

HEALTHY, WEALTHY & WISE

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Spend a little now... save a lot later

Fall is the perfect time to do some maintenance on your home's exterior. Warm weather and the higher humidity of summer cause materials to shift and expand, then as the weather cools and the humidity decreases the process reverses. This can leave your home with areas that water, pests and rot can penetrate. Now is the time to act.

As Winter Approaches

Paint, caulk, shingles, wood, rubber, vinyl and siding are all affected by high temperature and UV radiation from the sun. As a result, the exterior envelope of your home may not be as "tight" as it was in the spring. As weather gets cooler, materials tend to shrink and harden. Air is drier, resulting in further shrinkage as materials lose moisture. Rubber seals around doors and windows become brittle. Caulk separates from siding and trim, allowing outdoor air and damaging moisture to enter.

The wood around doors and windows can rot. High moisture levels encourage insects and termites to make your home their home. Hidden mold growth on wood, drywall and other porous surfaces causes millions of dollars in structural damage every year. Moisture is the primary cause.

You can take a few easy steps to ensure your home is in good shape as winter approaches. Following is a list of things that you can check out and another list the ambitious homeowner can do, or which you can hire an inspector to check out for you.

Easy Fall Checkpoints

As fall approaches take a slow walk around your house and check the following:

- Visually check out all windows and doors. Look at the wood trim to ensure it is not rotted or pulling away. Check the caulk to ensure it is flexible and well-sealed. Pound in loose trim nails and re-caulk if necessary. Remove brittle, deteriorated caulk before resealing.
- Check weather stripping to ensure pliability and good seal. If you can see daylight around the door or window then you may need to install new weather stripping.
- Look around windows, doors, soffits and other areas for water intrusion. If you see dark stains or rotted areas you may have a leak and want to call a professional. After the leak is fixed you can replace



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Downeast Maine Pumpkin Bread

Ingredients:

- 1 (15 ounce) can pumpkin puree
- 4 eggs
- 1 cup vegetable oil
- 2/3 cup water
- 3 cups white sugar
- 3 1/2 cups all-purpose flour
- 2 teaspoons baking soda
- 1 1/2 teaspoons salt
- 1 teaspoon ground cinnamon
- 1 teaspoon ground nutmeg
- 1/2 teaspoon ground cloves

Directions:

1. Preheat oven to 350 degrees F (175 degrees C). Grease and flour three 7x3 inch loaf pans.
2. In a large bowl, mix together pumpkin puree, eggs, oil, water and sugar until well blended. In a separate bowl, whisk together the flour, baking soda, salt, cinnamon, nutmeg, cloves and ginger. Stir the dry ingredients into the pumpkin mixture until just blended. Pour into the prepared pans.
3. Bake for about 50 minutes in the preheated oven. Loaves are done when toothpick inserted in center comes out clean.

recipe courtesy allrecipes.com

Spend a Little Now *(continued from cover)*

damaged wood. Or, check out this great product called “Git Rot”, available at marine centers, for repairing rotted wood.

- If you have a basement check it for leaks by touching the wall, especially where it meets the floor. Sometimes, minor water issues can be corrected with sealing paint.

Getting Professional Help

If you are a very handy homeowner then do the following checks as well. Otherwise, hire a pro to:

- Have your gutters cleaned and checked. Ensure all downspouts are directed away from your house. If you don't have gutters, consider having seamless gutters installed;

they are actually quite inexpensive compared to other home improvements.

- Have the roof inspected. Many roofing companies will do this for free, just be sure to pick a reputable one. Ensure they look for gaps and issues around the chimney, plumbing stacks and any other roof penetrations.
- If you have a crawl space under your home, hire a professional to crawl under it once a year and check it out for plumbing leaks, structure issues, and animal infestation.

The old saying says that an ounce of prevention is worth a pound of cure. It can save you a ton of money in the long run as well.

Knee replacements not for everyone

In older adults, cartilage in the knee joint can wear away, causing pain and limited movement.

A new study shows that, for the most serious cases of arthritis, knee replacement did improve quality of life. However, for most people the improvements were minimal.

The study published in The BMJ observed the results of 7,400 middle-age and older adults who had arthritis of the knee or were at high risk for the condition.

If your knee pain is not severe, you might be able to get some relief and postpone knee problems by strengthening your thigh muscles.

Losing weight also helps. Each additional pound adds four pounds of pressure on the joints. Less weight equals less pressure and happier knees. But avoid high-impact jogging, aerobics, or jumping while you lose the weight.

According to the Harvard Health Letter, people with good range of motion in the knee have fewer pain symptoms. It's important to be able to straighten out the knee. Try sitting

on a bed with a pillow under the ankle. Then use your leg muscles to gently move your knee down and straight.

Osteoarthritis symptoms often get worse by standing on a hard surface for long periods or squatting (as an example, while gardening). Sitting on a low stool is better than squatting. You can also wear cushioned shoes or gel inserts.



Seek advice from a medical professional concerning knee replacement.

For a beautiful start in spring, store your tropical bulbs

The growing season might be over, but you don't have to say goodbye to your tropical plants. With a little effort, you can have twice as many next spring, and you won't have to spend a lot of money to do it. You can store the bulbs.

For those who have a special liking for elephant ears, cannas, gladioli, dahlias, begonias, caladium, and other exotics, here's how to save bulbs from the winter cold.

After foliage has dried back from the first light frost, trim the top growth, then gently dig up each bulb and brush off excess soil. Discard any that are dried out or rotted.

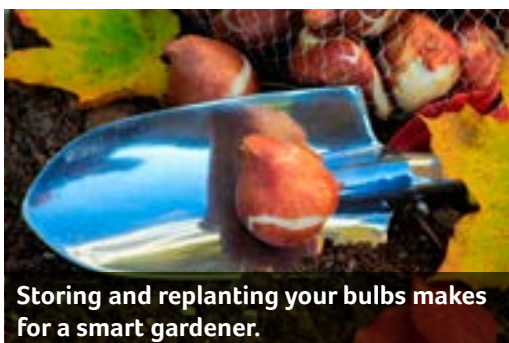
Teaching kids about the cashless economy

The cashless society reigns and it is getting more powerful every year. One area of life that usually does involve cash are allowances paid to kids every week.

But even kids need to learn that cash comes in many forms. As they become adults, today's kids will manage virtual money more than coin and paper, according to walnutrow.com

It's a good thing to teach kids how money moves from place to place and what forms it takes. If you give your kids an allowance in cash, it's worth taking a trip to an ATM and explaining how an amount from your paycheck goes into a checking account. From the ATM, you access the money and turn some of it into paper.

When you write a check, explain that you are giving your bank a notice to transfer money from your account to another account. Even young kids need to know that a stack of checks is not necessarily money.



Storing and replanting your bulbs makes for a smart gardener.

Spray each bulb with a protective fungicide such as Concern Copper Soap and allow to dry. Keep bulbs in a warm, dry area for a week to ease them into dormancy.

Store the bulbs in a cardboard box. Cover the bottom with newspaper and place the bulbs so they don't touch each other. Cover with peat moss, then make another layer.

Most bulbs prefer a 45 to 55 degree temperature range. Begonias, gladioli, and cannas prefer 50 to 60 degrees.



Demonstrate how an ATM works and why it's beneficial to the banker as well as the consumer.

Gone are the days when mom or dad comes home with a paper check. Nowadays many paychecks are electronically deposited. Explain to kids that the paycheck is really a transfer of dollars from the employer's account to your account.

One note: If you give your teenagers some sort of debit or credit card instead of cash, set up balance and spending notifications so you can monitor their use of digital money.

Good Clean Funnies

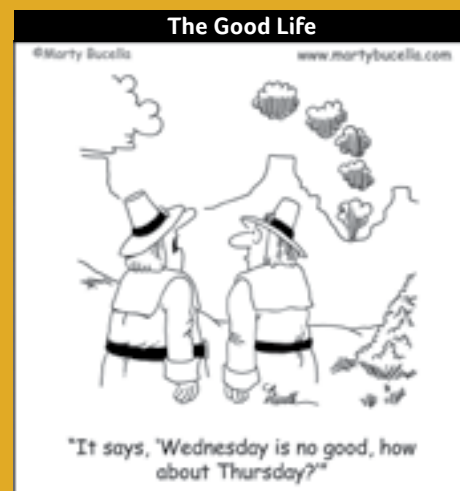
100th Birthday

An old man was relaxing at his hundredth birthday party when a reporter went up to him. "Sir, what is the secret of your long life?"

The man considered this for a moment, then replied, "Every evening at 9 p.m. I have a glass of port. Good for the heart I've heard."

The reporter then asked, "That's ALL?"

The man smiled, "Well, canceling my voyage on Titanic sure didn't hurt."



Quick Tips

Save Soupy Stuffing

To bring soupy stuffing back to life, first spread it onto a baking sheet. Layer cubes of stale bread or unseasoned croutons on top of the stuffing. Pop it back into the oven for about 15 minutes at 375°; when finished, stir it all together and spoon into a serving dish. The bread will sop up excess liquid, leaving your stuffing in its intended scrumptious form.

Germ on the computer keyboard

If you eat at your computer, sneeze on your keyboard, or sit down to surf the Internet without first washing your hands, your computer keyboard could be a health hazard. **Tip:** Wash your hands before and after using your computer. If you have to eat at your desk, don't drop crumbs onto your keyboard. To clean your keyboard, shake out the crumbs or vacuum it. Gently wipe the keys with alcohol or bleach wipes and don't forget to wipe the mouse.



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Win a \$50 VISA Gift Card!

Read this edition of Healthy, Wealthy & Wise to find the answer to the following trivia question:

Which of the following does NOT generally cause damage to the exterior envelope of your home:

- a. Temperature changes
- b. pH changes in precipitation
- c. Humidity fluctuation
- d. Solar UV radiation

When you think you've found the correct answer, email it to chet@chetscleaning.com or call our office at (248) 584-1819. One winner will be chosen from a random draw of correctly answered entries.

Contest Expires 11/30/2017.

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