

Fall HOME IMPROVEMENT



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A Special Supplement to

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Home safety checks to complete today

A new kitchen or a bathroom remodeling job might be dream projects for many homeowners, but the right home improvement project at a given moment is not necessarily the most glamorous project. Sometimes safety upgrades around the house must take precedence over more popular projects.

Accidents or injuries can occur in any part of the home, but homeowners who take certain preventative measures can greatly reduce their injury risk. The security resource A Secure Life points out that more than 18,000 Americans die every year from injuries that take place in the home. Unintentional injuries account for millions of medical visits each year. Home injuries also are prevalent elsewhere in the world. In the United Kingdom, the Royal Society for the Prevention of Accidents reports that there are approximately 6,000 deaths every year that result from accidents at home.

Periodic inspections for potential hazards can keep everyone safe. The following are a handful of ways for homeowners to ensure their homes are as safe as possible.

- Check for sturdy handrails and prevent tripping hazards. Falls are one of the leading causes of home injuries. Falls can be a particular threat for youngsters and the elderly. To help prevent falls, make sure that staircases feature sturdy railings and that there is ample lighting in walkways. Remove obstructions from frequently used paths inside and outside the home. In addition, insert nonslip padding beneath runners or throw rugs.

- Check for frayed wires or faulty outlets. Address any electrical problems around the house, including frayed wiring and faulty outlets. Sparks can lead to fires, and poor wiring may cause unforeseen problems behind walls. Repair or replace any loose or frayed wires on all electrical devices. Be sure that cords do not run under doorways or rugs. Replace outlets that are in disrepair and install ones with ground-fault current interruptors as an added precaution. If small children live in the home, use plastic safety covers over unused outlets.

- Practice window safety. Young children are curious and do not always recognize the inherent dangers around them. Children excited to see the great outdoors may climb up to peer out windows, and open windows are falling hazards. Screens do not offer an adequate barrier against falls. Consider locking windows or use safety bars to guard against falls. Test to see how easily screens can be pushed out, replacing any that do not provide adequate resistance to curious youngsters' hands.

- Check smoke and carbon monoxide detectors. Replace the batteries in smoke alarms and carbon monoxide detectors at least twice per year, and test them to make sure they're in good working order at least once per month. The National Fire Protection Association recommends replacing hard-wired smoke alarms every 10 years. Battery-operated alarms may need to be replaced even sooner. Many carbon monoxide detectors work for five to seven years. Check the back of alarms for a date stamp that indicates how old the product is and when it expires.

Safety checklists are an important part of home maintenance. A proactive approach can prevent both injuries and damage to the home.

FH168343



Check faulty wiring and replace any outlets that are not working.

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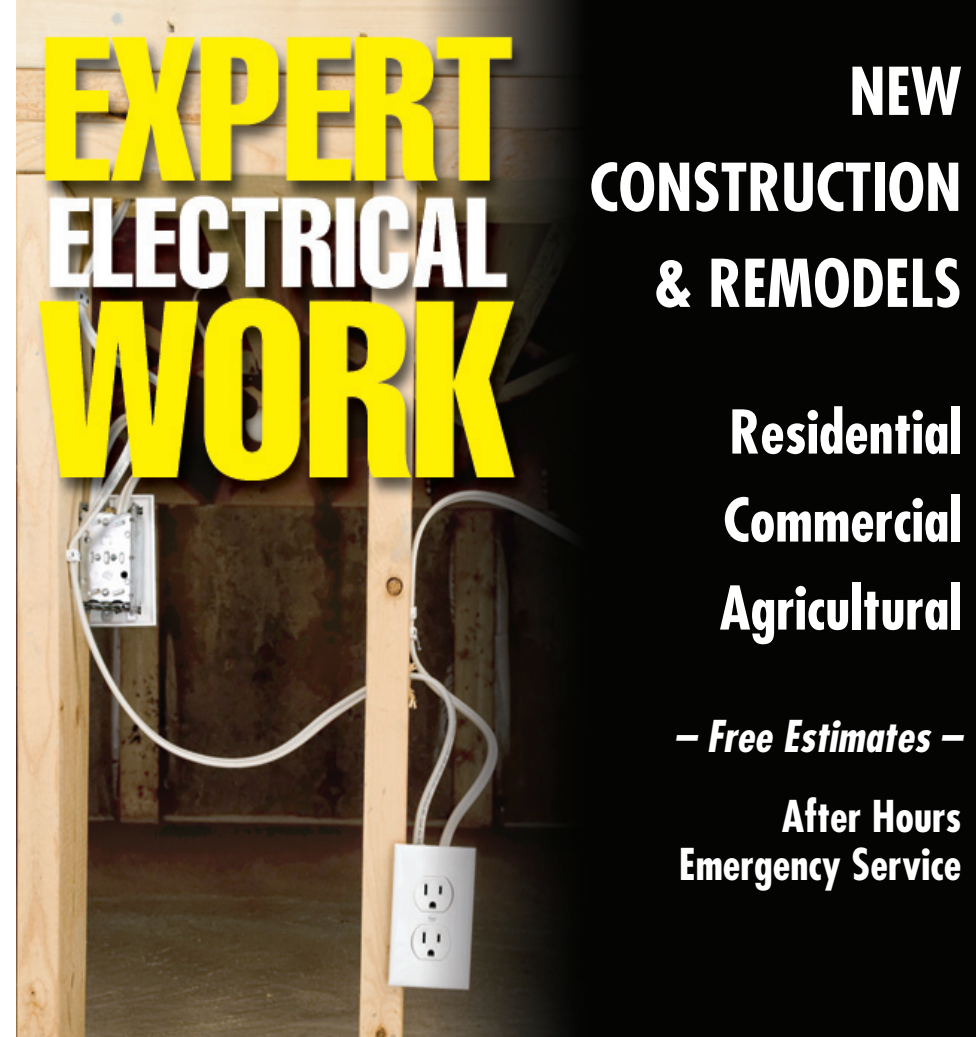
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Autumn is a prime time to tend lawns and gardens

Autumn is gardening season. That statement may not seem right to those who think of the spring as the peak time to care for lawns and gardens. However, autumn is an ideal time to get into the garden and ensure that flowers, trees and garden beds will over-winter successfully.

A number of things make autumn a prime gardening season. The cooler days of fall enable gardeners to spend ample time outdoors without the threat of blazing heat. In addition, soil harbors a lot of residual warmth in autumn. Also, the colder temperatures haven't yet arrived in autumn, nor have the leaves completely fallen, making fall a prime time to assess what's already in the landscape, what needs pruning back and where to address planting for next year.

Gardening enthusiasts can focus their attention on these areas this fall.

- Pamper perennials. As annuals and perennials start to fall back, mark the spots where perennials are located so they can be easily identified later on. This way, when planning spots for spring bulbs or other spring layouts for next year, perennials won't be overlooked or covered over.

- Prune shrubs. Look at shrubs and trees and cut out dead or diseased wood.

- Clean up borders. Weed and tidy up borders and lawn edging.

- Install pavers or rock wall. Embrace the cooler temperatures to work on labor-intensive projects, such as putting in a garden bed, retaining wall or walkway.

- Remove spent summer veggies. Take out vegetable garden plants that have already bloomed and borne fruit. Tidy up vegetable gardens and start to sow cooler weather plants, such as onions, garlic, beans, and sweet peas.

- Rake and compost. Rake the leaves and gather grass clippings to add to the compost pile.

- Plant spring bulbs. Get tulips and other spring bulbs ready for planting so they'll burst with color next year.

- Dig up herbs. Relocate herbs like parsley or basil to indoor gardens. Otherwise, strip all leaves and freeze for storage during winter.

- Consider mums. Chrysanthemum plants are perennials. While they look beautiful in pots, if planted, maintained and winterized, they can bloom every fall.

- Fertilize the lawn. Fertilizing in autumn helps ensure grass will stay healthy throughout the winter.

- Add mulch and compost to the garden. Replenish spent soil with mulch and compost so garden beds will be revitalized for spring planting.

- Prune hedges. Tidy up hedges, as they won't be growing much more this year.

- Clean and store equipment. Clean, sharpen and oil all equipment, storing lawn and garden tools properly so they are ready for spring and not lying out all winter.

Autumn may not seem like gardening season, but there are plenty of lawn and garden tasks to tend to during this time of year.

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Make it a green winter with these energy-saving tips

Conserving energy is a great way to protect the planet and save money. While energy bills might be highest in summer thanks to air conditioning units, certain factors around a house can make winter more wasteful and costly than it needs to be.

Energy bills are influenced by a variety of factors, including geography and how energy-efficient a home is. For example, according to data from the U.S. Energy Information Administration, the average monthly utility bill in Connecticut in 2015 was \$153.13, while New Mexico residents paid slightly more than half that amount (\$79.23) on average. Homeowners cannot control winter weather, which can greatly affect how much energy homeowners consume between December and March. However, there are other ways for homeowners to curtail their energy consumption and save money throughout winter.

- Address any leaks or drafts. Drafty windows and doorways can make the air inside homes feel warmer in the summer and colder in the winter. As autumn weather grows colder, homeowners can perform simple inspections around windows and doorways to determine if they have any leaks. On a cold and/or windy day, place a hand near all windows and doors to feel if there are any leaks. Use caulk or another type of sealant to address leaks so you can keep cold air out and set your thermostat to a reasonable, eco-friendly temperature.

- Inspect air vents, faucets and plumbing fixtures. Air vents, faucets and plumbing fixtures attached to exterior walls should be inspected for leaks. Such inspections might need to be conducted from outside the home, which can make it more difficult to detect if cold air is entering the home. Look for gaps in the insulation around these areas, filling in those gaps as necessary.

- Inspect heating systems at the start of each new season. According to EnergyStar.gov, heating systems account for 29 percent of the average homeowner's energy expenditures. Inspect your heating or HVAC system before the start of winter, making sure all gas or oil connections are operating properly. EnergyStar.gov notes that dirty burners and cracked heat exchangers can cause heating units to operate less efficiently and may even pose a safety risk. Inspect the air filter of the heating system at least once per month, as filters can quickly become dirty during a heavy-use season like winter. Dirty filters cause the system to work harder to keep a home warm, unnecessarily wasting energy as a result.

- Install a Wi-fi enabled programmable thermostat. Some programmable thermostats can be very difficult to use effectively, making it far too difficult if not impossible for



homeowners to set their thermostats for various temperatures in a single day. Wi-fi enabled programmable thermostats that allow homeowners to control their heating and cooling systems via their smartphones can be more user-friendly than many other programmable thermostats, ensuring homeowners are saving money and not wasting energy heating empty homes.

Winter utility bills can be costly, but homeowners can reduce their cold weather energy consumption in various ways without sacrificing comfort.

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How to make bedrooms more conducive to sleep

Insufficient sleep causes more problems than many people may know. Fatigue after a poor night's sleep might seem like an inconvenience that can be easily rectified, but the long-term effects of insufficient sleep are significant.

According to the National Sleep Foundation, researchers have found a link between insufficient sleep and an elevated risk for type 2 diabetes. In one such study exploring that potential link, researchers asked healthy adults to sleep just four hours per night for six nights. At the conclusion of that period, participants' ability to break down glucose had decreased by an average of 40 percent and reached levels that are consistent with those of older adults at risk for diabetes.

Insufficient sleep may be linked to any of a host of factors, including one's bedroom environment. An environment that promotes restful sleep can help people suffering from insomnia or restlessness improve the quality of their sleep. The NSF offers the following tips to make bedrooms more conducive to sleep.

- Set the right temperature. The NSF notes that research indicates a bedroom temperature of roughly 65° F makes for the best sleep. Human beings' body temperatures rise and fall throughout the day, reaching their lowest level around 5 a.m. each day before slowly climbing as morning begins. A room that is too warm overnight may interfere with this natural dip, leading to restlessness. If necessary, install a programmable thermostat in the bedroom so the temperature in the room remains steady and in line with your body's natural temperature fluctuations.

- Address allergens. Some people may trace their sleeping difficulties to allergies. Dust and pollen in the bedroom can make for a disruptive night's sleep. Wash bedding once per week in hot water if dust mites are proving problematic. If pillows cannot be washed, dry them using high heat to kill dust mites. In addition, cover the mattress in a mattress protector that guards against allergens and dust mites. If pollen is finding its way into the bedroom, always keep bedroom windows closed during allergy season.

- Use a white noise machine. Noise is another potential contributor to poor sleep. The NSF notes that some people may have their sleep interrupted by noise even if they don't know it. White noise machines are often used to help infants sleep, but such machines can be just as effective at helping adults. The NSF notes that the constant ambient sound created by white noise machines masks activity both inside and outside the house, helping men and women enjoy more restful sleep.

- Draw blinds, shades or curtains. Waking up to sunlight each day might be nice, but that morning sunlight may be interrupting your sleep. Early morning rays from the sun might be triggering your body to wake up before it's had adequate rest, so make sure blinds, shades and curtains are drawn before going to bed at night so you are not woken up prematurely in the morning.

Making bedrooms more conducive to sleep is one way men and women can improve the quality of their nightly sleep.

FH178234

How to update home lighting to be easy on the eyes

(StatePoint) If you ever experience eyestrain, tired itchy eyes, blurry vision or headaches, it may be time to give your home a lighting makeover.

Problems caused by bad lighting can be intensified by using it for longer, something most households should keep in mind, as 74 percent of Americans in a recent survey, commissioned by lighting manufacturer, Signify, say they spend eight hours or more a day under artificial light.

The World Health Organization predicts that 50 percent of people will be short sighted by 2050.

Unfortunately, there's a disconnect between people's concerns about eye health and the steps they are taking to support eye comfort at home. While 80 percent of U.S. consumers in the same Signify survey say they believe good lighting is beneficial for eye health, a 2017 Signify study found only 21 percent take that into account when purchasing light bulbs, and only 29 percent consider light quality.

For many consumers, the disconnect may stem from overwhelming choice when it comes to home lighting and from not having enough information to make an informed decision. Luckily, manufacturers are taking steps to improve lighting quality and help guide consumers in their search for comfortable light that's easy on the eyes.

To further protect your eyes and avoid discomfort, try the following:

- If you are in front of screens (computers, smartphones, televisions) for extended periods of time, close your eyes for 20 seconds or more, every 20 minutes, to allow them to relax.

- If outdoors, wear sunglasses with 100 percent UV protection to help protect your eyes from the sun. It's helpful to keep a pair in your bag or car, so they are always nearby. Also consider spending a bit more time in natural light and less in artificial light.

- Exercise and strengthen your eyes by incorporating simple, yet effective eye yoga exercises into your daily routine for a few minutes daily.

- Schedule regular check-ups with an eye specialist, who will be able to detect the first signs of any eye condition or disease.

While certain eye conditions are beyond one's control, why not do what's in your power to protect your family from eyestrain and related discomfort? The simple DIY project of upgrading your home lighting can mean happier, healthier eyes and better quality of life.

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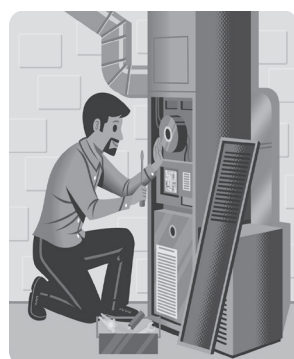
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The benefits of hiring professional contractors

The DIY movement has inspired many homeowners to tackle home repair and remodeling projects on their own. DIY projects can be rewarding, and many homeowners who have embraced the DIY movement have discovered talents they never before knew they had.

But no matter how simple popular home renovation television shows make remodeling projects appear, homeowners should know that such undertakings are far more difficult than they appear on television. Homeowners who overestimate their abilities and the time they have to complete projects can cost themselves substantial amounts of money. In fact, there are a variety of reasons homeowners might want to work with professional contractors when tackling home improvement projects.

Experience

A trial and error approach can work with various projects and problems. But applying such an approach to home improvement projects is risky and potentially dangerous, not to mention costly. Experienced professional contractors with strong track records (seek recommendations from friends or neighbors) won't have to go through trial and error and are therefore more likely than DIYers to complete a project on time and on budget.

Inspiration

One oft-overlooked benefit of working with professional contractors is the likelihood that they can draw up ideas for projects that homeowners might otherwise never have thought up on their own. Homeowners without specific ideas in mind can ask contractors to come up with various scenarios before committing to a particular one. Veteran contractors can draw on years of experience to create designs that DIYers might be incapable of coming up with and/or incapable of seeing through to completion.

Cost

Conventional wisdom suggests it's less expensive to do something yourself than to hire someone else to do it for you, but that's not necessarily true of home improvement projects. Labor costs typically account for a substantial amount of professionally contracted projects, but homeowners can cut those costs by volunteering to do some of the simpler tasks themselves. In addition, contractors often purchase materials at



a much lower cost than individual homeowners because contractors buy in bulk. So while labor costs might be lower on DIY projects, the cost of materials can offset those savings.

Resale value

Many homeowners renovate their homes with eyes on improving the resale value of those homes. But if homeowners want to showcase a newly remodeled kitchen when selling their homes, they should be prepared for prospective buyers to ask who worked on the project. Fearing potential problems down the road, some buyers might be put off by homes that were remodeled by DIYers and not professional contractors.

Renovating a home on your own can be a rewarding project for homeowners. But it's important that homeowners recognize the many benefits of working with professional contractors before making any final decisions with regard to who will tackle their next project.

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Lighting is a key component of curb appeal



A home lit up at night helps increase its curb appeal.

Curb appeal can affect prospective buyers' perception of a home. When addressing curb appeal, homeowners may be inclined to focus on features that are easily seen from the street during the day. But what can a homeowner do to improve on his or her home's nighttime aesthetic?

Outdoor lighting is one aspect of curb appeal that is often overlooked, advises the home improvement experts at The Spruce. Homeowners may fail to recognize the importance of how proper illumination can provide their homes with a warm glow and make it look beautiful after the sun has set. For example, think of how cozy and inviting neighborhoods appear during the holiday season when homes are strung with twinkling lights. Homeowners can replicate that look all year long with lighting elements.

Lighting for evening hours also helps maintain a safe environment for people who are visiting the property. Illuminating walkways and doorways provides a clearly visible and safe path to and from the home.

The following are a few ways to improve outdoor lighting.

- Focus on architectural features. Outdoor lighting can focus on the external features of the home's architectural style. Use light to draw attention to interesting gables, dramatic roof lines, dormers, or curved entryways.

- Play up landscaping. Stylish lighting can highlight trees, shrubs, pathways, gardens, and all of the elements of softscapes and hardscapes on a property. The lighting experts at Vernon Daniel Associates say that soft lighting can make homes feel warm and cozy. Uplighting trees or other elements can add a dramatic effect.

- Light up all doors. Make sure that doors, both entry and garage, are properly lit for ease of entry and egress from the home. Safety.com, a home and personal security resource, says a home burglary occurs every 15 seconds in the United States. Installing motion-activated lights or lights on timers can deter break-ins. Consider using home automation to control porch lights and other outdoor lights remotely, if necessary.

- Create entertaining areas. Outdoor lighting can be used to extend the hours residents can spend outside. This is great for entertaining and can be an excellent selling point.

Homeowners are urged not to overlook outdoor lighting as a vital part of their plan to improve curb appeal.

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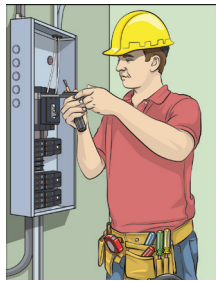
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Prepare your deck for winter

Homeowners often take steps to winterize the interior of their homes in the weeks before winter's arrival, but such efforts should extend to the outside of a home as well.

Decks make for great gathering places when the weather permits. Decks are where many people spend their free time and eat their meals come spring and summer, when the temperatures climb and the sun sets well into the evening. But as summer turns to fall, homeowners must take measures to protect their decks from potentially harsh winter weather.

- Inspect the deck for problems. Decks tend to be used more often in summer than any other time of year. That makes fall and early winter an ideal time to inspect for wear and tear and any additional issues that may have cropped up throughout the summer. Damaged boards and loose handrails should be fixed before winter arrives, especially for homeowners who plan to use their decks in winter. Fixing such issues in winter and even into spring may be difficult thanks to harsh conditions, so make good use of the relatively calm autumn weather to fix any issues on the deck.

- Clear the deck of potted plants. Even homeowners who intend to use their decks in winter should remove potted plants from the deck in the fall. The home improvement experts at HGTV note that moisture can get trapped between deck boards and plastic, wood or ceramic containers in cold weather, and that can contribute to mildew, discoloration or decay.

- Store unnecessary furniture. Homeowners who like to sit on their decks in winter will no doubt want to leave some furniture out over the winter. But those with lots of furniture for entertaining guests can likely move the majority of that furniture into a garage or shed for the winter. HGTV notes that doing so will prevent the potential formation of blemishes on the deck that can result from inconsistent weathering.

- Remove snow, but do so carefully. Prolonged contact with snow and ice can damage a deck. As a result, homeowners should clear snow from their decks when accumulation is significant. HGTV recommends using a snow blower on the deck to avoid scarring. If a shovel must be used, push snow with the planks to reduce the risk of damaging the deck.

Homeowners who take steps to protect their decks throughout the winter months can ensure these popular areas are ready once entertaining season returns in the spring.

FH198133



Easy ways to clean up leaves

Autumn is marked by colorful foliage and plummeting temperatures. Once those leaves reach peak color, they fall from the branches and collect on lawns, necessitating cleanup projects. For homeowners with big yards, such a project can be tiring and time-consuming. However, there are ways to make leaf cleanup easier.

One of the easiest ways to clean up leaves is to reach for a lawn mower rather than a rake. The mower will cut leaves down to smaller sizes, creating an effective mulch that can add nutrients back into the lawn. Davey, a lawn and landscape solutions service, says that mowed leaves also can be collected in a mower bag and added to garden beds or compost piles.

For those who prefer manual raking, select a rake with tines that will not skewer the leaves in the process. Big rakes also can make faster work of gathering leaves into piles.

The home improvement resource The Family Handyman advocates for the use of a lawn sweeper. This is a manual device that has a rotating sweeping brush that gathers up lawn debris and leaves into an attached hopper bag. Like mowed leaves, the bag can be emptied into a compost pile or distributed where needed.

Raking leaves onto a large tarp is another option. Once it's full, the tarp can be taken to the curb where many towns will collect the leaves seasonally. Otherwise, the tarp can be used as a funnel to put leaves into a gardening bag or another appropriate receptacle.

Leaf blowers remain a fast option for cleaning up yards, but they require electricity or gas and can be noisy. Still, they are a popular choice for large landscapes or when quick work needs to be made of leaf clean-up.

Leaves will fall in autumn, but luckily homeowners have various methods at their disposal to tame the mess.

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Tips for creating the perfect home office

(StatePoint) With more people nationwide opting to create their own businesses or work for their employer remotely, the home office has become one of the most used spaces of the house, with many people spending more than eight hours a day in this room. If you're one of these people, the kitchen table just won't cut it if you're looking to get serious and organized.

To create a dedicated workspace that is beautiful, smart and functional, consider the following tips:

Tip 1: Design a space where you'll enjoy spending time. Simple touches like lighting, a bright touch of paint or a wide-open window, can help create an inviting ambiance, and so can the addition of certain accessories. Instead of opting for a simple ceiling light fixture, dare to add a pop of style and color with a new ceiling fan. Not only can this addition make your space more comfortable, it can elevate your décor, with the ceiling as the centerpiece.

Tip 2: Add life. Add color and vitality to your home office with some plant life. Not only will you be improving indoor air quality, you'll be adding beauty to the space. To save precious desk-space, consider a few hanging planters, opting for plants that thrive indoors, such as spider plants or jade.

Tip 3: Don't forget function. As the wheels turn and your creative juices start flowing, nothing can be more distracting than a creaking ceiling fan or a light that just doesn't do the trick. A simple switch can make all the difference. While a desk lamp might solve your lighting problem, why not opt for a fixture that can solve both of those issues at the same time? Tech-savvy ceiling fan options allow you to adjust the temperature of the light, ensuring your fan will operate quietly, keep you cool, and work as hard—and as late—as you do. With dimmable remotes, you can adjust the light temperature for your eyes, using warm white lighting for nighttime work and cool white lighting to perk you up in the morning. Such details will help any entrepreneur avoid distraction and create a more productive work environment.

Tip 4: Get personal. You may be doing business, but when it comes to decorating, it's time to mix in the personal. Items such as photographs of friends and family or reminders of previous accomplishments will bring you joy and help you stay motivated. Whatever you do, don't settle for completely bare walls.

Gone are the days of dark wood-paneling, moody lighting and rolodexes. Today's most effective home offices are brighter, more welcoming, and unite function with your personal style.

How to bring comfort and style to your outdoor space

(StatePoint) Whether it's uncomfortable furniture or utilitarian light fixtures, you're probably used to making some concessions when it comes to comfort, style and convenience in your home's outdoor spaces.

What many homeowners are learning is that nearly anything that can be achieved in interior spaces can likewise be achieved in exterior ones. However, there are a few things to keep in mind in order to update these spaces safely and for maximum effect. Here are a few ideas to consider:

Create a "Room"

One aspect of creating the feel of a "room" in your home's outdoor spaces is defining its boundaries. Get creative with the notion of floor, ceiling and walls. Sometimes, these elements work better when they're more of a suggestion than an impermeable structure. Whether it's a latticed trellis that allows you to view the stars, a manicured hedge to create privacy or a sunken "living room" set off by a retaining wall, there are plenty of charming means for setting an outdoor area apart from the space around it. If your project requires digging, it's important to call 811, a free nationwide number, in order to determine where underground utility lines are and avoid them.

Air and Light

Think the form and function of ceiling fans, chandeliers and pendant lights are for interior spaces only? Think again. Such stylish fixtures can be added over patios, verandas or pergolas to add the level of elegance and comfort one could traditionally only enjoy indoors.

However, if you do plan to add any such electrical device to an exterior space, you must do so safely by opting for weatherproof installation, as well as fixtures designed specifically for the outdoors. Whether performing this upgrade on your own or hiring a contractor, consider products which provide a safe and secure mounting and weatherproof wiring junction specifically for outdoor fans, chandeliers or pendant lights, is designed to enhance outdoor living spaces with the same convenience and comfort you enjoy indoors.

Finishing Touches

If it's been awhile since you furnished your backyard, you may be surprised by the scope of weatherproof furnishings, cushions, pillows and even rugs available on the market today. If you're overdue for an upgrade, consider padding out your patio to make the time spent in your outdoor space as comfortable as an afternoon curled up on the couch in the family room. To extend the life of certain items, you may want to bring them under cover during extreme weather events, as well as the off-season.

To extend your living space and entertain with ease, upgrade your outdoor spaces with safety and comfort in mind.

DID YOU KNOW?

Carpet can add warmth and texture to a room and also provide a little bit of soundproofing. Underfoot, carpeting can be more comfortable than other types of flooring, even though it may require more upkeep. Carpet comes in various forms, but here are the main material components.

- **Nylon:** This is one of the most durable and stain-resistant carpet fibers available and a popular choice among many homeowners.
- **Polyester:** Carpeting can be made from polyester, which is fashioned to feel and look luxurious.
- **Olefin:** Olefin is made from polypropylene or polyethylene. It is prized for its strength, resistance to staining and colorfastness. It is often suited well to loop pile or high, dense cut piles.
- **Wool:** Wool is durable, albeit less resistant to soiling than some other materials. However, because it is an all-natural material, it is prized by people who want natural beauty. FH198117

Beat cabin fever with winter renovations

When the weather outside is frightful, homeowners and renters can turn their interior spaces into something delightful. Residents can banish feelings of cabin fever by using time spent inside to make subtle or even substantial improvements to their living areas.

Individuals may find that winter is a great time to tackle delayed or unfinished projects or to put plans for major renovations in motion. Homeowners may find that they have some extra time on their hands when weather and early evening darkness reduces how much time they can spend outdoors. The following projects can help homeowners make the most of their time indoors.

- **Start painting.** One of the easiest ways to transform the look of a room is with a fresh coat of paint. Painting a room or rooms is an inexpensive project that can be completed over the course of a single weekend. Painting in lighter colors can help illuminate dark spaces and make a home feel more vivid and inviting, especially during the winter. And painting need not be reserved for walls only. Homeowners may want to sand and paint furniture to give items a trendy arts-and-crafts feel.

- **Reimagine flooring.** Thanks to the bevy of laminate, composite materials and vinyl flooring options, homeowners can engage in do-it-yourself flooring projects to perk up tired interior spaces. Many “floating” flooring systems are user-friendly and can instantly update spaces. Some systems may not even require adhesives or nails to complete.

- **Redress the furniture.** New furniture can be expensive. For those who are happy with the lines and scale of their current furniture, a facelift may be all that’s needed to give rooms a new look. Slipcovers can make sofas, love seats and chairs look like new or blend with an entirely new color scheme. Slipcovers come in fitted and loose varieties and in many different materials. Other pieces can be updated with throws, new linens or a coat of paint or stain.

- **Address drafts and other inefficiencies.** Colder temperatures alert homeowners to drafts, leaks and even insect or rodent infiltration. Homeowners can scout out rooms and remedy situations.

- **Organize the home.** Rainy or snowy days are great moments to address organizational issues, such as messy mudrooms or cluttered kitchen cabinets. Get a jump-start on spring cleaning before the warm weather arrives.

Time spent indoors can be put to good use by engaging in renovation projects.

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Outdoor improvements that boost home value

Whether home improvement projects are design to improve the interior or exterior of a house, focusing on renovations that make the most financial sense can benefit homeowners in the long run. The right renovations can be assets if and when homeowners decide to sell their homes.

So how does one get started? First and foremost, speak to a local real estate agent who is knowledgeable about trends in the community. While a swimming pool may be something coveted in one area, it may impede sales in another. It also helps to study generalized trends and data from various home improvement industry analysts to guide upcoming projects.

The following outdoor projects are just a few renovations that tend to add value.

- **Fire pit:** A fire pit is a great place to gather most months of the year. Bob Vila and CBS news report that a fire pit realizes a 78 percent return on investment, or ROI.

- **Outdoor kitchen:** Many buyers are looking to utilize their yards as an extension of interior living areas. Cooking, dining and even watching TV outdoors is increasingly popular. Outdoor living areas can be custom designed and built. In addition, prefabricated modular units that require a much smaller commitment of time and money are available.

- **Patio:** Homeowners who do not already have a patio will find that adding one can increase a home’s value. Patios help a home look neat, add useable space and may help a home to sell quickly. The experts at Space Wise, a division of Extra Space Storage, say that refinishing, repairing and building a new patio offers strong ROI.

- **Deck:** Deck can be as valuable as patios. A deck is another outdoor space that can be used for entertaining, dining and more. Remodeling magazine’s 2018 “Cost vs. Value” report indicates that an \$11,000 deck can add about \$9,000 in resale value to the home, recouping around 82 percent of the project’s costs.

- **Door update:** Improve curb appeal with a new, high-end front door and garage doors. If that’s too expensive, a good cleaning and new coat of paint can make an old door look brand new. These easy fixes can improve a home’s look instantly.

- **New landscaping:** The National Association of Realtors says an outdoor makeover that includes well-thought out landscaping can net 105 percent ROI. Installing a walkway, adding stone planters, mulching, and planting shrubs are ideas to consider.

Many different outdoor projects can add value to a home.

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Expect the unexpected when renovating a home



Homeowners often discover hidden problems when delving into renovations. Budgeting for remediation can help remove some of the stress of unexpected delays and concerns.

According to projections released in 2015 by Harvard University's Joint Center for Housing Studies, a growing number of people in the United States planned to renovate their homes in 2016. The report estimated that spending on remodeling and repairs in 2016 would climb 8.6 percent to \$310 billion, a figure that is close to the peak reached in 2006.

While it is still too soon to tabulate all of the figures from 2016, a quick glance at the data indicates renovations have increased across the country. And one only need travel through communities to see a greater number of contractors and homeowners working on homes.

Tackling any renovation project is an exercise in patience. Renovations can impede on daily activities and cause a certain level of upheaval in homeowners' lives. Homeowners planning renovations also may find that they must have some wiggle room when it comes to both their budgets and their expectations. Remodeling, particularly with regard to older homes, may unveil unforeseen issues that only arise in the face of the renovation.

So what can homeowners expect during a renovation? The following are a few issues that might arise during home improvement projects.

- **Dirt and noise:** Homeowners can count on dust, debris and noise throughout the renovation process. Dust appears when walls come down or go up, and construction teams typically erect temporary walls or tarps to contain the debris. Air filtering systems also can limit dust particles. Noise is unavoidable. If it becomes troublesome, arrange to be outside of the home when the bulk of the construction is taking place.

- **Delays or schedule changes:** Even the best contractors cannot control every aspect of the job. They rely on subcontractors and vendors to do portions of the work. Materials may not always arrive on time, or they may fall short of homeowners' expectations. This can push back the project schedule. Homeowners should hope for everything to be done on time, but it can be less stressful if homeowners anticipate delays and be a pleasant surprise if there are no delays.

- **Hidden issues:** Contractors may uncover all sorts of issues that need to be addressed before a project can progress. Examples include the presence of asbestos (common in older homes), plumbing problems, incorrectly wired electrical systems, and leaks or moisture issues. These problems also can impact the cost of the project, so set aside some money in the budget for unforeseen expenses. Chances are you are going to need some extra money to handle a few surprises during the project.

It's important to expect the unexpected when embarking on home renovations. Budgeting for hidden costs, expecting delays and coping with the upheaval to daily schedules are par for the remodeling course. However, the end result is often well worth the time and effort.

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How to find the right replacement windows

Replacing old windows is often a worthwhile investment for homeowners. Energy-efficient windows can prevent heating and cooling loss and keep homes more comfortable throughout the year. Such windows also can improve a home's resale value, proving a good return on investment for homeowners who want to upgrade their homes before putting them on the market.

According to the U.S. Department of Energy, homeowners might find it more cost-effective to replace very old and/or inefficient windows to improve their energy efficiency. Such an upgrade can save homeowners substantial amounts of money on heating and cooling costs.

Window replacement projects can be costly, so it pays to get the job right the first time. Before beginning a window replacement project, homeowners should research which windows will meet their specific needs, learning the subtleties between finishes and features, as well as comparing prices for the windows and installation.

Choose the right time of year

The best time of year to plan window replacement is when the weather will be warm, ideally in the spring or early summer. However, homeowners do not want conditions to be too warm, as each room where new windows will be installed will temporarily be exposed to the elements. Furthermore, caulk adheres better in warmer weather and will dispense easily.

Consider available features

When replacing windows, homeowners may want to install the same style windows they currently have. But the problems that led to the need to replace windows may still exist even when new windows are installed. When replacing windows, consider energy performance ratings based on the locations of the windows in the house. To make sure they make the most educated decision, homeowners can investigate the solar heat gain coefficient, U-factor, visible transmittance and light-to-solar gain. Explanations of these ratings are available at Energy.gov.

Don't ignore maintenance needs

Maintenance costs involved with cleaning, repairs and painting can add up. When shopping for windows, consider the amount of maintenance they will need. Wood-framed windows may require more upkeep than aluminum, fiberglass or vinyl. Also, consider if certain window types, such as double-hung windows, casement windows, awning windows, or slider windows, would be practical.



Replacement windows can be a smart investment in comfort and design appeal of a home.

Keep home style in mind

A poor match between windows and the style of the home can produce unwanted changes in the appearance of the home. Replacement windows should match the style and appearance desired.

Expect minimal disruption

When homeowners hire professionals who are good at their craft, window replacement projects should not be a terrible inconvenience. According to American Window Products, Inc., seasoned professionals will be able to complete a replacement window upgrade in a short amount of time depending on the size of the home and the number of windows being replaced.

Replacing windows can be a costly task, but one that will provide a more energy-efficient home that can help homeowners save money in the long run.

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