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FAMILY FEATURES

rees are virtually everywhere you turn, from your own backyard to nearby parks and forests where you enjoy hiking. They provide shade and beauty, and some even bear fruit. Beyond all the immediate benefits, you may be surprised to discover trees are also a critical key to the future. These facts and tips from the book "Now is the Time for Trees" offer practical insight on the importance of trees and how to nurture one from selection to planting and beyond.

A compelling and ever-growing body of evidence generated by scientists, health care professionals, conservationists, humanitarians and both public and private corporations supports the critical importance of trees and their impact on the human condition. Trees filter pollutants out of the air and water and provide protection for people and communities from dangerous heat and flooding. They lower urban temperatures, reduce energy bills and sequester carbon to slow the rate of climate change. When you plant a tree in your yard or neighborhood, that tree goes to work filtering out pollutants, intercepting stormwater and capturing carbon. With proper placement, that tree can also help lower household energy use by as much as 20%.

You can engage in the tree planting movement and make a difference by planting trees around your home and surrounding community with these tips.

Consider the Growing Region

Choosing a tree that will flourish in your growing region is fundamental to becoming a successful tree planter. Start by getting familiar with the growing conditions of your planting site, including factors like sunlight, soil condition and room to grow.

The amount of available sunlight at your planting location will determine which tree species will be successful. Most trees require full sunlight for proper growth and flowering. Some do well in (or even prefer) partial or light shade, but few perform well in dense shade.

Before you plant, get your soil tested by a lab to evaluate what's happening underground. Test results, which are usually returned in a couple of weeks, provide a complete analysis of nutrients, possible contamination and pH (alkalinity or acidity), as well as directions for correcting problems.

Be conscious of overhead or underground utilities, pavement, buildings, other trees, traffic intersections and other factors that may impact your planting space.

Shopping for a Tree

When choosing which kind of tree to plant, be conscious of details like size, flowering, color (including how colors may vary through the seasons) and your view from inside the house. While shopping, you can rely on plant labels to learn details about a tree's growth pattern, sun requirements, watering needs and soil requirements.

Two common styles of trees are container-grown trees, which spend their entire nursery lives growing in a container, and ball-and-burlap trees, which grow in the ground until they achieve a targeted size.

A well-tended container-grown tree has been carefully monitored and moved into larger containers as the plant grows. Be wary of a tree with roots that circle or twist within the container, which may cause roots to die. For a ball-and-burlap tree, look for a firm, securely tied root ball that is large enough to support the mature tree; it should be about 10-12 inches wide for every inch of trunk diameter.

Prepare Your Planting Site

Properly preparing your planting site is one of the best things you can do to get your tree off to a strong start. Before you plant, make sure your tree is thoroughly hydrated by watering the container or root ball several hours before proceeding. When planting a tree into a lawn, remove a circle of grass at least 3 feet in diameter where the tree will go to reduce competition between turf and fine tree roots.

Start Digging

Dig a broad, shallow planting hole with gently sloping sides 3-4 times wider than the diameter of the root mass and the same depth. Mound removed soil on a tarp for easy backfilling. Loosening the soil on the sides of the hole allows roots to easily expand and establish faster, but don't disturb soil at the bottom of the hole.

Once the tree is positioned, replace the soil while firmly but gently tamping the original soil around the base of the root ball to stabilize it. Create a water-holding basin around the tree by building up a ring of soil and water to settle roots. Spread protective mulch 2-4 inches deep in a 3-foot diameter around the base of the tree, but not touching the trunk.

Find more tips to successfully plant and care for your trees at arborday.org.



The Power of Trees

From backyards to tropical rain forests, trees provide the necessities of life. Trees clean air and water, provide habitats for wildlife, connect communities and support human health.

- Trees are a proven affordable, natural way to pull carbon dioxide out of the atmosphere.
- Trees filter water and slow storm surge and flooding in cities.
- Trees provide shade, cooling cities by up to 10 degrees, which can help prevent heat-related deaths.
- Neighborhood trees can reduce stress, improve overall health in children and encourage physical activity.
- Trees support wildlife and aquatic life by providing habitats and helping keep waterways healthy, which ensures ecosystem balance and promotes biodiversity.
- Trees and other forest life work together to ensure a clean source of drinking water, buffer against extreme weather, provide medicines, offer outdoor recreation and enrich human culture.

A Handy Guide for Planting Trees

A rally cry against climate change, "Now is the Time for Trees" is an inspirational and informative guide that explains the important role trees can play in preserving the environment.

Author Dan Lambe, CEO of the Arbor Day Foundation, offers compelling reasons to plant more trees while providing simple, actionable steps to get involved, choose the right tree and achieve planting success. For each book sold, the foundation will plant a tree in a forest in need.

Pick up a copy wherever books are sold or visit arborday.org/TimeforTreesBook.



5 Tips for Organizing Your Home Office

(Family Features) When temperatures creep up again, it signals time for an annual tradition: spring cleaning. While big projects like windows are hard to overlook, don't forget smaller areas that need attention, too, such as your home office.

Making sense of a year's worth of paperwork and clutter can take some serious time, especially as many people have been working from home more than normal, but getting organized can help you tackle home management tasks more efficiently. Making the office a priority can reduce frustration when it comes to spending additional time in your office while working from home. **These five tips can help get you**

started:

1. Make sure you have furniture that can adequately store your stuff, including plenty of space for files, reference books and computer equipment. Pieces need not be costly to be functional and there are plenty of attractive options available online and at both small and major retailers.

2. Arrange the space with its intended use and your own work style in mind. For example, if you don't need ample space

to spread out over a large, flat work area, eliminate that space - it's simply an invitation for clutter.

3. Place items you rely on frequently, such as a calculator or ruler, within arm's reach so they can easily be put away between uses. Capture these items in containers and bins to keep the space looking neat and free of clutter.

4. Establish a filing system that lets you keep track of important papers you need to keep and have a shredder handy to help you discard any sensitive documents. Whether you alphabetize, color code or use some other method, group paperwork into segments for categories such as bills, banking, health care, auto, insurance and so on for easy access in the future.

5. Tangled cords can make even the most organized spaces look messy, and they may pose a fire or tripping hazard. Get control of your cords by storing devices you don't use regularly and securing the remaining cords with twist ties or clips. Remember to use a surge-protected power strip to minimize the chance of damage should a power surge occur.

Find more tips to make your workspace tidy and organized at eLivingtoday.com.



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The information provided assumes the purpose of the loan is to purchase a property, with the loan amount of \$650,000 and an estimated property value of \$812,500. The property is located in Ohio. The property is an existing single family home and will be used as a primary residence. An escrow (impound) is required. For a well-qualified borrower; subject to certain underwriting guidelines. At a 4.300% interest rate, the annual percentage rate for this loan type is 4.352%. The payment schedule would be 359 payments of \$3,216.66 at an interest rate of 4.300% and 1 payment of \$3,219.66 at an interest rate of 4.300%. Because an escrow accounts is required, the actual monthly payment will also include amounts for real estate taxes and homeowner's insurance premiums.

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5090 Broadway

Very nice, spacious, 3 bedroom, 1 bath ranch within a short walking distance to Clearview High School. It has a two car attached garage with a turnaround drive in rear of house for easy access in and out onto Broadway. The great room has new laminate flooring and a beautiful brick wall fireplace and mantle. You enter the great room from the garage or side patio door. Fresh paint throughout and new carpeting in the bedrooms and new laminate wood flooring in dining / living room.

MLS# 4360581



4401 Broadway

Beautiful well kept home with a nice size backyard. It is within a short walking distance to Clearview High School. All rooms have been freshly painted and the hardwood floors have been professionally refinished. A nice size dining room off the kitchen which enters into a large living room and there are two main floor bedrooms and a full bath. Also off the kitchen is a nice all season room. The upstairs is one long beautiful bedroom with two closets and a half bath.

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