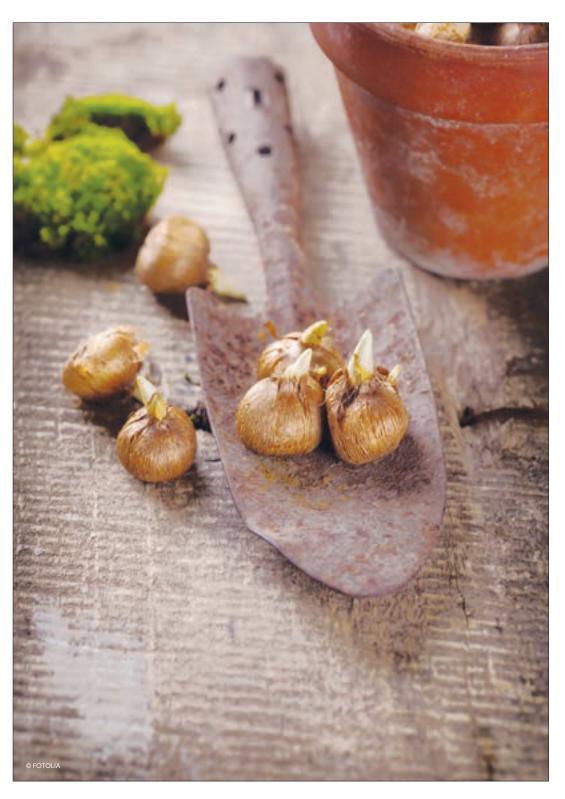
Fall Home & Garden A SPECIAL SUPPLEMENT OF BLUEBONNET PUBLISHING

FALL HOME & GARDEN | PLANNING AHEAD

Planting Bulbs for Spring



Plant these unique bulbs in the fall and you'll be greeted by gorgeous flowers each spring.

Annual flowers are different from perennials, as they only last one blooming season. While they generally provide colors that last from spring all the way into fall, you must replant them each year.

Perennials will typically display their flowers for a shorter time than annuals, but strategic planting of different types of flowers can guarantee beautiful landscaping over the course of an entire season.

PROPER PLANTING

In order to ensure your flower bulbs will thrive underground over the long winter, it is important to follow the directions included. Here are some things you should consider before planting this fall.

- Planting depth: Each bulb might require a different planting depth. A general rule of thumb for large bulbs is around 8 inches deep, while smaller bulbs typically need only about 5
- Planting location: Different plants need different elements in order to grow successfully. Pay attention to the instructions to determine whether your bulbs should be planted in full or partial sun, or shade. If your plants don't get the right amount of sunlight, you might not see them

develop blooms next spring.

- Fertilizing: Perennial bulbs can benefit from an organic fertilizer spread on top of the soil. This is usually beneficial for bulbs that are returning for the second year.
- Your location: Refer to the United States Department of Agriculture's Plant Hardiness Zone Map when choosing bulbs to plant. You also might find it helpful to talk to your local nursery for their advice on when and what to plant.

SPRING-BLOOMING FLOWERS

Make sure to refer to the hardiness map before choosing perennials to plant in your area this fall. These flowers require a period of cold dormancy before they can bloom. Here are a few popular spring-blooming flowers that will add beauty to your outdoor garden:

Tulips: A flower that prefers a full-sun location. They can grow up to 14 inches tall.

Daffodils: These deer-resistant flowers tend to multiply each year. They require little maintenance and come in many different types.

Allium: A species that is available in more than 300 types, they create a colorful and exotic aesthetic in a flower garden.

FALL HOME & GARDEN | HOLIDAYS

Halloween Decor Safety

Because Halloween is generally a holiday celebrated by many children, safety is crucial when it comes to your home's decorations. Make sure to give children a pleasant and safe experience when they exclaim, "Trick or treat!" at your door. Don't forget to leave your light on.

INSURANCE CHECK

Be sure to find out about the amount of personal liability coverage you have through your homeowner's insurance policy. An agent can give you advice on adding additional coverage if your current plan is lacking.

This insurance is important all year round but can give you even more peace of mind when the neighborhood children are present on your property.

KEEP WALKWAYS CLEAR

When decorating you should allow plenty of walking space for your guests. Clear your sidewalk or driveway of any obstacles over which people might trip. Any hazards that can't be easily removed, such as tree roots or patio furniture, should be visibly marked.

If you have electronic decorations on your property, it is likely that you will be using several extension cords. These can be dangerous if left in the middle of a walkway, especially if a child becomes frightened and flees in a panic. Try to hang these cords overhead or secure them against a building.

There also should be proper lighting for your visitors. Make sure your outdoor lightbulbs are in good working order. For added visibility, consider add-



ing solar lights along paths, giving people a clear view of their surroundings.

FIRE HAZARDS

Carved pumpkins are popular decorations for front porches across America. Some people choose to add a candle to display their masterpiece.

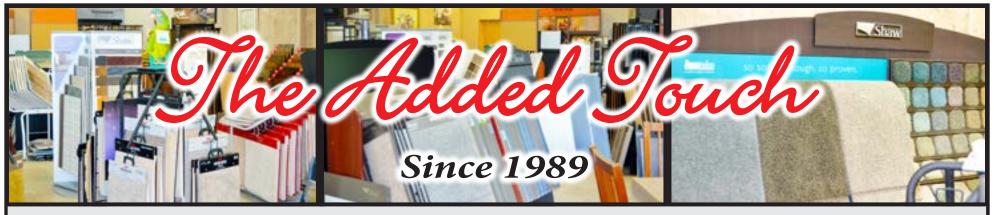
While it adds a level of flair, an open flame could create a fire hazard to your home or cause burns to guests. Consider using LED lights or battery-operated candles.

The Electrical Safety Foundation International reports that more than 60 percent of people who decorate for holidays use at least one extension cord. It has listed these important tips to keep your home safe when using them this Halloween:

- Make sure all extension cords and decorations are rated for outdoor use.
- Check cords and lights for damage before plugging any-

thing in.

- Avoid overloading electrical outlets by plugging in too many decorations. A professional electrician can tell you the levels your system can handle.
- Keep all extension cords clear from snow or water exposure.



All major Brands * Great Selections

Extremely Well Priced * In House Installers

Carpet ~ Tile ~ Laminate ~ Vinyl ~ Wood

Irene Montgomery, Owner

903-882-0324

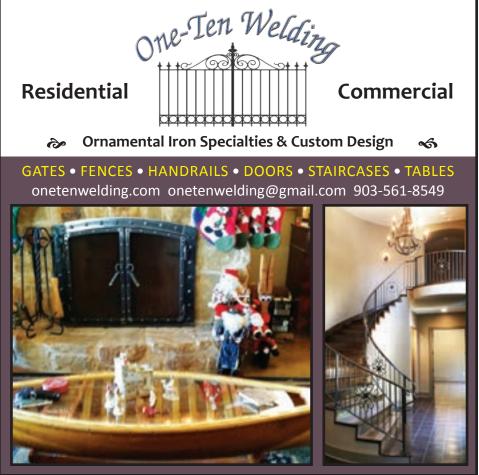




Open Mon-Fri 9:30-5:00 13229 FM 849 (South over the bridge from I-20)







COMPLETE PROPANE SERVICE along with professional grade WELDING SUPPLIES AND GASES.



PROPANE & WELDING SUPPLIES

GASANDSUPPLY.COM

SERVING WOOD COUNTY SINCE 1948

Mineola/Grand Saline area 903-569-3837



Give us a call.

Lindale area 903-882-6106

Quitman/Winnsboro area 903-763-2712

FALL HOME & GARDEN | EQUIPMENT

Benefits of a Leaf Blower



epending on where you live and the number of trees near your home, leaves could be a big problem each fall.

Leave behind the sore arms and hips that using a rake creates and consider investing in a leaf blower. These powerful tools speed up the leaf-cleaning process and allow you to perform it comfortably.

A leaf blower is useful for more than just clearing areas of leaves. You can also gain big benefits in the winter by blowing vehicles and pathways free from freshly fallen snow and ridding areas of your property of dirt and light debris. You should know what to look for when choosing your blower and the benefits you can receive.

CHOOSING A MODEL

When you begin researching leaf blowers, you may be overwhelmed with the numerous available options. You must choose from gas or electric, cord or cordless and power. The perfect model depends on how much you will rely on the tool.

Take a look at some of the pros and cons of these different types according to Consumer Reports:

• Gas: Great benefits a gas leaf blower offer are power and portability. Using fuel as a power source will generate more blowing force than blowers that use electricity. However, they are usually heavier than electric models,

require more maintenance and are much noisier. If you will rely on a blower to perform big jobs often, then a gas model may be the way to go.

- Battery powered: Great for smaller, less frequent jobs. A battery-powered blower will be less powerful than a gas engine but can be considerably lighter. These can make safe companions when using to clean gutters. Make sure you have a spare battery on hand as your operating time will be limited.
- Corded: Powerful corded blowers are available but lack the convenience of gas- or battery-operated models. If you choose to invest in a corded unit, be sure you have long extension cords and the time to properly store them before and after each job.

OTHER USES

Don't let the name fool you, a leaf blower has more useful functions than just cleaning up leaves.

Use a leaf blower to quickly dry your car after washing.

Prevent fire hazards in your home by using a blower to rid your dryer's exhaust of lint.

With a little bubble solution and a leaf blower, create the most incredible bubble machine your children have ever seen.

FALL HOME & GARDEN | EXTERIOR

Your Roof's Integrity

A n aging roof can suffer significant winter damage to its integrity. Homes in areas with brutal winters are especially at risk, as they are subjected to moisture and freezing and thawing cycles.

That's why fall is the perfect time to make sure your roof is ready for the long winter.

The American Society of Home Inspectors recommends a professional roof inspection for an aging roof on a semi-annual basis. You can also do your own inspections by looking for curling or cracked shingles and wet spots in your attic. Finding the damage before the cold weather begins can make it easier to get these important repairs completed.

WHAT AN INSPECTOR LOOKS FOR

Hiring a professional to inspect the state of your roof will ensure minimal problems over the winter. They will do a full interior and exterior inspection to give you peace of mind. Here are a few things they will be looking for.

- Interior Your inspector will head to the attic to check for proper ventilation, any moisture or mold that may be present and the state of your insulation.
- Exterior For this inspection, they will travel to the roof to get a clear view of any issues.

They'll check for leaks, shingle condition, ice dams and the state of your chimnev.

Once they diagnose any imperfections, they will be able to create the plan of action you should take. They will be able to tell you the level of urgency you should take to make repairs.

SNOW ON YOUR ROOF

Roof collapse is a real threat to homes that experience heavy snowfall. The Insurance Institute for Business and Home Safety warns us that a roof in good standing can only support 20 pounds-per-square-foot of snow before becoming stressed. Roofs in bad shape can be extremely dangerous when under the weight of heavy snow.

If you experience a large amount of snow and you feel that your roof may become compromised, snow removal may be necessary. Calling a professional service to eradicate your roof will be your safest option. If you choose to do this emergency service yourself, the IBHS recommends using a long extension from the ground rather than ascending to the roof.





Let us help you make them happen!

Purchase and Refinance Loans

Land/Lot Purchase and Interim Construction Loans
Home Equity Loans

First-Time Home Buyer Program Loans

Conventional and Government Mortgage Loans

Remodeling and Home mprovement Loans

Home Equity Flexline Loans (Home Equity Line of Credit)

COMPETITIVE RATES | PERSONAL SERVICE | FLEXIBLE OPTIONS

以TEXAS BANK AND TRUST

903-882-5581 | 101 SOUTH MAIN STREET | LINDALE 903-881-1400 | 16921 VILLAGE LAKE DRIVE | HIDEAWAY LAKE PAVILION www.texasbankandtrust.com

NEW LINDALE BANKING CENTER OPEN EARLY 2019

EQUAL HOUSING LENDER 🖹