



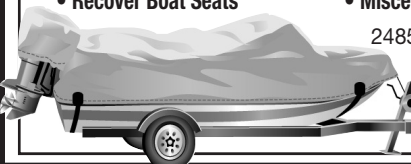
Fall Home & Garden Guide



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Tips For Planting Fall Vegetables

Tending to backyard vegetable gardens can fill many hours of enjoyable downtime in the great outdoors. What's more, the bounty produced by such gardens provides healthy, fresh foods to gardeners and their loved ones.

Although spring and summer are widely seen as the peak of gardening season, the mild temperatures of autumn can be a prime time for planting vegetables as well. Certain late-season treats like carrots, kale, spinach, and turnips can thrive in fall gardens. Many different foods are quick crops that can go from seed to table in about six weeks. When sown in early fall, these vegetables will be ready to put on the table for mid-October feasts. Beets, green onions, broccoli, and cabbages can be planted in late summer for fall harvest. Gardeners who live in hardiness zones eight through 10 (the southern portion of the United States) can plant fall vegetables as late as December. Many of these plants can tolerate light frost, which may even help sweeten the vegetables.

A handful of unique factors need to be taken into consideration when planning fall vegetable gardens.

- The summertime location of the garden may still be adequate, but be sure to choose a location that gets eight full hours of sunlight per day.
- If using an existing garden site, clear out any detritus from summer plants and any weeds that have sprouted. If you are planting a new garden, remove any turf before tilling the soil.
- Amend the soil with sand, compost, manure fertilizer, and any other nutrients needed depending on the types of vegetables you intend to grow.
- While fall vegetables can be grown successfully from seeds, it may be more time-friendly to work from larger transplants, advises the Texas A&M Agrilife Extension.
- Some plants may need a little protection as they grow if temperatures begin to dip. Cover with a blanket, cardboard box or plastic tunnel to insulate. Remember to water according to the vegetables planted and to keep an eye on readiness for vegetables. Turnips, beets, rutabagas, and carrots can be dug out when the roots are plump and crisp. Vegetable gardens need not cease when the last days of summer vanish. Fall produce is delicious and can be easily planted and harvested even after the first frost.



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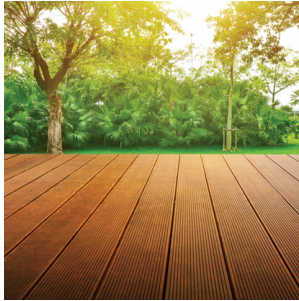
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Prepare Your Deck For Winter

Homeowners often take steps to winterize the interior of their homes in the weeks before winter's arrival, but such efforts should extend to the outside of a home as well.

Decks make for great gathering places when the weather permits. Decks are where many people spend their free time and eat their meals come spring and summer, when the temperatures climb and the sun sets well into the evening. But as summer turns to fall, homeowners must take measures to protect their decks from potentially harsh winter weather.



- Inspect the deck for problems. Decks tend to be used more often in summer than any other time of year. That makes fall and early winter an ideal time to inspect for wear and tear and any additional issues that may have cropped up throughout the summer. Damaged boards and loose handrails should be fixed before winter arrives, especially for homeowners who plan to use their decks in winter. Fixing such issues in winter and even into spring may be difficult thanks to harsh conditions, so make good use of the relatively calm autumn weather to fix any issues on the deck.
- Clear the deck of potted plants. Even homeowners who intend to use their decks in winter should remove potted plants from the deck in the fall. The home improvement experts at HGTV note that moisture can get trapped between deck boards and plastic, wood or ceramic containers in cold weather, and that can contribute to mildew, discoloration or decay.

Basements may not be go-to hangouts during spring, summer and fall, when many homeowners spend more time on their patios and decks enjoying the great outdoors. But as winter approaches and the great outdoors becomes less welcoming, basements once again become popular places to relax and spend time with loved ones. That's why fall is such an ideal time to address mold issues in a basement. According to WebMD, exposure to mold can irritate a person's eyes, nose, throat, and lungs. That's true whether a person is allergic to mold or not. Even people who are merely sensitive to mold can experience sneezing and runny nose, and some may even develop red eyes and skin rash if exposed to mold. Reactions are much more severe for people with mold allergies, who may experience shortness of breath or suffer from asthma attacks if exposed to mold. Molds require moisture to grow, and basements may provide ideal growing conditions for mold. Mold spores cannot grow without moisture, so dehumidifiers can help homeowners effectively reduce the risk of mold growth in their basements. WebMD advises homeowners keep indoor humidity levels, which

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- Store unnecessary furniture. Homeowners who like to sit on their decks in winter will no doubt want to leave some furniture out over the winter. But those with lots of furniture for entertaining guests can likely move the majority of that furniture into a garage or shed for the winter. Doing so will prevent the potential formation of blemishes on the deck that can result from inconsistent weathering.
- Remove snow, but do so carefully. Prolonged contact with snow and ice can damage a deck. As a result, homeowners should clear snow from their decks when accumulation is significant. HGTV recommends using a snow blower on the deck to avoid scarring. If a shovel must be used, push snow with the planks to reduce the risk of damaging the deck. Homeowners who take steps to protect their decks throughout the winter months can ensure these popular areas are ready once entertaining season returns in the spring.

Did You Know...

can be measured with an inexpensive instrument known as a hygrometer, below 60 percent. In lieu of wall-to-wall carpeting in basements, install concrete floors and area rugs to make mold growth less likely. Basement floors also should be routinely inspected for leaks, as leaks can promote mold growth. Address leaks promptly if any are found.

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7 Uses For Fallen Leaves

By the time autumn hits full swing, many trees will have shed their leaves for the season, and the last vestiges of red, yellow and orange magic will have faded to brown. Raking, blowing and collecting leaves becomes the primary chores of lawn and yard maintenance, and presents most homeowners with large piles of gathered leaves to tend to. It is impossible to count just how many leaves fall to the ground each year, or just how many pounds of leaves get collected curbside, but the numbers are substantial. Cleaning up leaves is considerable work, but not all of those leaves need to be carted away. In fact, there are several different uses of leaves that can be beneficial.

1. Spread leaves as a protective mulch to cover tender perennials or root crops/bulbs in the ground. The leaves will form a natural insulating cover that keeps the soil and the plants within a bit warmer over winter.
2. Create a pile of leaves that will break down and form a crumbly, compost-like material called leaf mold. Even though leaf mold may sound like a blight, it's actually a good amendment to garden soil, improving its structure and ability to hold water. Leaf mold also attracts beneficial organisms that are vital in healthy soil.
3. Brown leaves can be added to green materials in compost piles to improve the health of the compost being formed. According to the healthy living resource Care2, the ideal ratio is 75 percent brown to 25 percent green materials in compost. Turn compost piles regularly to aerate them.
4. Store dried, mulched leaves in a dry spot so they can be used in the spring as a weed barrier for spring plantings. They will keep weeds at bay and help retain soil moisture to ensure small sprouts have the resources to grow.
5. Use shredded leaves as a lawn supplement. Pass a lawn mower over leaves left on the lawn to break them down into pieces too small to rake. This will help keep the lawn healthy throughout the winter without blocking out needed sunlight.
6. Bag dried leaves and pack them tightly together in cold

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areas of the home, such as basements or garages. They can act as added insulation. Bags of leaves also can be placed around planting containers to protect them from frost.

7. Gather a few of the best-looking leaves and preserve them. Use an iron on a low setting and press leaves between two pieces of waxed paper until the waxed paper seals together. Or use clear contact paper to achieve the same effect. Fallen leaves can be used in many different ways throughout the year.



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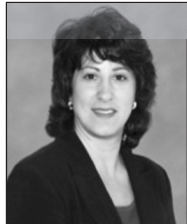
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Signs Your Gutters Are In Need Of Repair

Fall is a great time to tackle projects around the house. The weather each fall allows homeowners to make improvements to their homes' exteriors without worrying about extreme heat or cold, while interior projects like painting are made easier because homeowners can open the windows to allow for proper ventilation.

Fall also marks a great time to prepare for upcoming projects that can make winter work that much easier. For example, fall is a great time to take stock of your gutters so you can address any issues before leaves begin to fall or the first snowstorm touches down. Compromised gutters can contribute to water issues in basements and adversely affect a home's foundation if not addressed immediately, so it behooves homeowners to learn the signs that gutters are in need of repair or replacement.

- Gutters hanging off the home: Gutters were once installed predominantly with spikes. However, many industry professionals now install gutters with hanger brackets. Why the change? Spikes loosen over time, leading to the gutters hanging off the home. That can contribute to serious issues if left untreated. Gutters hanging off the home need not necessarily be replaced, but rather secured to the home, ideally with hanger brackets instead of spikes. Brackets hook into the front of the gutter and are then screwed into the fascia of a home. A professional who specializes in gutter repair can perform this task relatively quickly, and it's an inexpensive yet highly effective solution.
- Gutter separation: Gutters that are no longer fastened together can leak and contribute to issues that affect the home's foundation, siding and appearance. Clogs and the accumulation of debris can cause gutters to separate because they are not designed to hold too much

weight. Replacement of separated gutters may or may not be necessary depending on how big the problem is and the condition of the existing gutters. If replacement is not necessary, separated gutters may be remedied by securing the joints, another relatively simple and inexpensive fix.

- Peeling exterior paint: Paint that appears to be peeling off of your home may indicate that water is seeping over the edge of the gutter closest to your home. When that happens, water is coming down the side of the house, causing the paint to peel. In such instances, replacing the gutters is often necessary.

- Basement flooding: Not all signs of deteriorating gutters are outside a home. Many a homeowner has been flummoxed by flooding in their basements, and such flooding can be caused by aging, ineffective gutters. That's because deteriorating gutters sometimes allow water to leak near the foundation of a home, contributing to basement flooding.

Fall is an ideal time to inspect gutters and have any issues fixed before leaves begin to fall or harsh winter weather arrives.



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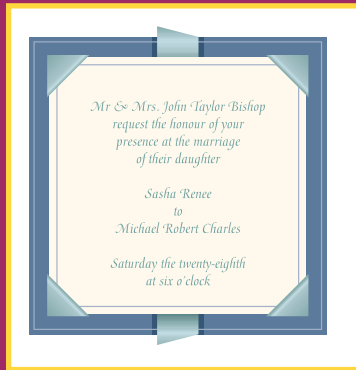
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