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then it's IN YOUR LUNGS.

(StatePoint) Fall is the perfect time to complete those pesky home maintenance projects left on your to do list. If you've been putting off these chores, you're not alone, but it could

cost you. In fact, a national survey from Erie Insurance shows many Americans are putting themselves and their homes at financial risk by delaying important home maintenance tasks.

Make sure you're protected by focusing on these five areas:

• THE ROOF:

Twenty-three percent of homeowners admit they never inspect their roof or have it inspected unless there is a problem, according to the Erie Insurance survey. Unfortunately, replacing a roof is also one of the biggest expenses a homeowner may have if not maintained properly. Nationally, the average homeowner spends about \$6,600 to install a new roof, but prices can soar upwards of

with a hefty roof repair bill. Have it inspected to see if any shingles are damaged and need to be replaced. The fall season is the optimal time to do so, since roofing is best installed when temperatures are cooler. Plus, you'll catch any problems before winter weather kicks in.

Don't be stuck

• THE GUTTERS:

Make sure downspouts drain away from the foundation and are clear of debris. Clogged gutters can lead to major issues like uneven floors, cracks in walls and interior water damage. This type of claim, also known as seepage, is a maintenance issue and often not covered under your home insurance policy. To prevent any major issues, clean gutters at least twice a year in • THE DRYER FXHAUST

Duct: Does it take you two to three cycles to dry a load of laundry? If so, you may need to clean your dryer vent. One in five (21 percent) admit they never clean their clothes dryer ducts, unless they have a problem. But lint build-up can catch fire easily. Over 15,000 dryer fires occurred nationwide from 2010-2014, with the majority being ignited by dust, fiber and lint, according to the National Fire Protection Association. Avoid this disaster with a thorough cleaning at least once a year.

• THE
FIREPLACE
CHIMNEY: Erie
Insurance found
nearly half (46
percent) of people
who own a home
with a fireplace



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never have their chimneys cleaned. However, uncleaned chimneys are a leading cause of structure fires, reports the National Fire Protection Association. So, get the chimney cleaned before the cold weather hits and you find yourself tossing logs in the hearth to keep the house toasty, and then have it cleaned annually.

• THE SUMP **PUMP AND**

P1T: Sump pumps remove excess water from homes that would otherwise cause property damage. It's important to clean a sump pump and its pit annually to keep basements dry and help prevent mold growth and water damage. Do this maintenance project in fall to help protect against heavy rainfalls and accumulated melting snow and ice of winter.



For more information on how you can protect your home through the seasons, visit www. ErieInsurance.com.

Now that you have your checklist, it's time to roll up your sleeves while it's still nice outside. Whether you're a DIYer or prefer hiring a professional, crossing these projects off your to-do list will help ensure you're safe and secure before temperatures drop.









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ABOUT CHIMNEY **CLEANING** Statistics show HOW OFTEN DO I NEED

that 46 percent of homeowners that have a fireplace and chimney have never had them cleaned and swept. The soot build up can leave residue on furniture, walls, and floors, and can be a hazard that leads to home fires. Luckily, the experts at the Chimney Doctor have the answers to all chimney cleaning questions.

TO HAVE MY CHIMNEY SWEPT?

UOY TAHW

NEED TO KNOW

This depends on a number of factors, starting with the type of fuel used:

• Wood-burning: to supplement or as a main source of heat undoubtedly requires an annual inspection or cleaning. A good chimney professional can help determine this based on your

burning habits, such as type of wood burned and chimney condition. Burning one to two cords of wood is often a good gauge.

• Gas flues: gas is a clean burning fuel; however, today's high efficiency gas furnaces create some problems. The temperatures are much cooler and higher levels of water vapor are produced. The water



vapor contains chlorides and combines to form hydrochloric acid, which accelerates the deterioration process inside the flue. Often times, blockages and collapses occur. This can lead to dangerous carbon monoxide fumes entering the home.

• Oil flues: venting problems exist with many chimneys. Sooty buildup leads to block-



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ages and obstructed inspection takes flue passages. Routine maintenance is required to IS THERE A the heating system and to the chimney, which vents it. Developing a history with a chimney professional will help determine the chimney make up and how frequent you should have the venting system inspected.

IS IT A MESSY JOB?

Your home should never be compromised during cleaning. Precautions are made with the use of a specially designed vacuum which enters the system and controls the soot and dust from entering your home.

TAHW **HAPPENS** DURING A **CHIMNEY CLEANING?**

During a chimney sweep service, the chimney professional removes all brushable soot and creosote from the venting system. Your chimney sweep should also inspect accessible portions of the chimney to determine whether additional concerns exist or higher level of inspection is required.

HOW LONG DOES IT TAKE TO SWEEP A **CHIMNEY?**

The average chimney cleaning and

about an hour.

DIFFERENCE IN CHIMNEY SWEEPS?

A few factors should be considered when hiring a chimney sweep: How long has the company been in business? This is the first thing that should be considered. Your friends and neighbors rely on good companies that grow stronger through the years. Experience counts! References should be available from the company.

DOES MY FURNACE TECHNICIAN CLEAN THE **CHIMNEY** FOR OUR FURNACE/ **BOILER?**

No! Many people believe that the technician who services their furnace/ boiler cleans their chimney because the pipe that leads to the chimney gets removed. This is not true...you must call a reputable chimney company to perform a chimney cleaning.

Call the Chimney Doctors at 731-424-0217 or visit their office at 730 Airway Blvd. in Jackson, TN with any other chimney and fireplace questions.



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"An energy audit can help you assess your home's efficiency and provide direction to improve that efficiency."

Think Energy Savings.

Keeping the cool air in during summer and warm air in during winter will require less energy if your home is well-insulated. An energy audit can help you assess your home's efficiency and provide direction to improve that efficiency.

26 When an Audit Is a Good Thing.

An energy audit includes checking for air leaks; inspecting heating and cooling equipment; checking light fixtures, appliances and electronics; and assessing insulation. It will help determine if your home is under-insulated or just not insulated properly, as is the case in many older homes. Each scenario can be easily remedied by adding more insulation or replacing the existing insulation, depending on the situation. For additional savings on energy upgrades, visit www.JM.com/ rebatefinder to find tax incentives or rebates in your area.

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(NewsUSA) - With Old Man Winter just around the corner, now is the time for homeowners to start considering how to make their abode more energy-efficient. After all, an energy-efficient home not only saves money, it improves the comfort of the home environment. Follow these tips by Johns Manville to ensure that your house is energy-efficient this winter,

and always:

facebook.

Reach Your R-Value.

R-Value is used to measure insulation performance -- the higher the R-Value, the greater the insulating power. Factors that are considered in calculating R-Value include what part of the home you're assessing (walls, attic, floor or ceiling) and where you live.

Use the R-Value map found on the Johns Manville website (jm.com) to calculate the R-Value your home needs for ultimate energy efficiency.

Boost Real Estate Value.

Investing in your home to increase its real estate value involves more than improving curb appeal. Increasing the R-Value of your home's insulation will help lower your energy costs, saving you money for as long as you live there. Plus, it will be a major selling point should you ever decide to move.

Replacement vs. Improvement Options.

When your heating and cooling system isn't doing

the job, it's easy to look at unit or window replacement as the answer. However, many times air temperature problems can be remedied in a less costly manner by conducting an energy audit and making the necessary changes to ensure that the walls, attic and ceiling insulation R-Values are up to par.

Protect Expensive Equipment.

In extreme temperatures -- whether in the cold of winter or the heat of summer -- your heating and cooling

systems are working extra hard to keep air temperature at ideal levels. An up-to-date R-Value will help reduce heating and cooling outputs and costs, and can also extend the life of expensive heating and cooling equipment.

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The Right Contractor: Key To Successful Paving Project

(NAPS)—Concrete paver patios, walk-ways, driveways and pool decks, as well as outdoor fire pits and kitchens, can improve your family's quality of life and happiness now and enhance your home's curb appeal and sales value when the time comes to sell.

Choosing the right contractor, however, can make or break your project. Interlocking concrete pavement systems are best built by professional contractors specializing in segmental pavement construction. Their training and experience, accompanied by the right equipment

and materials, enable them to complete high-quality jobs quickly and safely.

How To Find A Quality Contractor

The Interlocking Concrete Pavement Institute (ICPI) is the trade association representing the concrete paver industry in the U.S. and Canada. ICPI member contractors support installation best practices. In addition, many ICPI member

contractors employ ICPI Certified Concrete Paver In-stallers. These installers have participated in a training course, passed an examina-

tion, learned best installation practices, and documented their con-crete paver installation work experience. Certified Installers are required to renew their certification every two years by continuing their education in concrete paver installation. The





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certification program is designed to help homeowners choose contractors who have Certified Installers on their staff and are committed to:

- Providing qualified project references
- Using best installation practices
- Creating value for clients.

Homeowners can find these contractors on the free Contractor Member Search Engine at www.concretepavers.org. A search engine on that website can verify the

installer's certification status.

WHAT TO ASK To further ensure a quality installation, homeowners should ask contractors 10 questions:

- **1.** How long have you been installing pavers?
- **2.** Do you have ICPI Certified Installers?
- **3.** What percentage of your total business consists of installing concrete pavers?
- **4.** Do you have references from recent and past

concrete paver projects?

- **5.** Do you have a portfolio of photos and letters about previous projects?
- 6. Can you provide proof of liability insurance and Workers' Compensation insurance? (Homeowners should check their homeowners insurance policy for coverage of the contractor while on the property.)
- **7.** Will you install the job per ICPI guidelines?
- **8.** Will you provide a written, itemized proposal

outlining the scope of work and terms of payment? It should include start and completion dates (weather permitting), demolition and at least a

and paving materials, thickness and installation, plus taxes.

9. Do you guarantee the work for at least a year and will you return to

inspect and make any needed adjustments?

10. Do you belong to the ICPI, Better Business Bureau or other associations?

LEARN MORE

Homeowners and contractors interested in learning more about ICPI Certification should visit the Education & Certification section of www. concretepavers.org.



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Six Ways to Bring Wermth finto Your Home this Fall

(StatePoint) With the shorter days and cooler nights of fall can come the urge to hibernate. But first prepare yourself and your home for the season with these cozy and warm accents that will make time spent indoors cozier.

porate Metallic **Décor.** While you're breaking out the pumpkins, cornstalks and cornucopias, take a different approach this season and incorporate copper

or brass accents.

items will elevate

These metallic

décor, and the orange and vellow tones will complement the changing leaves outside. Try picking out a unique candelabra or vase or small decorative pieces to style the room.

Zo Makeover the Fireplace.

Fireplace season is on the horizon, so start thinking about new ways to make it the focal point of a room. Try painting it with a subtle whitewash for a look that will instantly revive brick and brighten the space. Before you get started, prep the fireplace

by scrubbing brick with a wire brush to remove any residue. Then, tape off any areas you don't want painted with a quality painter's tape like FrogTape brand painter's tape, to prevent paint bleed and achieve professional-looking results.

Layer, Layer, Layer. Bare floors can make your home feel chilly. Warm up a space by layering area rugs on hardwood floors or to an already carpeted area. Not only will this add color and texture to a room, the extra cushioning will ensure feet avoid the cold, so you can keep your slippers tucked away.

亡 Update the Guest Bedroom.

With the holidays on the horizon, there's no better time to give your guest bedroom a cozy update. Surprise overnight guests by painting the room a moody green or blue that is on trend and sets a relaxing tone. Don't forget to

incorporate little touches like books or a plant on the nightstand to make them feel at home.

🖭 Update Window Coverings.

Heavy drapes keep out drafts and make a room feel luxurious. Switch out summer sheers for curtains with a heavier weight, or layer drapes for an elegant look.

Don't **Under**estimate the Power of White Paint. Vibrant doesn't always

have to mean using bold colors. Make a space feel brand new again by repainting wood trim a crisp white color. It may seem like a tedious task, but with a little effort, you can completely transform a room. Start by filling in any imperfections, sanding and cleaning the surfaces to be painted. Then, you'll want to tape off the wall next to the trim so your handiwork looks like that of a professional. For this job you'll want a quality product like

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possible. When painting trim, opt for a semi-gloss paint to make elements stand out. For different project inspirations, visit FrogTape. com.

Grab your pumpkin spice latte, warm sweater, and comfortable boots and start adding little touches like these to your home, for a cozy and stylish season.



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3 Mini+Makeover Ideas to Refresh a Room

(StatePoint) Looking to bring new energy to a space? Hoping to update that outdated décor? These easy tips can help you revitalize any space in your home with minimal time and effort -- utilizing color, accessories, accents and more.

A\New Color Scheme

Looking at the same wall color day after day can be uninspiring. Consider a new color scheme to change the dynamic of your space. Blue hues are shown to create a calming, tranquil effect, making them the perfect choice for a baby's nursery or spa-like bathroom.

fun way to stimulate the same soft, calming effect of blue, and their less saturated nature creates a unique twist.

Color is also a great way to explore new looks. Both coastal and farmhouse styles are easy to accomplish through a neutral color palette, giving you plenty of opportunities to incorpo-

rate your unique style accents.

Find a Focal Point

When choosing a design aesthetic, many find inspiration from an accessory, like a piece of artwork or textile. However, highly functional objects that feature great design can also serve as your muse. One such example is a ceiling fan.

Its elevated, and often central location, can serve as a stylish focal point, while enhancing comfort.

Whether you decide to incorporate a fan that blends into the existing style or opt for a statement piece, the addition can help put a new spin on your room. Consider stylish, yet timeless options, such as the Hep-





burn from Hunter Fan Company. Its mid-century, modern flair is complemented by light and airy colors, combined with a brass finish.

Accessories and Accents

Revamp a tired space with new and inexpensive accessories. A new duvet cover, vibrant pillows, or a statement floor rug can help to refresh a room without a high price tag. Adding in mixed metal items can

add texture to an otherwise boring countertop, while positioning items in groups of threes can create a visually pleasing setup.

Go shopping in your own home. You can also switch things up by using objects from around the house, to make a space new again. Decorating a built-in bookshelf with jars, candles, pottery and those favorite items you just can't find the right place for, can make your room feel new

without having to purchase anything at all.

More design tips and inspiration can be found at hunterfan.com/inspiration.

Updating a room doesn't need to cost a fortune or take months to complete. Minimakeovers that focus on smaller details can make all the difference.



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How to Optimize Your Home Office

(StatePoint) The old 9-to-5 isn't what it used to be. As more companies embrace telecommuting, a growing number of employees are finding that even in the professional realm, there's no place like home.

Here's how to set up a home office for success.

• Commission floor plans.

It's a good idea to have plans drawn up by an architect. Knowing your exact square footage has tax-savings implications: If your home office is your principal workplace, you may qualify for a home office tax deduction (for what the IRS calls "business use of your home") based on the overall area of that space. Plus, an architect may be able to see beyond walls to find potential spatial

configurations you might not have considered.

• Define your workspace.

Working from home may be an escape from the monotony of cubicle land, but it's still important to define your workspace. If it's not possible to turn an existing room into your office, consider using an uncluttered portion of your basement, attic or garage. A tax deduction applies only to space used exclusively

as a home office, so simply putting a desk in your living room doesn't make you eligible, nor will it prevent distractions.

• Get comfortable.

Don't just grab an extra dining room chair. Chair designs have improved thanks to ergonomic research over the last half century. Choose one that will keep your posture vertical and your mind sharp.

• Get lit.

Ideally, your home

Paris, TN

office will have at least one window, but also invest in a swing-arm desk lamp to provide ample illumination for concentrated tasks.

• Clear clutter.

Avoid toppling stacks of documents and make the recycling bin your new best friend. A small filing cabinet should be able to hold all your records, and many home furnishings can be repurposed if a filing cabinet feels too corporate.



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Grow something.

Not only are there health benefits associated with keeping plants indoors, they'll be there when you need to take a break. A little gentle pruning can prove meditative, and can be a good way to refocus.

• Keep a schedule.

Online newsfeeds and day-to-day housework can be distracting. Approach working at home with the same level of professionalism you'd bring to an office setting. Display a clock and wall calendar for visual reminders of deadlines.

• Communicate.

Responding promptly to emails and calls lets co-workers know that you're reliable. Substitute face-to-face time with FaceTime (or another videoenabled communication service). Thanks to such technology, you can share space

with co-workers a continent away.

Take breaks.

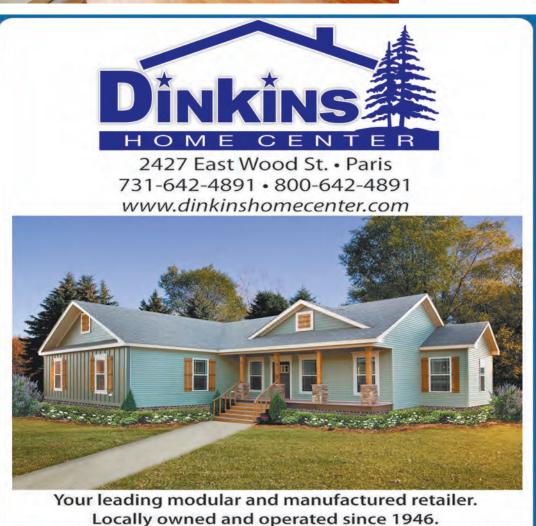
Anyone familiar with water cooler chatter knows that offices are highly social. That's an aspect of your day that can feel like it's missing. So step outside every few hours; wave to your neighbor or walk to a coffee shop.

For more home office tips, visit topicarchitecture. com.

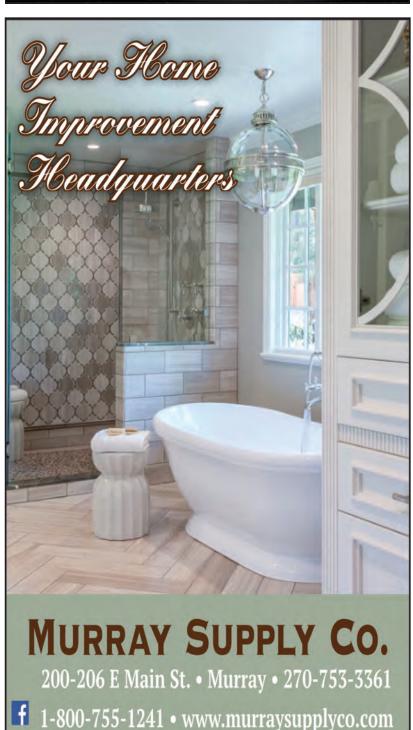
By adopting a few design strategies and organizational habits, you can get your best work done from your home office.







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NS to Add Colorful Curb Appeal

(StatePoint) Want to give your home a dash of curb appeal? Focus on color, say experts.

"The home exterior is an open palette, and there's so much opportunity to add curb appeal with colorful accents," says color expert Kate Smith, chief color maven with Sensational Color.

Here are 10 ways to give your house a colorful facelift.

• No matter what style your home is, the roof is a major aspect of its curb appeal -- sometimes as much as 40 percent of the view. So think about it first. Use free online resources like the new Top Down Color visualizer from

DaVinci Roofsapes to quickly visualize how different colors and products will look on your home.

• Make landscaping decisions with color top-of-mind. Either go for a vibrant and natural look, or create a stylized look with patterns and designs.

• Replace the

- numbers on your house or clean the old ones. Brass will certainly stand out on most housing materials; however, you may prefer to use large colorful accent numbers to contrast with your home exterior.
- Forget about your bland, boring garage door. Use free online resources like HaasCreate,

an online visualizer, to select one with color and distinction. Available at haascreate.com, the tool allows you to upload a photo of your home then select different garage door styles to see what will work best on your home.

- Give your mail carrier a warmer welcome. Spruce up your mailbox with a fresh coat of paint. Or, if it's rusty or splintered, replace it. There are many styles available, so consider selecting something with character.
- · Add decorative glass windows for a distinctive accent to your home exterior. An assortment of square, geometric and oval shaped options are





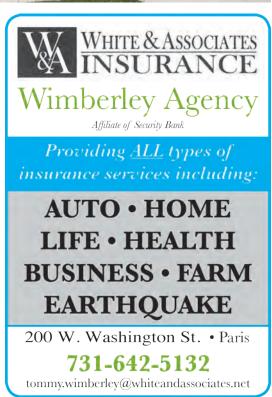
available in both fixed and operable styles from such brands as Hy-Lite. Certain windows feature black, satin or brass caming to offset beveled glass • For natural hues pieces and other privacy textured glass, while other windows boast silkscreened designs.

- Soft touches. such as adding new colorful pillows to a front porch swing, laying out a new welcome mat or hanging a flag, can give your home cozy, colorful curb appeal.
- Add color to shutters, door and window surrounds, and other trim pieces. Start with low maintenance polyurethane pieces that are moisture-, insect- and rotresistant. Through the Classic Color Program available at Nu-Wood, you can have pieces pre-painted in any of 9,000 Sherwin-Williams paint

colors and ready to install out of the box. The company includes a touch-up container of paint for convenience.

- that accent and add contrast to siding, consider applying mortarless stone veneer as full accent walls on your home's exterior or as a half wall/wainscot application. Check out easyto-install products, available at manufacturers like ClipStone. Colors of their Ledgestone and ProStack styles include Ash, Poinset, Sand and Tan.
- Pressure wash and repaint where necessary to restore your home to its original colorful splendor.

Using color strategically, you can make your home more valuable to potential buyers or just more personalized for your own tastes.





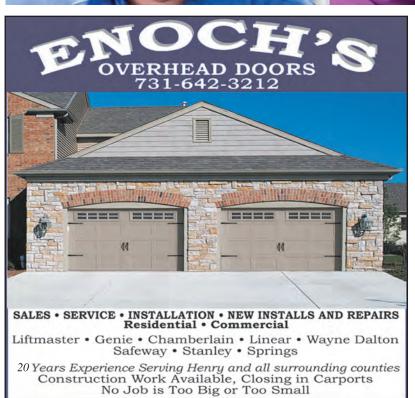
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Cancel Out Noise By Sound proofing Your Louise by Danny Lipford



(NAPS)—Your home is meant to be a retreat from the world—quiet and relaxing. However, that peaceful setting can quickly turn to chaos when unwanted noise enters the picture. The good news is that there are several things you can do to prevent unwanted sounds from interrupting your activities, whether you're resting, working or enjoying some

much-needed leisure time.

1. Use soundproofing insulation in your walls and ceilings. This typically has the most dramatic effect in reducing sound than any other strategy. Opt for insulation that has a dense composition and nondirectional fiber structure for better sound suppression. Many contractors recommend Roxul Safe'n'Sound because it is highly effective and easy to install—even for a do-it-yourselfer. It also offers superior fire protection and is Greenguard

certi-fied for indoor

best results, install

air quality. For

resilient channels before applying drywall.

2. Replace older appliances with quieter models. If your dishwasher sounds like a freight train running through the house, then it might be time to replace it. Fortunately, many of today's dishwashers are designed with quiet technology, reducing the noise level by half or more.

3. Decorate with sound-absorbing materials. A vast array of products are available to help your soundreduction strategy. Try using decorative acoustic ceiling tiles, carpeting and area rugs or sound-blocking drapes. Opting for materials that absorb sound will help reduce echoes and rever-berations from within a room.

4. Ditch the hollow-core doors.
These often come standard, especially in new homes.
Replace them with solid-core models. They're more expensive but they make a remarkable difference. Some solid-core doors

even use premium core materials, such as stone wool, which increase fire resistance, as well.

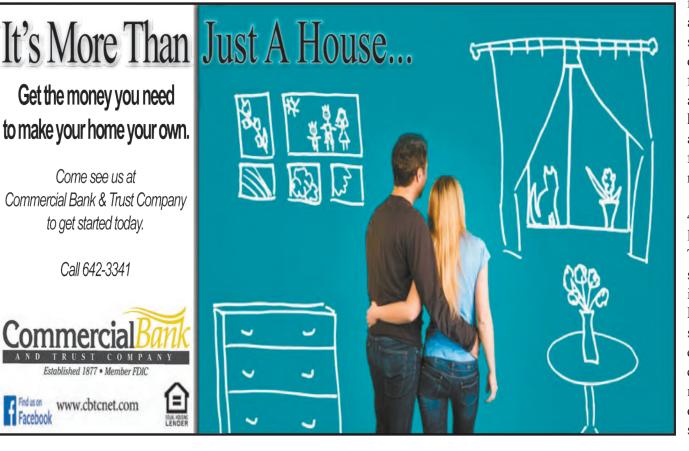
5. Keep noise under wraps. Calm the sound of noisy pipes with plumbing insulation. Air ducts can also cause nuisance sound. Duct wrap is an inexpensive solution. Apply where possible, and insist on it during the installation of any new HVAC system.

6. Let in light, not sound. If you need to replace your windows, you'll notice a significant difference in the way newer models stop sound from in-filtrating your home. If you're not ready for the expense, a tube of acoustic caulking and weather stripping can soften unwanted outdoor noise.

Learn More For further facts, go to www.roxul. com.

Mr. Lipford is a home improvement expert and host of the nationally syndicated TV and radio show "Today's Homeowner with Danny Lipford."





PREP YOUR HOME FOR FALL

(NAPS)—As the days get shorter and the kids go back to school, prepare for the cooler weather by getting organized and completing basic main-tenance. You'll save money, time and space!

KEEP IT MOVING

After heavy summer use, clean out gunk from sliding glass door tracks. Then apply WD-40® Multi-Use Product, available in an easy-to-store 3-oz handy can, to lubricate and prevent sticking and squeaking.

The handy can is also great for lubricating zippers and suitcase wheels, and removing crayon from walls and sticky residue from metal and glass.

CLOTHING EXCHANGE

As the temperature cools, wash summer must-haves like beach towels, swimsuits and summer clothing. Then donate gently used pieces your family has outgrown; toss stained, ripped or

broken items; and store the rest in airtight containers. Now you'll have more room in closets and drawers for fall must-haves like umbrellas, coats and sweaters.

CUT THE COST

Most people only think to run their ceiling fans during the summer, but many units come with a switch that reverses the direction of the blades. Switching the blades' rotation to clockwise from counterclockwise makes the room warmer.

Air pooled to the ceiling is circulated back into the living space, which can cut your heating costs as much as 10 percent.

PROTECT YOUR INVEST-MENT

Furnace maintenance is key to ensuring it stays in good condition throughout the heating season. Dirty filters restrict airflow and increase energy demand. To prevent expensive problems, check filters once a month and replace or clean as needed. If replacing your filter once a month is a hassle, consider switching to a permanent filter, such as an electrostatic or HEPA filter, which can remove 99 percent of airborne particles. For more information about how WD-40 Multi-Use Product in the 3-oz can helps make home maintenance easier, visit wd40.com.



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