



FALL
HOME &
GARDEN

Time to Winterize

Prepare now for damaging ice and biting winds.

Save money now and in the future by winterizing your home now, before the worst of winter arrives. Drafty doors and windows, failing furnaces and leaky roofs should be addressed or they risk becoming a much, much bigger issue as temperatures drop. In some cases, winterizing your home takes nothing more than a bit of sweat equity.

WINDOWS AND DOORS

Inefficient doors and windows make it more difficult to warm your home, sending energy bills soaring. The danger doesn't end with uncomfortable drafts, however. Leaks that let in winter temps also allow in condensation, which can lead to rot in the wood frames that surround your doors and windows. Caulking or weather stripping is often all that's needed. If you decide to entirely replace them, consult local professionals to find out more about the most efficient new models. Then hire a licensed professional to make sure you receive a warranty-protected installation.

FURNACE ISSUES

Electric and gas furnaces need annual service checks in order to operate optimally. Most are projected to work efficiently for around 10-15 years before they need



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replacement. You don't want that term to end when there's snow on the ground. The good news is, it's easy to monitor any system's age. A sticker with the model number, date of manufacture and date of installation should be found on the unit. If your system has been in place for more

than a decade, it may be time to consider a complete overhaul or unit replacement. Even if your furnace manages to limp through the looming cold season, an inefficient system can still have a huge impact on your bottom line. Residential costs have been skyrocketing lately, and the

U.S. Energy Information Administration predicts that trend will continue.

OTHER TROUBLE SPOTS

Check your roofing each fall for damaged shingles and leaks.

If you don't feel comfortable with doing this inspection

yourself, hire a professional. They can help head off serious issues.

Power wash all siding and decks so remaining dirt doesn't promote mold and mildew. Add a new coat of sealer to the exterior of your home to help minimize the impact of winter precipitation.

Autumn in Bloom

Colorful flowers aren't found only in the summer

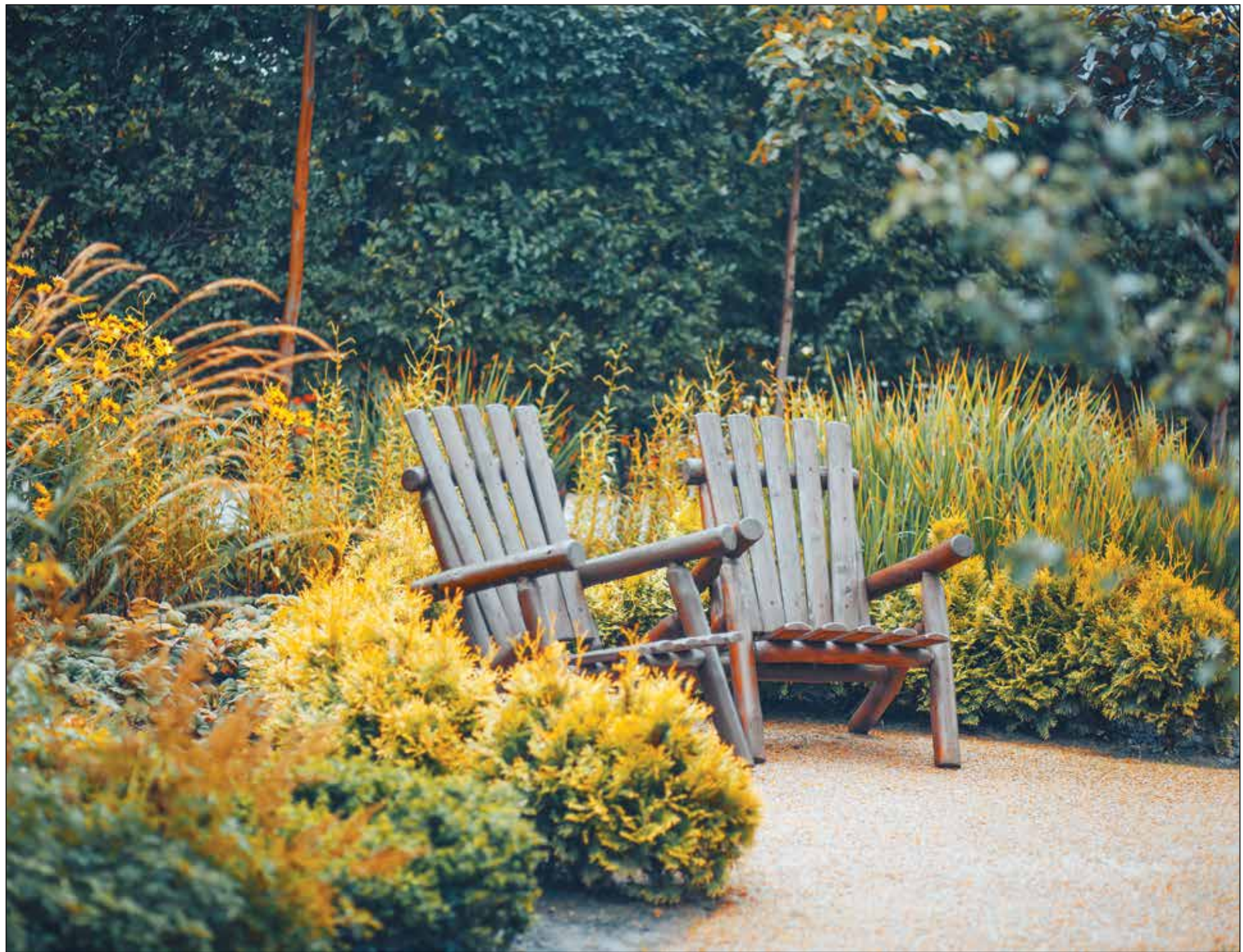
So many perennials, ground covers and annuals reach their peak during the warmer months, leading most amateur gardeners to assume that fall can't match their beauty. But a number of plants put on their own breathtaking show of color every autumn. You just need to know which flourish later in the year — and whether your climate will support them.

FALL FLOWERS

Landscapes and gardens don't have to go dormant in the fall. Several kinds of flowers burst with life long after the beaches empty and swimming pools have closed: New York asters offer bursts of blue, white, pink and purple. Cosmos also remain in bloom from mid-summer into the fall, adding pops of red, pink, white, yellow and orange. Showy stonecrop will perennially turn from pink into a gorgeous crimson as autumn unfolds. Boltonia's daisy-like flowers boast pinks and whites that will perfectly border any fall garden.

SHRUBS AND TREES

Flowers aren't the only plants that put on a bright and exciting performance after summer memories fade. Lush, green oak-leaved hydrangea turn ruby red every autumn. The American yellowwood's fragrant white blooms will



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drop off as fall begins, but then the leaves transform into an amazing yellow color. The white fringe tree also boasts dazzling yellow foliage. Red pillar, a perfectly named form of Japanese barberry, will add a flourish of reddish-purple leaves to your late-season landscape. The amur maple's

foliage transforms from green to orange in autumn's earliest months, while the leaves of a kousa dogwood turn a striking red.

CLIMATE CONSIDERATIONS

Several areas of the country are rightly famous for their

fall colors, but that doesn't mean you can't turn your personal landscape into something special for the season. You just have to pay attention to specific temperature zones. Conditions in your area impact whether these flowers, shrubs and trees will do well. Talk to professional garden-

ers, experts at garden centers or personnel from local ag centers to find out more, since recommended temperature zones play such a huge role in whether these plants thrive. Choose with an eye on average high and low temperatures, and your fall garden will be enlivened for years to come.

Get Those Gutters Cleaned

When gutters are working as they should, they provide a largely unnoticed defense against rain intrusion, foundation erosion and water damage.

As they fail, however, these very serious issues can begin to quietly take root. You may find yourself with a hefty repair bill when all that was needed in the first place was more regular maintenance. There is also an acknowledged lifespan for these systems, based on the material they're made of.

HOW THEY WORK

Properly installed, well maintained gutters keep rain from entering eaves and exterior walls. They also keep water away from your foundation. Without this important drainage system, water intrusions can lead to mold and rot, stain siding and brick, and potentially even destabilize your home. Water that hasn't been rerouted may collect around the perimeter of the structure, creating the ideal condition for interior flooding and foundation cracks.

WHAT TO LOOK FOR

Blockages and dislodged joints are the most common problems associated with these systems. It's critical to make regular inspections since overflows lead to all of the same



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issues as having no gutters at all. That's particularly true in the fall, since wetter weather is ahead. Overflows may also be caused by poorly designed systems that do not have enough downspouts to handle average rain showers.

Look for signs of rust, since that's a sign that you've reached the end of the system's natural

lifespan. The average galvanized steel or aluminum guttering system is meant to last about 20 years, according to the National Association of Home Builders. If it's time for a major repair or replacement, seek out a licensed, insured contractor.

PROCEED WITH CAUTION

Inspecting your gutters will

obviously involve time spent on a ladder, and that can lead to a dangerous situation if you don't proceed with caution.

Use a spotter to ensure that the ladder is sturdy and secure. The International Association of Certified Home Inspectors also recommends that you constantly reposition your ladder, rather than reach-

ing beyond your immediate grasp.

Working in that position potentially creates an imbalance issue. Wear gloves since there may be loose fasteners or sharp debris lodged in the gutters. If you plan to inspect your gutters from the roof, be sure to wear footwear with proper gripping.

The Perfect Fall Centerpiece

Autumn's colors make any gathering warm and inviting

Foliage, plants, traditional items and candles in the shades of autumn can provide just the right season-focused touch for your next table setting. Then complement your fall centerpiece with handpicked accessories to complete the look.

BRING THE OUTSIDE IN

Look for leaves, branches, vegetables and flowers that reflect the traditional colors of fall — from rich reds to bold oranges to warm yellows. Weave them together into a circular or oval shape to create the foundation of your centerpiece, or craft a free-form garland. You could also paint a plain woven bread basket to create a cozy place to collect it all. If you're not necessarily that crafty, you can also purchase an autumn-themed centerpiece and use these handpicked items to personalize it. Cornucopias are a classic choice that will provide timeless memories for a new generation. Place fall-colored and -scented flowers around the arrangement. Complete the centerpiece with wheat sprigs, small pumpkins and squash, or other seasonal foods like apples.

FINISHING THE LOOK

Select napkins, placemats and a tablecloth that fit into the color palette you've created with the centerpiece. Then get



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creative: Paint leaf patterns by hand on wooden napkin rings to give them a sense of homemade charm. A hollowed-out pumpkin can also be used as a vase. Large fallen leaves from outdoors can serve as fall-focused place cards. Rinse them first, then allow each to dry before carefully inscribing

them with the names of friends and family. Go around the table, placing one in front of each plate.

OTHER HELPFUL TIPS

Make sure your centerpiece isn't so large that there isn't room for glasses, condiments and serving platters. It also

shouldn't be so tall that guests struggle to see one another. Don't light the candles, since that may interfere with the scrumptious aromas associated with the meal you'll serve at this fall gathering. Don't be afraid to keep it simple: Arrange a grouping of mismatched gourds and pumpkins

to very easily transform your tabletop. Focus on varying sizes and colors. Rather than worrying with formal floral arrangements, collect dried branch stalks in a variety of vases. For more pops of color, wrap the branches with wool and fleece, creating a sculptural conversation piece.

Up on the Roof

Winter can be very, very hard on the top of your home.

You don't want to go into the colder months with a roof that's showing its age. The integrity of this vital element of your house will likely be tested by extreme moisture, the weight of snow, and the season's natural cycle of freezing and thawing. That's why fall is such a critical time to inspect, repair and/or replace your roof.

INSPECTION TIMELINES

Professional roof inspections should be done on a semi-annual basis, according to the American Society of Home Inspectors. You can also perform your own spot checks in the interim, being on the look out for cracked or curling shingles, and stains or damp places in the attic. Addressing these issues becomes a lot more difficult, and a lot more costly, once a long winter sets in.

WORRISOME SIGNS

Professional inspectors will closely examine your roof, both on its exterior and from the interior of your home. They'll check the shingles for wear or damage, paying close attention to any ice dams and the general state of the chimney, if you have one. Inside, they'll be on the look out for moisture, ventilation issues and mold. They'll also evaluate your insulation. Next they'll



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create a complete report outlining any issues, the urgency of those issues and a plan of action to address them.

BIGGEST DANGER

Those who live where snowfall is very heavy can be at risk for roof collapse, simply from the weight of winter precipita-

tion. Even a roof that's in good shape can only support about 20 pounds of snow per square foot of roofing, according to the Insurance Institute for Business and Home Safety. Fall inspections are even more important for those who regularly experience this kind of wintry weather. In some cases,

snow removal may be recommended while still in the midst of winter.

SCHEDULING CONSIDERATIONS

Some repairs should begin in the fall in order to get the best results. For example, treatments for lichen and

moss require as many as 180 days to become fully effective. New shingle replacements will fail if they're sealed when the temps are too low. Repairs on icy roofs are extremely dangerous, so problems discovered too late may have to remain until the spring in order to be fixed.

Autumn Lawn and Gardening

Leaves may be falling, but the harvest can continue.

Autumn is typically accompanied by lots of clean up, as foliage moves from green to fall's rich colors and then to brown. But your home garden can still produce some of the tastiest foods of the season, if you plant smart.

WHY FALL?

Autumn is actually the ideal time to plant perennials and new bulbs, but also shrubs, trees and certain vegetables. The soil remains warm even as exterior temperatures cool, making for the ideal setting for new root growth, according to the National Gardening Association. The roots of most plants continue to grow until the soil temperature descends into the 40s — meaning, well into winter.

FALL BOUNTY

Several vegetables thrive as summer turns into the cooler months. Some even survive after the season's first frost. Broccoli is among the most resilient, stands up to cold and pests, and is packed with vitamins and minerals, according to OrganicGardening.com. In particularly frigid climates, broccoli does a bit better when started indoors and then transferred to your outside garden after a few weeks. Beets are non-temperamental, inexpensive and robust fall



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growers. They're also very versatile in that you can use both the vitamin-rich roots and the leaves in a variety of recipes. Just remember to plant them very deeply so they will grow best, and not to leave them in the ground for an extended period. Long roots are tougher, and harder to cook. Carrots

are also a fall and even late-winter favorite, depending on which zone you live in. They have a long shelf life and are tasty whether picked early or left to grow to full size.

CLEAN UP

Fall is a great time to tidy up and tackle certain pruning

chores. Rake leaves from your lawn into a compost pile, or mow over them to create sources of nutrition for the grass.

The National Gardening Association also recommends allowing fallen leaves to remain in flower beds, since they work as a kind of insula-

tion for the soil.

Generally speaking, it's a bad idea to prune in the fall, but there are notable exceptions. Take down dead tree limbs, in particular if you live in an area that's prone to heavy snow. Cut back plants that draw slugs and any perennials with disease issues.

Keep Out the Outside

Cooling temps have a way of revealing insulation problems.

As summer exits the stage, cooler winds follow. You'll certainly note the change if there are issues with weather stripping or insulation in your home. These leaks do more than create discomfort — they can cost you big bucks over the course of a frigid winter. It's best to identify and correct these things in the fall before the problem worsens.

DOORS

Some drafts might not be particularly noticeable, because autumn temperatures haven't fallen much. So walk from window to window and door to door with a lit candle. Place the flame around their edges to see if it flickers. You may have to call a professional inspector to get to the hardest-to-find places where cold air might eventually pour in. They'll pay close attention to attic access points and fireplace dampers. Depending on how large the gap is, you may be able to use foam tape or weather stripping as a corrective measure. New sweeps seal gaps between the bottom of the door and your threshold. Weighted socks (or "door snakes") can also block smaller points of entry.

WINDOWS

As much as 10% of total air leakage may be attributed to gaps around home windows, according to the U.S.



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Department of Energy. Smaller leaks can be addressed with caulking, which is both highly effective and inexpensive. Window film can also be put in place to seal drafts. Simply heat the film with an every-day hair dryer. Professional repairmen or knowledgeable employees at your hometown hardware store

may have additional tips. If these patch jobs don't work, you may need new windows. In that case, look for replacements that have higher Energy Star ratings in order to lower your monthly costs.

INSULATION

The recommended level of

insulation for most attics is 10-14 inches, depending on the type used.

Fall is the time to evaluate your needs before it's tested by ice and snowy conditions. Be sure that insulation has a proper ventilation path to your home's exterior, and that gable vents, soffits or ridges

haven't become blocked since that can create a moisture problem. Make sure any new insulation isn't placed around old writing.

Batt or blown-in insulation can prevent the necessary dissipation of heat in conductors from long ago, creating a fire risk.