

Winter SURVIVAL GUIDE



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Make driving in inclement weather more safe

IMPAIRED visibility can be a safety hazard while driving. Everything from sun glare to hail can affect a driver's ability to see the road and navigate it effectively. Before drivers get behind the wheel, they should make note of their local forecast and make a plan for what to do if rain, snow or other conditions make it challenging to drive.

The International Association of Traffic and Safety Sciences indicates that, based on an examination of crash test data conducted by the National Oceanic and Atmospheric Administration, the "likelihood of a crash increases during periods of low visibility, despite the tendency for less traffic and for lower speeds to prevail during these times."

Drivers can take several steps to improve their visibility when driving in poor weather conditions.

- Inspect and change windshield wiper blades. Wipers are instrumental in clearing precipitation



away from the windshield. If they're not functioning properly, wipers cannot do their jobs. Drivers should replace their wipers at the first indication that they are no longer effective. In some conditions, wipers can freeze or stick. Drivers

should then pull over and clean the wipers manually.

- Clear obstructions. Always make sure the windshield is clear before driving. This can include removing ice and snow in the winter and cleaning off mud

or bug splatter in the spring and summer. Use the front and rear defrost if condensation fogs up windshields and windows.

- Slow down. Foul weather can reduce drivers' ability to see far into the distance. Drivers should al-

ways drive slower in inclement weather in order to improve reaction time.

- Top off fluids. Always keep the windshield washer reservoir full and keep extra fluid in the trunk. In addition, look for a fluid that

does not freeze in very cold temperatures.

- Learn how to drive in fog. Each year, more than 38,700 vehicle crashes occur in fog, states the Federal Highway Administration. Travelers Insurance recommends slowing down, staying focused and using regular headlights and not high beams when driving in fog.

- Go out only if necessary. In snowy or icy conditions, drive only if it's absolutely necessary, as snow and ice can impair visibility and make roads slick, says AAA.

- Avoid driving at dusk and dawn. The human eye can have trouble adjusting to rapidly changing light and darkness conditions, which are common at dusk and dawn. If possible, drivers should make trips during the heart of the day, especially if poor lighting conditions typically make it difficult for them to drive.

Drivers can take steps to improve visibility when inclement weather makes roadways hard to navigate.

Tips for winter safety

WINTER begins on December 21, 2020, and extends to March 20, 2021, in the Northern Hemisphere. Those three months can be both beautiful to behold and difficult to endure.

Winter has its share of safety hazards, and extra effort may be required to protect one's health and well-being when the chill creeps in. In recognition of that, the National Safety Council and the Centers for Disease Control and Prevention offer these winter safety tips.

1. Winterize your home to keep interior temperatures comfortable and prevent weather-related damage. Winterizing includes insulating water lines that run along exterior walls, cleaning out gutters, installing weather stripping, and replenishing insulation.

2. Exercise in cold temperatures can put many people at risk of heart attack — especially those who are typically inactive. If you must exercise in cold weather, remember to stretch beforehand. Take breaks when shoveling or ask for help.

3. Check carbon monoxide alarms to see if they are working properly. Every year in the United States, more than 400 people die from and 50,000 are treated for carbon monoxide poisoning. Exhaust from improperly vented heating appliances can contribute to carbon monoxide sickness.

4. Prepare a winter emergency kit and keep it in your car in case you are stranded in inclement weather. The kit can include food, water, blankets, first-aid supplies, flares, and booster cables, among other items.

5. Wear appropriate clothing for the temperature and precipitation. Layers can be added or removed as needed.

6. Sprinkle sand or cat litter on icy patches of walkways to improve traction. Sand or cat litter is easier on the environment than some chemical ice melt products.

7. Consider a whole-house generator as an emergency backup if the power goes out in winter. Generators can keep the heat running and the refrigerator humming along until power is restored.

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How to prepare your lawn and garden for winter

WINTER weather can be harsh. Homeowners who spend much of the year tending to their lawns and gardens may worry that winter will undo all of their hard work. Though homeowners cannot do anything to prevent snow, wind and ice from affecting their properties, they can take various steps to prepare their lawns and gardens for whatever winter has in store.

- **Mulch leaves.** Falling leaves are a telltale sign that winter is coming. In lieu of raking leaves as they begin to fall, homeowners can mulch them into their lawns. Scotts®, an industry leader in lawn care, notes that mulching leaves is a great way for homeowners to recycle a natural resource and enrich the soil of their lawns. While it might not be possible to mulch fallen leaves in late autumn when they begin to fall en masse, doing so in the early stages of fall should be possible so long as the lawn is not being suffocated. Scotts® recommends mulching the leaves to dime-size pieces to a point where half an inch of grass can be seen through the mulched leaf layer.

- **Rake leaves as they start to fall more heavily.** Once leaves begin to fall more heavily, rake them up and add them to compost piles. The resource GardeningKnowHow.com notes composting leaves creates a dark, rich and organic matter that can add nutrients to garden soil and loosen compacted earth. Leaving leaves on the lawn once they start to fall in great numbers makes it hard for grass blades to breathe, and the leaves can block moisture from reaching the soil, which needs water to maintain strong roots. In addition, potentially harmful pathogens can breed on damp leaves left on a lawn, and such bacteria can cause significant damage to the turf over time.

- **Apply a winterizing fertilizer.** Winterizing fertilizers can help lawns store food they need to survive through winter and also can help them bounce back strong in spring. Such fertilizers are typically formulated for cool-season grasses such as fescue and bluegrass and are often best applied after the final cut of fall. Warm-season grasses go dormant in winter, so homeowners whose lawns contain these types of grasses won't want to apply a winterizing fertilizer.



Homeowners who don't know which type of grass they have or are concerned about when to apply a winterizing fertilizer should consult with a lawn care professional before fertilizing.

- **Remove annuals from the garden.** Annuals won't be coming back in spring, so it's best to remove ones that are no longer producing from the garden

before the arrival of winter. Doing so can prevent the onset of fungal diseases that may adversely affect the garden in spring.

Fall is the perfect time for homeowners who spend months making their lawns and gardens as lush as possible to take steps to prepare such areas for potentially harsh winter weather.

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Four factors to consider to maintain winter safety

MANY changes are to be expected as fall gives way to winter. Temperatures drop for much of the country, and depending on where one lives, snow, wind and ice are to be expected.

As beautiful as snow-covered landscapes can be, winter presents unique hazards, notably slippery roads and surfaces. Chilly temperatures also can put people at risk if they spend prolonged periods outdoors unprotected.

According to the insurance company Carsurance, more than 156,000 crashes occur annually due to icy roads. Roughly 17 percent of all vehicle crashes happen in winter conditions. Winter hazards are not exclusive to driving, however. That means winter safety involves a consideration of a host of factors.

1. Changing visibility

While slippery surfaces may contribute to some accidents, visibility can quickly change with winter weather. Blowing snow can contribute to whiteout conditions. In addition, fog can be hazardous to drivers, aviators and mariners and contributes to thousands of travel accidents every year, advises the National Weather Service. It's important to slow down, leave plenty of distance, use your low-beam headlights, and recognize when it may be safest to pull over, such as when visibility is significantly compromised.

2. Snow removal

Shoveling snow or using a snowblower are common wintertime activities. Yet strenuous levels of activity in cold temperatures could put people at risk of heart attack, particularly if they are not acclimated to physical activity. Always warm up prior to shoveling snow to prepare the body for exercise. Go slowly and

take frequent breaks. Avoid twisting and tossing snow over your shoulder, which can contribute to back injuries.

3. Carbon monoxide poisoning

Winter weather means turning up the heat or doing more indoor cooking. Carbon monoxide is produced through the burning of fuel in various forms, including stoves, engines, gas ranges, portable generators, and grills. The National Safety Council says carbon monoxide is an odorless, colorless gas that can go undetected as it builds up in enclosed spaces. Never warm up the car inside of a contained garage. Do not use portable flameless chemical heaters indoors, and have furnaces, water heaters and other fuel-burning appliances checked and serviced by a qualified technician annually. Be sure that carbon monoxide alarms are on every floor of the home, and take it seriously if the alarm goes off.

4. Black ice

Black ice is a common winter foe. Black ice forms when temperatures rise above freezing during the day, melting any snow on the ground and causing surfaces to become wet. If the temperature drops once more while the ground is wet, a thin, transparent sheet of ice can form. Black ice also may occur if moisture in the air condenses and forms dew or fog, and then the temperature drops below freezing, says the National Weather Service. Black ice gets its name because it looks black on asphalt roads. However, it also can form on sidewalks and overpasses, or spots shaded by trees or other objects. Slowing down and exercising extreme caution are essential.

Winter is a beautiful season. But it can be just as hazardous as it is awe-inspiring. Taking steps to stay safe in unpredictable conditions is a necessity each winter.



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DRIVERS may benefit by changing their tires when seasons change. Winter tires perform better when temperatures remain below 45 F and not just when it is snowing, which is why using the term "snow tires" is a bit of a misnomer.

Regular tires, sometimes referred to as "summer" tires, tend to work better when the mercury climbs, as the rubber can become inflexible in colder temperatures. Despite the name, all-season tires do not necessarily make them superior in all seasons. They tend to offer better grip in snow than summer tires, but according to Popular Mechanics, they do not perform as well when roads are damp, such as during spring.

Still, many people who prefer one tire type for the entire year often find all-season tires adequate. However, for those who live in regions where snowfall is rare, regular summer tires will fit the bill for most driving conditions until temperatures plummet. Then it's worth switching to winter tires.

If motorists are particularly concerned with improving water displacement on wet roadways, they can select tires that have specific tread patterns designed to evenly redistribute water as the tire hits the pavement.



Simple ways to save on heating costs this winter

COMFORT takes center stage each winter. As people look to stay warm, many may be quick to turn up the thermostat so their entire home is toasty warm. But much like cranking air conditioners during the dog days of summer, turning up the thermostat each time the winter winds begin blowing can prove costly for homeowners.

According to estimates from the National Energy Assistance Directors' Association, homeowners spent an average of \$911 on home heating costs in the winter of 2019-20. The winter of 2020-21 could prove even more expensive, as the COVID-19 pandemic continues to force much of the world to practice social distancing. That means many professionals are still working from home full-time, while even those who aren't are no doubt spending more of their free time at home. All those hours spent at home figure to increase reliance on heaters this winter, which means heating bills are likely to go up as the temperatures go down.

Finding ways to save on heating costs will no doubt prove a priority for many homeowners this winter, and the following are some ways to do just that.

- Add insulation. Extra insulation throughout the house can dramatically reduce home heating (and cooling) costs. According to the Environmental Protection Agency, adding insulation in attics, crawl spaces and basement rim joists can help homeowners save as much as 15 percent on heating costs.

- Lower the temperature on your water heater. Another way to trim your energy bill this winter is to lower the temperature on your water heater. The U.S. Department of Energy notes that, for every 10 F reduction in temperature on their water heaters, homeowners can save between 3 and 5 percent on their water heating costs.

- Close the flue on your fireplace. Fireplaces

can keep a home's inhabitants warm in winter, but only when they're in use. When they're not being used, fireplaces can allow heat to escape a home. When the fireplace is not being used, close the flue to prevent heat from escaping the house. Keeping all windows and doors closed throughout the day is another way to prevent unnecessary heat loss.

- Have your HVAC system serviced before winter begins. Inefficient HVAC systems cost homeowners considerable amounts of money

each year. Annual maintenance performed by a certified HVAC professional can ensure filters are clean and operating at peak efficiency, saving homeowners the costly trouble of having to turn up the thermostat to overcome dirty systems.

Home heating costs figure to increase this winter as people spend more time at home. Various simple strategies can help homeowners stay warm without overpaying to heat their homes this winter.

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Things to consider before warming up next to your first fire this winter

A warm fire can make even the coldest winter day more enjoyable.

Fireplaces may not get much use in spring or summer, but come late fall and throughout the winter, the fireplace can be a great place for families to gather.

Before fireplace season hits full swing, homeowners might want to brush up on a few fireplace facts so they can safely enjoy nights spent sitting by the crackling flames.

The Chimney Safety Institute of America advises homeowners with fireplaces to hire a CSIA-certified chimney sweep to clean their fireplaces. After a lengthy period of non-use, various issues could be affecting the chimney, many of which might not be noticeable to an untrained eye. Professional, certified

chimney sweeps have extensive knowledge of fireplaces, making them valuable resources who can let homeowners know if any safety issues developed since fireplaces were last used. The National Protection Agency recommends that chimneys be swept at least once per year.

A full inspection of the chimney might be in order as well. Chimney service technicians will conduct thorough examinations of readily accessible portions of the chimney exterior and interior and accessible portions of the appliance and the chimney connection. The CSIA recommends that homeowners who plan to use their chimneys as they have in the past request a Level 1 inspection, which will examine the soundness of the chimney structure and flue as well as the



basic appliance installation and connections. Technicians also will verify if the chimney is free of obstruction and combustible deposits.

Homeowners also should inspect their chimney dampers before lighting their first fires of the season. Dampers should open

and close smoothly. If not, a service technician can help fix or replace the damper.

Firewood is another thing homeowners must consider before lighting their first fires of the season. The CSIA says that well-seasoned firewood works best, noting that wood that is

not well-seasoned will produce more smoke than heat. In addition, the home improvement resource This Old House recommends using dense wood that's been split and stored in a high and dry place for at least six months. Oak is an example of dense wood that, when

stored properly, can make for an enjoyable fireplace experience. Avoid softwoods like pine. Pine can produce a lot of creosote, which is a byproduct of wood combustion. Creosote is highly flammable, and as it builds up in a chimney, the risk for a chimney fire increases. Choosing the right wood, making sure it's well-seasoned and having a chimney professionally cleaned can reduce the risk of a creosote-related chimney fire. A Level 1 inspection should determine if there are potentially dangerous levels of creosote deposits in the chimney.

Before nestling up to a fireplace this winter, homeowners should consider a host of factors and safety measures to ensure their fireplaces are safe and ready for the season ahead.



How to store firewood the right way

A fireplace is a cozy and warm spot around which a family can gather. The home and real estate resource HomeGuides.com indicates that 60 percent of new homes have a fireplace, which is up from 36 percent in the 1970s.

Naturally, fueling a fireplace for the season may require homeowners with wood-burning units to keep an ample supply of wood at the ready. How that wood is stored is important, as properly stored firewood can prevent waste and other issues around the house.

Wood that is freshly cut has a water content of 60 percent or more. Yet, for best burning ability, wood should be near 20 percent in water content. Green wood is hard to ignite and will not burn nearly as well or efficiently as seasoned wood. Another concern associated with green wood is that it can contribute more to creosote accumulation in the flue of a fireplace. Creosote is a combustible material that may lead to fires if left unchecked.

According to BioAdvanced®, a science-based lawn, garden and home improvement innovator, seasoning wood typically takes six months to a year. Homeowners may opt to purchase seasoned wood that already has sat and dried.

Homeowners who have an abundance of firewood have to store it somewhere. Log Splitters Direct suggests choosing a dry, breezy area of the

property that is about 20 feet from the nearest door to the house. This helps avoid hitchhiker pests from coming inside with the wood, such as termites, ants, spiders, and mice. Do not stack the wood flush against a structure. It should be at least a few inches away to allow airflow behind the stack.

Stick to organized rows of wood no more than four feet high. Log racks and pallets and posts will keep the wood up and off of the ground where moisture and rotting can develop. Placing the logs in an unorganized pile will impede air flow and cause the wood to rot rather than continue to dry and season even more.

Homeowners also should use a cover to protect seasoned firewood from the elements. Position a tarp or plastic sheeting so it blankets the top of the stack and extends a few inches down the sides. Keep the sides mostly exposed to air. Others prefer to stack it in a barn or shed or under an overhang.

Green wood is less expensive than seasoned wood. Those who prefer this method should do so in the early spring and let it season over the next several months.

Bankrate says that the cost of a cord of wood varies across the country, but in general one can expect to pay between \$120 and \$180 for a cord of hardwood that is split and seasoned. This price may be higher in mid-winter when demand increases.

Weatherizing to save money and energy

HOMEOWNERS know that maintaining a comfortable home can be a lot of work. As one project is completed or addressed, another may pop up. In spite of the hard work that can go into maintaining a home, many homeowners would agree that such efforts are well worth it to feel safe and comfortable inside one's own home.

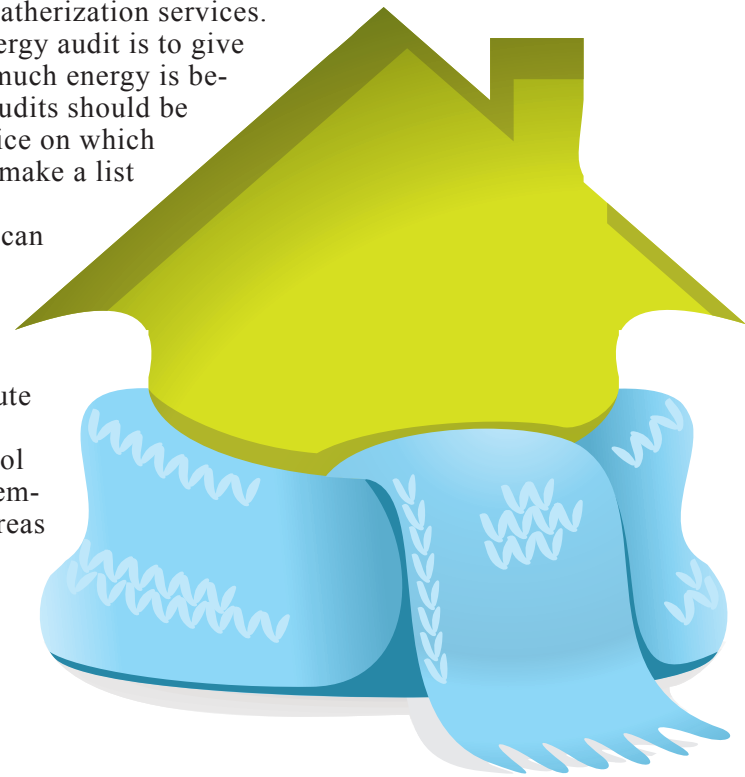
Weatherization is one of the ways to make a home more comfortable while also saving money and energy. Some weatherization projects may be best left to the professionals, while others can be tackled by homeowners themselves. The following are some projects homeowners can expect to encounter as they weatherize their homes or work with professional weatherization services.

- **Home energy audit:** The U.S. Department of Energy notes that the purpose of a home energy audit is to give homeowners a complete picture of how they consume energy. Audits can shed light on how much energy is being consumed and if there is anywhere in the home where energy might be going to waste. Audits should be conducted before beginning any weatherization projects. Professional auditors may give advice on which areas of the home should be addressed first, while DIYers who conduct their own audits can make a list of issues before determining where to start.

- **Leakage:** Homeowners may think leakage only poses a problem in winter, when cold air can creep in through cracks around doors and windows and make residents cold, forcing them to raise the temperature on the thermostat. But leaks can affect comfort levels and energy bills during the summer, too, forcing homeowners to adjust their air conditioners to ensure a home is cool on hot days. Choose a cool, windy day to inspect for drafts around doors and windows. The DOE notes that air leakage can adversely affect indoor air quality and contribute to moisture problems that can affect occupants' health.

- **Insulation:** A poorly insulated home will cost more to heat in winter and more to keep cool in summer. The DOE notes that heat flows from warmer to cooler until there is no longer a temperature difference. So during winter, heat will flow from heated living spaces to unheated areas of the home, including attics and garages. In summer, heat will flow from the outdoors into the home. Properly insulating a home will decrease this flow of heat, ensuring homeowners aren't paying to heat rooms they don't use in winter or paying more to keep rooms cool in summer because heat is flowing in from the exterior of the home.

Weatherizing a home is a great way for homeowners to reduce their carbon footprints and save some money.



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