

Fall home improvement & car care

Winter prep checklist

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- Tire pressure can drop in cold weather. When tires are underinflated, you lose fuel efficiency, so monitor and maintain tire pressure throughout the winter.
- Those who live in particularly cold climates should switch from all-season to winter tires. Much as you wear winter boots to provide more traction and protection than sneakers, so should you equip your vehicle with tires that will stand up to winter terrain.
- Check on the status of your battery and its starting power. Cold weather can put more strain on a car battery. A battery that is already weak may not turn over when you need it most.
- Replace worn wiper blades and upgrade to a wind shield fluid that is rated for subzero temperatures. Each of these items will improve visibility when winter precipitation is making its presence felt.
- Schedule an oil change at the beginning of winter. Dirty oil can hinder cold-weather starts and, if coupled with low coolant levels, can make it difficult for the engine to turn over.
- Keep jumper cables, a battery booster pack and warning cones in your vehicle. These can come to the rescue if your battery dies and you're stranded on the side of the road.
- While you're stocking the trunk or cargo bed, include a shovel, sand or cat litter, a flashlight, an ice scraper, water, and a blanket. These are good emergency items to have in the event your car breaks down in the winter. You can dig your tires out of a snow drift with the shovel and apply litter to increase traction. The blanket will come in handy if you have to sit in a cold car for a while awaiting roadside service.
- Consider taking a winter driving course. Icy, snowy conditions completely change the defensive tactics needed to navigate the roads. A prepared driver is one who is more likely to avoid accidents and make it home safely.

How to protect your car's resale value

Few drivers start thinking about resale value when driving a new car off of the dealership lot for the first time. Still enamored with that new car smell, drivers can be excused for not thinking of resale value as they put the pedal to the metal and speed off in their brand new ride.

But it's never too early to start protecting a vehicle's resale value, especially if you hope to recoup as much of your vehicle investment as possible when the time comes to sell your car or trade it in for a newer model. The following are some ways motorists can protect the resale value of their vehicles from the moment the dealer tosses them the keys.

- Keep all maintenance records. New cars typically do not require much maintenance. But drivers should keep records of all work and maintenance done on their vehicles, even if that work does not extend beyond routine tuneups or oil changes. Keeping maintenance records shows prospective buyers you prioritized taking care of the vehicle over the years, and that makes the car or truck more attractive to preowned vehicle buyers who want to avoid buying a lemon or a car that has not been taken care of.

- Don't overlook looks. Looks can be deceiving, but new car buyers who eventually plan to sell their vehicles



should do all they can to keep the car looking as new as it did the day it was first driven off the dealership lot. Much like homeowners benefit when selling a home with curb appeal, a car that looks good gives buyers the impression that it was well taken care of. But a dirty car or one with lots of dings and dents is a red flag to preowned car buyers.

- Keep a clean interior. New car owners typically maintain some strict rules with regard to food and beverages in their vehicles. After all, no one wants their brand new car to succumb

to stains or spills. But the longer drivers have a car the more lax they tend to become with regard to allowing food and drinks into their cars, and that can ultimately hurt the resale value of the vehicle. Maintain a clean interior whether you just bought the car or have driven it for a few years. Much like an impressive exterior leaves a lasting impression, a clean interior that has not succumb to coffee stains or muddy boots is more likely to impress buyers than a car with an interior that has seen better, cleaner days.

- Drive defensively. It's

not just what you do to a car but how you drive the car that can affect its resale value. Driving defensively reduces your risk of accident, and an accident-free preowned vehicle is a top priority for potential buyers. But driving defensively also reduces wear and tear on your vehicle, as over time constant stop-and-go, aggressive driving takes its toll on vehicle engines and other components.

- Periodically examine the vehicle history report. Today's preowned car buyers know to ask for a vehicle history report before buying a car. If your vehicle history report contains any suspicious or inaccurate information, you may be forced to sell the car for less than it's worth or delay selling until you can have any issues corrected. That won't necessarily happen overnight, but you can avoid dealing with a host of issues all at once by periodically examining the vehicle history report. Any discrepancies on the report can be brought to the attention of your insurance company, who can then work with you to correct the issues and restore your vehicle's reputation.

Resale value may not be foremost on the minds of new car owners, but the earlier buyers begin to factor resale value into their car-care routines, the more they will benefit down the road.

Guide to replacing home siding



Few home improvements can transform a home more than the installation of new siding. Replacing siding can be a costly venture, but the right siding will maintain its appeal for years to come.

Updated siding can improve home's energy value by enabling owners to save on heating and cooling costs. A new design and color also can improve a home's property value and set it apart from neighboring properties. According to the Professional Builder's Home Exteriors Survey, exterior design and materials used are a top priority for new home buyers.

Project costs depend on the size of the home as well as which siding material homeowners choose. Considering new siding is a major renovation, it pays to get the job done right.

Choose a qualified contractor
It is important for consumers to do their research when it comes to siding materials and contractors. A contractor who takes shortcuts or improperly installs the siding may void a manufacturer's warranty. Always ask family members and friends for recommendations before choosing a contractor, and check out each prospective contractor's work for yourself. Interview more than one contractor and compare both their costs and what they offer. Ask plenty of questions of the contractors, and avoid those who try hard-sell methods. Questionable contractors may try strategies like a promise of a considerable discount if you 'act now' or scare tactics that your home is unsafe in its present condition.

Be sure the contractor carries general liability insurance as well as workers' compensation insurance for their subcontractors. Ask for a license number as well and verify its accuracy.

Select a durable material
Siding comes in all types of materials from wood to plastic to fiber cement but vinyl is among the most popular due to cost and availability. Research how well particular brands of siding stand up to conditions and which are the least likely to crack, warp or discolor.

Find this information from online reviews or through consumer advocacy groups. Also remember, vinyl and other synthetic materials have improved and can now mimic the look of many other materials for a fraction of the cost.

Calculate how much you need
Before you price out siding with contractors, estimate how much you will need for your house. Consumer Reports suggests multiplying the height times the width of each rectangular section of your house in feet, going by what you can measure from the ground, to determine their areas. Multiply the approximate height and width of gables and other triangular surfaces and divide each total by two. Then add all the totals. To allow for waste, don't subtract for doors, windows or other areas that won't be covered. Finally, divide the total square footage by 100 to estimate how many squares of siding you will need. A square represents 100 square feet. Knowing how much you need can save you money.

Vinyl siding can completely transform the look of a home and make it more energy efficient. Consumers who do their homework will get the best value for their investments.

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