

# HEALTHY, WEALTHY & WISE

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## Fall and Winter Home Check-Ups: Inspect Now, Save Thousands Later

As the seasons change so does your home. Seasonal changes in temperature and humidity cause some materials to shift and expand. Other materials may become brittle and shrink, allowing energy-stealing cold and damaging moisture to enter during the coolest months of the year. Knowing what is happening in your home and fixing small issues before they become big is important.

Also, when fall and winter approach the air becomes dryer and cooler. Temperatures are more comfortable, making outdoor tasks more bearable. That is the perfect time to get your home ready for the winter months.

Following are some recommendations for preparing your home for cooler weather. These suggestions are relatively simple to do for the active homeowner. Though, you may find it safer and more convenient to hire the services of a qualified home inspector to do some of these checks or to interpret your findings.

### Reduce Moisture Entry and Energy Loss through Windows and Doors

Look around your doors and windows. How does the caulking look? Caulk should be smooth and tight to the surface being sealed. If it is cracking, brittle and deteriorated, it should be scraped out and replaced. Check the seals. Is the weather stripping intact? Do windows close and seal properly? Are the door seals tight, or can you see daylight or feel air coming in around the door?

### Watch Out for Water Intrusion

Check the attic. If you have an attic, go up and have a look for any signs of water intrusion. Most roof leaks start small, and the damage is minimal if caught early. However, chronic moisture problems caused by undetected leaks over a long period of months or years can cause thousands of dollars in damage. Check for darkened areas on wood that could be caused by leaks.

### Protect the Structure

While you are in the attic, look for gaps around chimneys, plumbing stacks and other penetrations through the roof. The

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## Beef Stew with Roasted Vegetables

### Ingredients:

- 4 cups cubed vegetables (cut into 1/2-inch pieces), such as carrots, butternut squash, parsnips, or sweet potatoes 1 medium onion, cut into 1/2-inch pieces
- 2 tablespoons olive oil, divided
- 1 1/2 pounds boneless beef sirloin steak, cut into 1-inch cubes
- 3/4 cup chicken broth 3 Bay Leaves
- 1/2 teaspoon Thyme Leaves
- 1/2 teaspoon Black Pepper, Coarse Grind
- 1/2 teaspoon salt
- 1/4 cup dry red wine or apple juice
- 3 cups prepared mashed potatoes

### Directions:

1. Preheat oven to 425 degrees F. Toss vegetables and onion with 1 tablespoon olive oil on large baking sheet. Roast 20 minutes or until vegetables are golden.
2. Meanwhile, cook and stir beef in remaining 1 tablespoon olive oil in large skillet on medium-high heat 5 minutes or until beef is browned. Add roasted vegetables, chicken broth, bay leaves, thyme, pepper, salt and wine. Bring to boil. Reduce heat to low; simmer 10 minutes or until sauce is slightly thickened. Remove bay leaves from stew before serving. Serve stew over mashed potatoes.

recipe courtesy [allrecipes.com](http://allrecipes.com)

► *Continued from cover*

rubber seal around plumbing stacks is called a boot. An inexpensive "boot" replacement now may prevent very costly damage later. So look up from below the pipe and make sure daylight is not shining through; daylight might indicate a cracked boot. Also, take a look at the insulation and fill in any gaps where heat can escape. If your insulation is looking a bit thin, now would be a great time to add another layer.

Gutters are designed to capture and control water, directing it away from the structure. However, if gutters become clogged with leaves and other debris, water may overflow the gutters and enter behind fascia boards and even under shingles. This creates an environment for wood rot and mold.

## A Happy, Active Pet

Many dogs and cats spend much of their day with little to do. They sit at home, resting and waiting for their human companions to return home from work. These pets can become bored which often leads to naughty behavior. They also may not be getting the exercise they need each day.

To help your solitary pet, be sure to engage in at least 30 minutes of exercise twice a day with your pet. You can take a walk, throw a ball, or play tug-of-war with a toy. Both dogs and cats love to chase after furry toys or small balls. When you are away, leave some fun chew toys for your dog and a scratching post for your cat.

Consider asking a friend or neighbor let your dog out for part of the day. But be sure to keep on top of negative behavior like excessive barking. If this becomes a problem, you will need to modify your dog's environment and behavior with positive activities. If your cat is

If you have an unfinished basement or crawl space, check there for torn or missing insulation. If the vapor barrier on insulation is damaged, condensation can begin to form on the bottom of wood subfloors. This can result in mold growth and eventual wood rot. Use a flashlight and look for plumbing leaks, dark spots on wood, mold growth or any other indications of possible damage.

### Get Help if You Need It

You can go to the local home improvement store for additional advice, or seek the services of a qualified contractor to make necessary repairs. Doing this once a year can save you tens of thousands in repairs later. If you find substantial water damage or mold, call Professional Carpet Systems for a complete inspection and assessment. We are happy to help.



an indoor cat, set up an outdoor enclosure to give him some fresh air and varied exercise activities.

Finally, be sure to spend as much fun time with your pet when you are at home as possible. Include him in family activities and encourage your children to spend daily play time with your animal. You'll find that everyone can benefit from these fun bonding experiences.

## Check Your Engine

Since 1994, cars and trucks have been required to have an on-board diagnostics system to ensure proper emission-control system operation. If your vehicle shows any signs of having an emission problem, your "Check Engine" or "Service Engine Soon" light will glow. It is intended to inform the driver that a problem has been detected and vehicle service is needed.

It can be tempting to ignore this light. After all, your vehicle continues to drive in what seems like a normal fashion, and there seems to be no immediate need to take it in for service. A steady warning light indicates that something is amiss and the vehicle should be brought in for service as soon as is convenient. It is not an emergency situation, but should be addressed within a few days. However, a blinking warning light should be heeded immediately. A vehicle with this light flashing should be taken in for service at the earliest opportunity.

Possible causes of warning light activation include an overheating



catalytic converter, an oxygen sensor malfunction, a fouled spark plug, a loose gas cap, or up to a hundred other causes. The glitches that activate this light are usually those which a driver would not detect. They can often lead to other problems if not addressed promptly, including fuel inefficiency, a shortened engine life, or expensive repairs.

Your best bet is to take a reasoned response. It is not a cause for panic, but should not be ignored either.



But the researchers stressed that, as in all things, moderation is the key. The best way to stay connected with your social network is a combination of social media use and actually being with your loved ones. In this way, social media enhances your connections rather than replacing them.

## Good Clean Funnies

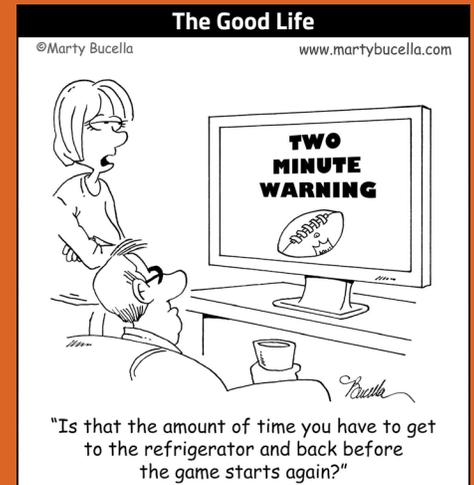
### Math Answer

A little boy was in math class when his teacher called upon him to answer a question. "Timmy, if you had \$10 and you asked your father for \$4 more, how many dollars would you have?"

"I would have \$10," answered Timmy.

"No, no," replied the teacher, "you don't know your arithmetic!"

"Well, Teacher, you don't know my father!"



## Quick Tips

### Safety Tip

If the key-fob for your car has a panic alert button on it, place it by your bedside each night. If you were to be a victim of a home invasion, you can press the button to cause the horn to blast and the headlights to flash. This could be all it takes to scare off an intruder and to notify your neighbors that something is amiss.

### Organizing Tip

Tall and narrow shelving units can make great benches. Turn the bookshelf on its side and lay it on the floor. Top the unit with a covered foam pad to make a seat for the bench. Into each cubby of the shelving unit, you can place an organizer basket to hold toys, linens, clothing, shoes, or other items. Not only do you get storage, but the space makes great seating for a playroom, kid's room, or entryway.

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## Win a \$25 Restaurant Gift Card!

Read this edition of Healthy, Wealthy & Wise to find the answer to the following trivia question:

**The seal around plumbing vents that go out through the roof is called:**

- a. a sleeve    b. flashing  
c. a boot      d. "Flipper"

Once you've found the correct answer, email it to [anna@pcssuperior.com](mailto:anna@pcssuperior.com). At the end of the month, we will draw from the correct answers and someone will win a \$25 restaurant gift card!

*Contest Expires 10/31/2016.*

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