

Get more bang for your buck with these spring home improvements

(STATEPOINT) The warmer weather means it's time to start thinking about home improvement projects. Whether you're getting your home in tip-top shape for your own enjoyment, or getting it ready to put on the market, not all home improvement projects are created equal when it comes to return on investment (ROI). Here are top areas on which to focus:

Interiors

The kitchen is the heart of the home and it's one of the best areas to renovate in terms of ROI, according to Remodeling magazine's annual Cost vs. Value Report, which puts the price tag of the average minor kitchen remodel at \$22,507, with 80.5 percent of the cost recouped upon resale.

To give the kitchen an updated appearance, replace the flooring, countertops, sink and faucet. A fresh coat of paint in a trendy shade, such as Living Coral, Pantone's Color of the Year, can add a vibrant pop of color to energize any kitchen. Not looking to go that bold? Consider an accent wall, or stick to a classic palate of gray and

white in terms of cabinets and countertops. White on white is also a popular new style for kitchens and bath-

Other features home buyers are paying close attention to are laundry rooms and such energy-saving elements as Energy Star appliances and windows, according to the survey "What Home Buyers Want in 2019" by the National Association of Home Builders.

Curb Appeal

The popularity of outdoor projects remains strong and it's for a good reason. According to the Cost vs. Value Report, the biggest bang for your buck in 2019 will come from replacing a garage door. The report says the average price is \$3,611, and 97.5 percent of it is recouped when the house is sold.

Other outdoor projects with high ROI include adding manufactured stone veneer to the exterior (94.9 percent), adding a wood deck (75.6 percent) and replacing siding (75.6 percent). Looking for a simpler way to make an impact? Sprucing up the landscape by planting flowers or



bushes or even just clearing the yard of debris will make

a big statement. No matter what updates you end up making, it's always a good idea to notify your insurance agent. "Certain upgrades may change the value of a house, so

homeowners need to make sure they're properly covered," says Bob Buckel, vice president of product management, Erie Insurance. "There are a few things to look for. Ask your agent about guaranteed replacement cost policies that can cover the cost

loss."

Some upgrades may also make you eligible for discounts, Buckel adds, especially if they make the home more secure. "For example, Erie Insurance offers certain

to rebuild a home in today's safety discounts such as for dollars following a covered installing smoke alarms or an automatic sprinkler system."

> Now you have a checklist of DIY projects to focus on this spring. But before you start, take a moment to assess which ones are worth your time and money.

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8 questions to ask before going solar at home

(STATEPOINT) With a growing number of homeowners looking to save money on power bills and help the environment, rooftops across America are taking on a new look, as more homes are dotted with solar panels. But it's important to ask the right questions before installing them on your home.

"While there are tremendous benefits to solar energy, consumers should be sure they are working with a qualified provider, getting a quality product that's customizable and right for their home and situation," says Doug Robinson, CEO of LGCY Power, a solar provider. "There are great resources out there such as SolarProviders.org that will walk you through the process of determining what solar is right for

To help make the right decision, Robinson suggests asking your energy consultant the following questions:

- What are your credentials? Learn whether you're working with a company with expertise in the field -- how long has it been in business and how many solar installations has the company performed to-date? You should also do your research about the company's track record in satisfying custom-
- Do you have a national presence? Local operations don't necessarily have the resources or partnerships with solar panel manufacturers to be successful long-term. Sticking with national companies can be a safer bet.
- What financing options are available? One size does not fit all so there should

always be multiple options when it comes to financing. In some cases, you can even get solar systems for free. The key is researching options to find what's best for you and your situation. If there aren't financing options, that is a sign that you should walk away and find another solar provider.

- How long will it take to begin realizing savings on my energy bill? It depends on your market and the size and type of system you get. Some consumers see an immediate savings and some see more long-term savings. On average people can save about 30 percent on their energy bill. There are ways to customize a system that will accommodate the individual needs of most consumers and in some cases, you can even get a solar system installed at no cost to you.
- Are there tax incentives available? Your energy consultant can help you identify what federal and state tax incentives are available to you. Taking advantage of tax breaks can help make the upfront cost of solar installation more manageable.
- Which manufacturers do you use? Ensure the equipment manufacturer will be around long enough to honor its warranties. Find out what brand of panels, inverter and batteries you'll receive and if there are third-party reviews or tests of them to verify their quality.
- How does maintenance work? Find out how often your system requires maintenance and if it is covered by a warranty.
- What are the next steps? What is the process from

improve upon their current homes to make them into the houses of their dreams or to put "for sale" signs in their lawns and move on to some-

people deciding whether to thing new.

Many home improvement television series showcase

The question of whether to move or stay put depends on various factors. Such factors may include emotional attachment to a home, the current economic climate and the cost of real estate. Current data points to a greater propensity for people to invest and improve upon their current properties rather than trading up for something new. According to informa-

tion collected by John Burns Real Estate Consulting, the percentage of homeowners moving up to their next home is the lowest in 25 years. Many are opting to make starter homes permanent by expanding them and repairing homes for the long haul.

The National Association of Realtors said that, between 1987 and 2008, home buyers stayed in their homes an average of six years before selling. Since 2010, however, NAR says the average expected length of time people will stay in their homes before selling is now 15 years.

Part of what's fueling this

permanency is that many home buyers were able to acquire rock-bottom mortgage interest rates shortly after the 2008 recession. As a result, they're not inclined to walk away from those rates, even if doing so means getting more house. Also, a low inventory of available houses has stymied repeat buying for many people.

The choice of staying put or moving on

have led many homeowners to invest in renovations instead. The experts at Bankrate say realistic budgeting and comparing renovation project costs against mortgages and interests rates can further help individuals decide whether to remain in their current homes or move out. Very often a smarter layout and more efficient floor plan can make meaningful differences in spaces. Renovations and redesigns can make sense and often are less expensive and disruptive

Those factors and others than moving.



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Did you know?

One way to improve curb appeal and set a property apart from others is to add decorative effects to walkways, patios and driveways. Although many homeowners turn to materials such as pavers, flagstone or brick for these purposes, a versatile and often cost-effective idea is to rely on stamped concrete. Stamped concrete, often called textured or imprinted concrete, is textured, patterned or embossed to mimic the look of other materials, notably brick, slate, flagstone, stone, tile, and wood. Stamped concrete can be used on patios, sidewalks, driveways, pool decks, and even interior flooring. The concrete is poured and then patterned using special tools. Installing stamped concrete is best left to concrete design specialists with extensive experience in this difficult

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pondered just why painters

wear white? The reasons be-

hind painters' sartorial choices

is not easily verifiable, but it's

painting professionals ward-

robe is "painter's whites."

White canvas or denim pants,

white t-shirt, overalls, and a

white cap are often worn by

painters. The idea of wearing

white may date back to the

1700s, when there were not a

variety of house colors avail-

able. As a result, white was the

primary choice of paint at this

time. If white paint were to be

dripped on a white uniform,

it wouldn't be readily noticed

50 pounds of "white lead pow-

der" with a can of paint paste

Painters also used to mix

before laundering.

The actual name for a

fun to explore nonetheless.



Home updates that pay off

Whether (STATEPOINT) you're remodeling for a fresh take on an old style or contemplating a new build, there are choices you can make that will definitely pay off, say experts.

To add value to your project, consider these recommended tips from Stephen Quick of Stephen Alexander Homes, builder of the 2018 Coastal Virginia Magazine Idea House.

Once an afterthought, lighting takes center stage in a home's design. "Consider your lighting needs at the start of the project. Wait too long and it can become expensive to move or add lights," advises

When planning lighting basics, think of the design as a whole: choose your decorative lighting fixtures at the same time you choose recessed. A large fixture throws a lot of light, so keep adjacent recessed lights to a minimum.

Dimming capabilities are a must, and Quick recommends using "smart" dimmers like Hubbell's iDevice to customize the dimming range. The control offered by these dimmers means you can use larger

statement lighting pieces with many bulbs to create amazing, but not overwhelming, spaces.

Quick tends to use lighting with a classic foundation, but loves to play with the eclectic. Adding a bold piece that is "whimsical" in an unexpected area offers a surprising focal point, he says.

"We've relied on Progress Lighting for twenty years," says Quick. "Especially in the past few years, as they've taken giant leaps in design."

Stephen Alexander Homes incorporate "lifestyle focus" open floor plans as their signature look. Now, they are pioneering a new trend in home culinary spaces. Pantries are re-imagined to not only be practical, but a spot to display the homeowner's hobbies and interests. Think useful collectibles like olive oils, wine or beer. Lighting this room properly is a must, as the light needs to be functional, yet have an added element of drama to showcase the hobby.

Beyond mere dollars and cents, make style choices based on the manufacturer rather than the component. As

a "basket" of necessary elements, but it's how they are applied that ultimately makes the design special.

Consider engaging an interior designer. Even with a smaller remodel budget, hiring an expert who knows which brands give you the most bang for your buck is worth their fee. You're more likely to end up with the look you want at a price that is worth the invest-

Paint is one of the biggest design tools at your disposal. "A new coat of paint sets the tone for everything. Choosing the perfect colors can be hard, but paint companies are on target with the latest trends within the color spectrum, adding colors that hit the mark to give your spaces a fresh look," says Quick. And if you don't like the

"Don't be afraid to change it. Paint is not expensive. It's more expensive to keep a look you don't like." For design ideas, visit pro-

color once it's on the walls?

gresslighting.com/styles. When making home updates, think of those projects

The sight of professional to make about two gallons of painters decked out in white paint. The mixing process prooveralls is a familiar one to duced large amounts of white many people. Perhaps you've dust. To hide the dust, the

Why do painters wear white?

painters wore white. It is also believed that some painters crafted clothing from the white sails from ships.

Another theory behind painters' preference for white work gear traces its origins to 19th century union painters. Those in the union adopted the all-white uniform to differentiate themselves from non-union painters. Sometimes a black bow tie was added to complete the professional presentation. There are some practical

reasons for painters to wear white. White clothing tends to be cooler when working outdoors or in sunny locations. Should painter's whites become dirty, they're easily bleachable without the color fading. Also, white is a pristine color that will present

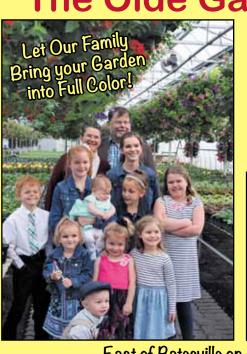
the appearance of cleanliness. Homeowners may readily invite and trust a clean worker into their homes to get the job done.

Painters often find that their business logo stands out sharply against the white of a uniform, which can be another practical reason to don some white overalls. White clothing also can be less expensive to replace.

Today, because there are many other paint hues available, painter's whites may not be so pristine. But those variously shaded specks and splatters may be indicative of a seasoned professional who has put in many hours on the job.

Painters have long worn white as their unofficial uniform. The theories as to why vary, but the tradition is likely here to stay.

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Rethink your kitchen layout Kitchens are the most sinks, large islands and more

popular rooms in many homes. Even though The U.S. Bureau of Labor Statistics states the average person spends just 68 minutes each weekday consuming food, and around 37 minutes preparing meals, the kitchen is not just a spot for food. It also is a gathering place for conversation, homework and family time.

In recognition that so much time is spent in this heart of the home, many people are embracing some of the more popular trends concerning kitchen layouts to maximize the comfort and efficiency of these rooms.

Communal zones

Unlike the days of yore when the kitchen was utilitarian, today's home floor plans make kitchens a focal point of a home. Food preparation also is no longer a solitary task. Thanks to larger kitchen footprints and multiple zones set up for meal creation, a greater number of people can hang out in the kitchen and help with meals. You'll find multiple counter space are key components of modern kitchen layouts.

Dining nooks

Kitchen designs bringing back banquette seating in a cozy nook. This design is a practical use of space, and can fit in large and small kitchens alike. It also can give a kitchen a high-end look, as built-in banquettes can highlight a bay window or seem custom-made for the space. Banquette seating can fit a number of people comfortably and provides a sensible and casual dining spot solu-

Family table

The trend experts at Southern Living magazine indicate that formal dining and living rooms are now used infrequently. As a result, kitchens have evolved to accommodate meal prep and dining. A large family table in the center of the room brings people into the kitchen to get more involved with food, according to San Francisco designer David Kensington.

Counter culture

Taking a page out of a favorite corner diner or bar, kitchens are increasingly outfitted with a large island flanked by chic counter stools, according to the design pros at Domino. Family members can pull up a stool and grab a quick snack. It's also a great place for friends to engage in conversation while a host or hostess prepares cocktails and appetizers for an evening soirée.

Work zone

Many families like to have an area of the kitchen set up as a tech zone where kids can do their homework and even parents can do some work, such as paying bills. Setting aside an area of counter space as a small desk area can be a great idea. Such areas also help parents keep a watchful eye on children while they're surfing the internet.

Kitchens are the hub of the household, and modern design trends cater to a growing need for a multipurHow to control crabgrass before it appears

Homeowners who enjoy tending to their lawns know that grass is vulnerable to a host of problems, many of which appear at a time of year when lawn enthusiasts want to showcase the fruits of their lawn-and-garden la-

Crabgrass is a common problem that appears in summer. According to Lowes, crabgrass plants produce thousands of seeds between midsummer and early fall. While the first frosts of late-fall or early winter kill the crabgrass plants, the seeds produced by the plants remain dormant throughout winter and then begin to grow as the ground temperature warms up with the spring and summer thaw. As a result, controlling germination, which is the development of a plant from a seed or spore after a period of dormancy, is the key to preventing crabgrass from becoming an unsightly blemish that can harm your lawn in summer.

A proactive approach to crabgrass can save homeowners the headaches of dealing with this unwanted guest taking over their grass. The following tips, courtesy of Lowes, can help homeowners reduce the likelihood of their lawns being overcome by crabgrass as summer hits full swing.

- Recognize that routine lawn maintenance may not be enough. Even lawns that receive sufficient TLC can fall victim to crabgrass. A proactive, crabgrass-specific approach to lawn maintenance is the most effective way to control the problem before it pops up.
- Apply a pre-emergent herbicide. Preemergent herbicides kill crabgrass seedlings as they germinate. While these herbicides are highly effective, they must be applied

at precisely the right time. The right time to apply them depends on weather patterns. For example, Lowes notes that homeowners who live in regions that might have experienced warmer than usual winters will probably need to apply the herbicides earlier than usual. While the manufacturer instructions should always be followed when applying herbicides, it's essential that homeowners take weather patterns into consideration as

- Wait until the ground temperature rises above 60 F. Applying herbicides when the ground temperature is below 60 F might render the products ineffective. Gauging soil temperature can be tricky, but Lowes advises monitoring shrubs and trees on the property. Once shrubs begin to bloom and trees bud, herbicide can be applied.
- Wait when treating newly seeded lawns. Pre-emergent herbicides might kill new grass seedlings, so homeowners with newly seeded lawns should wait until they have mowed their lawns three times before applying a herbicide.
- Emphasize uniform application. If a herbicide is not applied uniformly across the lawn, crabgrass can establish itself and ultimately spread to the rest of the lawn.
- Do not thatch or aerate after applying a herbicide. Thatching or aerating a lawn after applying a herbicide might break the product's chemical barrier, thereby rendering it ineffective.

Crabgrass can quickly spread on an untreated lawn. A proactive approach that prevents its growth can keep lawns looking great through summer.

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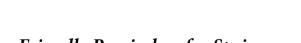




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The art of buying art for your home

Designing a home's interior can be fun. Whether furnishing a first apartment or a newly purchased family home, many people feel that the art they put on the walls of their homes is an expression of their individuality, and that a home isn't truly a home until its interior reflects their personalities.

Furnishing a home with art can be intimidating, especially for people doing so for the first time. But a few tricks of the trade can help men and women turn the interiors of their homes into spaces that reflect who they

- Embrace your personal taste. Don't hesitate to decorate your walls with art you like. When buying furniture for a home, it can make sense to follow certain rules. For example, parents of young children might want to purchase dark-colored furnishings that can hide stains. But no such rules should govern your choices of artwork. Art reflects the person who made it, but it also reflects the person who buys it, so buyers should embrace their perconal taste when furnishing their homes with art.
- Shop around. Thanks to the internet, billions of pieces of art, from tapestries to photographs to paintings, are at your fingertips. Comparison shopping can be fun and help novices discover their personal tastes. It also can be a great way to support artists. For example, 90 per-

cent of all image royalties on art purchased from YourArt-Gallery.com goes directly to the artist, ensuring much of buyers' money is going toward supporting the people responsible for the art they plan to hang in their homes. That can give people a greater sense of pride in their home's decor.

- Seek inspiration. If you're unfamiliar with art, don't hesitate to seek inspiration. Art is everywhere, from the hotels you stay in while traveling to the billboards you pass while driving to work to the local art museum near your home. If you're uncertain of what you like, make a concerted effort to recognize the art you see but may not stop to notice each day. As you expose yourself to more and more art, you will gain a greater knowledge of what you like and dislike. Use that knowledge to inform your decisions when buying art for your home.
- Switch things up. Your entire home does not need to follow a theme. If your taste in art is eclectic, embrace that and have different rooms throughout your home reflect your different tastes. This can give each room its own unique feel and make for a colorful home.

The art people hang in their homes is a personal choice, and the process of finding that art can be fun and eye-opening.

Did you know?

Investing in a home renovation project not only requires money, but also time and patience. While contractors, architects and designers can estimate how long a project may take, it is impossible to anticipate all of the scenarios that can affect that estimated timeline. Information from the real estate firm Keller Williams indicates an average kitchen remodel involving installation of new countertops, cabinets, appliances, and floors can take three to six months. But if ductwork, plumbing or wiring must be addressed, the job may take longer. A midline bathroom remodel may take two to three months. Adding a room to a house can take a month or two. The home improvement resource Renovation Junkies offers similar estimates, with the average home renovation taking between four and eight months. Homeowners need to consider time when planning their home projects.

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Outdoor improvements that boost home value

Whether home improvement projects are designed to improve the interior or exterior of a house, focusing on renovations that make the most financial sense can benefit homeowners in the long run. The right renovations can be assets if and when homeowners decide to sell their homes.

So how does one get started? First and foremost, speak to a local real estate agent who is knowledgeable about trends in the community. While a swimming pool may be something coveted in one area, it may impede sales in another. It also helps to study generalized trends and data from various home improvement industry analysts to guide upcoming projects.

The following outdoor projects are just a few renovations that tend to add value

- Fire pit: A fire pit is a great place to gather most months of the year. Bob Vila and CBS news report that a fire pit realizes a 78 percent return on investment, or ROI.
- Outdoor kitchen: Many buyers are looking to utilize their yards as an extension of interior living areas. Cooking, dining and even watching TV outdoors is increasingly popular. Outdoor living areas can be custom designed and built. In addition, prefabricated modular units that require a much smaller commitment of time and money are available.
- Patio: Homeowners who do not already have a patio will find that adding one can increase a home's value. Patios help a home look neat, add useable space and may help a home to sell quickly. The experts at Space Wise, a division of Extra Space Storage, say that refinishing, repairing and building a new patio offers strong ROI.



• Deck: Deck can be as valuable as patios. A deck is another outdoor space that can be used for entertaining, dining and more. Remodeling magazine's 2018 "Cost vs. Value" report indicates that an \$11,000 deck can add about \$9,000 in resale value to the home, recouping around 82 percent of the project's costs.

• Door update: Improve

curb appeal with a new, high-end front door and garage doors. If that's too expensive, a good cleaning and new coat of paint can make an old door look brand new. These easy fixes can improve a home's look instantly.

• New landscaping: The National Association of Realtors says an outdoor makeover that includes well-thought out landscaping can net 105 percent ROI. Installing a walkway, adding stone planters, mulching, and planting shrubs are ideas to consider.

Many different outdoor projects can add value to a home.

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How to help flowers withstand heat waves

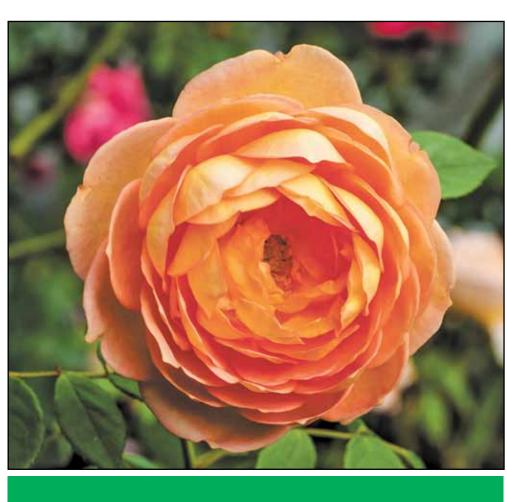
Heat waves are an inevitable part of summer in many places across the globe. While humans can escape indoors to air conditioned rooms when heat waves hit full swing, flowers planted around a property have no such luxury, putting their survival in jeopardy whenever the mercury rises to especially steamy heights.

Wilted flowers that have succumbed to the summer sun are a sight many gardening enthusiasts can recognize. But there are ways to keep flowers safe and vibrant during periods of extreme heat.

- Water at the appropriate times of day. The National Gardening Association notes that it's best to water in the early morning and evening because less water will be lost to evaporation during these times of day than during the afternoon, when temperatures tend to be at their
- · Choose the right watering method. It's not just when but also how you water that can affect flowers during summer heat waves. Aboveground sprinklers might be great for lawns, but the NGA notes that such sprinklers can encourage the spread of disease on certain plants, including roses. Many gardening professionals recommend soaker hoses when

watering flowers because they promote deep watering that can help the plants withstand the summer heat. If you must use an overheard watering system, set the timer so plants are watered in early in the morning or evening.

- Routinely check the soil moisture. Soil moisture can help gardeners determine if their flowers have enough water to withstand the heat. The NGA advises gardeners to dig a 12inch deep wedge of soil from their gardens to determine its moisture levels. If the top six inches of the soil is dry, water. If that area is still wet or moist, the plants have enough moisture to withstand the heat. Check these moisture levels more frequently during heat waves than other times of year.
- Avoid overwatering. Novice gardeners may be tempted to water more frequently when they see wilted leaves on their flowers. But wilted leaves are not necessarily indicative of suffering plants. Plants release moisture to protect themselves from excessive heat, and that release of moisture can cause leaves to wilt as the plants try to protect themselves by providing less surface area that can be exposed to the sun. So long as soil moisture levels are healthy, the flowers should be fine, even if their leaves have wilted.



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Small kitchen improvements that maximize functionality Many homeowners wish of the kitchen and then think

for expansive kitchens. Modernized kitchens that include sought after features and showcase the latest trends go a long way to improving the overall value of a home.

As desirable as such kitchens may be, some homes simply don't have enough space for a centerfold-worthy kitchen featuring an island, wine refrigerator and walk-in pantry. However, homeowners with small kitchens can still improve the form and function of their existing spaces.

Reconfigure and revamp cabinetry

Homeowners whose kitchens are small often lament their lack of storage. Redesigning the layout of cabinets, and possibly adding some more cabinetry, may take care of certain storage issues. The experts at Merit Kitchens suggest utilizing corner space with Le-Mans units, lazy susans and other gadgets to make access to these areas easier. Going vertical with wall cabinets that extend to the ceiling also can add more storage, as can roll-in work carts

Work with the walls

Small kitchens require clever usage of vertical space. Vertical storage units, hooks, shelving, and more can move items out of drawers and off of counters. Consider an under-the-cabinet toaster oven and microwave to create more counter space.

Use scaled-down appliances

Shop with size in mind when looking at new appliances if you have a small kitchen. Compact versions won't take up as much space as larger alternatives. Homeowners should consider the ultimate function

about which appliances will serve them well. Homeowners with small kitchens may not need a large stand mixer or an oversized commercial

Add some glass

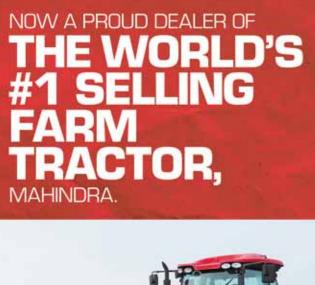
The DIY Network recommends incorporating glass to improve the perception of space in small kitchens. Glass lets you see through the objects, thereby enhancing the feeling of spaciousness or what designers call "negative space." Glass also

can be reflective, visually expanding the space.

Embrace high-end materials

It costs less to renovate small spaces than bigger areas, so homeowners may be able to afford high-end materials that really add personality to a kitchen. Flooring, counter materials and quality fixtures can really set small kitchens apart.

Small kitchens can be culinary havens with the right improvements to maximize the space.

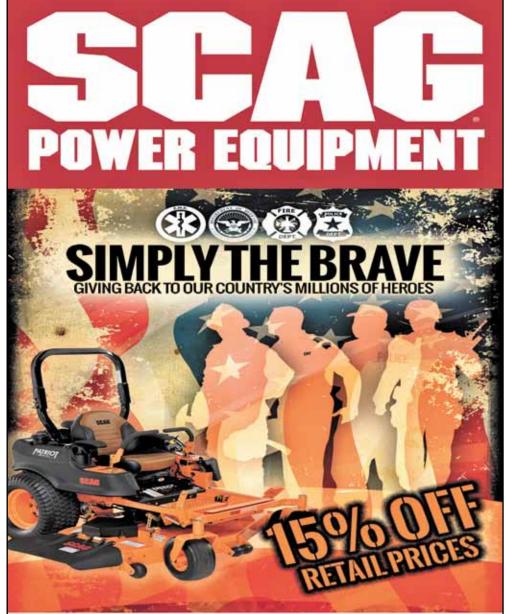




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