

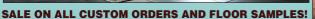


Carpet ~ Hardwood ~ Tile Laminate ~ Luxury Vinyl Area Rugs ~ Furniture

38028 Third Street, Willoughby 440.942.1288

#### SMITH BROTHERS SALE! 50% OFF OF RETAIL! • SALE DATES 9/26 - 10/10









**2** Fall Home Improvement September 25, 2025

# Thomas Fence in business for more than 50 years



We are a family owned and operated company, in business for more than 50 years. Our commitment is to provide homeowners and business owners superior quality products.

At Thomas Fence, we design, build and install a full line of fencing products for residential, commercial and industrial applications. We are fully insured and bonded, and our employees perform every aspect of work for our company. We do not use subcontractors, so you know you are getting the quality of workmanship that comes with years of handson experience and training.

Call us for wood, vinyl, aluminum, and chain link fencing. We handle all details and have a variety of material, color, style and accessory choices. We also operate our own welding and fabrication shop for manufacture of swing gates, cantilever gates, overhead slide gates, as well as custom dog kennels.

From contractor to DIYer, we can supply quality materials and our professionals are available to provide expert advice for any project. We serve Lake, Geauga, Ashtabula, Trumbull, Mahoning, Portage, Stark and Cuyahoga counties in Ohio, as well as clients across northern Pennsylvania. Call today at 440-998-4747 so we can help keep your county beautiful!





# When It's flooring you're looking for, Fuller Flooring & Design should be your first (and last) stop!

Fuller Flooring & Design, located in historic Downtown Willoughby, has been providing fine quality floor coverings and furniture since 1929. This family business goes above and beyond to help you in every aspect of the flooring and furniture buying process.

We know that selecting the right flooring for your home can be overwhelming, so we make choosing the right items for your home simple with one of the largest floor covering showrooms in Lake County. We offer a wide selection of waterproof luxury vinyl, hardwood, laminate, carpet, rugs, porcelain & ceramic tile. Our expert staff will guide you every step of the way while our professional installation team will pamper your home from start to finish. With our large selection, on premise design professionals, and complimentary consultations and measures, you will not have to look any further than us!

Our furniture showroom features Smith Brothers furniture, which is custom built to order, with over 100 leathers and 1000 fabrics to choose from. This way, we can make your furniture the perfect fit for your décor. To compliment your Smith Brothers furniture we offer occasional tables, lamps, unique accessories and much more!



September 25, 2025

#### RAYMOND BUILDERS SUPPLY

If you're building a new home or garage, remodeling, landscaping, building landscape walls or installing a new patio, please visit Raymond Builders Supply.

HISTORY - Raymond Builders Supply has been serving Northeast Ohio for almost seven decades. Since its modest beginnings as a cut stone dealer in 1947, Raymonds soon expanded to include brick, block and other masonry specialty items.

Now, many decades later, Raymonds has the largest brick selection in Northeast Ohio. We also stock hundreds of other items including block, cultured stone, landscape stone, pavers, retaining walls, steel products, pipe, cement, mortar, flue liners, fire brick, gas and wood burning fireplaces, gravel, sand, tools, and many more

Thank you to our loyal customers for enabling us to be so successful over the years. Please visit our beautiful brick and stone showroom as well as our outdoor paver and retaining wall display.

SUPERIOR SERVICE – We have built our business over the years based on our outstanding reputation of customer service. We employ a very knowledgeable and professional sales staff as well as expert delivery personnel. Our office staff is here to assist you with any questions regarding your new home or project. Our



skilled delivery personnel have the ability to place your material in the most convenient place possible at your job site. With the contractor and homeowners needs in mind, Raymond Builders Supply is

constantly changing and growing in order to provide the highest quality of customer service to you, our most valuable asset.

Located at 4680 N. Ridge Rd. E., Geneva, Ohio, 440-466-4470





4680 Route 20 East Geneva, OH 440-466-4470

www.raymondbuilderssupply.com

# VISIT OUR LARGE INDOOR AND OUTDOOR DISPLAYS!



- OUTDOOR LIVING
- PAVERS
- RETAINING WALLS
- Fireplace Pits
- Concrete Block
- Brick Patio Block Mortar and Cement
- Natural Stone Plastic Pipe Tools Fireplaces PLUS MUCH MORE!



# LITTLE MOUNTAIN HOMES, INC.

#### 9129 Dove Lane. Mentor

The "Abigail" 3-Bdrm plan offers 1,908 sq. ft. of single floor living. Great Rm. w/stone FP, 9 ft. ceilings, Kitchen w/island and walk-in pantry. 1st flr. Laundry & Drop Zone. Mstr. Suite with walk-in closet and luxury bath. Covered Porch and large 2-car garage.

**IMMEDIATE OCCUPANCY - \$498,900** 



# **UNDER CONSTRUCTION**5919 Kingfisher Court, Mentor

The "Nantucket II" 4-Bdrm Colonial home plan offers 2,647 sq. ft. of living space. Great Rm. w/ stone FP, 9 ft. ceilings, Kitchen w/island and walk-in pantry. 1st flr. Laundry & Mud Room. Mstr. Suite with walk-in closet and luxury bath. Main floor Flex Room and a Second floor Office. Large 2-car garage.

**UNDER CONSTRUCTION! \$494,900** 



Contact Rick Colwell (440) 413-0503 • www.littlemountainhomes.com



**4** | Fall Home Improvement September 25, 2025

#### WALKER FLOOR COVERING Your Brand Headquarters

At Walker Floors and Home Interiors, we have the finest selection to offer you even more of the flooring brandnames that you know and trust. With our selection of carpet, rugs, hardwood. laminate, tile, vinyl, as well as luxury vinyl flooring products that will fit any budget. We now offer luxury window fashions and drapery for any interior design project. Looking for cabinets or countertops? We have all your kitchen needs. So whether you are looking to finish a project, or start one, we offer the high-end and quality products at an affordable price that you are looking for. Your **Total Flooring Source.** Remodeling? Redecorating? New Construction? We have everything you need from start to finish:



- A friendly, knowledgeable staff
- Sample Check-Out Service
- In-home Consultations
- Guaranteed Installation
- Financing Options
- Complete Warranty Service

For a free estimate call 440-259-1086 Visit us at 3325 Ridge Road in Perry or visit our website at walker.yourfloorstore.net.

#### **CHARDON POWER EQUIPMENT**

Serving Geauga County and Northeast Ohio. Whether you are a homeowner looking to tackle your yard, a farmer plowing the back 40, or a commercial cutter looking for reliable and efficient power equipment products, the experts at Chardon Power Equipment can help.

Stop in or call, questions to the stop in or call questions to the stop in or

and allow us the opportunity to provide you with the same great service and expert knowledge that thousands of satisfied customers have enjoyed for over 40 years. Conveniently located on Rt. 6 in Chardon, Ohio. Please do not hesitate in contacting us with any questions that you may have. We

will work hard to earn your business, and provide excellent customer

Located at 415 Water Street in Chardon, Ohio Give us a call 440-286-1041



Walker Floors & Window Fashions
3325 N. Ridge Road, Parry 9 440-259-1036 9 www.walkerfloors.com

# SNOWBLOWER SALE!



# Shop Cub Cadet®

Tackle winter weather on any surface. Shop early for best selection!



CHARDON 415 Water St. • 440.286.1041 September 25, 2025 Fall Home Improvement | 5

# Tips for winterizing exterior living areas

When the summer entertaining season draws to a close, homeowners need to ensure their outdoor living areas can handle weather that's right around the corner. Although outdoor furniture and other items tend to be durable, the impact snow, wind and ice can have on them may lead to damage over time. That is why many homeowners take steps to winterize their outdoor spaces and protect their belongings. Here's a look at how to prepare for the winter to come.

- **Furniture:** Cover or store furniture to protect it from the elements. Covering it with weather-proof covers can be adequate if storing items indoors is not possible.
- **Deep clean:** Items that will be covered or stored should be thoroughly cleaned prior to being removed from spaces for the season. Lingering dirt and moisture can cause damage.
  - Insulate and drain: Don't risk

damage to pipes, which can freeze and crack in the cold. Shut off the water supply to exterior faucets and drain water lines to prevent pipes from freezing and bursting. Use foam pipe insulation to prevent freezing and cover any exposed pipes.

- **Apply mulch:** After cleaning up garden debris, think about applying mulch to garden beds and cover tender plants to protect them from the weather.
- **Check gutters:** Be sure that gutters and downspouts are clear of leaves and any additional debris. If gutters and downspouts are not cleaned, ice dams may form on the roof and cause water damage.
- Inspect and repair: Inspect walkways and driveways for any damage and make repairs now so water will not seep in and cause further issues with freeze-thaw cycles. Consider applying a sealant to protect surfaces from snow and ice.



• **Pools and spas:** It's essential to follow the industry or manufacturer recommendations for closing down swimming pools and spas for the season. While covers may not be essential in all climates, covering can help prevent leaves and other debris from getting in the water. Water should be expelled from pipes and tubing to prevent freezing and

bursting. If space allows, consider moving the pool pump indoors to prolong its longevity. Turn off the electricity to the outlet where the filter is plugged in.

There may be additional, regionspecific steps to winterize a property, but these pointers are a good starting point to protect outdoor spaces.



\$0 Down Today | Same Day Financing Available Premium Warranty Protection

Join over 400,000 satisfied homeowners with an ultra-durable roof from **Erie Home**.

CALL TODAY! 1.877.302.5071

Fall Home Improvement

# Meet your local fireplace dealer









If you are wondering how to make vour indoors cozier and warm this winter, then take a ride to American Home & Energy Products in Painesville Township, across the street from the Lake County Fairgrounds.

You will find the best staff ready and able to give you the information about many different options for gas and wood products.

American Home looks to educate their customers on heating

products and work with them to determine the best solution for their particular situation. Then they are able to sell you a high efficiency fireplace product, install the unit and service it in the future. They also offer their customers pellet fuel. EZ brick firewood and a complete hearth shop featuring all the products having to do with a fireplace.

American Home is all about green energy and proves that with

high efficiency Regency wood, gas and pellet products including fireplaces, inserts and stoves. They have burning displays in the store to demonstrate the incredible heat. beautiful ambiance and easy to use heating products. You can see for yourself how great the units look, as well as how much heat you can expect, by coming in and experiencing the working products. So, if you looking for a new fireplace with a special mantel and stone

work, or just upgrade with what you have, American Home can help.

American Home & Energy Products is located at 1270 Mentor Avenue (Rt 20) in Painesville Township, across from the Lake County Fairgrounds. Store hours are Monday through Friday 9am to 5:30 pm, Saturday 9:00 am to 4:00 pm. The store is closed on Sunday.

Call 440-358-5858 or visit the website at American-Home.com for more information.

# Roofing by 440-951-2033

# Klemenc Construction Co., Inc.

We ve been putting the rook over people's heads for over 30 years!

Klemencroofing@earthlink.net Email:

Website: Roofingbyklemencconstruction.com

- •No Sub Contractors Used for Roof Work
- •Registered , Insured, & Bonded With Most Cities in the Cuyahoga,

Surrounding Areas

We specialize in New

Repairs and All other

Roof Installations,

Related Services

Lake, & Geauga County and

Tce Cable Systems

and Gutter Cover

Protection Systems

- Award Winning Service . Free Estimates
  - •We Guarantee Honesty, Integrity, Reliablity, & Professionalism

• References Available Upon Request • Family Owned & Operated

Better Business Bureau A+ Rating

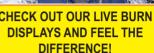
We Install Gutters.

We Can Build You or Repair a New Deck, Garage, Wheelchair Ramps or Exterior Storage Sheds

Roof Mounted Power Fans, Windows & Doors Skylight Repairs & Installation

# **READY FOR WINTER!**









STONE RESURFACING



Gas Inserts - Fireplace

**Wood Fireplace Inserts** 



Wood & Gas Stoves

**GAS LOGS** 



1270 Mentor Ave. Painesville Twp. (Across from the Lake Co. Fairgrounds) (440) 358-5858 American-Home.com



September 25, 2025

Fall Home Improvement | 7

### Get ready for a furnace checkup

Turning on the heat may be the furthest thing from homeowners' minds come the end of summer or early fall. After all, there are plenty more days of comfortable temperatures to expect over the weeks to come. However, failing to inspect a furnace prior to when it is needed could lay a foundation for cold evenings.

Many HVAC experts recommend that homeowners get their furnaces tuned up before the first cold spell arrives. When the heat is needed for the first time, it will be guaranteed to work if it's been examined and any underlying issues have been addressed.

HVAC technicians are busy at the start of summer and winter. If a furnace is not working correctly, it could take some time before a professional can make a service call. Having the furnace and related equipment checked prior to when it's time to turn on the furnace means homeowners will not be left in the lurch or potentially spending premium prices for repairs.

It is important to get a furnace checkup for a variety of reasons. Doing so can make the HVAC system run more efficiently, which could result in savings over the winter. Regular maintenance also can help the furnace last longer, delaying the need for a costly replacement. No one wants the furnace to break down in the middle of a frigid night. Annual checkups can help reduce the risk of that happening. In addition, many furnace manufacturers offer warranties on their systems that require annual maintenance from a professional. Failure to have the system inspected could void the warranty.

Even if homeowners are floating



**LOCATION CARPET CO.** Our third generation family owned and operated flooring store is celebrating our 72nd Anniversary! We are based right here in Lake County and service NEO. We offer a wide selection of

well-known, quality brands that will give your home or business a new look. We offer many options including carpet, hardwood, luxury vinyl tile/plank (LVT/LVP), laminate, and tile from companies such as Shaw, Mohawk, COREtec, Engineered



Floors, Dream Weaver, DalTile, Anderson Tuftex, and more. With the experience of third generation flooring experts and our well-trained staff, we can help you determine the best solution for any room in your home or office. We offer deferred-interest financing, in-stock products for economical & quick installation, and highly skilled professional installers to finish off your project beautifully! Stop by today at 171 Chestnut Street in Painesville and see the difference we make! You can also call us at 440-392-2000 or visit our website at www.locationcarpet.com



Visit our website at www.locationcarpet.com

Check us out on Facebook or Instagram!

8 | Fall Home Improvement | September 25, 2025

#### Local Handyman Company Hires More Help to Keep Area Homes Ready for Winter



With winter just around the corner, many homeowners are racing to finish outdoor projects before the first frost. To keep up with the demand, Monthly Upkeep Handyman has

added more skilled handymen to its team, making it easier than ever for residents to get their yards, decks, and other outdoor spaces in shape before the cold sets in.

#### Monthly Upkeep Handyman Expands Team to Help Residents Complete Outdoor Projects Before the Cold Hits

#### Extra Hands, More Projects Completed

From deck repairs and fence installations to gutter maintenance and patio cleanups, Monthly Upkeep Handyman is tackling it all. "We want to make sure area homeowners don't have to put off projects until spring," says the company's management. "By hiring more team members, we can handle more jobs and help people get everything done on time."

#### Making Outdoor Maintenance Stress-Free

Many homeowners start the season with ambitious plans, only to see them delayed by busy schedules or unexpected repairs. Monthly Upkeep Handyman's expanded team ensures

that projects get done efficiently and correctly, whether it's a small repair or a full outdoor remodel.

### Serving Local Residents with Care

Even with growth, Monthly Upkeep Handyman remains committed to the community. "We still love helping with the little things as much as the big ones," the team adds. "From fixing a loose mailbox to building a new deck, every project matters."

#### Don't Wait for Winter!

If you've been putting off outdoor repairs or improvements, now's the time to call. Monthly Upkeep Handyman is ready to help you finish your projects before winter arrives.

Call/Text Monthly Upkeep Handyman at 440-363-6400 to schedule your appointment today.

# **HANDYMAN SERVICES**



# WHAT'S NEXT ON YOUR TO-DO LIST?

- Roofing
- Landscaping
- Bathroom Remdels
- Pressure Washing
- Painting
- Gutters

We are licensed, bonded and insured.

CALL/TEXT: 440-363-6400

# **SCHULTZ UPHOLSTERY**

# **Custom Upholstery & Design On Site Fabric Showroom**

We are a 85 year old third generation family specializing in making your space one of a kind! We offer:

- Customize Any Room -Customize your space with your own unique one-of-a-kind piece!
- Elegant Antique Restoration
   Schultz Upholstery specializes
   in restoration of your heirloom
   pieces. From fabric selection to
   delivery of your finished piece,
   Schultz Upholstery has you
   covered.
- Custom Upholstered Headboard Panels
  - Custom headboard panels, you can choose the size, style and

fabric to make your master space one of a kind. View addition headboard and wall panels in our project gallery.

• Bringing new life to your fine furniture.

Take your existing furniture and making it a one of a kind piece. We have over 20,000 fabric samples to choose from. Specializing in custom upholstery, window seats and reupholstery of your existing furniture. Located in Historic Downtown Willoughby

 Commercial and Hospitality Division
 Schultz Upholstery can transform your restaurant or commercial space with a fresh new look. Providing your customers with an elegant and comfortable new look to your brand.

#### Feel free to contact us!

We now have an estimate text feature. You may text a picture of the piece of furniture you would like a quote on. Text to 440-478-0206 please include your name and we will be happy to get back to you.

Schultz Upholstery 37931 Vine St, Willoughby, OH 44094 440-478-0206 schultzupholstery@gmail.com











10 | Fall Home Improvement September 25, 2025

# A guide to fall lawn care for cool-season grasses



Spring is the season most often associated with lawn care, and for good reason. Grass starts growing in spring, and the season is a great time to fertilize many grasses in the hopes lawns can look their

best and endure the hotter, dryer weather of summer.

Spring might mark the time when many homeowners begin tending to their lawns each year, but it's important to recognize

the significance of fall lawn care as well. Grasses vary, and homeowners are urged to identify which type of grass is in their lawn so they can ensure it gets the care it needs before winter's first frost. Cool-season grasses like perennial ryegrass and Kentucky bluegrass are common in various regions, and the following strategies can help homeowners with these types of grasses tend to their lawns this fall.

## Stick to your recommended fertilization schedule.

Homeowners who have been fertilizing since spring are urged to continue doing so in fall at the recommended interval. It's easy to forget to fertilize in fall thanks to cooler temperatures that don't call lawn care to mind and busier schedules after school starts again and summer vacation season ends. But many fertilizer manufacturers advise users of their products to fertilize several times over the course of the year, including in fall. Stick to the intervals recommended on the packaging of the fertilizer you've been using, making sure not to forget to fertilize this fall.

- **Conduct a soil test.** A soil test can determine if the soil is lacking any nutritive elements it needs to come back strong in spring. Certain amendments can restore pH balance if necessary and foster stronger growth when lawns come back in spring.
- Aerate, if necessary. Soil can become compacted over time, and that can cause a range of problems for a lawn. Compacted soil can make it harder for water to reach the roots of grass, which weakens grass and makes it more vulnerable to damage during adverse weather events like drought. Compacted soil also makes it harder for nutrients in fertilizer to get

into the soil. Aerating is best left to professionals, particularly in larger lawns, as the job can foster strong root development when done properly.

- Remove thatch where it's **excessive.** Thin layers of thatch can benefit lawns by delivering nutrients from glass clippings and leaves to a lawn. However. when thatch is excessive, it can block air, water and even fertilizer from reaching the soil. Thatch often can be removed with a rake. but lawns with especially thick layers of thatch may need to be scarified. Homeowners can take a DIY approach to scarifying or hire a landscaping professional to dethatch the lawn and remove the thatch from their properties.
- Continue to water the lawn. A cool-season grass will continue to require water into the fall. Though the lawn won't need to be watered as frequently in fall as in summer, various lawn care professionals note cool-season grasses still need roughly an inch of water each week in fall.

# • Remove leaves as they fall. Fallen leaves can affect a lawn in much the same way as excessive amounts of thatch, blocking water and nutrients from reaching the soil. So it's best to remove fallen leaves, especially when they begin to fall in large quantities.

Fall is an opportune time to tend to a lawn to increase the chances grass grows back strong in spring.



Hire a Professional Handyman to save you time and money on taking care of your most valuable asset - your home!.

- ✓ Gutter cleaning
- ✓ Ceiling fan install
- √ Home winterizing
- √ Handyman related items
- ✓ And much more!!

larsonshms.com • 440-742-4399

September 25, 202

# **FALL DAYS**



S V D F S C Τ 0 F Α V F Н B N K Н W E C E E S R В G M N Ι R C R F D T C E T V G C V М A U C G E T W G 0 G 0 T G 0 D V K М N M B V K R Ι S R Υ Ι N B W K Н G W 0 N S N N М Н u D Н S E V R A B T Т 0 0 I U E E D K K L D Ι G S F C Н N R D R B 0 D Α A R G 0 V K A 0 C D E G C C G E S Т E U R Н G N R K N S E 0 Н R Α 0 N G W S S P T C R K М М 0 K Υ G T N Α C U I I C C R G N Α Α Ν S S Ι Ι Т G V A Н G G Н B М В Н T Ι G D N B W N V R М D D G D E Ι E G Α Α W E C T U S E R R U V Ι N 0 U C T Т S S B V N 0 0 R B B G N 0 D U U G E Ι S R S R I N D W N

#### **WORDS**

**ACORN** 

**APPIF AUTUMN BONFIRE CIDER** CINNAMON CORNUCOPIA **CRISP** FALL FOLIAGE **GOURD HARVEST HAYRIDE HEARTH LEAVES MAPLE PUMPKIN** SCARECROW SPICE **SWEATER** THANKSGIVING

Find the words hidden vertically, horizontally, diagonally, and backwards.



Limited time only!\*

75% OFF + \$250

Installation

Discount

Bonus offer!\*

Promo Code: 285

CALL **833-803-0034** FOR A **FREE INSPECTION!** 

\*\*X250 discount (no cash value) is for same-day signing only. This offer cannot be combined with any other promotion or offer. No obligation estimate valid for 1 year. \*56e representative for full warranty details. See website for all license and registration numbers. AR 3669:02925, Az ROC 344027, CA 1035795, CT HICO671520, DC 4.2022254-11, EL CBC056678, IA C127230, ID RCE-51604, LA 559544, MA 213292, MD MHIC111225, MI262300318, 262300330, 262300329, 262300328, 262300318, 262300133, MN IR8019354, MT 2661922, N D 47304, N E 50145-24, 50145-23, N I 319411325500, NM 408693, NV 86990, OR 218294, PA PA 179643, RI GC-41354, TN 10981, UT 10783658-5501, VA 2705169445, VT 174.0000871, WA LEAFH-H-763PG, WI No. 537-DCFRR WV WV056 AR 366920925, AZ ROC 344027, CA 1035795, CT HICO671520, DC 4.202254+11, EL CBC056678, IA C127230, D RCE-51604, LA 555944, MA 2132500, MD MHIC111225, MI262300331, 262300330, 262300328, 262300318, 262300318, MI R819524, MT 2661922, ND 47304, NE 50145-23, NJ 13VH13255000, NM 408693, NV 86990, OR 218294, PA PA179643, RI GC-41354, TN 19981, UT 10783658-5501, NA 2705169445, VT 174.000871, VALLEFAH-PAG, WI NN C.537-DCFRR WV WV056 AR 36990, OR 218294, PA PA179643, RI GC-41354, TN 19981, UT 10783658-5501, NA 2705169445, VT 174.000871, VALLEFAH-PAG, WI NN .537-DCFRR WV WV056 AR 36990, OR 218294, PA PA179643, RI GC-41354, TN 19981, UT 10783658-5501, NA 2705169445, VT 174.000871, VALLEFAH-PAG, WI NN .537-DCFRR WV WV056 AR 36990, OR 218294, PAA179643, RI GC-41354, TN 19981, UT 10783658-5501, NA 2705169445, VT 174.000871, VALLEFAH-PAG, WI NN .537-DCFRR WV WV056 AR 36990, OR 218294, PAA179643, RI GC-41354, TN 19981, UT 10783658-5501, NA 2705169445, VT 174.000871, VALLEFAH-PAG, WI NN .537-DCFRR WV WV056 AR 36990, OR 2182944, PAA179643, RI GC-41354, TN 19981, UT 10783658-5501, NA 2705169445, VT 174.000871, VALLEFAH-PAG, WI NN .537-DCFRR WV WV056 AR 36990, OR 2182944, PAA1796434, RI GC-41354, TN 19981, UT 10783658-5501, NA 2705169445, VT 174.000871, VALLEFAH-PAG, WI NN .537-DCFRR WV WV056 AR 36990, OR 2182944, PAA

12 | Fall Home Improvement September 25, 2025





FREE DELIVERY! SNOW BROS

MAJOR APPLIANCES

SINCE 1922

#### EXPERIENCE MAKES A DIFFERENCE!

Snow Bros. Appliance is Cleveland's oldest independently owned appliance retailer and has been family owned and operated since 1922.

Count on the experience of Snow Bros. today for all your appliance needs!

5528 Mayfield Road • Lyndhurst | (440) 449-2650 | www.snowappliance.com

SPECIAL FINANCING AVAILABLE!