

HOW TO GUIDE

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– Someone's in the Kitchen - SITK

HOW TO GUIDE



Consumer

How to GROW VEGETABLES AT HOME

– Vegetables that come from a person's own garden seem to taste just a little better than the ones bought from a store.

Important Points:

- 1. Choose a garden plot that is relatively free from debris and gets plenty of sun.**
- 2. Make a list of vegetables that appeal to your personal taste.**
- 3. Research the needs of the various vegetables you want to plant.**
- 4. Prepare the plot with a tiller that will help churn the first 3-4 inches of soil and bring up the fresh dirt.**
- 5. Once the seeds are in the ground, they will need constant care through the growth cycle.**

Vegetables that come from a person's own garden seem to taste just a little better than the ones bought from a store. The gardener has put his heart, soul and many hours of labor into creating the garden.

Gardening isn't easy, but with some planning and a little luck, most people can grow their own vegetables at home.

It all starts with the garden plot. People should examine their yard and choose a spot that is relatively free from debris and gets plenty of sun. Newbie gardeners often choose a clear space, but don't realize until it's too late that it's covered in shadow most of the day.

The plot lets the gardener know how much room they have for various vegetables. The next step is to actually choose the vegetables they want to grow. The easiest way to do is to make a list of vegetables that appeal to the gardener's personal taste, since they are the ones eating them.

Research the needs of the various vegetables such as soil acidity, water, soil type, etc., and make sure it meshes with the area and time of year. Some

plants grow well in high elevations, some in lower and others need to be planted early in the season and others later.

With the vegetables picked, it's time to prepare the plot. A tiller is the ideal instrument for creating the plot. This will help churn the first 3-4 inches of soil and bring up the fresh dirt. Rocks, sticks and other debris must be removed as they can inhibit growing. A vegetable garden should be completely free of debris.

This might be a good time to test the soil's acidity and nutrient levels. Different vegetables grow best in soil that has a certain acidity range. There are home tests available or the local Extension Office may also be able to help.

If the soil is low in nutrients, then gardeners can add special nutrient rich soil to bolster nitrogen and other levels. Once the soil is ready, then it's time to plant. Many vegetables are grown from seed. The size of the seed depends on the vegetable and has an impact on spacing. A pumpkin seed is much larger than a radish seed. Plant the seeds in the rows and the gar-

dening adventure begins.

With the seeds in the ground, they will need to be watered regularly, but not too much. Vegetables need about an inch of water a week and many times simple rainfall isn't enough. If the soil is dry and hard, then it's time to get out the hose. If there is a downpour that week, then the gardener may not need to water.

Vegetables need constant care throughout the growth cycle. The garden should be weeded regularly with weeds being pulled out by the roots. Keep an eye on the leaves and stalks for insect and animal activity, watch for spotting on the leaves and other signs of possible disease and react accordingly. Don't be afraid to talk to a Master Gardener about tips and tricks to keep critters and disease at bay.

A watchful eye and careful hand may lead to a great crop, but not always. There are many factors that can impact vegetable growth and some are up to Mother Nature, but following the harvest, re-examine your techniques and begin planning for the next year.

Consumer

How to

CHOOSE A MORTGAGE LENDER

– *The best mortgage professionals keep the borrower's best interests and financial priorities in mind.*

Important Points:

1. Mortgage professionals should be extremely knowledgeable about a wide variety of loan products.

2. Experienced mortgage lenders take the time to gain a thorough understanding of a purchaser's long-range financial goals.

3. Finding a mortgage lender in your area is usually the best.

4. A local lender allows for close monitoring of your loan application as they will be more readily accessible to answer your questions.

Finding the home of your dreams can be time-consuming, but once you've found it, most buyers are eager to close the deal as quickly as possible. But you should remain patient as you begin to arrange for financing. The key is to take as much time as necessary to do things properly and select the best mortgage lender for your needs.

Loan professionals have the potential to make buying a home easy. When you work with a lender who is dedicated to providing great service, the process is likely to go smoothly. But if your lender appears to be focused primarily on securing large commissions or pushes loan products that you're not interested in, exercise caution.

Mortgage professionals should be extremely knowledgeable about a wide variety of loan products and should be willing to spend as much time as necessary to explain them. Solid lenders are eager to answer buyers' questions and take pride in guiding them through what can be a confusing process.

The best mortgage professionals keep the borrower's best interests and financial priorities in mind.

Do some advance research on loan options to measure whether you are dealing with an honest mortgage professional. Knowing a bit about loan products before you sit down with a lender can help you determine whether he or she is truly concerned about your needs.

Having at least some knowledge about the financing process will allow

you to make a sound assessment of the mortgage professional's motivation and decide whether he or she is a good fit.

PURCHASER'S RIGHTS

Dealing with mounds of forms, declarations, and financial terminology can be dizzying to the inexperienced homebuyer. However intimidating the process may feel, you should exercise care in making sure you understand everything you are signing and the obligations you are assuming.

A signature cannot be erased, and buyers may only have a short time — or no time at all — in which they can back out.

Even if done within the permissible period, a purchaser still will likely forfeit any deposit paid if he does not follow through with the deal, and he may also owe an additional amount based on the amount of the initial mortgage payment. This can be avoided simply by exercising sufficient care when signing all agreements.

If a mortgage lender is rushing through the paperwork and pressuring you to quickly execute the forms, he is not doing his job properly. In such a case, the purchaser's best interests are being neglected, and the likelihood of a misunderstanding grows.

COMMUNICATE WITH YOUR LENDER

Experienced mortgage lenders take the time to gain a thorough under-

standing of a purchaser's long-range financial goals.

A good lender will want to know how long the buyer intends to remain in his or her new home. This type of knowledge helps him suggest the mortgage products that best suit the borrower's needs. It is a red flag if a lender fails to ask this kind of question.

SEEK LOCAL LENDERS

Finding a mortgage lender in your area is usually best. Because interest rates can change on a daily basis, a local lender is better able to remain attuned to rapid changes in the local housing market and will always know how such changes may affect his or her clients.

A local lender also allows for closer monitoring of your loan application as he will be more readily accessible to answer any questions you may have.

TAKE ADVANTAGE OF PERSONAL REFERRALS

Feel free to ask family members and friends about their experiences with mortgage lenders, and if they are comfortable recommending the professionals they used for their home loans.

Word-of-mouth recommendations offer a great way to identify the very best professionals in your area. Once you receive a few possible names, take the time to verify their professional backgrounds so that you will feel confident in their ability to provide the sort of quality customer service you desire.

Consumer

How to CHOOSE AN HVAC COMPANY

– Whether it is a cold winter day or sweltering hot outside, the HVAC system in your home is important to your comfort and safety.

Important Points:

1. The best HVAC contractors are helpful and reliable, but a poor contractor can cost you extra money and heartache.

2. If you are purchasing new equipment, find out if you need a separate service contractor or if routine maintenance and repairs are included in the price of installation.

3. Reputable HVAC companies will usually belong to recognized professional and trade organizations.

4. Have a load calculation done before installing a new system in any building.

Prolong the life of your HVAC system and prevent equipment failure by hiring a qualified professional to service and maintain it.

When your heating or air conditioning system fails, it can be a nightmare. Whether it is a cold winter day or sweltering hot outside, the HVAC system in your home is important to your comfort and safety.

Most people cannot tolerate extreme temperatures. The elderly and people with chronic health problems need to have the temperature stabilized in their homes.

The best HVAC contractors are helpful and reliable, but a poor contractor can cost you extra money and heartache.

Ask people in your social network whom they might recommend. Good word of mouth will go a long way toward helping you find the best professionals in your area.

After creating a list of candidates, call the Better Business Bureau, your state's board of contractors or the builders' association to check on their reputations. Your town's building inspection office may also have information for you. Avoid companies who have many complaints on their record.

Upon narrowing the list, call

the remaining ones and ask about pricing, guarantees and warranties. Also inquire about how long it would take to complete a job and the manufacturers' brands they use.

If you are purchasing new equipment, find out if you need a separate service contractor or if routine maintenance and repairs are included in the price of installation. Does the company provide around-the-clock emergency service?

High quality HVAC companies are fully licensed, bonded and insured. If a worker is injured or causes damage to your property, that insurance should cover it. Otherwise, you could be liable for the damages. Your insurance premiums would likely increase as a result.

Reputable HVAC companies will usually belong to recognized professional and trade organizations. Some well-known organizations include the American Society of Mechanical Engineers, the Air-Conditioning and Refrigeration Institute, and the American Society of Heating, Refrigeration and Air-Conditioning Engineers. Membership in one of these organizations is not automatic. Applicants are required to have certain certifications, meet professional standards and meet

or exceed other requirements before they are admitted.

Before any work begins, verify that all the required building permits are in place. Most companies will file permits on your behalf at the local building codes office. But don't assume that it has happened. Check with the permitting office first. Work done without proper permits could result in a fine and time delay.

Have a load calculation done before installing a new system in any building. The best companies perform a thorough calculation rather than estimate. Buildings change over time due to foundations cracking or settling. It will affect the efficiency of any equipment.

The HVAC company shouldn't use the old unit to determine the proper size of a new one. If your old unit was inadequate, you will want to install a unit that is a different size. Speak with your HVAC installer to determine the right size and model for you.

Ask your HVAC contractor to perform annual checkups to verify that the unit is running at peak efficiency. This is your system's yearly physical.

With these tips, you can choose a reliable HVAC business that will help you for years to come.

Duct Cleaning Service



Before

After



Indoor Air Quality and your home

Did you know that poor outdoor air quality can cause the air inside your home to be unhealthy to breathe? Indoor air quality is a global issue. Both short- and long-term exposure to indoor air pollution can cause a range of health issues, including respiratory diseases, heart disease, cognitive deficits, and cancer. Give our dedicated team a call today to see how we can help!

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Consumer

How to

CHOOSE KITCHEN AND BATH DESIGN

— *Your kitchen, bathroom or entire house remodel should be functional, attractive and within your budget.*

Any builder or real estate agent will tell you that upgraded, stylish kitchens and bathrooms are the most in-demand areas of a home to remodel for your own comfort and pleasure or to sell your home.

Kitchen and bath remodeling can improve your home's value and increase its charm. This is especially true if your current kitchen and baths are dated and showing their age. And while remodeling can be costly, these are areas where you don't want to cut corners. After all, you use your kitchen and bath every day you are in your home.

If it's time for some updates in your home, here are some things to consider with regard to kitchen and bath remodeling.

Function

Functionality is paramount. What exactly will you be doing in this room? Do you eat in your kitchen, or in a dining room? Some people get dressed in their bathroom, while others put on clothing in their bedrooms.

Make a list of all the activities you perform in the room. Prioritize this list from most important to the least.

Upon finishing this list, figure out the items you need to store in your bathroom or kitchen. Do you really need to have the washer and dryer near your kitchen or bathroom? Can you create a closet in your bathroom?

Next, create a floor plan. Think about your traffic pattern as you complete tasks. When you are tired from a hard day, you will be glad you thought ahead.

Some people use their kitchen to entertain guests. If that is your preference, include it in your floor plan. You might want to add a bar or table for entertaining.

Everyone wishes that they had more storage space, so be sure to build it into your design.

Décor

Look for inspiration. Leaf through home design magazines to find appealing designs. Make notes on what you like most about each design scheme.

Also consider watching home design shows or looking on the Internet. You can often find the most up-to-date information from those sources.

If you are redecorating to sell your home, keep in mind what future homeowners may enjoy. In the kitchen, consider using stainless steel appliances. They usually are easy to clean.

Neutral flooring is always a good option. These floor coverings consist of sustainable, low-maintenance material. They are a good choice for any kitchen or bathroom.

Neutral paint may open up opportunities for a variety of decorating options. It could make it easier to change the decor in the future. If you sell your home, it allows potential buyers to visualize their own preferences in that space.

Of course, any room you design must be coordinated with the design of other rooms in your home. If your house has a contemporary, modern or traditional design, you will want the kitchen and bath to blend with that decor.

Experts suggest that you spend most of your money on countertops. It is often a focal point in any room.

Small accent pieces can also help boost your design. Pick unique pieces that display your personality.

Budget

Remodeling can be expensive. Experts recommend you spend up to 20 percent of your home's value on

remodeling the kitchen, and less than that on remodeling the bath.

You can save money by adding a coat of fresh paint to your current kitchen cabinets or installing energy efficient appliances. Leave some room in your budget to hire a professional to do electrical and plumbing work, along with other chores you are uncomfortable with doing yourself. It will save you money in the long run.

How to Choose a Kitchen Remodeling Company

Many homeowners delay remodeling because the process can seem so daunting. Don't be put off by the task.

Contacting kitchen remodeling companies in your community to get a rough idea about cost and scope of the project you have in mind is a good place to start. Your local home improvement store might have information for licensed contractors in the area.

Once you have compiled a list of professionals, ask them for quotes. They will likely have to visit your home to look at the room. Estimates should be based on the total work that needs to be done.

If you find someone who hesitates to give you a quote in writing, cross them off your list and look for someone who is more forthcoming.

Sometimes, remodeling requires work from a sub-contractor. It is difficult to know at the beginning whether sub-contractors will be necessary. Chances are, if you receive similar information from several different professionals, you can trust the advice.

Another aspect of any estimate will be time. Ask each contractor about the time it will take to complete the project.

All professionals should be able to finish the project in roughly the same amount of time. If there are any contractors that vary greatly from the average time frame, you should ask them why they differ so greatly.

After narrowing down your list, check each individual's or company's references to ensure their reputation. Speak directly to anyone who has hired them for previous work. Inquire about the quality and dependability of the workers.

If anyone is unable to provide you with references or contact information, you might want to reconsider using them.

Once you have decided on a licensed contractor or kitchen remodeling company, ask to view the contract. This document should specify any task involved in the project, including its cost and time for completion.

Before signing, request proof of the individual or company's licensure. Be sure that they have current accident insurance coverage. If they do not, you might be liable for any accidents that occur on your property.

When sub-contractors are used, they should be under the umbrella of the head contracting company. If not, separate written contracts may be necessary. Review each sub-contractor just as you would the head contractor: check references, licensure and insurance coverage.

Choosing the people who will remodel your kitchen is an important decision. Finding someone who will stay within a budget and complete the job in a timely manner will go a long way toward giving you satisfaction with the end result.

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Consumer

How to CHOOSE DECKING MATERIALS

– Choosing the right quality materials to construct your deck becomes of paramount importance.

Important Points:

- 1. Pressure-treated pine lumber for the outdoors can make a great choice.**
- 2. The biggest advantage to hardwoods and long-lasting lumber materials is the look and lifespan.**
- 3. Composite decking includes a range of products that are designed to offer less maintenance than wood.**

Few home-improvement projects can add more opportunities for both solitary peacefulness and family interaction than adding a deck to your home. It's a multi-functional outdoor space that can at once provide a lifetime of memories and add value to your home. So choosing the right quality materials to construct your deck becomes of paramount importance.

Here are some things to consider when choosing decking materials.

Pressure-Treated Pine

Pressure-treated pine is the most popular decking choice for a simple reason: it's typically the least expensive.

Pine trees are very common and grow quickly, so pressure-treated pine lumber for the outdoors can make a great choice for many cost-conscious homeowners.

Its commonality is a strength as well as a downside. Because it's such a popular choice, there are lots of options easily available at most lumber yards and home improvement stores, including a variety of lengths and thicknesses for the decking and coordinating rails, posts and trim pieces. It's a material that's easy to find and readily available.

That popularity, though, makes pressure-treated decks blend in with the crowd. Homeowners who want something more eye-catching, unusual or perhaps upscale looking may want to consider other options on the market.

Pressure-treated lumber is designed to offer some resistance to weather and insects, but it must be sanded, stained and sealed to get the longest lifespan. With proper care, it can last for decades, but soft pine can be susceptible to rot when not carefully maintained through the years.

Naturally Resistant

Some types of lumber, including cedar and redwood, are naturally resistant to rot. While considerably more expensive than pine, they also offer a different char-

acter and can last longer because of the weather and insect resistance they inherited from Mother Nature.

The biggest advantage to hardwoods and long-lasting lumber materials is the look and lifespan. A rustic cabin with cedar-plank or redwood decking can seem like the perfect match for the natural beauty that surrounds it.

In some areas, pine simply looks out of place. Sometimes the material choices can be influenced by the species of trees that grow indigenously or by local styles and trends.

New Materials

Increasingly, homeowners have more modern options to build their deck with man-made materials that offer longevity and durability at an affordable cost.

One of these options, composite decking, includes a range of products that are designed to offer less maintenance than wood, which can make a big difference to their cost over time. They're often made from recycled wood particles and some type of plastic material that binds the wood together.

Natural wood, especially pressure-treated pine, must be maintained regularly to prevent decay. It needs to be sanded, stained and sealed regularly to keep it from rotting.

In contrast, composite decking is designed to eliminate, or at least minimize, this kind of upkeep. With UV protection and usually no need for sanding and staining, the best products will hold their color and shape fairly consistently over time.

Synthetic lumber is another option. Made from vinyl, polystyrene or PVC, this material is made entirely of synthetic chemicals designed to minimize maintenance.

While the cost of synthetic materials can be more expensive than pine up front, the numbers make more sense the longer you own it. The lifetime cost of maintaining the deck should be part of your decision on materials.



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Consumer

How to CHOOSE REPLACEMENT WINDOWS

– 10 essential factors to consider when shopping for replacement windows

Choosing replacement windows is a significant decision that can enhance the energy efficiency, comfort level, and overall look of your home. With a wide range of options available, it's important to consider several factors to ensure you make the best choice. In this article, we will discuss the top 10 factors that homeowners should consider when shopping for replacement windows.

- 1) **Window Style:** Consider the architectural style of your home and the purpose of each window when selecting the style of replacement windows. Common options include single-hung, double-hung, casement, awning, sliding, and picture windows. Each style offers unique benefits in terms of ventilation, energy efficiency, and aesthetics.
- 2) **Material:** The material of the window frames plays a crucial role in terms of durability, maintenance requirements, and energy efficiency. Common materials for replacement windows include vinyl, wood, aluminum, and fiberglass. Ask an expert at your local R.P. Lumber about the advantages and drawbacks of each material to determine the best fit for your needs and budget.
- 3) **Energy Efficiency:** Energy-efficient windows can significantly reduce heating and cooling costs while enhancing comfort. Look for windows with a high energy efficiency rating, such as those certified by ENERGY STAR. Factors to consider include low-emissivity (low-E) glass, multiple panes with gas-filled insulation, and weatherstripping to prevent air leakage.
- 4) **Window Glass:** The type of glass used in replacement windows can impact energy efficiency, noise reduction, and UV protection. Consider



options like double or triple-pane windows with insulating gas fills, low-E coatings to minimize heat transfer, and laminated or tempered glass for safety and security.

- 5) **Frame Insulation:** To improve energy efficiency and reduce drafts, look for replacement windows with excellent frame insulation. Vinyl and fiberglass frames generally offer better insulation properties compared to aluminum frames. Insulated frames can help maintain a comfortable indoor temperature and reduce energy consumption.
- 6) **Maintenance Requirements:** Consider the maintenance needs of the replacement windows you are considering. Vinyl windows, for example, are known for their low maintenance requirements, while wood windows may require more upkeep, such as periodic painting or staining. Evaluate your preferences and available time for maintenance tasks.
- 7) **Durability and Longevity:** Invest in replacement windows that are built to last. Consider the durability and longevity of the materials and construction. Quality windows can withstand

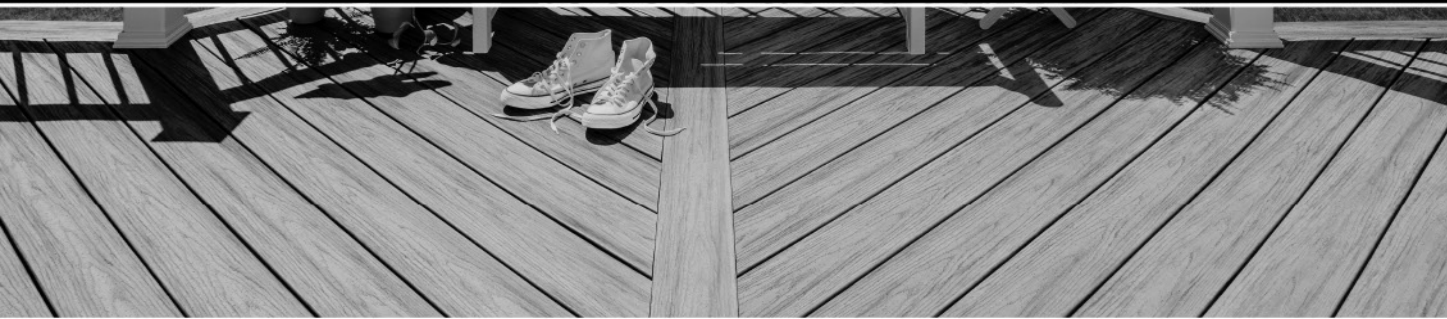
various weather conditions and resist warping, fading, and corrosion over time. Look for products from reputable manufacturers with solid warranties.

- 8) **Security Features:** Windows play a crucial role in home security. Look for replacement windows with robust locking mechanisms, tamper-resistant hardware, and impact-resistant glass options. Enhanced security features can provide peace of mind and protect your home and loved ones.
- 9) **Noise Reduction:** If you live in a noisy neighborhood or near busy streets, consider replacement windows with noise reduction features. Look for windows with double or triple-pane glass, laminated glass, or sound-dampening features to minimize outside noise and create a quieter indoor environment.
- 10) **Style and Design:** Replacement windows should enhance the overall attractiveness of your home. Consider the style, color, and finishes that complement your home's architecture and interior design. Many manufacturers offer a variety of options to suit different tastes and preferences.

Shopping for replacement windows requires careful consideration of various factors. By taking into account window style, materials, energy efficiency, glass options, maintenance requirements, durability, security features, noise reduction capabilities, and aesthetics, you can make an informed decision that enhances the beauty, comfort, and energy efficiency of your home. Consult with a window expert at your local R.P. Lumber, compare products, and prioritize your specific needs and preferences to find the perfect replacement windows for your home.

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Consumer

How to CHOOSE A KITCHEN REMODELING COMPANY

Important Points:

- 1. Ask about the time it will take to complete the project.**
- 2. Once you have decided on a kitchen remodeling company, ask to view the contract.**
- 3. Before signing a contract, ask for proof of licensure.**
- 4. Finding someone who will stay within a budget and complete the job in a timely manner will go a long way toward giving you satisfaction with the end result.**

– *Choosing the people who will remodel your kitchen is an important decision.*

A tired, outdated kitchen can make cooking and gathering an unpleasant chore instead of a fun, friends-and-family filled way to enjoy the experience.

Everyone benefits from a modern, updated kitchen. But many homeowners delay remodeling because the process can seem so daunting. Don't be put off by the task.

Contacting kitchen remodeling companies in your community to get a rough idea about cost and scope of the project you have in mind is a good place to start. Your local home improvement store might have information for licensed contractors in the area.

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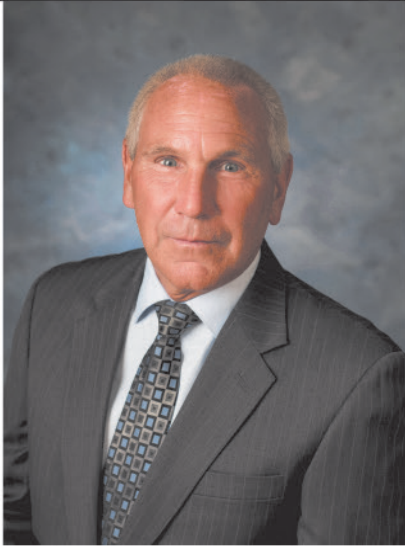
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