



County to offer free dumping Oct. 24-25

Burning of most debris illegal in Ky.

STAFF REPORT

Any part of home improvement includes cleanup and disposing of junk. And as the days grow shorter and the temperatures drop, residents of Crittenden County are scurrying to finish such projects around the home.

With the ritual, though, comes rules, and the Kentucky Division for Air Quality reminds people who are wrapping up their summer cleanup that there are restrictions on disposing of the junk removed from the rafters, shed, garage and basement. One of those rules applies to outdoor burning, a popular means to erase the clutter across rural areas of Kentucky.

The Division's website warns

that burning trash is illegal in Kentucky, though many residents don't realize it. And fines for illegal burning can go as high as \$25,000 per day per violation.

But later this month, there is a free alternative to disposing of trash without the risk of fine. Crittenden County Convenience Center will be open 8 a.m. to 4 p.m. Oct. 24 and 8 a.m. to noon Oct. 25 to assist with autumn cleaning, accepting an array of debris at no charge.

All large items, including furniture and appliances, will be taken at the center on U.S. 60 East, just outside of Marion. Tires and chemicals, however, will not be accepted. Also, there will remain a charge for

disposal of household garbage.

This annual fall program is offered by Crittenden Fiscal Court.

If you can't make it to the convenience center later this month, remember that Kentucky law prohibits the burning of many materials around a home that you may be looking to dispose of. Those items include plastics, tires, painted or treated wood, building materials and even food.

"In Kentucky, it is never legal to burn household trash other than uncoated paper products," the Division of Air Quality's website warns.

It's also illegal to burn trailers, buildings and construction and demolition debris such as shingles, drywall and insulation.

Some open burning in Kentucky is permitted. For instance, campfires, fires for cooking and fires to



Free debris disposal

Crittenden County will offer free dumping Oct. 24-25 at its convenience center off U.S. 60 East. Most large items, including furniture and appliances, will be accepted, but disposal of household garbage requires a fee. No dumping of tires or chemicals will be allowed.

dispose of tree limbs are allowed in Crittenden County as well as many

other counties across the Commonwealth. Burning within 150 feet of woodland or brushland, though, will remain illegal during daylight hours between 6 a.m. and 6 p.m. until Dec. 15, when Kentucky's fall fire hazard season ends.

For those uncomfortable with burning limbs, trimmings and other foliage, the county's brush dump on Bridwell Loop is open for free disposal of such items. The site is open seven days a week for dumping.

For more details on outdoor burning laws, visit air.ky.gov or call (888) BURN-LAW.

For further information on the county's free dumping weekend at the convenience center, call Crittenden County Judge-Executive Perry Newcom's office at (270) 965-5251.



Fewer Americans signed contracts to buy homes in August, suggesting that real estate sales could remain sluggish.

Contracts to buy homes slide in August

ASSOCIATED PRESS

Fewer Americans signed contracts to buy homes in August, suggesting that real estate sales will remain sluggish over the next few months.

The National Association of Realtors said Sept. 28 that its seasonally adjusted pending home sales index fell 1 percent over the past month to 104.7. Higher prices and weak wage growth has limited buying, as the index is 2.2 percent below its level from a year ago.

The five-year recovery from the Great Recession has been uneven, such that historically low mortgage rates have failed to propel buying back to usual levels. Price increases going back to 2013 have led to fewer homebuyers, while many families have lacked the income to save for down payments. Investors making all-cash offers on homes have also begun to retreat, reducing the total number of sales.

Pending sales are a barometer of future purchases. A one- to two-month

"We hope this lost ground will be recovered gradually, but with investors disappearing from the market and homebuilders gaining market share from private sellers, it will take time."

— Ian Shepherdson

chief economist at Pantheon Macroeconomics

lag usually exists between a contract and a completed sale.

The Realtors project that 4.94 million existing homes will be sold this year, down 3 percent from 5.09 million in 2013. Analysts generally associate sales of roughly 5.5 million existing homes with a healthy market.

August contracts fell in all four geographical regions — Northeast, Midwest, South and West — compared to the prior month. The index had registered overall gains in four of the previous five months.

Combined with homebuilders catering to higher-income buyers instead of the

mass market, the contracts index points to trivial improvements in home sales in September.

"We hope this lost ground will be recovered gradually, but with investors disappearing from the market and homebuilders gaining market share from private sellers, it will take time," said Ian Shepherdson, chief economist at Pantheon Macroeconomics.

The housing rebound started to struggle in the middle of 2013. Mortgage rates started to rise from historic lows, even though they remain below their historical averages. Fierce winter storms delayed construction

and slowed foot traffic at open houses at the beginning of 2014. Sales, however, never quite showed much strength during the summer buying season because wage growth has been so modest coming out of the downturn.

Purchases of existing homes fell 1.8 percent to a seasonally adjusted annual rate of 5.05 million in August, the Realtors said late last month. Sales fell from a July rate of 5.14 million, a figure that was revised slightly downward.

New-home sales did show greater strength in August, but they continue to be below the 1990s pace of more than 700,000 sales a year.

Sales of new homes climbed 18 percent last month to a seasonally adjusted annual rate of 504,000, although much of the gains were concentrated in the West. More importantly, 28 percent of the new homes sold in August cost more than \$400,000, compared to just 18 percent a year earlier.

Freddie Mac: Average United States 30-year mortgage rate at 4.19 percent

ASSOCIATED PRESS

A key long-term U.S. mortgage rate dipped last week, the second drop after a large increase two weeks prior.

Mortgage company Freddie Mac said last Thursday the nationwide average for a 30-year loan slipped to 4.19 percent from 4.20 percent last week. The average for a 15-year mortgage, a popular choice for people who are refinancing, was unchanged

at 3.36 percent.

The 30-year rate is down from 4.53 percent at the start of the year. Rates have fallen even though the Federal Reserve has been trimming its monthly bond purchases, which are intended to keep long-term borrowing rates low. The purchases are set to end next month.

Mortgage rates often follow the yield on the 10-year Treasury note. The 10-year

note traded at 2.41 percent at midday last Thursday, down sharply from 2.57 percent a week earlier.

The decline in the 30-year rate comes after sales of existing homes fell in August. Investors retreated from real estate and first-time buyers remained scarce, according to a report last week from the National Association of Realtors.

And fewer Americans signed contracts to buy

homes in August, suggesting that sluggish sales could continue. The Realtors group said Sept. 29 that its seasonally adjusted pending home sales index fell 1 percent.

By contrast, the Commerce Department said two weeks ago that sales of newly constructed homes surged in August, to the fastest sales pace since May 2008.

To calculate average

mortgage rates, Freddie Mac surveys lenders across the country between Monday and Wednesday each week. This week's average mortgage rate was not available at press time.

The average doesn't include extra fees, known as points, which most borrowers must pay to get the lowest rates. One point equals 1 percent of the loan amount.

The average fee for a 30-

year mortgage fell to 0.4 point from 0.5 point last week. The fee for a 15-year mortgage remained at 0.5 point.

The average rate on a five-year adjustable-rate mortgage fell to 3.06 percent from 3.08 percent. The fee rose to 0.5 point from 0.4 point two weeks ago.

For a one-year ARM, the average rate dipped to 2.42 percent from 2.43 percent. The fee held at 0.4 point.

BELT
EXCAVATING CO.

- Dozer Work
- Land Clearing
- Ponds
- Site Work
- Basements

SHELBY BELT
270-965-3883 home
270-871-2105 cell

JARED BELT
270-871-4502 cell

Custom Iron Products

- Hand Rails & Gates
- Decorative Garden Accents
- Decorative Wrought Iron
- Welding & Fabrication To Meet Your Needs

For the Do-It Yourself Projects

- Bolts, Nuts, Washers, All Thread & More
- Hardened Grade 8 Bolts
- Grade 5 Hardware By The Pound

RILEY
TOOL & MACHINE

531 Moore Street • Marion, Kentucky • 270-965-3005
www.rileymachine.com

Make raking leaves easier, maybe fun

METRO SERVICES

Raking leaves is an annual event for people in many parts of the country. Some people enjoy getting out in the crisp, autumn air and spending a day cleaning up the yard. Others do not relish the idea of hours upon hours of leaf removal from their lawns. Making the process easier and more enjoyable benefits all involved.

The majority of homeowners realize that in order to keep their lawn pristine, leaves and debris must be routinely removed from the yard. Raking leaves is an activity that takes time and energy. It also can be strenuous work. However, by employing a few techniques, the work doesn't have to be that difficult and it might even be fun.

- Invest in a quality rake, par-

ticularly one that bends a bit with each stroke. This will help maximize the number of leaves that will be collected with each pass.

- If raking routinely causes aches and pains in your arms, shoulders and wrists, look for ergonomic rakes that are the proper height for your body.
- Move your legs when you are raking instead of remaining stationary and just using your arms. This will help reduce your risk of back pain.

- Use smaller passes of the rake to collect leaves. This method is more efficient and less taxing on your muscles.

- Turn on music while you are raking. Sing along to the tunes or move with the beat, and it just may take your mind off of the task at hand.

- Be sure to rake downwind;

otherwise every pile of leaves you collect may end up blowing around and giving you more work.


- Rake leaves in groups. Enlist the help of all family members so that it will take much less time. Plus, everyone gets to spend time working together. Talking and joking around will certainly pass the time more quickly.
- Use a leaf blower sparingly. It may seem advantageous to simply blow the leaves to the curb, but this can take more time and leaf blowers are much more noisy. Use the blower to dislodge leaves from hard-to-reach areas, like behind bushes or under decks. Then rake the leaves into manageable piles.

- Wait until after the peak time for leaves to be falling before you do the majority of raking. Otherwise, you could spend just about every Saturday and Sunday clean-

ing up leaves.

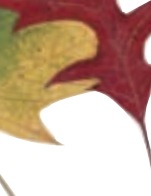
g - Create family-centered games while raking. Have contests to see who can rake the largest pile in the shortest amount of time. Take breaks so that everyone can enjoy jumping in a giant leaf pile or horsing around.

h - Host a leaf-raking party with friends and family members. Tie it into a day when there is a football game on television, or toss around the old pigskin after the job is done.



- Use two garbage pail lids to pick up leaves and put them into

disposal bags.
You'll grab more
leaves in each
pass.



- There are some leaf blowers that can vacuum up leaves and mulch them at the same time. Put a portion of this leaf mulch into a compost pile or in your garden beds.

- If your town collects leaves curbside, be sure to keep them in a neat pile to reduce the likelihood of leaves making their way into a nearby sewer.

Leaf cleanup is a necessary task, but the task doesn't have to be tedious and time-consuming.



Eco-friendly lawn care can save energy, money

METRO SERVICES

Autumn marks the time to transition from the hot days of summer to the chilly weather of winter. As people remove sweaters and long pants from storage, cleaning up their yards also may be on their minds.

Fall is a season of beautiful foliage, but once that magical color show is over, thousands of leaves have fallen to the ground, necessitating a few weekends' worth of yard work. Some homeowners may be on the lookout for environmentally friendly ways to handle autumn yard work, and thankfully there are plenty of eco-friendly ways to tackle such tasks.

Leaves

The tallest task with regard to fall yard work is collecting the leaves that fall to the ground. Some homeowners prefer to wait until all of the leaves have fallen before starting the collection process, while others handle the task in stages to make it

Invest in a durable, ergonomic rake to get the job

done quickly and without injury. Innovators are constantly reinventing the rake, and now there are designs that do not trap leaves, saving homeowners from the time-consuming tasks of cleaning the rake's teeth. Rake on a calm day so the wind isn't thwarting your efforts.

When it comes time to bag the leaves, use biodegradable paper bags or look for mesh-like bags that are made from cornstarch. These are more eco-friendly than plastic bags, which can take much longer to decompose.

You won't need to dispose of all the leaves you collect. Shred some to use as mulch, which can prevent soil erosion during the winter. Some leaves can be added to compost piles or used as a soil amendment in planting beds.

Compost

Autumn is an ideal time of year to get started on building a compost bin. Take advantage of the cooler

temperatures to make outdoor work more comfortable.

According to the Audubon Society, American yards generate two tons of clippings each year. A lot of that waste ends up being bagged and thrown away. Instead of producing waste, compost leaves and grass trimmings to use as valuable fertilizer come the spring planting season.

When choosing a location for your compost bins, be sure to place them a good distance away from the house but near enough to garden beds. Most yard waste and food debris can be added to the compost pile. Just avoid animal products, which can produce harmful bacteria.



METRO SERVICES

Skip the leaf blower and get the family together for eco-friendly leaf cleanup.





DEPENDABLE

DOUBLE YOUR LIMITED WARRANTY

WHEN YOU PURCHASE EITHER STIHL® OP ULTRA-BL OR STIHL® OP ULTRA-BL, you receive a **DOUBLE LIMITED WARRANTY** on your STIHL® OP ULTRA-BL. This warranty is provided by STIHL, Inc. and is in addition to the standard limited warranty provided by STIHL, Inc. on your STIHL® OP ULTRA-BL. See dealer for details.



MS 170 CHAIN SAW

\$179.95

★★★★★

"Can't say enough about this product - well made, great power, reliable, and just gets the job done."

- user WNCChip



BG 55 HANDHELD BLOWER

\$149.95

★★★★★

"This blower is very reliable, has good power and is pretty darn tough. Best investment you can make in a hand blower."

- user Kandall3



FS 38 TRIMMER

\$129.95

★★★★★

"I couldn't be more happy with the product. It fires right up, runs strong and is effortless to operate."

- user Smitty44

Indicates products that are built in the United States from domestic and foreign parts and components. Check out these reviews and others on the product pages at STIHL.dealers.com

All prices are MSRP. Available at participating dealers. The actual listed price for length can vary from the effective cutting length based on what's purchased. It is installed as of 2018 STIHL



Welcome Sean Belt

New Rental Manager

Marion True Value and Stihl Service Technician

Mini Excavator, Bobcat, Backhoe and many other rental items available





223 Sturgis Rd., Marion, KY
270-965-5425



METRO SERVICES
Installing a fresh furnace filter is one way to ensure the furnace runs smoothly through the winter.

Inspecting furnace can save winter headaches

METRO SERVICES

It is almost time to bid adieu to the warm days of summer. Chilly afternoons followed by continually dropping temperatures are on the horizon, and fall is the perfect time to service the home furnace to ensure it is ready to withstand the demands of winter.

Furnace maintenance should be done on a regular basis. The best time to do so is in late summer or early fall, when you still have enough time to address any problems before it gets too cold outside.

HVAC systems malfunctions are typically caused by one of a handful of common problems. Inspecting certain components can help to guarantee a furnace is in working order when the first cold days arrive.

Filter and air intakes

After several months of running the air conditioning, the filter on the heating and cooling system may need to be changed. Check the condition of the filter to see if it is heavily soiled. Furnace filters are relatively inexpensive. Since this thin barrier will be responsible for cleaning the air you breathe, it is important to keep a fresh filter in the unit. A clogged,

dirty filter will reduce the efficiency of the HVAC system and may contribute to poor indoor air and allergies.

Check the air intakes around the house for obstructions. Do not place furniture directly in front of intakes or venting that delivers air to the home, as this can compromise air flow and force the unit to work harder. Without adequate air flow through the system, the furnace may not turn on.

Many systems also have some sort of external vent or exhaust pipe. Check that the area is free of leaves, debris and animal nests. Again, any blockages can impede the efficiency of the unit or cause it to fail.

Thermostat

Very often a furnace may not turn over because the thermostat is faulty. Many a homeowner has spent money to have a service person come out to examine the furnace, only to learn they only need a new thermostat or battery in the thermostat.

Check the thermostat against a separate thermometer to ensure that it is reading the right temperature in the house. Raise

the setting a few degrees to test if the heat kicks on.

Fuel

Furnaces are powered by various energy sources. Electricity, gas or oil may be involved in the process. If fuel is not being delivered to the furnace, the pilot will not light and warm the air to be blown through the house. Some systems have an emergency shut-off switch that will halt fuel delivery to the unit. It's easy for these switches to be flipped accidentally if a furnace is located in a high-traffic area. Make sure the switch is in the "on" position before reporting a problem.

In addition to these steps, you may want to vacuum the vent screens around the house. This will reduce the amount of dust blown around. Also, if the furnace exhausts into a flue, be sure that the exhaust route is clear so that carbon monoxide does not back up into the home.

Many homeowners are fully capable of inspecting their furnaces to ensure they are ready for winter. If anything seems out of place or malfunctions, consult with an HVAC professional to make repairs.



*Serving
Individuals
&
Contractors
Since 1985*

We Haul Sand & Rock For:

- Driveway Construction
- Landscaping



Gary CRUCE HAULING, INC.

(270) 965-4520
Marion, Kentucky



BOBBY HOWARD'S GARAGE DOORS

- Sales
- Service
- Installation



FREE ESTIMATES INSURED

Commercial & Residential

Service & Repair on
Garage Door Openers and Garage Doors

Open 6 Days a Week • Over 25 Years Experience
Salem, KY

(270) 508-0043

Bobby Howard Garage Doors Supports
Crittenden County High School Marching Band
Donations Accepted
For More Information, Call (270) 704-1640

Choose your own design





Husqvarna

TAMING THE WILD.

455 Rancher

An ideal saw for landowners and part-time users who require a high powered, heavy-duty and responsive workmate for all cutting conditions. It combines the best characteristics of its predecessor with new, facilitating technology and ergonomics.

\$429⁹⁹





M-ZT52

The M-ZT series zero-turn mower from Husqvarna takes performance, productivity, and comfort to a whole new entry-commercial level. The intuitive operator interface, heavy-duty steel frame and commercial rated hydraulic system create the ultimate mowing experience. With a rugged fabricated steel deck that is mulch and collection capable, the M-ZT is practical for all of your property maintenance needs. The high back seat with armrests and adjustable ergonomic steering levers will provide a comfortable ride time after time.

\$5,999⁹⁹

125B Leaf Blower

Revolutionary handheld blower that combines high power with state-of-the-art ergonomic design. The blower tube is engineered to be in line with the handle, minimizing rotational force on the wrist. The 125B blower is perfect for homeowner use. Comes complete with a flare nozzle for higher air speed and a Vac-Kit for vacuuming/mulching lawn debris.

\$159⁹⁹



HODGE SALES & SERVICE

14721 U.S. HWY. 60 WEST • SULLIVAN, KY • 270-333-4717

Ways of treating driveway stains vary

METRO SERVICES

A driveway is one of the first things guests see when visiting a home. Taking up a good portion of the front acreage of the home, a driveway can add visual appeal to the property. But when driveways are stained, cracked or pitted, they become eyesores that can rob a home of its curb appeal.

Concrete driveways are notorious for absorbing stains. Anything from automotive fluids to fallen leaves can affect the appearance of a concrete driveway. And while cleaning the driveway can take a little effort, the end result is well worth the effort.

Asphalt driveways may not show stains as visibly as concrete driveways, but that does not mean they cannot benefit from some TLC. The following cleaning methods can give a tired or dirty driveway a good-as-new look.

Pressure washing

Pressure washing machines can be used to re-



METRO SERVICES

Driveway stains can be remedied in various ways.

move ground-in stains from driveways. The power of the streaming water and a combination of mild cleanser may be able to remove a number of stains, including those from leaves, mold, spills, dirt, fungus, and bird droppings.

Proceed with caution when using pressure washers, as they can be powerful tools. If the nozzle is set incorrectly, it is quite easy

to pit out portions of the driveway or create a streaky look. Widen the spray and pass over each area several times to remove ground-in stains.

Pressure washers may come equipped with various attachments to make the process easier and eliminate stripping. Beginners may want to consider an attachment to make the job less arduous.

A rotary turbo nozzle will

focus the water in a fine stream but constantly rotate that stream to cover a wider area. A water broom will clean a wider area in one pass and some have castors that keep the nozzles the same height over the driveway surface. According to the Pressure Washing Industry Resource Center, pressure washing a driveway will go a lot faster and becomes easier if you use a water broom.

A surface cleaner is another attachment that enables you to push a rotary arm over the driveway for faster cleaning.

Non-chemical cleansers

Cleaning driveway stains may only require a few items you already have around the house. Sometimes stains can be minimized simply by absorbing spills or residual oils and fluids.

Sawdust, cat litter and baking soda are ideal, absorbant materials. Sprinkle these substances on oily stains in the driveway and allow them to sit for a few

days before sweeping away the residue. After a few days, the oily stain will most likely be minimized.

Laundry detergent and dish soap also can break through some greasy stains. Try making a solution of water and the detergent of choice. Use a stiff-bristle broom to work the cleanser into the stained driveway, then rinse away the suds with a hose. Repeat until the stains have lifted.

Muriatic acid, also known as hydrochloric acid, is used in swimming pools and for different applications around the house. It is a strong solvent that can clean some of the more stubborn driveway stains. Always exercise caution when using chemical cleansers. Wear eye protection, gloves and be sure to mix properly, as many chemicals are flammable.

Preventing stains

Allowing fluids or other substances to sit on a driveway may contribute to soaked-in stains. Being proactive can mean less scouring later on. Routinely examine the driveway for automotive fluids and take your car in for a tuneup to remedy any leaks.

Rinse away leaves and other debris before they affect your driveway's appearance. Keep cat litter on hand to soak up minor spills and stains before they grow into larger problems.

Home remodeling insurance can protect property owners

METRO SERVICES

Many steps are involved in a successful home remodeling project. A common mistake made by homeowners is failing to consult with a homeowners' insurance agent before beginning a major home overhaul. The National Association of Insurance Commissioners advises reviewing your home insurance policy before any significant work is done on your home. The right amount of coverage will protect your assets both during construction and afterward when your home is worth more.

According to the inde-

pendent consumer insurance website Insure.com, 1 in 4 remodeling projects will increase the value of a home by more than 25 percent, so there's a good chance you will need to increase your coverage to compensate for renovations done on the home. Many insurance companies require you to insure your home for at least 80 percent of its replacement value. If you have added an extension or installed an inground pool, you may have raised the value of your property enough to necessitate an insurance policy change.

Begin by talking with

your insurance company and explain the scope of the planned renovations. Inquire whether you will need to update or amend your current insurance policy to protect yourself financially during the renovation. This is particularly important for those who will be doing the work themselves or asking a friend or family member for help. While many contractors have business and general liability insurance to protect themselves if a worker is injured, homeowners may need sufficient liability protection in the event a non-contractor gets hurt working on your

home. Your insurance company may have other types of insurance to protect you further if you are planning a very large project. Failure to ask about coverage before starting the renovations puts you at risk.

If you will be using contractors and subcontractors, be sure that they are insured and bonded. Should they damage your home or be injured during the renovation, their insurance will cover any resulting expenses. However, if they are not insured or bonded, you may be held liable through your own insurance policy or you may have to pay out of pocket.

Up your coverage

According to the independent consumer insurance website Insure.com, 1 in 4 remodeling projects will increase the value of a home by more than 25 percent, so there's a good chance you will need to increase your insurance coverage to compensate for renovations done on the home.

praisal of the property and secure adequate insurance coverage.

Certain improvements may make you eligible for discounts. For example, a new heating system, energy efficient appliances or an alarm system may qualify you for rebates or lower premiums.

Homeowners may think they have covered all of their bases when preparing for a home renovation project. However, it also is essential to consider insurance needs before you begin work and then again when the project has been completed and the value of the home has increased.

Chimney cleaning can be do-it-yourself job

METRO SERVICES

Homeowners whose homes have fireplaces understand that a little more maintenance goes into autumn prep work for their homes than for those homeowners without fireplaces. Readyng the fireplace for another season of use requires some upkeep.

A clean fireplace and chimney is the best defense against hazardous conditions that can cause a chimney or home fire. For those who did not clean their chimneys in the spring after extensive winter use, it is imperative to handle cleaning prior to lighting your first fire in the coming winter.

Chimney cleaning can be a do-it-yourself job. Rods and brushes can cost as much as \$150, depending on where you live. That is roughly equivalent to the cost of hiring a professional chimney sweep once. But if you have a fear of heights or prefer not to climb up on the roof to inspect the chimney, you may just

want to hire a professional.

When cleaning your chimney, first place plastic sheeting in the fireplace and around the opening to the fireplace inside the home. Then climb up on the roof and remove the chimney cap inspecting the chimney for soot and creosote, which tends to be thickest at the mouth of the chimney where it will cool and stick to the inside of the masonry. Use the correct size brush for your chimney to make adequate surface contact to sweep out the debris. Go inside and clean up the residual mess, then reach up into the chimney from the fireplace side and remove any other soot before moving into the basement (or wherever the chimney reaches the bottom) to remove any soot that has dropped from that area as well.

Cleaning a chimney is a messy task that will take some work, but it is a task that needs to be done to safeguard a home before the arrival of winter.

Commercial and Residential Pest Control.

Termite Treatments of Spot & Pre-Treatment



30 Years of Service
For Free Estimates Call

**Del Brantley's
PEST CONTROL**

270-988-2422 or 270-836-0649
NPMA and KPC Member

TINSLEY Electrical Service

P.O. Box 502 • Salem, KY 42078
(270) 988-2638 • 559-5904

Residential/Commercial Wiring

Mobile Home
Service Installations

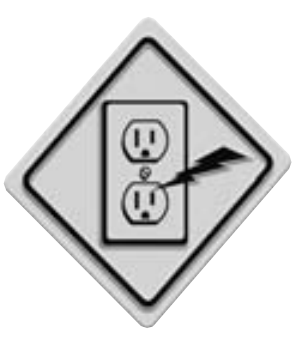
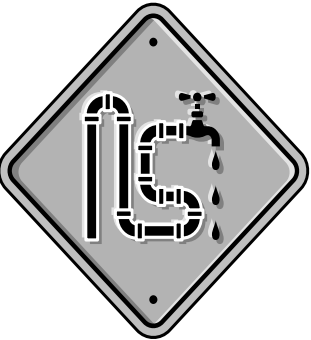


- No Job Too Small -
30 Years Experience

Call Us For All Of
Your Electrical Needs

Larry Tinsley, Owner

GET YOUR PLUMBING AND ELECTRICAL JOBS UNDER CONTROL



Come See Alan, Phillis, Donald & Shanna at

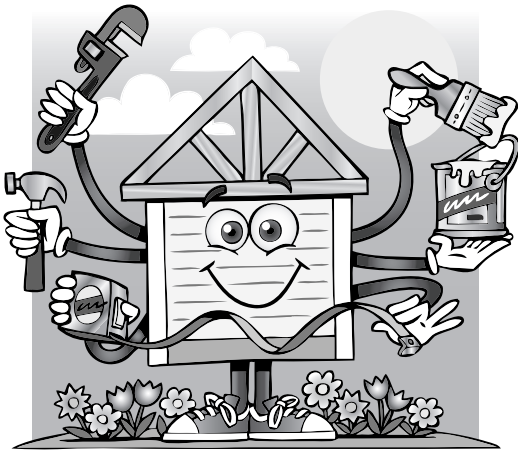
H&H SUPPLY

820 S. Main St., Marion, KY 42064
(270) 965-2700

Hours: M-F 7 a.m.-5 p.m. • Sat. 8 a.m.-12 p.m.



Fix Up, Clean Up, Paint Up



If you need extra cash for home improvements, give us a call.



**First Choice
Finance. Co.**

Providence, KY
2111 Westerfield Dr.
270-667-9389



Certified Master Logger

FULLY INSURED



LOGGING
FOR THE
LANDOWNER

(270) 836-7845 MIKE SUTTON

(270) 871-7537 JUSTIN SUTTON

Fall best time to replace aging air-conditioning unit

STATEPOINT MEDIA

Before you turn off your AC system for the season, consider having it checked out by a certified contractor. If it's older or has been giving you problems, you might want to replace it.

"It may not be top of mind, but fall is actually the ideal time to think about your home's cooling system," says Frank Landwehr, VP of Marketing at Emerson Climate Technologies.

There are five reasons why consumers who consider this important home upgrade during the off-season often have much better outcomes, say the experts at AC & Heating Connect.

- Contractor considerations: Give yourself plenty of time to identify the best AC contractor for your installation. Contractors in between cooling and heating seasons will be more available to help solve your specific problems.

- New features: Learn about the latest technology and features available for HVAC systems, as a lot has changed in the past 20 years. Consider systems with features ranging from superior humidity reduction to noise reduction to remote control systems and energy-efficient programmable thermostats. "Dual fuel" heat pumps that can use either electricity or natural gas for heating are another recent innovation to consider.

- Zombie heat pump: So-called "zombie" heat pumps appear to be alive and running, but in reality are not performing optimally, or at all. If your air conditioner doubles as a heat pump,



STATEPOINT MEDIA

Before you turn off your AC system for the season, consider having it checked out by a certified contractor. If it's older or has been giving you problems, you might want to replace it.

fall is the time to have your system checked out for the heating season. Fall is also a good time to have a conventional furnace checked out by a contractor. If it's older like the AC unit, you might be better off having them both replaced at once.

- Recalculations: Have your contractor run new calculations on your home. Changes since that old AC system was installed can affect your needs. For example, if you added insulation, upgraded to more efficient windows, knocked out walls or added a room, you might need a different system size than before – and the wrong system can be problematic.

A system that's too small won't keep up on the hottest days. A system that's too large will cycle too much, causing wide swings in temperature – and won't necessarily remove all the humidity from your home.

Further, if you plan to close the AC vents in seldom-used rooms, look for a

system with at least two steps of capacity modulation. Closing room vents and doors effectively makes your house appear smaller to your HVAC system, which could significantly damage the system or cause it to fail prematurely.

- Regulations: Know the latest government regulations and rebates before you buy. New regulations going into effect Jan. 1, 2015, might affect the minimum efficiency standard in your region. Give yourself time to consider whether you want to replace your system ahead of the change.

Replacing HVAC systems in fall can be a smart maneuver. By planning ahead, you can make smarter choices for your home and your comfort.

Check out www.ac-heatingconnect.com for free resources and to learn more about what type of system might be best for your home.

Plants improve indoor air quality

METRO SERVICES

Indoor air quality is not often an issue in the warmer months, when many homeowners open their windows to let the fresh air of the great outdoors enter their homes in abundance. But once the temperatures begin to dip and windows start to close, indoor air quality can suffer. Musty air is not only uncomfortable, it's also unhealthy. Volatile organic compounds, or VOCs, can build up inside a home, especially when windows are kept shut for long stretches of time, which is often the case in winter. Indoor plants can counter such stale air, in some cases filtering out VOCs to make the air inside a home more breathable and healthy. The following are a handful of houseplants that can improve indoor air quality.

- Aloe: Many of us know aloe for its restorative properties with regard to treating burns and cuts, but aloe also improves indoor air quality by helping to clear a home of the byproducts, including formaldehyde, of chemical-based household cleaners. Aloe loves the sun, so if you hope to keep an

aloe plant healthy through the winter, be sure to place the plant in a window that gets lots of sun exposure throughout the day.

- Gerber daisy: Like aloe, a gerber daisy needs ample sunlight, and tends to only withstand winters in warmer climates. But homeowners who live in such climates may still keep their windows closed in winter, and those that do can use these colorful, low-maintenance flowers to remove trichloroethylene, a chemical that clothes may be exposed to during the dry cleaning process.

- Golden pothos: The golden pothos can survive a winter, but homeowners should be careful not to let the plant dry out, which can happen if they are directly exposed to sunlight. A golden pothos vine will grow quickly, so a hanging basket is a great way to keep one inside a home, where the plant can help fight formaldehyde.

- Ficus benjamina: Also known as a weeping fig, the ficus benjamina can be difficult to overwinter. But that does not mean your ficus benjamina, which can filter pollutants such as benzene,

formaldehyde and trichloroethylene from a home, won't make it through the winter. You just need to figure out the right watering and light conditions for the plant. Such conditions can be discussed with a gardening professional.

- Warneck dracaena: The warneck dracaena, or dracaena deremensis, fights pollutants created by varnishes and oils. The warneck dracaena is a sturdy houseplant that is difficult to kill, but it still thrives in temperatures that are between 70 and 80 degrees.

AUTO | HOME | LIFE | BUSINESS | A MEMBER SERVICE | KYFB.COM

Small town service.
Big time commitment.

No matter where you live in Kentucky, there's a Kentucky Farm Bureau Insurance agent nearby committed to taking care of your insurance needs.

Larry Davidson
Agency Manager

109 Court Street
Marion, KY 42064
270-965-4624

Ricky Brown
Agent

KENTUCKY FARM BUREAU

INSURANCE

BIG ON COMMITMENT™

HILLCREST
OVERLOOKING MARION

INTEREST FREE
FINANCING TO
FIRST FIVE BUYERS!
Small Down Payment
Required

Remember, property can be used
as collateral for mortgages.

Inside City Limits

- Fire & Police Protection
- Paved Streets
- Sewer & Water System
- Underground Utilities
- Restricted Development
- Picturesque Lots
- Breathtaking views of Marion & Fredonia Valley
- One of the highest points in Western Kentucky
- Local Developer
- Average Size lot is three-quarters of an acre
- Watch deer & turkey in your backyard
- Plenty of shady building spots
- Less than 2 miles from town

Richard Cruce Developer

(270) 965-3633 • (270) 969-0158 • 126 Briarwood Dr. • Marion, KY 42064

Fireplace Inserts
Ventless Heaters
Standard Cabinet and Corner Cabinet Mantles
Various Finishes, Multiple Sizes

We Are Your Locally Owned And Operated
Propane Supplier in Marion, KY.

We Have Lease To Own Tanks.
Call Us For Pricing And Details.

Looking Forward To Doing Business With You.
Your Business Will Always Be Appreciated.

Liberty FUELS INC.

825 S. Main St.
Marion, KY
965-4922

IT'S BEGINNING TO LOOK A LOT LIKE
CHRISTMAS

Feagan's
FURNITURE

Serving This Area Since 1932 With Quality You Have Come To Know

Fredonia, Kentucky • (270) 545-3498

OPEN: Mon. - Sat. 9 a.m. - 5 p.m. / Closed Sun.

Winterizing safeguards home from harsh winter

METRO SERVICES

Autumn is a beautiful time of year marked by welcoming cooler temperatures and the natural beauty of leaves changing colors. Autumn also has a tendency to fly by, as if the powerful weather of winter simply cannot wait to make its presence felt.

With such a seemingly short time between the end of summer and the dawn of winter, homeowners know they don't have too many weekends in between to prepare their homes for the potentially harsh months ahead. But such preparation, often referred to as "winterizing," can make a home more comfortable when the mercury dips below freezing, while saving homeowners substantial amounts of money along the way.

- Clean the gutters. Leaves falling in fall can be a beautiful sight to behold, but many of those leaves are likely finding their way into your gutters, where they can lodge and cause a host of problems down the road. If the leaves and additional debris, such as twigs and dirt, that pile up in your gutters are not cleared out before the first winter storm, the results can be costly and even catastrophic.

Winter rain and snowfall needs a place to go upon hitting your roof, and gutters facilitate the travel of such precipitation from your roof into street-level drainage systems. If gutters are backed up with leaves and other debris, then ice dams may form, forcing water to seep in through the roof. That damage can be costly and can even cause the roof to collapse inward in areas with heavy snowfall. Clean gutters throughout the fall, especially if your property has many trees, and be sure to check gutters one last time before the arrival of winter.

- Tend to your attic. Homeowners who have attics in their homes might want to add some extra insulation up there, especially those who recall feeling cold inside their homes last winter, which is often a telltale sign of improper insulation in a home. A good rule of thumb when determining if your attic needs more insulation is to look for the ceiling joists. If you can see the joists, then you need more



Cleaning gutters in the fall can prevent roof damage resulting from winter rains and snowfall.

insulation.

- Address leaky windows and doors. Sometimes attic insulation is not the culprit when it comes to a cold home. Oftentimes, leaky windows and doors are the real bad guys in a drafty home. Fall is a great time to inspect for leaky windows and doors, as the wind outside can serve as your partner. When the wind outside is blowing, take a tour of your home's windows and doorways, standing next to them to determine if there are any holes or leaks that are letting outdoor air inside. If you notice any leaks beneath exterior doors, install some door sweeps to keep outdoor air where it belongs. Leaks around windows can be snuffed out with caulk or weather stripping.

- Test the furnace. Homeowners typically do not devote much thought to their furnaces in spring, summer and fall. But with winter on the horizon, fall is the time to test the furnace to make sure it's ready for the months ahead. Expect a

somewhat foul yet brief odor to appear when starting the furnace. That odor should dissipate shortly, but if it does not go away, then your furnace is likely in need of repair. But even if the smell does not stick around, you might want to have the furnace cleaned by a professional anyway. Such cleanings ensure the furnace works efficiently throughout the winter.

- Clean the garage. You might not mind parking in the driveway during the warmer months of the year, but why subject your vehicles to harsh winter weather if you don't have to? Clean the garage in the fall so you have an indoor parking spot throughout the winter season. Protecting your car from the elements can add years to its life and also saves you the trouble of digging your car out of the snow.

Fall is a time of year for homeowners to spend a weekend or two preparing their homes for the often harsh weather that awaits when winter arrives.

End-of-season checklist good idea

METRO SERVICES

After a few months of blue skies and warm temperatures, summer revelers will soon bid adieu to the sultry days of this beloved season. Summer is often a season filled with vacations and recreation, but as the warm days dwindle and work and school commitments begin anew, there is additional work to be done in preparation for the months ahead.

- Stock up on pool equipment. Homeowners who have pools can take advantage of end-of-season sales to purchase a few more gallons of pool chlorine or other pool equipment. Store them after you have winterized the pool, and you will be ahead of the game in terms of supplies for next year.

- Clean patios and furniture. Scrub and hose down outdoor furniture, cushions and living areas. Clean and dry items before storing them for the winter, so everything is ready to go when the warm weather returns next year.

- Purchase spring bulbs. Buy bulbs for spring-blooming flowers and map out where they will be planted for beautiful flowers next year. Wait until temperatures start to dip before planting the bulbs, otherwise they may begin to produce shoots prematurely, zapping the bulbs of energy.

- Tend to the deck and other repairs. Make repairs to outdoor structures now, and they'll be more likely to survive the harsh weather that's just over the horizon. Apply stain or sealant to further protect wood structures in advance of snow and ice.

- Examine the roof and chimney. Winter is a poor time to learn you have missing roof shingles or a leak.

Furthermore, ensure the chimney and venting to the outdoors is not obstructed by abandoned animal nests.

- Check your closets. Go through clothing and remove any items that are damaged or no longer fit, donating them if possible. Clean out kids' closets as well, as pants that fit perfectly in May will not neces-

sarily fit come September.

- Stock the shed. Once the weather has cooled down, move outdoor flower pots, hoses and lawn ornaments you no longer need into the shed or garage while ensuring items needed in fall and winter, such as rakes, snow shovels and snowblowers, are more accessible.

90 Day Layaway



BRANTLEY FURNITURE, LLC.

JEANNIE JENKINS, SALES

9 a.m. - 5 p.m. Mon. - Fri. • 9 a.m. - 2 p.m. Sat.

121 WEST MAIN STREET

PRINCETON, KY 42445

PHONE: (270) 365-2955

irisb@bellsouth.net

12 Months Same As Cash



Catnapper • Ashley • Vaughan Bassett • Coaster

T&T CONCRETE

MARION KENTUCKY





- Flat Work
- Poured Walls
- Basements
- Sidewalks

COMMERCIAL / RESIDENTIAL



Ask Us About Decorative Stenciling On Concrete Surfaces

270-965-4359 • 270-965-1513 • 270-965-9727

RONNIE THOMAS • ZACH THOMAS • CHAD THOMAS

Member, Three Rivers Home Builders Association

New Rental Department

EXCAVATORS • DITCH WITCHES • 12 INFLATABLES AND MANY, OTHER PRODUCTS AVAILABLE



SHOP & SAVE ON LOW PRICES EVERYDAY!

Power Tools • Paint • Paneling • Roofing Trusses • Windows • Plumbing • Doors Electrical • Hardware • Lumber • Cabinets

Visit Our Website!
www.morganfieldhomecenter.com



Morganfield Home Center

Your Lumber Company

925 U.S. Hwy 60 E., Morganfield, KY

270-389-3824

Visit our 15,000 sq. ft. Show Room and Home Center located next to Walmart Supercenter. Serving others as we like to be served! We're helping you build toward a better future!



"I was able to hire four helpers on this project. We all needed the work."

Of all the places that you could spend your money, a locally owned business is the one that's most likely to return the favor by doing business with you. Hometown people helping each grow. That's what it's all about. Shop and invest locally whenever you can. It's good for business.



farmers Bank
AND TRUST COMPANY

Member FDIC

Hometown People, Hometown Spirit

Erosion problem when temps dip

METRO SERVICES

Acres upon acres of landscape may be under siege this winter, and not by foraging animals looking for food. Soil erosion is a significant problem when the temperatures dip, as snowstorms and wind can blow unprotected soil away. What's more, when warmer weather returns, even more soil may erode from spring melt and runoff.

Unprotected soil that is exposed to wet and windy weather can quickly deteriorate. Especially harsh winter weather can cause soil to break down, subjecting the soil to erosive forces. Soil loss is wasteful and can compromise landscapes, leaving lawns and gardens susceptible to further damage. To combat poorly performing gardens, landscapers may rely more heavily on chemical fertilizers and supplements, neither of which is an especially eco-friendly alternative.

Rather than reacting to the problem of soil erosion, homeowners can take proactive steps to protect soil before winter has a chance to wreak havoc. Composting can protect and improve soil throughout the winter season.

Some people see gardening as a spring and summer activity. However, by making gardening a year-round effort — and choosing plants for all seasons — homeowners can protect landscapes and provide hardy habitats for wildlife.

Speak with a landscaping professional about which plants are hardy enough to survive through the fall and winter seasons. Certain ornamental bushes and shrubs can thrive in colder temperatures. Root vegetables, such as carrots and potatoes, are viable in the winter months. Many people plant bulbs in



METRO SERVICES
Homeowners can take steps in the fall to prevent winter soil erosion.

early winter to protect the soil and to enjoy vibrant color upon the arrival of spring.

If your goal is to plant a placeholder for spring crops or plants, cover plants, such as rye, are an ideal winter protection crop. Rye will remain rooted into spring and then can be mulched into a soil amendment.

Another solution is to use leaves and other compost matter to cover naked soil until planting resumes. The compost will be heavy enough to stay in place and will add healthy soil nutrients, including potassium, phosphorous and nitrogen, as it decomposes. Place a breathable soil fabric on the compost to help slow decomposition. Soil fabric also can be used elsewhere to protect soil and plants where thick layers of compost may not be practical.

Some home landscapers and gardeners may overlook the importance of preventing soil erosion during the winter. But preventing such erosion can protect resources and guarantee a landscape that is ready to thrive when spring planting season returns.

Paint-free options can brighten homes as light wanes in winter

METRO SERVICES

As vibrant as nature can be in the weeks after summer has ended, homeowners know that the shortened days of autumn mean less light inside their homes, which can become dreary even in the weeks before the arrival of winter.

Many homeowners pick up their paintbrushes in an effort to make their homes more colorful. But homeowners need not embrace their inner Picasso to brighten their homes' interiors. The following are a handful of paint-free ways to add some splashes of color to your home this fall.

- Bring nature inside. Flowers and plants can make colorful additions to a home's interior. Flowers tend to be aromatic, which can make a stuffy house in which windows need to be kept closed a lot more pleasant. Plants and flowers also can improve indoor air quality. Several studies, including one published in the Journal for the American Society for Horticultural Science, have shown that houseplants improve indoor air quality by filtering out volatile organic compounds, or VOCs, that can be harmful to human health. That's especially important come late fall and winter, when homeowners typically shut their windows and keep them shut until spring, making it difficult for fresh air to enter a home.
- Invest in some colorful throw pillows. Natural sunlight brightens a room come spring and summer. But sunlight is increasingly scarce as fall turns into winter, and rooms that do not boast too many colorful accents can quickly grow drab

as summertime sunlight dwindles. Instead of buying new furniture, invest in some colorful throw pillows to give a room a more vibrant look. Patterns can be mixed and matched to provide some contrast and transform a room from somewhere to spend time into a sight to behold.

- Paper the walls. While many of today's homeowners



METRO SERVICES
Colorful flowers and throw pillows can brighten a home's interior with minimal financial investment on the part of homeowners.

potent palette that adds some life to your home's interior. Because removable wallpaper does not require a significant financial investment, you can experiment with various colors or change things up each month if you so desire.

- Add some artwork. Another way to add color to the walls inside your home without dusting off your paintbrush is to hang some colorful artwork. Paintings that feature bold colors tend to draw your immediate attention when you enter a room, and that quality can make you forget the room is not benefitting from natural light. If you want to go the extra mile, find a painting that features colors which match throw pillows or other accessories in the room. This way your walls and your accessories are working in concert to make a room more colorful.
- Rug it out. A patterned throw rug is another accessory that can effectively brighten a room without much effort or financial investment on the part of homeowners. When choosing a throw rug, find one that's colorful but does not clash considerably with existing furnishings, as you don't want the rug to draw attention for all the wrong reasons. You have more freedom with regard to rugs if you're furnishing an empty room, as you can choose whichever rug you look and then choose additional furnishings based on the rug.

Homes tend to darken as late fall turns into winter. But homeowners can brighten their homes in various ways, even if they prefer not to paint.

Hanging decorations made easier with tricks

METRO SERVICES

Many home improvement projects involve hanging decorative items, such as photo frames or shelving. Homeowners frequently wrestle with nails, screws and hanging hardware, perhaps creating more holes in their walls than is necessary to get items level and in the right spots.

Instead of playing a guessing game of figuring out where the hanging holes or hooks are located on the back of items, use your office equipment to make life easier. Make a copy of the back of the item you're trying to hang with a printer/scanner or a copy machine, making sure to copy the item to full scale. Print the copy at full size and use it to drill the hanging holes.

If you don't have access to a copy machine or scanner, use a piece of tape to measure the distance between the hanging holes on the back of the frame. Stick the tape to the wall and then put your nails or screws at the ends of the tape.

Exposure to lead dust offers bad side effects

METRO SERVICES

When undergoing a renovation, homes built before 1978, the year the use of lead paint was banned, are likely to produce lead dust, which occurs when lead paint is sanded or chipped. That dust can be especially harmful to children, pregnant women and pets.

According to the Centers for Disease Control and Prevention, lead dust that is as small as a grain of sand is enough to poison children. When pregnant women are exposed to lead dust, that exposure may affect the baby's cognitive development while increasing the mother's blood pressure. Household pets exposed to lead dust may suffer from a series of side effects, including vomiting, diarrhea and possibly death.

When making renovations to homes, homeowners can open windows and wear protective gear such as masks and safety goggles to avoid direct exposure to lead dust.

DESPERATE FOR A DO SALE

“Sweet Pickins” For Your Living Room

 <p>Bronze Transitional Sofa \$799</p>	 <p>Casual Branded Leather Sofa \$649</p>	 <p>Terra Cotta Contemporary Sofa \$499</p>
 <p>Breathable Chocolate Motion Sofa Power with USB Port and Lay Flat features \$1,199</p>	 <p>Sofa with Chaise Lounge \$999</p>	 <p>Top Grain Leather Motion Sofa \$1,199</p>

FREE DELIVERY • 12 MONTHS NO INTEREST

 <p>Starting at \$149</p>	 <p>Starting at \$169</p>	 <p>Starting at \$299</p>
---	--	---

DESPERATE FOR A DO CONTEST!!! OCTOBER 1-22, 2014
Enter with a picture of your “desperate” living room for a chance to win a \$500 gift card!
Check out details in-store or on Facebook!

Johnson's

FURNITURE & APPLIANCES



118 N. Main Street • Marion, KY 42064
(270) 965-4242
Monday - Friday 8 a.m. - 5 p.m.
Saturday 9 a.m. - 5 p.m.
www.johnsonsfurn.com