

# HOME & GARDEN

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# Reduce injuries during DIY projects

Accomplishing a do-it-yourself home repair or renovation can elicit feelings of pride. DIY projects can be cost-effective and completed on homeowners' unique time schedules. Although people can do many repairs themselves, using the wrong tools or equipment, or having insufficient knowledge of the task at hand can increase the risk of injury.

The home security resource A Secure Life says that more than 18,000 Americans die every year from injuries that take place in the home. Unintentional injuries can be traced to many factors, but making repairs around the house can contribute to accident risk. Falls, electrical shocks, broken glass, carpentry tools, and carrying overly heavy loads repeatedly result in injury, says The Home Depot.

Recognizing these potential hazards and always employing safe tactics can help keep DIYers stay healthy.

• **Ladder safety:** A fall from even a few feet can cause severe injuries and even death. Ladders should always be put on a level, stable surface. Individuals should not climb higher than the second rung on a step ladder or the third rung on an extension ladder.

• **Tools:** Every tool has the potential to cause injury. This injury risk increases when tools are not used properly. Before a tool is used, it's important to read the instructions.

• **Wear protective gloves.** Gloves can help protect against burns, electrocution, slippery grip, and even deep cuts or finger amputation when using sharp tools. Gloves also are essential when handling broken glass.

• **Power tools:** Power tools have momentum and torque behind them to make fast work of various jobs. If using power tools, DIYers should ensure they are the right tools for the job, not something that is handy or a quick fix. Power tools should only be used if a person can devote attention to the task



*Injuries can derail home renovation projects if safety measures are ignored.*

and stay focused. That means never consuming alcohol, drugs or medications that can impair function when using power tools.

• **Working with electricity:** An electric shock occurs when a person is exposed to a source of electricity and the charge runs through the body. It can cause burns, cardiac arrest, changes to heart-beat, and even neurological injuries, according to the Mayo Clinic. DIYers should take precautions anytime they are working with electricity, including turning off the supply of electricity to the outlet or fixture being worked on.

• **Heavy loads:** It is important to exercise caution when moving around heavy loads. A friend or family member can help with the transfer of building materials or to relocate furniture.

• **Distractions:** Avoiding distractions is essential when doing home renovations. Keep pets and children away from work areas to focus entirely on the job at hand.

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# Preparing garden beds for spring and beyond

Gardening enthusiasts may have been thinking about their landscape plans throughout the winter, eager to once again get their hands dirty with soil. Whether a home gardener is making preparations for edible crops or beautiful flowers, he or she must take time to make the soil amenable to planting. To establish hearty, durable plants, gardeners can focus on three main areas: addressing soil composition, cultivating and adding nutrients.

## ■ SOIL COMPOSITION

Many gardeners prefer growing a variety of plants in their gardens. Such an approach requires taking inventory of the type of soil in one's garden and making the necessary modifications so that the types of vegetables, herbs, shrubs, or flowers that will be planted can grow in strongly. In fact, according to the plant company Proven Winners, the most important step to developing good roots is preparing the soil.

Take a sample of the soil and examine it to see what is present. If the soil is too full of clay, too sandy, too dense, or too loose, that can lead to problems where plants cannot grow in strong. Work with a garden center to add the right soil amendments to make a rich soil.

This may include organic compost or manure, which will also add nutrients to the soil.

## ■ CULTIVATION

Cultivating the soil can involve different steps. Removal of weeds, errant rocks, roots, and other items will help prepare the soil. Mother Earth News suggests working on garden soil when the soil is damp but never wet; otherwise, garden soil can become messy and clumpy. Use a digging fork or shovel to lightly turn the soil when it's mostly dry. Gentle tillings also can open up the soil to incorporate the nutritional amendments and relieve compaction that likely occurred from freezing temps and snow pressure. Tilling also helps with drainage and oxygen delivery to roots. The DIY Network suggests turning over soil at a depth of 12 inches to work the soil - about the length of a shovel spade. However, the resource Earth Easy says that existing garden beds have a complex soil ecosystem and simply top-dressing with compost or manure can be enough preparation for planting. Gardeners can experiment with the methods that work best for their gardens.



*Preparing garden beds takes some effort initially, but can be well worth the work when plants flourish throughout the growing season.*

## ■ NUTRITION

Testing the pH and the levels of certain nutrients in the soil, namely nitrogen, phosphorous and potassium, will give gardeners an idea of other soil additions that may be needed. Soils with a pH below 6.2 often can benefit from the addition of lime several weeks before planting. Soil tests will determine just how much fertilizer to add to the soil. Complete fertilizers will have

equal amounts of nitrogen, phosphorous and potassium. Individual fertilizers can amend the soil with only these nutritional elements that are needed.

Top-dressing empty beds with a layer of mulch or compost can prevent weed growth and preserve moisture until it is time to plant. If existing shrubs or plants are in garden beds, use more care so as not to disturb roots or dig too deeply.

## Introduce earthworms into the garden

Gardeners eager to revitalize their lawns and gardens may spend hundreds of dollars on tools and products designed to improve soil and growing conditions. Although many of these items can be advantageous, gardeners also may want to look to nature's best garden helpers: earthworms.

It is believed that nearly 3,000 different types of earthworms inhabit the planet. Worms have been around for hundreds of millions of years.

Worms can be seen as bait dangling on fishing lines or as meals for red-breasted robins. But these subterranean dwellers play their biggest role beneath the soil.

Earthworms move through dirt as they

search for food. The worms consume particles in the soil, helping to recycle materials like dead leaves, plant parts, decaying animals, and feces. Through their travels, worms also serve to aerate the soil. Worms bring the subsoil closer to the surface and mix it with the topsoil. Earthworms' castings also help naturally fertilize the areas in which they reside. The slimy mucus that worms leave behind contains nitrogen, which also helps to amend the soil.

Worms need the correct mix of oxygen, moisture and favorable temperatures to survive. If they do not have these components, they will seek them out elsewhere.

Because of the many benefits earthworms provide, they can be a boon to landscapes.





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# Stock up on gardening essentials

Gardening attracts new devotees year after year. While Baby Boomers may spend more on gardening than any other demographic, even millennials are getting on the gardening bandwagon.

A 2016 National Gardening Survey from the National Gardening Market Research Company found the average amount spent on backyard or balcony gardening projects exceeded \$400 per household. More than \$36 billion was spent in 2015, and the vast majority of the six million "new" gardening households belonged to millennials.

When it comes to outfitting a gardening shed, gardeners will not want to be without certain tools and gear.

• **Digging shovel:** A rounded-blade digging shovel is needed to plant shrubs and trees as well as to excavate areas in a landscape.

• **Rake:** A rake can be used to clear the ground, remove thatch and leaves from a lawn and level soil in a garden bed.

• **Hand tools:** Hand tools, such as a hand fork and trowel, are essential for small digging jobs, especially when working with flower pots or containers.

• **Edging spade:** This flat-blade shovel is handy to have around because of its versatility. Edging spades can slice turf, edge gardens and cut through roots.

• **Pruners:** Sharpened pruners can cut through stems and branches effortlessly.

• **Hose:** Choose a high-quality hose that is lightweight and durable, as hoses will always be necessary.



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# Complete these home improvements over the weekend

Home improvement projects ramp up when the weather warms up, as homeowners channel the rejuvenating feelings of spring and tackle their home to-do lists. Large-scale renovations can greatly affect a home, but smaller projects can yield impressive results and be completed over the course of a single weekend.

If time is of the essence, these weekend or one-day projects may satisfy homeowners' desires to fix up their homes.

## ■ CREATE AN ACCENT WALL

Painting a focal wall in a home can create a serious impact. The bonus is it will not take as long or require as many materials as painting an entire room. Accent walls frequently feature a bold color, so decide on placement and tackle this project in less than a day.

## ■ INSTALL STAIR RUNNERS.

Dress up hardwood stairs with decorative carpet runners. Runners come in elongated pieces of carpeting or individual pieces that can be placed on each step. If carpeting doesn't fit with the home's design, painting individual stair treads also can create visual appeal.

## ■ DRESS UP THE ENTRYWAY.

An entryway is a guest's first impression of a home. Many entryways can use a minor overhaul, both inside and outside. Paint the front door a different color so it pops from the curb. Install a new mailbox or decorative house numbers. A new welcome mat can change the look as well. Inside, consider laying a new floor. Resilient vinyl tiles come in many different patterns and can mimic the look of wood, travertine or marble. Installing a floor can take a day or two.

## Hang photos and artwork with ease

Gather all of the pictures that are in consideration for hanging. This will enable a person to see what is available and edit their selection based on the space available, theme or color scheme. Having the artwork there enables a person to move it around like a puzzle until the placement feels just right.

Next, plan on hanging artwork at 57 inches on center, according to the renovation experts at Apartment Therapy. "On center" means the middle of the photograph or painting will always be at

57", as this measurement represents the average human eye height. This height is regularly used as a standard in many galleries and museums.

When the goal is to hang multiple pictures, treat the entire grouping as a single unit. This means creating the layout and finding the center of the middle piece of the grouping. To make picture grouping easier, use paper templates with arrows to indicate whether the artwork will be hung horizontally or vertically. These templates can then be easily taped to the wall and rearranged until the grouping is ideal.

There are no hard and fast rules concerning frames, meaning they do not all

*Home renovations do not need to take weeks or months. Many projects can be completed over the course of a weekend.*

## ■ INSTALL A NEW FAUCET.

Instantly improve a kitchen or a bathroom with new fixtures. New faucets can provide aesthetic appeal and low-flow faucets can help conserve water.

## ■ CREATE A GALLERY ON THE STAIRCASE.

Gather and arrange framed photos, artwork or wall accents so that they ascend the wall of a staircase. This creates a designer touch and can dress up an often barren area of wall space.

## ■ INSTALL A FRESH LIGHT FIXTURE.

Improve drab spaces with a little illumination. Better Homes & Gardens suggests replacing an existing fixture with something new and vibrant. If hanging a new fixture is not within one's skill set,

free-standing table or floor lamps also can cast a new glow on a space.

## ■ ADD MOLDING.

Molding can add instant aesthetic appeal to a room. Molding is appropriate near the floor, at the top of walls where they meet the ceiling, or even mid-wall as a chair rail. Some homeowners like to create framed molding on walls in formal living spaces.

## ■ UPDATE KITCHEN OR BATHROOM HARDWARE.

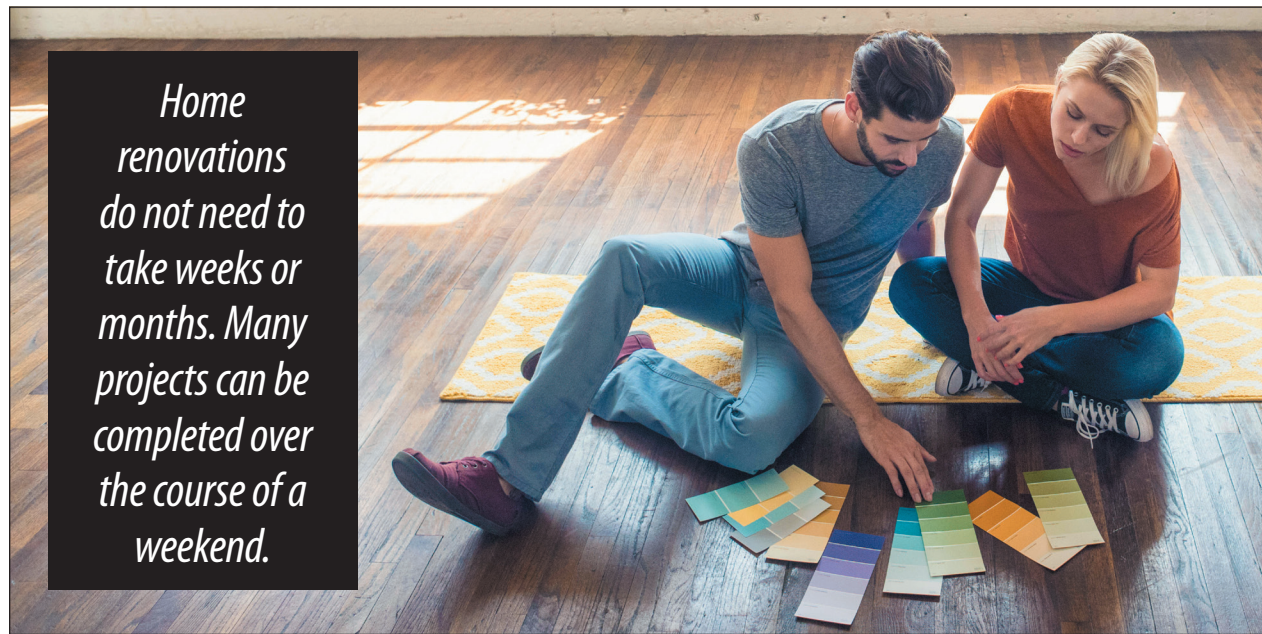
Replacing hardware is a fast and easy project, but one that can have immediate impact. Swap out tired or outdated hardware for newer brushed metals and more impactful shapes and designs.

have to match. But placing framed artwork side by side can give a person a feel for whether the images and the frames work together in the space. Some people like to use frames of similar colors and sizes. Others want the eclectic mix-and-match appeal. It's ultimately up to the homeowner.

Measuring is key to hanging a picture correctly on the wall. Take into consideration the type of attachment, whether it's D-rings, sawtooth hangers, wire, or other fasteners on the back. Measure from the top of the frame to the hanger. Measure the wall to achieve the 57" on center location, and then calculate where this falls within the height of the

artwork and frame top. Adjust accordingly and mark. Then measure the distance from the frame top to the hanger location on the wall.

Be sure to take the weight of the picture into consideration when selecting hanging hardware. Wall anchors may be needed if measurements determine a wall stud will not help secure the artwork - to keep the frame sturdy in the drywall. Home improvement resource Today's Homeowner also suggests using self-adhesive rubber bumpers to the bottom corners on the back of the frame before hanging so that the picture will not damage the wall and will help it hang level.





# Prepare HVAC systems for warmer days ahead

The arrival of a new season can be an exciting time. Homeowners may have renewed vigor to start home renovation projects or even tackle some cleaning and organization tasks. Before the weather starts to warm up too much, homeowners may want to evaluate their home cooling needs and ensure that all equipment is in good working order.

Spring air conditioning inspections and tuneups are essential steps in system performance. Homeowners should not take for granted that a system that performed optimally last year will do so this year when temperatures climb. Various factors, including weather damage, dust and grime, mechanical wear and tear, and even rodent or insect infestations, can compromise HVAC systems. Since HVAC systems have so many moving parts, a thorough inspection of such systems can save headaches and money down the road.

According to Heating Ontario, the

extreme weather conditions that come along with fall and winter can be especially taxing on homes and the systems that keep them comfortable. During a spring visit, an HVAC technician will perform maintenance on the air conditioner and make sure it is ready for the heat of summertime. This maintenance may include cleaning the unit, checking controls, calibrating the thermostat, lubricating moving parts, checking refrigerant levels, tightening electrical connections, and clearing any clogs. Homeowners are urged to also change the filter at the start of the cooling season.

Correcting any issues in the HVAC system well in advance of the arrival of warm weather can help ensure comfort when air conditioning is needed. As an added advantage, homeowners should install programmable thermostats if they do not already have them to keep cooling as cost- and energy-efficient as possible.



## Transform bathrooms with technology

A recent survey by Better Homes & Gardens Real Estate indicates 77 percent of Generation X and Y home buyers want their homes equipped with the tech capabilities they have grown accustomed to. Many of these involve smart innovations, including those that can transform one of the most private rooms in the house — the bathroom.

Automated home theater rooms and Wi-Fi-enabled home security systems have become the norm, but what tech improvements are available to make the powder room more in touch with today's digital lifestyle? According to the home improvement resource The Spruce, bathrooms have the most potential of any rooms to be improved with technology. The following are just some of the bathroom gadgets and gizmos no one should resist before giving a try.

• **Automatic faucets:** Infrared sensors have been helping keep public restrooms more hygienic for years. The same technology can be used in home



*Technology is infiltrating every room of the house. Many new home buyers are millennials, and this tech-savvy demographic covets technological innovations.*

bathrooms to curtail water waste and keep faucets and sinks from becoming infested with germs. In addition, faucets with built-in timers can be

programmed to set tasks for brushing teeth or washing your face.

• **Musical shower:** Instead of having to blast the volume on the portable speaker you use in the bathroom, a wireless speaker is built into some showerheads. This enables those who like to sing in the shower or listen to podcasts while washing up to enjoy this luxury effortlessly.

• **Smarter weight management:** Bathroom scales have gone high-tech as well, with various options enabling users to measure weight, BMI and body fat percentage before sending the data wirelessly to a phone, tablet or computer. This can put you in greater control of fitness goals.

• **High-tech toilets:** Borrowing ideas from bidets and trends around the world, modern toilets do not require hands or paper. These toilets have temperature-controlled water, spritzing wands and air dryers to clean and sanitize. Self-cleaning toilets help busy

professionals save time and are ideal for those who always want their bowls as clean as possible. And if you desire extra comfort, toilet seat warmers are available, while LED lights can make nighttime restroom visits easier.

• **Soaking tubs:** As fast as stand-alone showers were introduced to the modern bathroom, tubless designs have been replaced with streamlined soaking tubs. Tubs come with different features, including chromatherapy, which employs colored lights to enhance mood. Air baths are controlled electronically and provide different levels of sensation for those who are skipping the hot tub.

Round out these innovations with automated lights, chilled medicine cabinets and aromatherapy, and your bathroom will indeed become a technological spa.



# The benefits of water features in garden landscapes

Many homeowners aspire to make their homes appear as beautiful and welcoming as possible. Exterior renovations may be high on homeowners' to-do lists, and landscaping is oftentimes a key component of those projects.

When planning gardens, homeowners may benefit by considering more than just flowers and shrubs while giving thought to other elements that can breathe vitality into their landscape designs. Water features can do just that, as such features provide more than just visual appeal.

## **AESTHETIC APPEAL:**

Water elements stand out against the greenery and foliage and can be used to create focal points around the garden or yard. A single fountain can draw the eye, while a trickling stream or waterfall can deliver water to various spots in the landscape.

## **SOOTHING SOUND:**

Rain drops on a rooftop or waves lapping on a shoreline elicit feelings of harmony and relaxation. Water features can bring that gentle sound close to home, further enhancing the ambiance.

## **BRINGS TEXTURE:**

Water has its own unique and fluid texture that can provide stark contrast to blades of grass or the hard lines of architectural elements, such as pergolas or retaining walls. A pond or fountain can soften lines.

## **ENHANCE THE NATURAL ECOSYSTEM:**

Water features can attract wildlife to a property. Birds may visit to take a quick sip, and dragonflies are sure to dart and hover over the shimmering ripples. Inviting natural wildlife to the yard can add hours of entertainment by enjoying the animals and insects.

## **REMEDY PROBLEM AREAS:**

Rather than fighting with the landscape, homeowners can adapt it. An area of the yard prone to soggy conditions or flooding can be transformed into a pond or waterfall to work with natural surroundings.

## **FOSTER A PASSION:**

Many people turn to water features so they can explore the hobby of nurturing an outdoor aquarium. Koi ponds are relatively easy to install and maintain, and the vibrant fish add visual appeal.

## **ADD A PERSONAL TOUCH:**

Water features are as unique as the homeowners who create them. To set landscaping apart from neighbors' homes, homeowners can add fountains, ponds or flowing water elements to their properties. Decorative water features also can be melded with pools and spas to help these manmade recreational areas seem like they were carved right out of the natural landscape.

# Early-blooming spring flowers

The arrival of spring is a welcome occurrence for many people. Budding flowers are among the harbingers of spring. Spring flowers can revitalize winter-weary people just when they need it most — and provide reassurance that brighter, warmer and longer hours of sunlight are just around the corner.

Cold-tolerant flowers are hardy enough to start blooming before the last frosts have dissipated. Other flowers will begin to fill in as days warm a little bit more, according to Better Homes and Gardens. Home gardeners looking to warm up their gardens with early blooms can use these flowers in their early-season containers, window boxes and planting beds.

• **Pansy:** Pansies prefer cool weather, which can make them one of the best flowers to plant in early spring and late fall. Pansies come in a variety of colors, so there's bound to be an offering that will blend with any homeowners' landscape design.

• **Creeping phlox:** Also known "moss phlox," creeping phlox is a short ground-cover that is a herbaceous perennial. Phlox produces small, fragrant flowers in dense clusters, which can attract wildlife, such as butterflies, to their mats across the soil surface.

• **Snowdrops:** Snowdrops can peek out even when there is snow still on

the ground — sometimes as early as January and February. But their name is actually a reference to their appearance, as snowdrops have three white petals that hang down like drops dripping off the stem.

• **Violets:** These flowers are closely related to pansies and, as a result, prefer cool seasons. Violets are generally slightly smaller than pansy blooms, but they can be just as beautiful. But as with pansies, violets will start to fade when the heat arrives.

• **Crocus:** Crocus plants are relatively small, only reaching three to six inches in height.

However, their grass-like leaves are some of the first sprouts that can be seen among bulb and corm plantings. Preferring full to partial sun, these gold, purple, lavender, white, or yellow flowers can be enjoyed during the earliest days of spring.

• **Daffodil:** Daffodil bulbs produce cheerful, yellow flowers in early spring. They're one of the most recognizable flowers thanks to their familiar shape and fragrant aroma.

• **Lenten rose:** Hellebores, also called the Lenten rose or Christmas rose, can tolerate light frosts. These blooms get their name from the time of year when they bloom, which is typically around the Christian Lenten season. Despite their name, these delicate flowers are not actually related to roses, however.



*Crocus blooms are some of the first seen in early spring. Early-blooming flowers give winter-weary gardeners hope that spring has arrived.*



*Water features can take landscapes to the next level with sounds, texture, movement, and beauty.*



# DID YOU KNOW?

Rain barrels provide an eco-friendly opportunity to repurpose rain water while helping homeowners conserve water and save money. But homeowners must exercise caution when using rain barrels in their lawns and gardens.

Water collected by rain water should never be used for drinking, cooking or bathing. Pet owners should know that water collected by rain barrels also should not be used to bathe pets. Rain barrel lids should also be tightly secured to prevent mosquito infestations. Secure rain barrels to also protect children and pets from falling in. Overflow valves should always direct water away from structures to prevent water damage to homes or sheds. In addition, to reduce risk of falls and injury, homeowners should be certain that water is not directed toward sidewalks, driveways or other areas where foot traffic is common. Before the arrival of winter, homeowners should disconnect their rain barrels from downspouts to prevent the formation of ice.

# The basics of mulching

Mulch is available in various forms. Like other land and garden products, mulch can go a long way toward helping plants thrive.

Mulch comprises just about any material that is spread over the surface of soil. Its purpose is primarily to help soil retain moisture. In addition, mulch can stanch weed growth, keep soil cool, improve the aesthetics of garden beds, and even improve soil nutrient composition. When the right mulch is chosen, it can reduce the amount of time homeowners spend watering and weeding their gardens and insulate plants from dramatic changes in weather.

Gardeners may not realize that mulch also can prevent garden soil from becoming overly compacted, according to HGTV. This can mean beneficial earthworms can move easily through the soil, creating channels for water and depositing their nutrient-rich waste products.

Gardeners can choose organic or inorganic mulch. Organic mulches are derived from natural materials that will decompose over time, lending organic matter as well as various nutrients to the soil. Organic mulches also may contain beneficial microorganisms that can fight against plant diseases. Inorganic mulches may be made of stones, landscape fabrics and plastic. Both types will need to be amended or replaced as they degrade. Those who want the most environmentally-friendly mulching materials can choose all-natural mulches instead of synthetic alternatives.

To work effectively, mulch should be applied in a two- to three-inch layer of material, state the experts at Old World Garden Farms. This is the ideal amount to retain soil moisture and suppress weed growth without choking plants. Also, mulch that is too thick may make it impossible for water to penetrate, or it may prevent the soil from airing out, causing continuously wet conditions that lead to root and stem rot.

The University of Connecticut Home & Garden Education Center says mulch should not be placed directly against plant crowns or tree bases, as this can promote the development of disease. It may also serve as a habitat for bark- and stem-eating rodents. The center also suggests watering newly installed bark or wood mulches to prevent fungi from

colonizing in dry mulch and causing problems like a water-repellent surface on the mulch.

Home landscapers considering mulch types may find that compost, manure and grass clippings (from nonpesticide-treated lawns) can be inexpensive and versatile in garden beds. The home advice site The Spruce notes that newspaper may also be effective. Many newspapers have switched over to organic dyes, especially for their black and white sections. Newspapers are an inexpensive way to suppress weeds and act like organic mulch in beds. They can be covered with other organic mulch, like shredded bark, for more visual appeal.



*Mulch can be a versatile asset when doing gardening projects around home landscapes. And the benefits are more than just aesthetic.*



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[saratoganational.com](http://saratoganational.com)



## START WITH A LINE OF CREDIT

FIXED INTRO RATE FOR 12 MONTHS:

**2.69%** APR

VARIABLE RATE AFTER 12 MONTHS:

**4.50%** APR

prime minus .25% APR

OR

## CONVERT TO A LOAN

Lock in a low fixed-rate loan at any time!

No closing costs or fees • Flexible • Borrow up to 80% of your home's value

**SARATOGA**  
BANK & TRUST COMPANY  
**NATIONAL**  
*The Thoroughbred of Banks*



\*Home Equity Line of Credit, no closing costs, provided a minimum advance of \$10,000 is taken at closing. Advances may be taken either by using standard Home Equity Line checks provided by the Bank or by signing a separate Installment Loan Agreement with its own home equity loan rate and term. Minimum advance by the installment loan method is \$5,000 with a maximum of four outstanding loans at any time. As principal is repaid on the installment loan(s) advance(s), the available credit on the line increases by an equal amount. 2.69% APR for the first 12 months of the home equity agreement will be charged on new lines with advance(s) taken by writing a Home Equity Line check. This 2.69% interest offer does not apply if the loan purpose is to refinance an existing Saratoga National mortgage or home equity balance. At conclusion of the 12 month introductory fixed rate period, APR will be calculated based on the highest Prime Rate published in the Wall Street Journal. WSJ Prime Rate is presently 4.75% and last changed on 3/22/18. For combo lines of \$25,000 or more the APR for advances taken by check will be Prime -.25%, for lines less than \$25,000, the APR is Prime +.25%. Rates on check advances are subject to quarterly adjustment throughout the term of loan and will not exceed a maximum of 14.95% APR. There is no minimum rate. This offer applies to consumer lines of \$250,000 or less. Minimum payment of \$100 on check advances may apply. Saratoga National checking or savings account required. For a typical installment loan advance of \$25,000 over 10 years, your monthly payment would be approximately \$247.09, assuming an automatic payment from a Saratoga National checking or savings account and an APR of 3.49%. If the home equity agreement is canceled for any reason within 3 years from closing date, the amount of closing costs and mortgage tax the Bank pays at closing (approximately \$750 for a typical \$25,000 line), will be added to payoff amount owed. Maximum approved line is 80% of appraised value of house minus existing first mortgage balance, if any. If the Bank determines Title Insurance is necessary, cost will be borne by customer. Customer required to maintain property insurance. All or part of Home Equity interest may be tax deductible. Please consult with your tax advisor concerning your personal tax situation. All Annual Percentage Rates shown are accurate as of date of publication and are subject to change anytime at Bank's discretion. Our last rate change was 3/22/18. Subject to credit qualified. Member FDIC/Equal Housing Lender SARATOGIAN 4/18