Can Help Maintain Your Home



Home repairs are inevitable. For the homeowner who also happens to be handy with a hammer, the occasional home repair is nothing to fear and something that many even enjoy. But there many homeowners who aren't so adept at home repairs, and such men and women typically rely on trained professionals when something goes awry around the house. For those homeowners who either don't have the time or the ability to fix issues that arise around the house, the following is a breakdown of three of the more commonly called on home service providers.

• **Electrician:** An electrician specializes in addressing a building's or home's electrical wiring issues, stationary machines and the equipment related

to those machines. Electricians can fix existing issues, but many also can design and install new electrical components and systems. The dangers of working with electrical systems are many, so electricians typically must be certified and licensed before they can practice their trade. Such danger is one reason why even those who are adept at fixing problems around the house might want to hire an electrician should an electrical issue arise.

- **Plumber:** A plumber is a professional whose area of expertise is in installing and maintaining systems for drinking water, drainage and sewage. Though not all jurisdictions require a plumber be licensed before he or she can practice, many do, and it can take years of training and experience to master the skill of plumbing. Many people call a plumber when a toilet or sink backs up, but plumbers must have far more extensive skills as well. Plumbers must be skilled in a number of areas, including having an ability to read and understand a home's blueprints, detect faults in a plumbing system if the homeowner cannot install and repair fixtures and systems, and be aware of any legal requirements to ensure a home is safe.
- Landscaper: Homeowners have increasingly looked to professional landscapers to maintain their home's exterior and subsequently ensure their property value remains high. A typical landscaper offers his client an array of services, from cutting the grass to raking leaves to more complicated tasks that gravitate toward landscape architecture. A home's curb appeal has been shown to vastly improve a prospective buyer's

impression of the house, and as a result many homeowners rely on a landscaper to take care of their property. Many landscapers an extensive knowledge of the science involved in tending to a lawn and how to help it weather the seasons without losing its appeal.

These Professionals | Stick Shifts Not Always What They Seem

Many auto enthusiasts prefer stick shifts, or manual transmissions, over automatic transmissions. Such supporters of stick shifts tend to feel as though a manual transmission engages drivers in ways that an automatic one simply cannot, making stick shifts more fun to drive than the more staid, automatic alternatives.

While the fun factor associated with manual transmission vehicles may be difficult to dispute, there are other commonly held beliefs about stick shifts that are far easier to contest. The following are a few things about today's manual transmission vehicles that might surprise even the most ardent automotive enthusiasts

* Manual transmission vehicles are not necessarily cheaper than automatic transmission vehicles. Stick shifts are often less expensive than automatics, but that's not always the case, and certain manufacturers, including BMW, tend to charge the same price for their vehicles regardless of which type of transmission buyers choose. In the past, manual transmissions were almost always a less expensive option than automatic transmissions because they were easier for manufacturers to install, which enabled automakers to cut back on labor costs, and those savings were passed along to consumers. While that difference in sticker price might once have been significant, nowadays it is often negligible, meaning buyers won't necessarily

* Stick shifts are not readily available in all models. As the popularity of manual transmission vehicles has waned, so, too, has their availability. According to Edmunds. com, 67 percent of 2013 model-year vehicles were offered only with automatic transmissions. While it might be possible for buyers to still purchase such vehicles with manual transmissions, that opportunity is not guaranteed. Even if it is available, buyers will likely have to pay a premium price to order such custommade automobiles, and it takes longer to deliver such vehicles than it does when buyers simply buy a car

already on the lot. * Stick shifts may not be expensive to maintain. Some drivers of manual transmission vehicles like to bemoan the costs of replacing the clutch on their vehicles, and that raises some concern among buyers considering a stick shift. But skilled stick shift drivers need not be worried about constantly replacing the clutch, which tends to be most in need of replacement when novice drivers struggle to get the hang of a manual transmission. In addition, manual transmissions are often much less expensive to replace than automatic transmissions. Also, skilled stick shift drivers who can deftly downshift often note the positive long-term effect that such a practice has on their brake pads and rotors,

which can last considerably longer on vehicles with manual transmissions than those with automatic ones.

* Stick shifts may not repel car thieves or cost less to insure. Because vehicles with manual transmissions require more skill to drive than automatics, some feel as though this deters car thieves, who may not know how to drive stick shifts. But there is no evidence to support this theory, nor any evidence to dispute it. And while those who subscribe to this theory feel that manual transmissions are therefore cheaper to insure because they are at a decreased risk of being stolen, that is also untrue. While the standards used to determine the price of an insurance policy vary between providers, many insurance providers view manual transmission vehicles as more risky because they take longer to shift, stop and accelerate. But manual transmissions also are less expensive to repair, and insurance companies consider that as well when determining the cost of a policy. Such factors may cancel each other out, and drivers will be left with an insurance policy that's roughly the same as if the vehicle included an automatic transmission.

The demand for manual transmission vehicles continues to shrink, and there are things drivers should know about such automobiles before driving one home.

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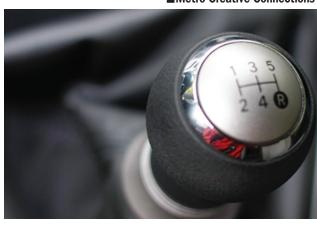


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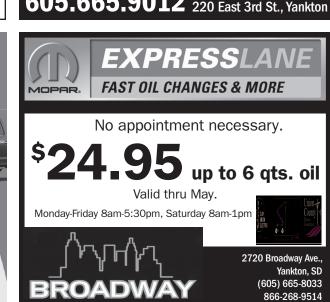
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