

TRI-STATE HOME TRENDS

HOW TO TAP INTO
HOME EQUITY

PAGE 4

CLEAN ENERGY HOME
UPGRADES

PAGE 16

MANAGING PLANT PESTS
THIS WINTER

PAGE 18

2024 FALL EDITION

Robin McEnany

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Warm regards,

The Weber Family



TOYOTA

How to Tap into Your **HOME EQUITY**

by Emily Kittle

Home values have skyrocketed in recent years. And if you're a homeowner, you might wonder how to take advantage of this burst of equity.

(Hint: Equity is the part of your home that belongs to you, not your lender. It's often the difference between what your home is worth and what you owe on your home loan.)

JUST HOW MUCH HAVE HOME VALUES CLIMBED?

According to a new report from CoreLogic, home equity jumped to nearly an all-time high in the first quarter of 2024. Nationally, homeowners saw their equity increase by 9.6% for an average gain of **\$28,000**.

Because the jump in equity is an average, those with home loans in some states like California experienced much larger equity increases by \$64,000, while those who owned homes in Iowa recorded average equity gains of \$13,000, the CoreLogic data showed.

"A low supply of available homes for sale put upward pressure on home prices and kept many homeowners in their current homes, which, in turn, fueled a remodeling boom," CoreLogic reported.

One advantage of having more equity in your home? You might be able to use that money now to help you reach other goals. Through careful planning, a home equity line of credit can be a powerful way to tap into the equity you've built. Learn how it works—and what to consider before making this money move.

WHAT'S A HELOC?

Many homeowners take advantage of their increased home equity through a home equity line of credit, or HELOC.

A HELOC is a revolving credit line that allows you to borrow money against your equity as needed while you still live there. You can use the funds for whatever you'd like: Consolidate bills, fund home improvement projects or pay for other expenses.

Think of the home equity line of credit as a safety net. If you don't have a specific need—or are unsure if you might have other needs down the road—the funds are there in case life throws the unexpected your way. And because you're using your home as collateral, this loan typically offers much lower in-



CONTRIBUTED BY DREAMCATCHER

terest rates than personal loans or credit cards.

A HELOC is considered a second mortgage on your house. You're using your home as collateral. That means if you default on your repayment, you risk losing your home. So, it's even more important to make your payments on time, every time.

HOW MUCH MONEY CAN BE BORROWED

Like every loan, HELOCs have eligibility requirements. The amount of money you can take out through a HELOC will depend on your home's total value, how much you currently owe on your home loan and other factors.



After utilizing some funds from their Dupaco HELOC, Leroy and Brittany Sisk enjoy spending time in their newly enclosed backyard.

HOW TO REPAY A HELOC

LOAN REPAYMENT

Repayment works like a credit card—borrow what you need, pay it off and borrow again. At Dupaco, you have ten years to advance money from your line of credit. Each time you take an advance, your monthly payment recalculates over 15 years.

In theory, you could leave the line of credit untouched for nine years, then take a full advance and have 15 more

years to repay those funds. Your monthly payment can change, triggered each time you make an advance.

You'll pay a variable interest rate based on the Prime Lending Rate. With the current economic climate, recently rising interest rates will likely increase your HELOC interest rate. But you are only charged interest on the funds you use. And interest rate fluctuations only impact your monthly payment when you make a new advance.

If you plan to sell your home, you'll need to have your line of credit paid in full and closed for future advances. Terms may vary at different financial

institutions, so you need to investigate them thoroughly and decide which is best for your situation.

CHECK AND UPDATE YOUR HOMEOWNER'S INSURANCE

If your home value has recently increased, it's also worth reviewing your insurance coverage if you haven't done so in a while. Your homeowner's insurance policy was likely purchased when your home was worth less than it is now. So, your coverage might no longer be enough to cover the current replacement costs of your home. ♦

Emily Kittle, Senior Content Development Specialist. Learn more at Dupaco.com.

How to Build a SOLAR READY Home

When you are building a new home, you can install solar from the beginning, helping you to save thousands of dollars in utility costs over decades. Solar installation costs have fallen over the past several years and when coupled with renewable energy incentive programs, now is a great time to go solar and start taking advantage of the energy savings.

Here are some reasons to consider solar in the design and building of your new home along with some particulars to consider during the home design process.

BUILT-IN FINANCING THROUGH A MORTGAGE

Including solar as part of a new home mortgage allows you to combine two payments into one. The added amount in the monthly payment will be at least partially, or in some cases, completely offset by the savings on your electricity bill every month. Adding solar to a new construction home in many cases makes financial sense. Additionally, homeowners can also tap into a low-interest home equity line-of-credit should you choose to add or expand your existing solar energy system as your family's energy usage grows.

Increase the Life of Your Roof

A roof-mounted solar array adds a layer of protection to your new roof,



CONTRIBUTED BY EAGLE POINT SOLAR

helping protect the shingles from weather elements, thus helping to extend the usable life of the shingles. Solar Panels are mounted to aluminum rails. The rails are then mounted to shingles using flashing designed to be elevated and encapsulated to prevent water intrusion.

DESIGN ELEMENTS FOR A SOLAR-READY HOME

Roof Design

One main attribute for the design and engineering of an optimal roof-mount solar array is the placement of the array on a south-facing rooftop ($195^{\circ} \pm 90^{\circ}$). Additionally, consider your preference for the panel location(s). Panels can be mounted on east or west-facing rooftops; however, the south is always preferred for maximum sun exposure. The optimal roof pitch is a 7/12 pitch to maximize year-round production.

Shade-Free

Secondary to the direction of a roofline is the amount of shade cast on the array once it is mounted to the roof. The ideal space should maintain a clear window of the sun from 9:00 am – 3:00 pm throughout the year to

maximize production.

Obstruction-Free

Structural rooftop elements such as chimneys, vent pipes, dormers, and skylights should be avoided (if possible) on the roof face where the solar array will be mounted. If the home design allows, keep them toward the ridge and/or to one end of the roof.

Conduit

The best time to install solar specific conduit for a roof or ground solar array is during the construction phase of your new home. For easy solar installation place a 2" metallic conduit from the attic to the location of the load center to be used for DC wiring. A ground-mounted solar array will often tap into the home next to the exterior utility meter.

Ground Arrays

Try to keep public and private utility lines out of any possible trench pathway from the location of the array to the utility meter. The ideal space for a ground array is a flat area south-facing with a little shading to have maximum production. The size of the area varies based on the number of panels

needed to offset your electricity consumption.

Electrical/Utility Areas

Leave approximately four feet of wall space on either side of your electrical load center for placement of the solar inverter(s). Additionally, leave three feet of wall space on either side of the utility meter for a required utility disconnect. Most arrays can be connected in the electrical load center of the home with our recommendation of a 225 A Square D Homeline load center with a 200A main breaker. A residential solar array will typically need two free slots on the opposite end of the bus bar from the main breaker.

COMMUNICATIONS

The solar array inverters require an internet connection for online monitoring services. For the easiest connection, place your internet router near the load center of the home. ♦

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THREE EASY STEPS TO DECLUTTER A HOME

by Ben Durant

Most Maintaining an organized and clutter-free home can seem like an overwhelming task but having a tidy home has been proven to be a happy home. Indeed, a recent study in the *Personality and Social Psychology Bulletin*¹, showed that the presence of clutter in our homes can create feelings of stress, and depression; whereas a tidy home can have restorative effects on our mood. With the advent of Spring, it's a great time to address our clutter. Keep reading as we explore three simple steps to help you tackle those tricky spaces and create a restorative and organized living environment just in time for warmer weather.

Identify Your Clutter

As humans, we develop blind spots to clutter. We do this even though we instinctively know that clutter causes us stress. So, let's take off our blinders and answer this question: Where is

your clutter? Take a moment and identify the top 3 problem areas in your home. If you need more help identifying clutter, pretend the Royal Family is coming over for tea. Stroll through your home and think about what you need to tidy up before tea-time. Take note of areas that consistently accumulate clutter. Common trouble spots include entryways, closets, and kitchen countertops.

Once identified, prioritize these spaces based on their impact on your daily life. For example, if your entryway is always cluttered, it may affect your mornings and set the tone for the day. Tackling high-priority areas first will bring immediate benefits and motivation to continue decluttering.

Sort and Tidy

After identifying the trouble spots, the next step is to sort through the items in those areas. Create three piles: keep, donate, and discard. Be ruthless in your decision-making – if an item hasn't been used or appreci-

ated in the last year, it's likely time to part ways.

For closets, consider a seasonal approach. Keep only the clothes and accessories suitable for the current season, and store off-season items in bins or under-the-bed storage. In the kitchen, clear countertops by stowing away rarely used appliances and organizing utensils and dishes. Make use of storage solutions like baskets, bins, and drawer organizers to maintain order.

Establish Systems and Habits

The key to maintaining a clutter-free home is to establish systems and habits that support organization. Invest in storage solutions that work for each specific space – hooks for the entryway, shoe racks for closets, and drawer dividers for kitchen utensils. Labeling containers and bins can also help family members easily identify where items belong.

Additionally, develop daily and weekly habits to prevent clutter from accumulating. Spend a few minutes each day putting items back in their designated places and set aside time each week for a quick decluttering session. Consistency is key, and over time, these habits will become second nature, ensuring a continuously organized living space.

Conclusion

Spring decluttering your home doesn't have to be a daunting task. By following these three simple steps – identifying the clutter, sorting, and tidying, and establishing systems and habits – you can transform even the most challenging areas into organized, restorative spaces. Take it one step at a time, and soon you'll enjoy the benefits of a happy home. ♦

Ben Durant is a leading Senior Real Estate Specialist. Saxbe DE, Repetti R. No place like home: home tours correlate with daily patterns of mood and cortisol. Personality Social Psychology Bulletin. 2010 Jan;36(1):71-81. doi: 10.1177/0146167209352864. Epub 2009 Nov 23. PMID: 19934011.

BEST WALK-IN BATHTUBS FOR 2024

For mobility challenged individuals, a walk-in bathtub can be a terrific option to consider because they're much easier to get into and out of than a standard tub, which also helps prevent falls. Here's what you should know, along with a reliable resource to help you choose one.

AGE-FRIENDLY TUBS

Walk-in bathtubs are uniquely designed tubs that have a watertight, hinged door built into the side of the tub that provides a much lower threshold to step over (usually 3 to 7 inches) compared to a standard tub that's around 15 inches.

Most walk-in tubs have high side-walls, usually between three and four feet high, and are between 28 and 32 inches wide, but will fit into the same 60-inch-long space as your



CONTRIBUTED PHOTO

standard tub without having to re-configure the room.

In addition to the low threshold, most walk-in tubs also have a built-in seat, grab bars, anti-slip floors and anti-scald valves. Some tubs also come with handheld showerheads and quick drains (that drain the tub in under a minute), and many higher-end models offer therapeutic spa-like fea-

tures that are great for individuals with arthritis and other ailments.

The best kind of tub for you will depend on your needs, preferences and budget, and the size and layout of your bathroom. But be aware that walk-in bathtubs are not cheap. Prices range anywhere from \$3,000 to \$10,000 or more for the tub and installation costs.



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INSURANCE AND AID

Because walk-in tubs are not considered durable medical equipment, original Medicare does not typically cover them nor do Medicare supplemental (Medigap) policies, but some Medicare Advantage plans may help pay.

If you're receiving Medicaid, many states have Home and Community Based Services that may provide some assistance. Or, if you're a disabled veteran, the VA has some home modification grants that may help pay.

There are also grants and loans available through the U.S. Department of Agriculture that help elderly, low-income residents of rural areas make home modifications, which may be used to pay for a walk-in bathtub. And, depending on where you live, there may be local programs that can help like Habitat for Humanity or Rebuilding Together.

To find out if these options are

available in your area, contact your Area Aging Agency (call 800-677-1116) or a nearby center for independent living at Ilru.org.

If, however, you can't locate any financial assistance and you can't afford to pay upfront for a walk-in tub, most manufacturers offer financing so you can make monthly payments. You should also know that if you're using a walk-in tub for a specific medical condition, you may also be able to deduct the costs of the tub from your taxes as a medical expense.

BEST WALK-IN BATHTUBS

• To help you choose a walk-in bathtub the National Council on Aging, which is a national nonprofit organization that advocates for older Americans, put together a review team to research the different companies and tubs. Their list of best walk-in bathtubs of 2024 includes:

- Best Walk-in Tub Overall: Ella Ultimate Walk-In Tub
- Best Walk-in Tub with Shower:



CONTRIBUTED BY KOHLER

Kohler Walk-In Tub with Shower Package

- Most Affordable Walk-in Tub: Ariel Walkin 3052 Soaker
- Best Soaking Tub: American Standard Gelcoat Entry Series
- Best Wheelchair-Accessible Tub: Ella Transfer
- Best Walk-in Tub for Small Spaces: AmeriGlide Sanctuary 2646 WIT

To get started, you should contact a few walk-in bathtub retailers who can send a professional to your home to assess your bathroom and give you product options and estimates. Lowe's and Home Depot also offer free evaluations and a wide range of walk-in tub options. ♦

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HOW TO HAVE A WINTER SEASON OF **COLORFUL** AMARYLLIS BLOOMS

This winter, brighten your mood and surroundings by planting and growing a few amaryllis. Your thoughts may turn to red when considering this plant but now you can find a variety of colors and flower shapes. Select the color that best suits your mood and indoor décor.

Fill your home with these beauties for the holidays. Then keep the blossoms coming all winter long. Plant several different types of amaryllis bulbs, from the southern and northern hemispheres, and you'll get a long-lasting, colorful display.

Most amaryllis bulbs grown in the U.S. are imported from Holland, and their natural bloom time is January through March, but exactly when the flowers will open is impossible to predict. The best strategy is to choose several different varieties and plant them three to four weeks apart during November, December, and January so you'll always have flowers coming into bloom.

Kick off the holiday season with amaryllis bulbs imported from growers in the southern hemisphere. As we enter autumn, it's springtime in South America, and these bulbs are eager to begin to bloom. Pot them up before early November for flowers in December.

If you are a fan of the popular color pink, there is an amaryllis for you. Pink Surprise Amaryllis has enormous hot pink flowers with a silky sheen and a touch of white at the tip. It is a standout and perfect as a centerpiece on the dining room table

or as a colorful welcome when displayed on a table by your front entrance.

For those who prefer something a bit more subtle, check out Terra Cotta Star. The soft watercolor hues of salmon, rose, buttercream and pistachio along with its dark veins add an artistic flare to each blossom.

Showcase and enjoy your colorful amaryllis by displaying it on a mantle, kitchen counter, or entryway table. Then watch the amazing show as the first sprout appears, followed by buds and finally, its spectacular trumpet-shaped blooms. Or cut a few flowers to enjoy as long-lasting cut flowers. ♦

Melinda Myers has written more than 20 gardening books, including *Small*



Space Gardening. She hosts the "How to Grow Anything" DVD series and the Melinda's Garden Moment TV & radio segments. Her website is MelindaMyers.com.

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HOME IMPROVEMENT PROJECTS WITH THE BEST RETURN ON INVESTMENT

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Home improvement projects can be an excellent option for helping increase the property value and stay competitive in the local real estate market. For those toying with the idea of a home improvement project, some projects have a much higher return on investment than others. For 2024, these are the top interior and exterior home improvement projects with the highest return on investment according to the National Association of REALTORS® 2022 Remodeling Impact Report.

TOP 5 INTERIOR REMODELING PROJECTS FOR 2024

1. Hardwood Flooring Refinish (147% ROI)

Hardwood flooring is something many buyers look for in a property. If your current home has hardwood floors, the number one ROI project is refinishing your home's hardwood floors. Essentially a facelift improving signs of discoloration, scratches, and even signs of water damage. The return on investment for this project was estimated at 147% which makes it an excellent choice for a home improvement project.

2. New Wood Flooring (118% ROI)

Buyers want durable and long-lasting materials in their homes and wood is a solid choice for durability and quality. New wood flooring scored high on NAR's report, at 118% return

on investment. If you're looking to add value to your property, consider installing new wood floors.

3. Insulation Upgrade (100% ROI)

More homeowners are looking for ways to increase their home's energy efficiency, and one option is an insulation upgrade, especially for older homes that don't have enough insulation. Whether attic insulation, wall insulation, or basement and crawlspace insulation - this upgrade saw a 100% return on investment. Not only will this make your home more energy efficient, but it will also save you money in the long run.

4. Basement Conversion to Living Room (86% ROI)

Adding usable living space and improving the livability of one's property is an excellent way to not only attract more potential buyers, but a great way to increase the value

of your home. A basement conversion may seem like a large project, but in terms of return on initial investment, NAR estimated an 86% ROI, making it a top option for those looking to remodel or increase property value.

5. Closet Renovation (83% ROI)

Storage is an important and often sought-after feature for homebuyers, and having ample usable storage will make a property stand out. Renovating a closet by adding features (shelving, drawers, etc.) or improving overall usability ranked high on the remodeling impact report, coming in at an 83% return on investment.

TOP 5 EXTERIOR REMODELING PROJECTS FOR 2024

1. New Roofing (100%)

A property's roof is one of the most important parts of its structure, and buyers look highly on properties that have had improvements done to make the home more sound. Adding new roofing is the process of applying a new layer of roofing material over the existing layer (also known as an overlay). Re-roofing is dependent on the condition of the existing roof, but any improvements to a property's roof will see a high return on

investment (100%), and re-roofing is often a more economical option than a completely new roof.

2. Garage Door (100% ROI)

For many homes, the garage door is one of the first things you see on a property. An old, worn-out garage door can be an eyesore, especially for potential buyers. A new garage door is a quick project that can be done for a relatively small investment (when compared to other projects). A new door will look nice, attract buyers, and will have a great return on investment: 100%.

3. Fiber Cement Siding (86% ROI)

Another important and integral part of a property is siding, or the protective material attached to the exterior of the structure that defends against weather, impacts, and other intrusions like insects. Upgrading to fiber cement siding (a durable, long-lasting, and low-maintenance material made of cement, sand, water, and cellulose fibers) can see a high return on investment - 86% according to NAR's 2022 Remodeling Impact Report.

4. Vinyl Siding (82% ROI)

If fiber cement siding is not an option, the next best option is vinyl siding - a durable, plastic exterior wrapping that can imitate wood and is used for both decoration and weatherproofing. For homeowners that chose to add new siding (both vinyl and fiber cement), 93% had a greater desire to be at home after completing the project. Whether you're choosing new siding for adding value or another personal reason, many homeowners see a good return on investment for this project (82% for vinyl siding).

5. Vinyl Windows (67% ROI)

Windows can take a beating, and they tend to show their wear, especially older windows. Vinyl windows, or windows made of polyvinyl chloride (PVC), are windows made from a synthetic

plastic material, making them resistant to rot and decay, meaning they will retain their efficacy throughout the years. Vinyl windows are also energy efficient, making them a top choice for homeowners looking to increase the efficiency of their homes. If your home has a lot of windows, the cost to replace them can be high - but for those looking to make the switch, you can see a potential 67% return on investment.

Remodeling and home improvement projects don't need to be a complete overhaul of your property - you can choose what best fits your budget, time frame, and how you're looking to improve your home. Just be aware that some projects will have a higher return on investment than others. If you're looking to sell soon or in the future, a project with a high ROI that will boost your property's value is an excellent option. ♦

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HOW TO **DEEP CLEAN** YOUR HOME

CONTRIBUTED PHOTOS



Sure, you probably spend time each day and week tidying up your home, but how often do you get down to the nitty gritty? Take the next few weeks to assess all areas of your home and where you can dedicate time to a true deep clean. Consider these areas and items for your to-do list:

DUST

Dust all surfaces including shelves, countertops, tables, baseboards, trim and furniture. Don't forget to dust



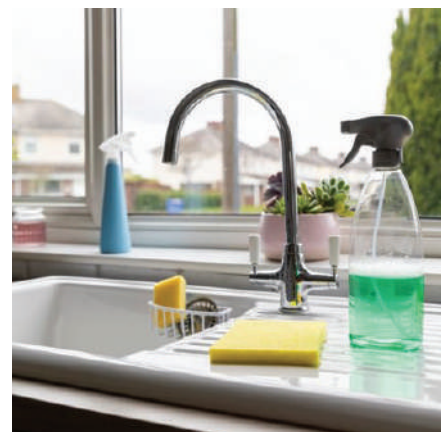
ceiling fans, light fixtures, baseboards, picture frames, shelving, and anything else that is out in the open. You will be amazed at the amount of dust on everything after just a few weeks.

VACUUM AND SWEEP

Vacuum carpets, rugs, and upholstery. Sweep and mop hard floors. Pay special attention to corners, under and behind furniture. When was the last time you moved your sofa or pulled your bed away from the wall for a good vacuum? If you have the time and budget, consider steam cleaning carpets and rugs for a thorough spring refresh.

KITCHEN

Deep clean the kitchen appliances inside and out. Clean the inside of the microwave, oven, refrigerator, and dishwasher. Wipe down cabinets and countertops and don't forget the tops of the cabinet doors. Make sure to clean behind and underneath



appliances. If you've never pulled your refrigerator or oven out, now is a great time to see what's under and behind them.

BATHROOMS

Scrub the bathtub, shower, toilet, and sink. Clean mirrors and wipe down countertops. For a true deep clean, don't forget to clean the grout and replace any worn-out caulking.

BEDROOMS

Bedroom linens should be washed

weekly, but what other items can be cleaned in a bedroom? You can rotate or flip your mattress, dust and vacuum the room thoroughly. Now is a great time to organize and de-clutter your closet: dust, vacuum, or wipe down the closet floor and shelving, and donate those clothes, shoes, and other items you haven't worn in years or that no longer serve you.

FURNITURE



Deep clean upholstered furniture by vacuuming or steam cleaning. If you can, remove the cushions and vacuum the nooks and crannies underneath the cushions. If your cushions are looking a little saggy, consider purchasing new inserts. Polish wood furniture to restore its shine.

AIR VENTS AND FILTERS

Clean air vents and replace air filters to improve the air quality in your home. Don't forget your dryer vent - regular cleaning and maintenance will ensure your dryer is working at peak levels.

Remember to tackle one room at a time to avoid feeling overwhelmed, and don't forget to enlist the help of family members or friends if needed. ♦







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How Utilizing Propane can Help with **Clean Energy** Home Upgrades

Clean
Energy is a
Smart
Investment



CONTRIBUTED PHOTOS

When you're considering upgrades for your home, earth-friendly enhancements that impact your energy usage are smart investments. Energy-saving home upgrades can offer long- and short-term advantages for the earth, your wallet, and even your safety.

Many homeowners evaluate their energy needs as they plan home improvements. There are several low-carbon, resilient energy options available that can help safeguard your family.

Consider these environmentally friendly upgrades to diversify your home's energy sources, reduce energy consumption, and ensure your home is well-prepared to withstand interruptions to power service if the

electrical grid fails.

Diversify Energy Sources

The growing conversation to "electrify everything" will require an overhaul on the aging electric grid just to manage the increase in demand. Accomplishing this will take decades and cost billions, according to the Department of Energy. In fact, according to a study conducted by Acupoll Precision Research on behalf of the Propane Education & Research Council (PERC), 54% of respondents believe electricity for everything will be too expensive for taxpayers while 70% strongly agree Americans should have a choice when it comes to their energy source.

Propane is a clean, affordable, and abundant energy option that can help reduce carbon emissions right now. Using propane appliances like furnaces, water heaters, fireplaces, and kitchen appliances alongside other energy sources reduces the strain on the existing electrical grid. And unlike electric appliances, propane appliances can work even during power outages.

Seal In Energy

Outdated doors and windows often lack energy benefits. Newer models have stronger, thicker panes that reduce the transfer of heat from inside to outdoors (and vice versa in the warmer months). Updating doors and windows allows you to easily repair any cracks or faulty seals that make it easy for energy to escape. When your home is well-insulated, your heating and cooling system works more efficiently.

Consider Solar Panels

When many homeowners think of renewable energy, they often think

“solar.” Some states are mandating solar adoption, and while financial rebates help, solar panels are still considered an expensive upgrade for many people. The number of panels you need depends on your geographic location and weather, as well as the size of your home and your family’s energy consumption habits. If you have access to propane and electricity, and are planning to upgrade to solar, consider adding propane appliances to offset the energy load required from your solar system.

Install a Backup Power Source

The Department of Energy’s “Electric Disturbance Event Annual Report” showed an increase in power outages from 2000 to 2020. More than half of consumers nationwide indicated they or a close family member or friend have been personally impacted by a power outage in the past two years, according to PERC.

As a result, many homeowners are saying “yes” to backup power generators. A propane standby generator can be a key part of resilient home upgrades by offering supplemental electricity in as little as 10 seconds after an outage. Propane doesn’t degrade over time, making it an ideal standby power fuel. Plus, it’s cleaner than diesel so you can keep your home functioning and family safe while being a good steward for the environment.

Increase Energy Efficiency

While landscaping plays an important role in curb appeal, it also serves more practical purposes. Thoughtfully placed trees and shrubs can block the heat that comes from powerful direct sunlight while serving as a break against blustery winds and providing a natural form of external insulation for the home. In outdoor living spaces, propane-powered appliances can offer increased energy efficiency. For example, propane can power full outdoor kitchens, fireplaces and fire pits, patio heaters, flame lighting, or



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When the Grid Fails

In 2021, a winter storm decimated a major electrical power grid, leaving thousands of Americans in the dark and cold. Some people lost their lives while others battled to overcome extensive damage to their homes and businesses.

One way to reduce the risk of large-scale disasters is increasing Americans' reliance on a broader mix of energy

sources. Using a combination of propane, solar, electricity, and natural gas can keep homes and businesses alike running efficiently and safely.

Relying on alternative energy sources like propane can also make a meaningful environmental impact in the long-term while offering short-term advantages, including continued access to power during emergencies when another energy source fails. ♦

This article was provided by the Propane Education & Research Council.

HOW TO GET A . THIS WINTER

by Melinda Myers

Just like us, insects spend their winters in different locations. Unlike us, they spend their winters in different stages of development. Some may overwinter as adults, others in their immature stage as grubs, caterpillars, or nymphs, while others will be in the pupal stage like a chrysalis or cocoon. Understanding their lifecycle and location can help us support beneficial insects while managing problem insect pests.

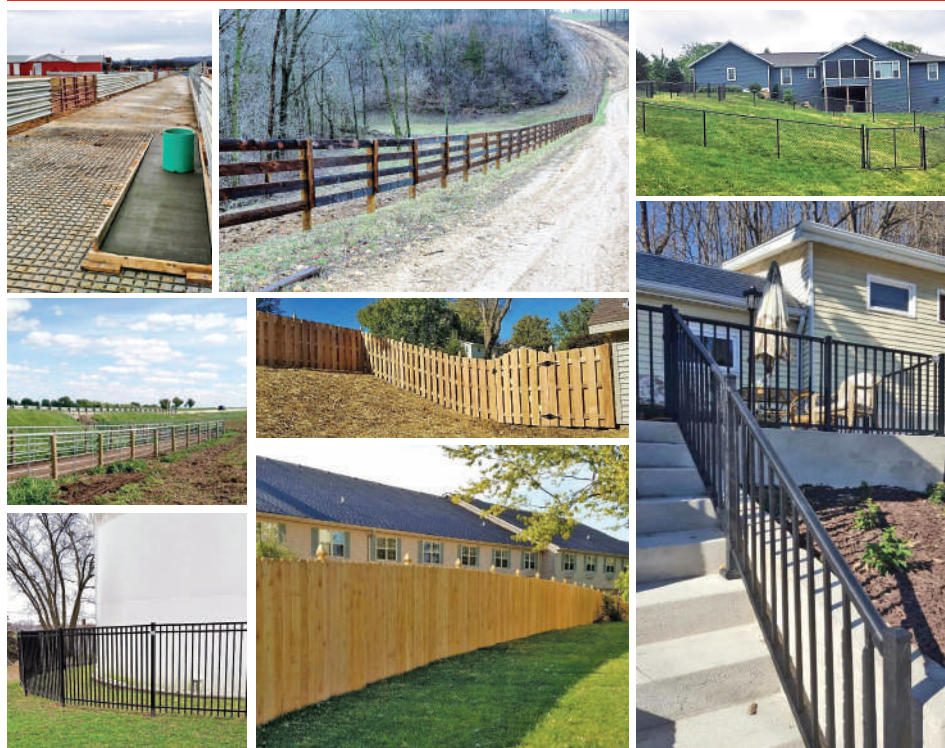
Invite beneficial insects like lady beetles, parasitic wasps, and predatory mites to your landscape to help manage populations of plant-damaging pests. Add a birdbath to encourage insect-eating songbirds into your gardens. Most songbirds eat insects or feed them to their young while adding color, movement, and entertainment to your garden.

Keeping your plants healthy with proper care is the first and an important step in any pest management strategy. Healthy plants are better able to tolerate pest attacks and are more likely to recover from the damage.

Despite your best efforts, insect pests may attack and damage your plants. Birds and predaceous insects often manage small populations but there may be times you decide to intercede. Winter is a great time to monitor and, in many cases, manage plant-damaging insects.

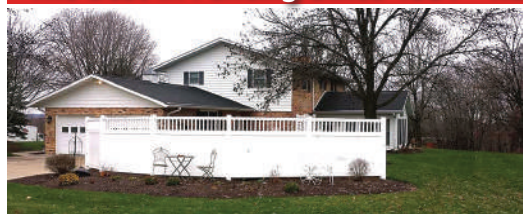
Scale insects can be one of these and come in a variety of colors and shapes, but all grow and reproduce under a waxy covering. This covering protects them from predators, desiccation, and pesticides. Depending on the scale species they may overwinter as an

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JUMP START ON MANAGING PLANT PESTS

CONTRIBUTED PHOTO BY MELINDA MYERS



immature scale, fertilized female, or eggs under the protective covering.

Treating plant damaging scale in early spring is one way to jump-start control of this pest while having minimal or no impact on beneficial insects that will help manage this pest. Take some time now to check plants for problem pests like the invasive oyster shell scale. This insect is not native to North America and is a pest of more than 130 species of plants including poplars, ash, beech, maple, willows, dogwood, cotoneaster, and lilacs. Adult scale insects form a grayish to dark brown protective covering called a test that resembles an oyster or mussel shell. In the fall the mated female lays 20 to 100 eggs inside the test, dies and the eggs remain there throughout the winter.

Removing heavily infected twigs and

branches is an option when the scale population is contained in a small portion of the plant. You can also gently scrape the scale off branches and stems with a plastic dish scrubber. Be careful not to damage thin-barked plants.

Another option is to apply organic lightweight horticulture when plants are dormant. The temperatures must be 40 degrees or higher when treating. As always, read and follow label directions for effective and safe control. Since the eggs are so well protected, a second application of the horticulture oil can increase success. Make a second application, if needed, when the eggs hatch and the immature insects known as crawlers emerge in spring after the buds have burst.

As you survey your landscape this

winter, pay special attention to stressed plants and those susceptible to oyster shell scale and other insect pests common in your area. Plants exposed to road dust and pesticides may also be more vulnerable as these conditions negatively impact predators and parasites that help manage plant pests.

Regularly monitoring plant health, working with nature, and strategically managing invasive pests like the oyster shell scale can help improve the health, vigor, and longevity of your landscape plants. ♦

*Melinda Myers has written more than 20 gardening books, including *Small Space Gardening*. She hosts the "How to Grow Anything" DVD series and the *Melinda's Garden Moment* TV & radio segments. Her website is MelindaMyers.com.*

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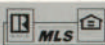
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