12 inches." Also, replace worn roof shingles and tiles.
- 3) **Gut out the gutters. Remove leaves and other muck from your gutters.** Then, spray water through the downspouts to clear away leftover debris. Make sure the downspouts carry water away from your home's foundation so it won't cause damage – at least 10 feet away, according to the Well Home Program of Seattle, WA.
- 4) **Check the furnace.** When you fire up your furnace for the first time of the season, it's common for it to emit a strong, odd smell. If that smell persists for a long time, shut off the furnace and call a professional. Some experts suggest having your furnace cleaned annually (often a \$100 job). Check your furnace filters every month and change them when needed.
- 5) **Get your equipment ready.** Drain gas from lawnmowers. Fire up your snow blower before you need to use it. Not working well? Then, give it a tune-up or have it serviced. Drain your garden hose and detach it from the outside faucet. Make sure the in-house water valve to the outside faucet is turned off. If you live where it snows, make sure to have snow shovels and environmentally-friendly ice melt on hand.
- 6) **Protect the pipes.** Insulate any pipes that aren't insulated, especially those that flow through unheated spaces, such as crawlspaces or garages. Use pre-molded foam rubber sleeves or fiberglass insulation.

Sources: msn.com, cbsnews.com and about.com

Hail, the mighty toothbrush!

You should replace your toothbrush every three to four months (or earlier if the bristles become frayed), according to the American Dental Association. But, don't be in a hurry to throw away your worn out toothbrush. You can boil it in water for three minutes and give it new life as a home improvement tool. Use it to:

1. Scour with an abrasive cleaner between bathroom tiles, around faucets and drains, as well as grates, grills and vents
2. Clean jewelry, silverware and between the teeth of a chainsaw
3. Clean fish and to scrape off mud and other yuck from the soles of your shoes
4. Degrease parts of your bicycle
5. Sweep crumbs off your computer keyboard
6. Scrub small stains off your upholstery and carpets

Source: almanac.com



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Do you know someone in the market for a new home? Pass along this great \$100 OFFER!



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City _____ State _____ Zip Code _____

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