

FREE

Vermont & New Hampshire

2022

Real Estate & Home Improvement

©The Caledonian-Record/The Littleton Weekly Record

THESE & MORE INSIDE:

- How To Cut Costs On Home Renovations
- Make Moving Much Easier
- Tips For Home Buyers During A Seller's Market
- Signs Of Winter Lawn Damage
- Home Inspections 101

Cover property offered by Century 21 Farm & Forest - See back page



Passumpsic Bank is here to help you uncover new homeownership opportunities and help with all your financing needs.

You have options.

Whether you're **buying a home** or **refinancing**, we offer a variety of mortgage products and programs—and will be here to guide you every step of the way.

To contact a Universal Banker please give us a call at **800-370-3196** or visit [passumpsicbank.com/mortgages-loans/mortgages](https://www.passumpsicbank.com/mortgages-loans/mortgages) to learn more.



11 Locations in the Northeast Kingdom of VT, Central VT and Northern NH

www.passumpsicbank.com | Member FDIC. Equal Housing Lender.

the pick & shovel

Hardware, Lumber,
Homecenter & Pet Shop



Vermont's wicked wonderful and not-so-general store!!

One of the most unique shopping experiences in the NEK!



- BUILDING MATERIALS
- FULL HARDWARE STORE
- GRILLS
- SUGARING SUPPLIES
- PET SHOP ● TOYS ● CLOTHING
- SPORTING GOODS
- TIM & DOUG'S ICE CREAM
- LARGE APPLIANCES
Maytag, Whirlpool, Amana, GE, Unique Off-Grid
- WASH & SHOP LAUNDROMAT

Home of ...

Tim & Doug's
Ice Cream
— SHOP —
OPEN FOR THE SEASON!

FREE
POOL WATER
TESTING

FULL LINE OF HTH
AND BAQUACIL CHEMICALS.



PET SHOP

So Big They Call Us The
NEWPORT ZOO!



CHECK OUT OUR FULL
FLOOR OF
FINE PATIO
FURNITURE!



AN ENTIRE FLOOR
OF CLOTHING,
FOOTWEAR &
OUTERWEAR
FOR THE WHOLE
FAMILY



- CARHARTT
- MERRELL
- UNDER ARMOUR
- COLUMBIA
- DICKIES
- TOAD & CO
- ARCTIX
- BLUNDSTONE
- ROYAL ROBBINS
- KEEN
- CHIPPEWA
- SANITA
- TEVA
- JOYBEES

54 COVENTRY STREET | NEWPORT, VT 05855

802.334.8370 ● thepicknshovel.com ● OPEN EVERYDAY 7AM-8PM

ADVERTISER INDEX

4 GENERATIONS MASONRY.....	25	FLOOR WORKS.....	18	NORTHEAST KINGDOM	
AFFORDABLE ROOFING.....	24	FRAMING FORMAT.....	24	WASTE MANAGEMENT.....	24
ALL AROUND POWER.....	13	FRED'S ENERGY.....	14	PAINLESS GLASS.....	8
ALL AROUND RENTAL.....	29	GALE INSURANCE AGENCY.....	26	PASSUMPSIC BANK.....	2
BARRETT INSURANCE AGENCY.....	10	GOODRIDGE LUMBER.....	33	PH LANDSCAPES.....	23
BEGIN REALTY.....	11	GOULD WELL DRILLING.....	19	PICK & SHOVEL.....	3
BERWICK AGENCY INC.....	13	GRAVES BUILDERS.....	32	POULIN BUILDING MATERIALS.....	27
BICKFORD'S CONSTRUCTION.....	14	GRAY'S PAVING & ASPHALT PLANT.....	32	POULSEN LUMBER.....	24
BLAKE JENKINS PAINTING.....	25	GRIME NURSERY & LANDSCAPING.....	25	ROYAL FLUSH SANITATION.....	23
BLAKTOP INC.....	28	HAROLD'S CONCRETE CONST.....	26	SAWYER & RITCHIE INSURANCE.....	34
CENTURY 21 FARM & FOREST REALTY.....	36	HARRIS HEATING & PLUMBING.....	25	SIMPSON DIRTWORX LLC.....	25
C.H. DANA RV SALES & SERVICE.....	31	IMPEY REAL ESTATE.....	9	SNJ RAIN GUTTERS.....	16
CARPET CONNECTION.....	22	JEN-LOC LLC.....	19	STAHLER FURNITURE.....	8
CHIMNEY SWEEP II.....	22	JIM CAMPBELL REAL ESTATE.....	17	STOCKLEY TRUCKING.....	24
COVENTRY LOG HOMES.....	6	KIRBY MOUNTAIN LAWNS.....	25	STONECREST PROPERTIES.....	12
DALTON MOUNTAIN MOTORSPORTS.....	24	KIRBY MULCH COMPANY.....	31	TANGUAY HOMES.....	35
DAVID LUSSIER REAL ESTATE.....	24	LARRABEE'S BUILDING SUPPLY.....	23	TAYLOR MOORE AGENCY.....	11
DETAILS WINDOW FASHIONS.....	14	MARSHALL INSURANCE.....	33	TIM SCOTT REAL ESTATE.....	7
FARM WAY INC.....	4	MAYO'S FURNITURE & FLOORING.....	30	TOTALLY TREES.....	22
FENOFF & HALE CONSTRUCTION.....	24	MODERN FURNITURE.....	29	TROMBLY PLUMBING & HEATING.....	23
		MORGAN CONSTRUCTION.....	34	UNION BANK.....	15
		MORRILL & GUYER ASSOCIATES.....	23	WHEELER BUILDING MATERIALS.....	9
		NEW ENGLAND FOAM & COATING.....	20	WOODSVILLE GUARANTY BANK.....	21



286 Waits River RD Bradford, VT 05033
 Open Mon-Sat 8:30-5:30, Friday nights till 8 PM
 closed Sundays & major holidays.

Inside and outside, we've got furniture for all your spaces!

In stock and quick delivery available!



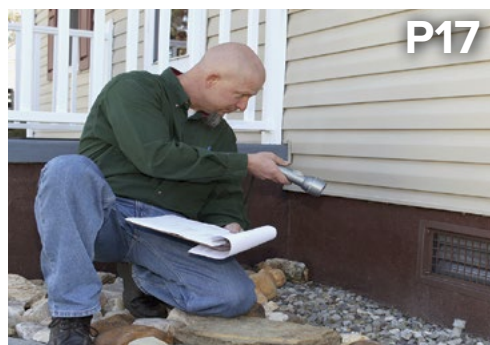
we create sustainable outdoor living



Contents

2022 Real Estate & Home Improvement Guide

- 6** What To Know About Refinancing A Mortgage
- 8** Tips For Home Buyers During A Seller's Market
- 10** Simple Ways To Improve A Kitchen Pantry
- 12** Make Moving Much Easier
- 14** How To Store Firewood The Right Way
- 16** Signs Of Winter Lawn Damage
- 17** Home Inspections 101
- 18** Small Kitchen Improvements That Maximize Functionality
- 20** How Agents And Sellers Can Work Together
- 22** Signs Of Septic System Malfunction
- 26** Popular Insect Repellant Plants
- 28** How To Cut Costs On Home Renovations
- 32** Signs Of Electrical Problems In A Home
- 34** Did You Know? Home Price Growth During The Pandemic



PUBLISHER

Todd M. Smith

ADVERTISING SALES

Michael Gonyaw
Glen Jardine
Julie Poutre

AD DESIGN

Jeana Desilets

COVER DESIGN

Glen Jardine

CONTACT US:

news@caledonian-record.com
adv@caledonian-record.com
www.caledonianrecord.com
802.748.8121

THE CALEDONIAN-RECORD
PUBLISHING CO.
190 Federal St. PO Box 8
St. Johnsbury, VT 05819

© Caledonian-Record
Publishing Co, Inc. April, 2022

WHAT TO KNOW ABOUT REFINANCING A MORTGAGE

Historically low interest rates have made now a good time to be a homeowner. According to the Federal Home Loan Mortgage Corporation, also known as Freddie Mac, the average interest rate on a 30-year fixed-rate mortgage in mid-September 2021 was 2.86. Just ten years earlier, the average rate was 4.09. That's a significant dip, and one that's saving today's homeowners tens of thousands of dollars over the life of their mortgages.

Interest rates dipped during the pandemic and have remained low ever since. That's unlikely to last forever, which has given many homeowners a sense of urgency regarding refinancing. Refinancing can be financially advantageous, but there are some things homeowners should know prior to contacting their lenders.

REFINANCING DOES NOT ALWAYS SAVE MONEY OVER THE LONG HAUL

It's hard to blame homeowners who jump at the chance to refinance their mortgages. Refinancing is often associated with significantly lower monthly payments, and

such savings can be used to finance home improvements, pay for tuition or build retirement nest eggs. However, homeowners won't necessarily save money over the long haul if they're refinancing an existing 30-year mortgage with another 30-year mortgage.

The mortgage experts at Mortgage Calculator note that a Change Terms mortgage refinance is characterized by a shift to a loan charging a lower interest rate. The initial savings with such a refinance are undeniable, but changing from one 30-year to another 30-year restarts the mortgage clock, which can add years to the time homeowners will be repaying their debt. As a result, homeowners may end up paying more interest over time than they might have had they just kept their initial mortgage. Homeowners interested in a Change Terms refinance may want to look into switching from a 30-year to a 15-year mortgage. A shorter term mortgage will increase the monthly payment, but the loan will reach maturity much faster, greatly reducing the amount of interest homeowners will pay over the life of the mortgage.

REFINANCING CAN BE COSTLY

Lower monthly payments might be the number that catches homeowners' eyes as they look to refinance, but it's important that homeowners recognize that refinancing is not free. In fact, the personal finance experts at Kiplinger note that refinancing incurs many of the same costs that homeowners had to pay when they signed their initial mortgage papers. That includes fees, taxes and appraisal costs. These costs are sometimes paid up front, but they also might be rolled into the loan balance. In the latter instance, homeowners could be paying interest on their refinancing costs. Homeowners who are refinancing solely because of lower interest rates should know that some lenders raise interest rates to compensate for refinancing costs. That can negate the savings and end up costing homeowners more money than the original mortgage.

Refinancing is an option for homeowners who want to save money. Homeowners can speak with a financial advisor to determine if this is the best way to save money over the long haul or if refinancing will ultimately cost them more over the life of the mortgage.



Live Your Best Life

Call Our Log Home Experts
603-747-8177
800-308-7505

Ask for our FREE Plans Book

COVENTRY
log | timber | hybrid

coventryloghomes.com

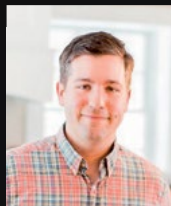
t i m s c o t t r e a l e s t a t e . c o m

The Northeast Kingdom is our home. We are a local company that knows how valuable it is to be able to work and live in this amazing area. The Kingdom is special because of the people, the small businesses, and communities that truly enjoy supporting their neighbors.

Tim Scott Real Estate knows the Northeast Kingdom. Our team is ready to put that knowledge to work in order to help with your property selling and buying needs. Our realtors are here to assist you through every step of the process. You can expect the best from Tim Scott Real Estate because just like you, we love to see our neighbors thrive.



TIM SCOTT
REAL ESTATE



Tim Scott



Mary Scott



Katy Rossell



Sam Young



Ben Reed

broker@tsrevt.com · (802) 748-8000

725 Railroad Street, St. Johnsbury



TIPS FOR HOME BUYERS DURING A SELLER'S MARKET



A combination of factors, including low interest rates and a pandemic-driven decision by many city dwellers to look for houses in the suburbs, has created a housing boom for much of 2020 and 2021. That boom has created an undeniable seller's market in real estate.

Just what is a seller's market? The financial resource Investopedia defines it as a marketplace in which there are fewer goods for sale than there are interested buyers, giving sellers the ability to dictate prices. Since mid-2020, there has been an extremely low inventory of homes for sale but a very high interest among purchasing parties.

Data from the National Association of Realtors indicated that, by the end of February 2021, housing inventory fell to a record low of 1.02 million units. These factors have led to a surge in competition from buyers, including bidding wars on homes and all-cash offers to entice sellers. In December 2020, the median listing prices for single-family homes shot up 13.4 percent from the same time the previous year, according to Realtor.com, and it hasn't slowed down much since. Jeffrey Mezger, a 40-year veteran of the real estate industry and CEO of KB Home, says it's the best seller's housing market he's seen in his career.

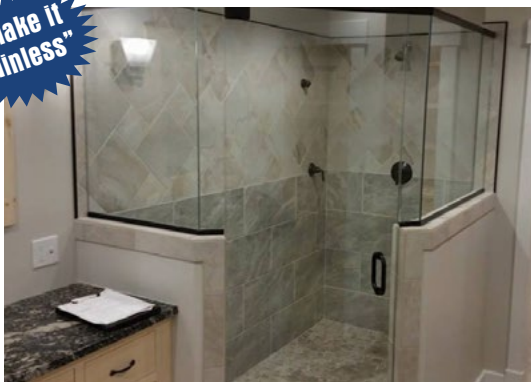
SO WHERE DOES THIS LEAVE BUYERS INTERESTED IN RELOCATING? HERE ARE SOME TIPS.

- Consider areas with slower overall price growth. Experts say the southern and midwestern United States offer the best value for home shoppers because of their meager price growth. ClearCapital, which tracks housing values, says San Antonio, St. Louis and the Dallas/Fort Worth areas experienced the least price appreciation from 2019 into 2020.

Painless Glass

- Custom Shower Enclosures
- Commercial Store Front & Doors
- New Window Sales and Installation

"Make it Painless"



CRYSTAL
WINDOW & DOOR SYSTEMS, LTD.
www.painlessglass.com

HARVEY
BUILDING PRODUCTS

OVER 35 YEARS EXPERIENCE

733 BROAD STREET – LYNDONVILLE, VT

802-626-9990 • painlessglass.com



The highest quality service at a very fair price



For the best in Vermont-made and American-made furniture, there is only one choice.



Stahler Furniture

American Quality ~ Vermont Values

LYNDON
FURNITURE

SMITH BROTHERS
of BERNE

469 Broad Street, Lyndonville, Vermont

Mon. thru Fri. 9-5, Sat. 9-3, Closed Sunday
Lyndonville, VT :: 802-626-5996

- Get preapproval or have your funds ready. Speed is the way to go if a buyer is interested in a property and wants to make an offer. Real estate professionals say buyers should be “offer ready,” which means having a mortgage preapproval letter or proof of funds for a down payment ready to go. Failure to have funds in check can slow down the process or compel sellers to reject an offer.
- Work with a real estate agent. These are complicated times and it pays for buyers to have a professional working in their corner. A real estate agent uses his or her knowledge to make a timely offer and negotiate on the buyer’s behalf. He or she also will provide insight into specific neighborhoods, amenities and school districts.
- Eliminate certain contingencies from the equation. Contingencies are factors that must be met before a sale can go through, according to the relocation site Moving.com. A common contingency is the need to sell one’s current home before closing on another. Asking for extended closing periods or certain home repairs are some additional contingencies that can make buyers less attractive to sellers.
- Make it personal. Buyers can offer a personalized note with the offer that may connect with the seller emotionally and set one them apart from others who have made similar offers.

Buying in a seller’s market can be challenging. But some strategies can set buyers apart from the pack.



WHEELER

Building Materials Inc.

—Since 1963—

We have everything you need
to build your castle
including the kitchen sink!

Valspar Paints • Cabot Exterior Stains
Aristokraft Cabinets
Windsor Windows and Doors
Therma-Tru Doors
Owens Corning Insulation

Truck Mounted Forklift Delivery Service

152 Church Street
Lyndonville VT 05851
(802) 626-5102 (802) 626-5040

OFFICE SPACE FOR LEASE

Emerson Falls Business Park, St. Johnsbury, VT



Second Floor Office Suite, 7 rooms, 100% ADA compliant, high speed fiber, 2 bathrooms with shower, plenty of off-street parking. Smaller 2-3 room suites available. Beautiful, spacious grounds.

Contact
**IMPEY VERMONT
REAL ESTATE
802.748.8993**



Locate your company to Vermont beside the historic Emerson Falls and Sleepers River where you can picnic, fish, take walks or run during breaks. High speed fiber on site. 400 to 6800 square feet available. Will build to suit – price based on space required, utilities except internet included.

Impey's Vermont Real Estate

177 Western Avenue, St. Johnsbury, VT • 802-748-8993 • impey-vermont-realestate.com

SIMPLE WAYS TO IMPROVE A KITCHEN PANTRY

People have been spending more time at home in 2020 than in years past, and certain projects around the house have become a priority. One home improvement idea that serves the double benefit of creating organization and making cooking at home more efficient is to reimagine the kitchen pantry.

A pantry is a room or closet where food, beverages and linens or dishes are stored. Pantries can be highly useful spaces that provide ancillary storage in kitchens. Many modern homes are equipped with pantries, but older homes may require some modification to create more useful pantries. Whether starting from scratch or modifying an existing pantry, these tips can help projects go more smoothly.

- Maximize vertical storage. Utilizing vertical areas can help increase storage capacity. Build in extra nooks by investing in under-shelf storage baskets. These baskets can instantly create designated areas for different types of ingredients. Homeowners also can look for ways to use the inside of cabinet doors or add extra shelves on walls or in eaves.
- Consider your needs. Figure out which

items you would like to store in the pantry and then shop for corresponding storage systems. For example, storage solutions may feature wine bottle racks, baskets for potatoes and other produce, shelving for small appliances, and even pull out racks for baking pans or cutting boards.

- Use clear storage. Put ingredients in clear, airtight containers of similar dimensions so that you can easily find items you need. Transfer bulky items, like cereals and baking supplies, to storage containers for uniformity.

• Store bulk items elsewhere. Bulk shopping can be cost-efficient, but bulk items can quickly eat up real estate in the pantry. Designate another area for non-perishable bulk products, like paper goods or canned items, such as in a garage or utility room.

• Pull out drawers are convenient. Pull-out drawers can reduce the need to seek and reach for items. These drawers conveniently roll out so items in the back can be accessed without disturbing foods in the front. Draw-



ers can be custom built for any pantry space.

- Make it accessible. Think about who will be taking items from the pantry. Put children's snacks on the bottom pantry shelf where they can reach them, and then organize other shelves for adults in the home.

A pantry remodel can add valuable storage space and make one of the busiest rooms in the house operate more efficiently.

“Let our family help protect your family”

Owners Mike & Jenn Barrett are proud to be a family owned and operated independent insurance agency. We will work to identify your risks, and will recommend the insurance solutions that best fit the needs of your family.



Home | Auto | Farm | Life | Business
Workers Compensation | Flood
Motorcycle | ATV | Snowmobile



229 Portland St, Suite 101, St. Johnsbury, VT 05819
(802) 748-5224 | info@thebarrettagency.com

“Get an online quote for your home and auto!”
www.thebarrettagency.com





TM TAYLOR-MOORE AGENCY

The Taylor-Moore Agency offers a complete line of competitively-priced, commercial, personal and farm insurance products.

PERSONAL INSURANCE

- Homeowner
- Auto
- Umbrella
- Recreational Vehicles

COMMERCIAL INSURANCE

- Farm
- Business-owner
- Auto
- Workers Comp
- Contractor General Liability



Ryan Moore
Owner



TAYLOR-MOORE AGENCY

Trusted Since 1962

(802) 766-2294

346 Main Street | Derby, VT 05829
www.taylormooreinsurance.com



CONCORD, VT

Stunning property with 121 acres along the Moose River, privately sited with 6 stall horse barn, paddocks, run-in sheds, large Workshop/Garage for your business or storage. Lovely renovated home in the last 4-5 years – kitchen, flooring, windows, spray foam insulation etc. Pond, walking trails, pasture, woods! It's all here with high school choice.

ML4903630 – \$1,125,000



LYNDON

Minutes from Burke Mountain

ML4859015

\$275,000



ST. JOHNSBURY

Tons of Potential

ML4857770

\$124,600



BARNET

Peaceful, Private Location

ML4824780

\$85,000



WALDEN

Privacy with Plenty of Sugar Maples

ML4872465

\$275,000



Start your search here.



St. Johnsbury 802-748-2045 • www.beginrealty.com
Property Management: 802-748-3183

MAKE MOVING MUCH EASIER

It should come as no surprise that spring kicks off one of the busiest times of year in the housing market. Warm weather makes it more comfortable to see and display homes, leading to more listings and open houses.

According to the U.S. Census Bureau, the average person in the United States changes residences more than 11 times in his or her lifetime. With each move, the process of moving may become more familiar. But even the most practiced nomad can find moving to be an overwhelming experience. Those on the cusp of moving and nervous about packing up and leaving can employ a few tricks to make moving much easier.

RESEARCH AREAS CAREFULLY

Buyers are advised to do their research when seeking new towns or cities to call home. There are many factors to consider, including school district ratings, proximity to shopping, distance from work/commute times, availability of transportation, climate, and crime ratings.



Before falling in love with a particular home, potential buyers can visit the area in which the home is located during a typical weekday to get a feel for the atmosphere.

Check out shopping centers, observe the residents and drive by the schools and businesses. This can help paint an accurate picture that may or may not differ from that depicted in the real estate listing.

STACK THE DECK

Working with qualified professionals who have gone through the moving process before can make for easier work for buyers and sellers. Ask for recommendations regarding real estate companies, real estate attorneys, home inspectors, insurance agents, and all of the other people who will assist with buying, selling and moving.

We can help your special house stand out from the rest in the 2022 market!

StoneCrestPropertiesVT.com



Why StoneCrest?

We have sold more properties in Caledonia County than any other agency for two years running!



101 Depot Street
Lyndonville, VT 05851
802.626.4790

Carefully vet these professionals, relying on third-party reviews as well as any information provided by the Better Business Bureau.

SECURE TEMPORARY STORAGE

It can help to put some belongings into a storage center prior to moving, and then gradually take items from the storage unit to your new home. This will free up space to make repairs to your new home and give you time to figure out decorating schemes while ensuring clutter won't get in the way of renovation projects. New homeowners also can take their time sorting through boxes and getting rid of items they may not need in their new homes.

GET ESTIMATES AND VERIFY LICENSING

The BBB advises consumers to verify all licensing for movers. Solicit at least three in-home estimates and get those figures in writing. Confirm insurance coverage for the company chosen, and be sure to have all agreed upon information spelled out explicitly in a written contract. Red flags to consider include movers who don't make on-site inspections for estimates and those who demand payment in advance before the move.

HAVE A FIRST-WEEK SURVIVAL KIT

New homeowners can pick up takeout restaurant menus and pre-made grocery store meals. In addition, stock up on staples such as paper plates, toilet tissue, light bulbs, and cleaning supplies in advance of the move so you won't have to unpack everything at mealtime or when you want to clean after arriving at your new home.



Berwick
AGENCY INC

"Family Owned and Operated"
LICENSED IN VT & NH



- **Business**
 - Property
 - Liability
- **Farm**
- **Home**
- **Auto**
- **Flood**
- **Recreational Vehicles**

Jeff Berwick, Owner

We represent 10+ insurance companies including Co-operative Insurance Companies.

- Local Service • Competitive Prices
- Payment Plans

Call for your quote today!



185 Church Street, Peacham, VT • 802-592-3234
insure@berwickagency.com

**Just In Time For
Lawn & Garden Season**

TROY-BILT Rototillers

Bronco CRT
Garden Rototiller
14" tilling width – 208cc
\$799⁹⁹



Pony
16" tilling width – 250cc
Ideal for med-large sized gardens.
Just One Hand™ operation.
\$1399⁹⁹



**Electric &
Gas Mowers
Available**

Full Line of
Cub Cadet
Lawn Tractors



**Great Selection of
Berkshire Pontoon Boats
In Stock!**



Enjoy fishing, water sports, entertaining or just lounging!

- Parts
- Service



**ALL AROUND
POWER**
EQUIPMENT
800-748-1413
ST. JOHNSBURY, VT

- Financing
- Trade-Ins

1746 Memorial Drive – St. Johnsbury, VT
Mon-Fri 8-6 • Sat 8-4

www.allaroundpower.com

HOW TO STORE FIREWOOD THE RIGHT WAY

A fireplace is a cozy and warm spot around which a family can gather. The home and real estate resource HomeGuides.com indicates that 60 percent of new homes have a fireplace, which is up from 36 percent in the 1970s.

Naturally, fueling a fireplace for the season may require homeowners with wood-burning units to keep an ample supply of wood at the ready. How that wood is stored is important, as properly stored firewood can prevent waste and other issues around the house.

Wood that is freshly cut has a water content of 60 percent or more. Yet, for best burning ability, wood should be near 20 percent in water content. Green wood is hard to ignite and will not burn nearly as well or efficiently as seasoned wood. Another concern associated with green wood is that it can contribute more to creosote accumulation in the flue of a fireplace. Creosote is a combustible

material that may lead to fires if left unchecked.

According to BioAdvanced®, a science-based lawn, garden and home improvement innovator, seasoning wood typically takes six months to a year. Homeowners may opt to purchase seasoned wood that already has sat and dried.

Homeowners who have an abundance of firewood have to store it somewhere. Log Splitters Direct suggests choosing a dry, breezy area of the property that is about 20 feet from the nearest door to the house. This helps avoid hitchhiker pests from coming inside with the wood, such as termites, ants, spiders, and mice. Do not stack the wood flush against a structure. It should be at least a few inches away to allow air-flow behind the stack.

Stick to organized rows of wood no more than four feet high. Log racks and pallets and posts will keep the



**FOUNDATIONS • SLABS • FROST WALLS
SEPTIC SYSTEMS • COMPLETE SITE WORK
DUMP TRUCK SERVICES • FORESTRY SERVICES**

BICKFORD'S
Established 2005
CONSTRUCTION
Excavation & Concrete
Lyndonville, Vermont
802-535-9476

One Call Does It All!

This summer, beat the heat

ENJOY YEAR-ROUND COMFORT

with a powerful, yet quiet and energy-efficient ductless heat pump system. Cools in the summer and heats in the winter for year-round comfort!

Schedule by July 31, 2022 and **GET \$100⁰⁰ OFF** a complete installation of a heat pump system when you mention this offer.

FRED'S ENERGY
YOU'VE GOT A FRIEND
24/7 EMERGENCY SERVICE

DERBY 802.766.4949 | **LYNDONVILLE** 802.626.4588 | **MORRISVILLE** 802.888.3827 | **RICHFORD** 802.848.3164

CallFred's.com

wood up and off of the ground where moisture and rotting can develop. Placing the logs in an unorganized pile will impede air flow and cause the wood to rot rather than continue to dry and season even more.

Homeowners also should use a cover to protect seasoned firewood from the elements. Position a tarp or plastic sheeting so it blankets the top of the stack and extends a few inches down the sides. Keep the sides mostly exposed to air. Others prefer to stack it in a barn or shed or under an overhang.

Green wood is less expensive than seasoned wood. Those who prefer this method should do so in the early spring and let it season over the next several months. Bankrate says that the cost of a cord of wood varies across the country, but in general one can expect to pay between \$120 and \$180 for a cord of hardwood that is split and seasoned. This price may be higher in mid-winter when demand increases.



Each of these cost as much or more than an **ENTIRE MONTH** of COMPLETE ACCESS to The Caledonian-Record



1 LARGE PIZZA



FAST FOOD FAMILY MEAL



3 ICED LATTES



1/4 TANK OF GAS

We rely on your support

If you value the daily community coverage found in The Caledonian-Record consider a subscription. Support local journalism and get complete access to all our stories, expanded digital content and interactive E-edition today.

JUST \$12/MONTH!

Visit: www.caledonianrecord.com or call us at 802.748.8121 or 800.533.NEWS

**STAY LOCAL.
GO FAR.**

MORTGAGES

Because the road should always *lead you home.*

UnionBank
Member FDIC Equal Housing Lender

800.753.4343

GO.UBLOCAL.COM/MORTGAGE

SIGNS OF WINTER LAWN DAMAGE

Mother Nature can be harsh on a lawn, and it's up to homeowners to nurse their lawns back to health after they endure the elements. That's often the case when winter ends and homeowners uncover signs of damage to their lawns.

Homeowners cannot begin to repair winter lawn damage until they learn to identify it, and the following are some telltale signs that winter took a harsh toll on a landscape.

- **Wilted grass:** Many things can cause grass to wilt over the course of winter, so homeowners may have to put on their sleuth's cap to determine why grass that was healthy as recently as late fall is now wilted as the spring bloom begins. Grass that's adjacent to walkways and driveways might have wilted due to the application of de-icing solutions. Such products can prevent the formation of ice on driveways and walkways. However, when they're tracked onto the grass by people or animals or blown there by winter winds, grass can wilt. A deep watering in spring can flush any lingering solution from the lawn. In future winters, homeowners can be as careful as possible when applying de-icing solutions, making a concerted effort to avoid spreading any onto the grass and limited applications to areas of the driveway and walkways that are not close to the grass.

- **Brown patches:** The National Association of Landscape Professionals notes that brown patches in a lawn often develop after heavy snowfall. Such patches tend to develop where large piles of shoveled snow were deposited, so homeowners can inspect alongside driveways and walkways. The NALP advises homeowners to rake away part of the brown patches first. If green tissue is emerging beneath, then the lawn will likely be fine in due time. However, if the area beneath is not green and surrounding areas are already turning green, homeowners may need to rake up dead tissue before applying topsoil to the affected spots. Once topsoil is spread, some grass seed can be spread and the grass should regain its green glory.

- **Gray or pink grass:** Another indicator of winter lawn damage linked to snow is gray or pink grass. The NALP reports that this is a byproduct of snow mold caused by lingering snow. Action may be unnecessary, as the NALP notes these circular patterns often go away on their own. If not, raking the affected areas might be enough to get the lawn on the road to recovery. If the issue continues to linger after raking, a topsoil application and subsequent seeding may be necessary.

These are three common signs of winter lawn damage in areas where snowfall is significant during the coldest months of the year. Homeowners concerned about their damaged lawns are urged to contact a local landscape professional to correct any issues that linger into spring.





Did you notice this ad?

Thousands of readers in the NEK & North Country noticed it too!

Advertise to get noticed! 802.748.8121



CALEDONIAN RECORD SINCE 1837

SNJ

SEAMLESS

Rain Gutters

LEAFPROOF GUTTER COVERS

*Custom Made
Many Colors to Choose
Free Estimates • Fully Insured
We Fix Damaged Fascia
Owner Installer
All Work Guaranteed*

SERVING VT & NH

WWW.SNJRAINGUTTERS.COM

802-751-6191



The process of buying a home can be unlike any experience prospective buyers have ever had. After finding a home they like and coming to an agreement on a sale price with the seller, buyers can expect to add many items to their to-do list. One of the first things to jot down on that list is scheduling a home inspection.

Home inspections are a vital part of the home buying process. Such inspections can protect buyers as they're on the cusp of making what will likely be the most significant investment of their lives. Understanding the home inspection process can help buyers during an exciting yet potentially nerve-wracking time in their lives.

WHAT IS A HOME INSPECTION?

The American Society of Home Inspectors defines a home inspection as an objective visual examination of the physical structure and systems of a house. Inspectors will conduct visual examinations from the roof to the foundation of the home. Additional structures on the property, such as sheds or detached outdoor living areas, are not typically included in the examination.

WHAT DO INSPECTORS EXAMINE?

The ASHI notes that inspectors will examine the condition of various parts of the home. The heating system, central air conditioning unit, interior plumbing and electrical systems, roof (though inspectors will not climb onto the roof), attic and insulation will be examined. Inspectors also will examine walls, ceilings, floors, windows, doors, the foundation of the home, basement (or crawl space), and structural components.

CAN A HOME FAIL INSPECTION?

Homes cannot fail home inspections, which are just assessments of a home's existing condition. Municipal inspections are separate inspections conducted by government agencies to verify that a property is in compliance with local codes. Home inspectors will provide detailed reports describing the condition of a home and indicate if any repairs are in order.

DO I REALLY NEED A HOME INSPECTION?

A home inspection is a vital component that can help buyers make the most informed decision possible. Forgoing an inspection can leave buyers vulnerable to potentially costly repairs and issues with a home that might have been detected with a proper home inspection. In addition, some lenders insist that buyers have home inspections conducted before they will allow them to borrow money.

Home inspections can protect home buyers as they prepare to make the most significant financial investment of their lives. More information about inspections can be found at www.homeinspector.org.

JIM CAMPBELL

REAL ESTATE

"Your Hometown Agency"

Our agents assist each other to assure you the most accurate and precise information. We take care of you before, during and after the sale. Contact one of our agents today and you will see why people come back to Jim Campbell Real Estate time and time again.

Jim Campbell
C: 802-999-7781
Kerry Wervurski
C: 802-673-6656
Craig Crawford
C: 802-249-5200
Tara Cote
C: 802-745-7073

Ryan Pronto
C: 802-274-9149
Mark English
C: 802-323-9908
Jenna Hamelin
C: 802-673-9856
Adam Hilliker
C: 802-777-1444



601 East Main Street • Newport, VT
802-334-3400



1100 VT Rte. 242 • Jay, VT • 802-988-4000

www.jimcampbellrealestate.com

SMALL KITCHEN IMPROVEMENTS THAT MAXIMIZE FUNCTIONALITY

Many homeowners wish 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 LeMans 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 of the kitchen and then think about which appliances will serve them well. Homeowners with small kitchens may not need a large stand mixer or an oversized commercial stove.

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.



WHEELHOUSEKITCHENS.COM • 603.947.0000 • INFO@WHEELHOUSEKITCHENS.COM



The kitchen makes a home
...we make the kitchen

By Appointment ONLY

at these flooring companies you love

Baker Valley Floors

34 Route 25
Plymouth, NH

The FloorWorks

2190 Main Street
Bethlehem, NH

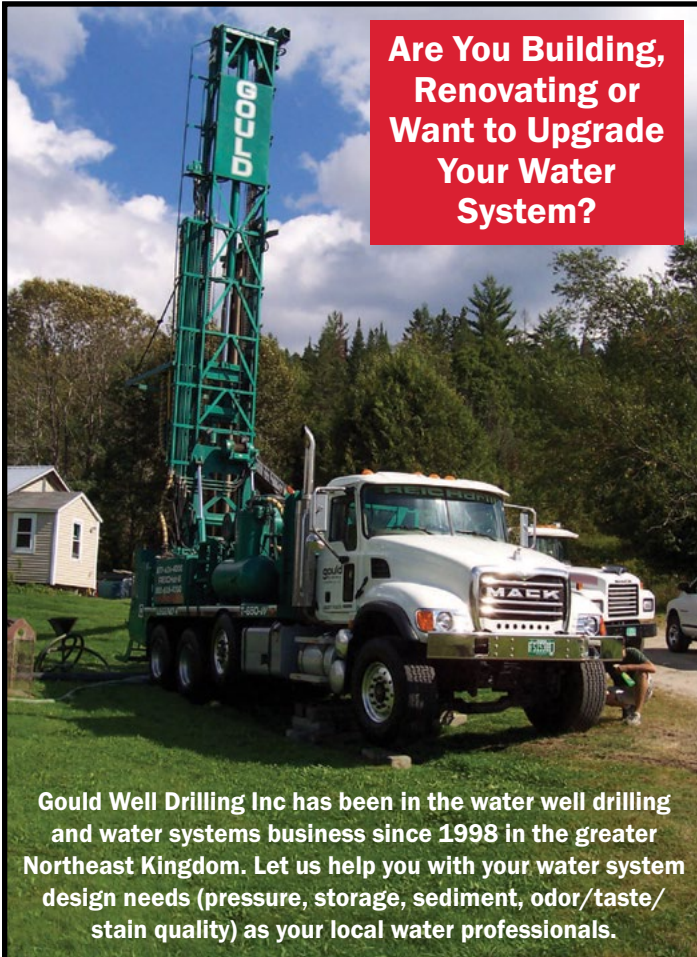
Carpets • Rugs • Wood • Tile & Stone • Vinyl

COMMERCIAL & RESIDENTIAL INSTALLATION – FREE DESIGN CONSULTATION

Sophisticated,
yet practical, kitchen
and bath design services
featuring...

OMEGA • HOMECREST
ARISTOKRAFT • MANTRA
LOCALLY BUILT CABINETRY

Countertops:
GRANITE ~ QUARTZ ~ SOLID SURFACE



**Are You Building,
Renovating or
Want to Upgrade
Your Water
System?**

Gould Well Drilling Inc has been in the water well drilling and water systems business since 1998 in the greater Northeast Kingdom. Let us help you with your water system design needs (pressure, storage, sediment, odor/taste/stain quality) as your local water professionals.

We can drill a new well or a replacement well for your spring, we can suggest solutions for your failing pressure concerns, we can recommend and install water treatment units to improve your waters quality.

We also provide system assessments on a home you are interested in purchasing, or looking at options to improve the value of your home, business or camp for when you do sell. Pressure tanks and pump manufacturers recommend a life span of up to 15 years. Some systems go many more years but a tank filling with sediments shortens the life of the pump. Let us help you have the longest use of the investment in your investment!

Please call or E-mail today for more information or make an appointment to discuss your project.

Let us see if we can help you live healthier!



**(802) 626-4200 • info@gouldwell.com
Lyndonville, Vermont
www.gouldwell.com**



Water Filtration Products

Water is life – it's that simple!

- Sulfur
- Iron Staining
- Hard Mineral Buildup
- Uranium/Radium/Radon
- Arsenic
- PFAS/PFOS

Jen-Loc Water Filtration Replaces

- Water Softener
- Reverse Osmosis
- Ultra Violet
- Acid Neutralizer

WWW.JEN-LOC.COM

Lyndonville, Vermont

802-626-0913 Office

802-626-0928 Tech Support



HOW AGENTS AND SELLERS CAN WORK TOGETHER

Selling a home can be stressful. Despite this, 5.51 million existing U.S. homes were sold in 2017, according to data from the National Association of REALTORS®. In many cases, homeowners choose to work with real estate agents to facilitate the process of listing, showing and selling their homes.

Real estate agents are valuable assets. Agents have neighborhood knowledge, are educated in pricing trends, can filter phone calls or emails from buyers who aren't serious, and can organize all of the people necessary for a closing. Real estate agents provide many services that the average person may not have the time nor the experience to handle.

When selecting an agent to sell a home, homeowners may not understand that the terms real estate agent and REALTOR® are not interchangeable. Although both must be licensed to sell real estate, the main difference between a real estate agent and a REALTOR® is the latter is a member of the National Association of REALTORS®. NAR ensures that members subscribe to a certain code of ethics.

There are many qualified agents, but an agent cannot do his or her job well without some help on the part of the homeowner. These tips can make the process of selling a home go smoothly.

- Price the home correctly. Homeowners should trust the agent's ability to price a home for the market. Everyone wants to get the most money possible, but listing the home for more than it's worth may cause it to sit unnecessarily for several weeks or months, which could raise red flags among potential buyers.
- Market the home. A real estate agent will list the home via a multiple listing service (MLS) on a private website, in newspapers, and wherever else he or she feels is pertinent. Homeowners can share the listing via social media and word of mouth to help increase the chances of selling the home.
- Be available. Limiting the time an agent can show the house to potential buyers is in no one's best interest. Sellers should be ready and willing to open their homes, which is the best way to make a sale. An agent may suggest a lock box so the home can be shown when homeowners are not on the property.
- Make suggested renovations. Agents know which features can make or break a sale. Homeowners should be amenable to certain suggestions, such as neutral paint colors, removing personal effects and clearing clutter.



*Providing Quality
Insulation & Fireproofing
Solutions Since 2001*






HUNTSMAN Spray Foam
BUILDING SOLUTIONS Insulation

Soy Based Closed Cell & Open Cell Foam

Cellulose *Loose Fill & Dense Pack*

New Construction • Additions • Renovations

We now perform energy audits.
Call today to inquire about
Efficiency Vermont's current
rebate programs and how we
can help.



CALL TODAY FOR A FREE ESTIMATE



New England
FOAM & COATING, INC.

ST. JOHNSBURY

748-5600 • 866-851-3661

- Give recommendations. Real estate is a commission-based industry. Agents often tirelessly put in hours and only reap rewards if the house is sold. A homeowner who was satisfied with an agent can then recommend that person to friends or family.

By working with real estate professionals, homeowners can sell their homes quickly.



Buying? Improving?
We can help.



Barbara Bullard
AVP/Residential Loan
Officer
NMLS #493663



Lori Riggie
Residential Loan
Officer
NMLS #1162483



Todd Aldrich
Residential Loan
Officer
NMLS #493657



Marcie Gowen-Nobley
Residential Loan
Officer
NMLS #1484955



Terry Daniels
AVP/Residential Loan
Officer
NMLS #493674

Whether you're a first-time home buyer or you're making improvements to your current home, Woodsville Guaranty Savings Bank is here to help.

From pre-qualification through closing, our lenders have the experience and know-how to help you reach your goal, and our local decision-making means you'll be decorating in no time.

Call or visit us to get started today.




Personal & Business Banking | Online Mortgage Center | Mobile Banking

Woodsville: 747-0477 | Piermont: 272-4811 | Lisbon: 838-6336 | Littleton: 444-5237 | Lancaster: 788-2580

Plymouth: 536-4908 | Franconia: 823-8199 | Hanover: 653-0102 | Toll-free: 800-564-2735

theguarantysavings.com Just like you

Member FDIC • Equal Housing Lender  • NMLS #460588

SIGNS OF SEPTIC SYSTEM MALFUNCTION

Homeowners recognize that their work is never done. Homes require maintenance that runs the gamut from daily tasks like cleaning kitchen countertops to more significant undertakings like replacing roofs. For many homeowners, keeping their homes running smoothly involves tending to septic systems.

Estimates from various sources indicate that roughly one in five homes in the United States has a septic system. Homeowners who live in areas with regional sewage systems may not give much thought to the operation and maintenance of their wastewater and disposal system. But that responsibility typically rests squarely on the shoulders of homeowners whose homes have septic systems. Learning to maintain septic systems so they operate safely and efficiently is essential. Homeowners should know that recognizing signs of septic system malfunction is vital to avoiding potentially costly, messy accidents that can put the health of humans and local wildlife in jeopardy.

WHAT HAPPENS WHEN A SEPTIC SYSTEM MALFUNCTIONS?

The Washington State Department of Health notes that a malfunctioning septic system is a threat to the health of both humans and animals as well as the environment. When a septic system is malfunctioning, untreated sewage can be released and end up in places where it shouldn't be, such as groundwater, surface water

and marine water. That's true even if it's not visible to the naked eye. Humans and animals are in danger when septic systems malfunction because untreated sewage contains pathogens and other contaminants that can make them sick.

WHAT ARE THE SIGNS OF A MALFUNCTIONING SEPTIC SYSTEM?

The DOH of Washington State notes that properly maintained septic systems should provide reliable service for many years. Part of that maintenance is keeping an eye out for these signs that suggest a system is malfunctioning or failing:

- Water and sewage from toilets, drains and sinks is backing up into the home
 - Bathtubs, showers, and sinks drain very slowly
 - Gurgling sounds are coming from the plumbing system
 - Standing water or damp spots near the septic tank or drain field
 - Bad odors around the septic tank or drain field
 - Bright green, spongy lush grass over the septic tank or drain field, even during dry weather
 - Algal blooms in nearby ponds or lakes
 - High levels of nitrates or coliform bacteria in water wells
- Homeowners with septic systems should make tending to those systems part of their routine home maintenance.

BUSINESS DIRECTORY

Home Improvement & Services

TOTALLY TREES

- Excavating • Pruning • Trimming
- Removals • Danger Tree
- View Cuts • Storm Cleanups

Fully Insured – Free Estimates

Services Available Year-round

802-748-4889 • Cell 802-673-8997

Waterford, VT  [Totallytrees](https://www.facebook.com/Totallytrees)

LEAFPROOF

Gutter Covers

SNJ Seamless

RAIN GUTTERS

Custom Made • Many Colors to Choose

Free Estimates • Fully Insured

We Fix Damaged Fascia

Owner Installer • All Work Guaranteed • Serving VT & NH

ST. JOHNSBURY, VT • snjseamlessraingutters.com

802-751-6191



THE CARPET CONNECTION

RETAIL & WHOLESALE *"The Flooring Specialists"*

"We Sell Only Flooring; That SAVES You Money."

199 Depot Street • Lyndonville, VT

802-626-9026

www.thecarpetconnectionvt.com

Chimney Sweep II

Introduce comfort and warmth to your home!

- Wood/Gas Stoves & Fireplaces
- Pellet Stoves • Grills & more

Over 40 Years Experience

Twin City Plaza

1284 US Rt. 302, Barre, VT 05641

802-476-4905 • 1-800-677-4905

Peter L'Esperance




BUSINESS DIRECTORY

Home Improvement & Services



Morrill & Guyer Associates

VT PREFERRED LAND & HOMES

www.homeinthekingdom.com

“Now is the time to Buy or Sell your home.”
Come visit the experienced Morrill & Guyer staff to assist you in this process ...



Annie Guyer



Jeff Cota



Nick Guyer

Tel. (802) 626-9111 • Fax (802) 626-6913
791 Broad St. • Lyndonville, VT 05851
email: info@homeinthekingdom.com

LARRABEE'S
BUILDING
SUPPLY



KraftMaid
Cabinetry

AUTHORIZED DEALER

802.684.3622

1410 Route 2 West, West Danville, VT



PH



Landscapes

Residential & Commercial

specializing in ...

- Excavation • Trucking
- Site Work • Septics
- Lot Clearing • Retaining Walls
- Bushhogging • Stump Grinding
- Lot Sweeping • Lawn Installation
- Patios • Walkways



FULLY INSURED • FREE ESTIMATES

JEFF CLEVELAND

802-626-0933 • 802-535-7069

96 Mitchell Drive, Lyndonville, VT

Royal Flush
Septic Services

802-748-2571 • 802-274-5631 (cell)

Professional Clean

Owner/Operator — Residential & Commercial — Licensed in Vermont
Fully Insured — 24-Hour Emergency Services

Royal Flush ... Beats a Full House



Did you notice this ad?

Thousands of readers in the
NEK & North Country
noticed it too!

Advertise to get
noticed! 802.748.8121

CALEDONIAN
RECORD SINCE 1837



TROMBLY

PLUMBING | HEATING | AIR CONDITIONING

77 Concord Avenue • St. Johnsbury, VT

**Residential and Commercial
Plumbing and Heating Services**

NEW CONSTRUCTION • REMODELING • REPAIRS

802-748-1953 • tromblyplumbing.net

BUSINESS DIRECTORY

Home Improvement & Services

Stockley
Trucking
INC.



Buying All Metals
Steel • Brass • Copper • Aluminum
Monday-Friday 7:00-4:00



405 S. Main Street, Lisbon, NH 03585
Phone: 603-838-2860 • www.stockleytrucking.com
"Buying Metal Salvage"

NORTHEAST KINGDOM WASTE MANAGEMENT DISTRICT
"ENVIRONMENTALLY SOUND WASTE MANAGEMENT
AT THE LEAST COST TO OUR CITIZENS"



**Reduce
Reuse
Recycle**



224 CHURCH STREET - LYNDONVILLE, VT 05851
802-626-3532 • 800-734-4602
www.nekwmd.org

AFFORDABLE ROOFING
"THE ROOFING SPECIALIST"
Now Offering Wet Basement Solutions!
10% OFF ALL LABOR



Asphalt, Shingles & Metal Roofs
Torch Down and Rubber Roofing
Pressure Washing – *Bring your vinyl siding back to life!*
WILL BEAT ALL COMPETITION

OVER 45 YEARS OF EXPERIENCE ✦ 603-616-1928
FREE ESTIMATES ✦

The Framing Format



Custom Framing
Prints * Paintings
Antique Vermont Maps
Puzzles and Note Cards
485 Lafayette Street
St. Johnsbury, VT 05819
802-748-3964
www.framingformat.com

David A. Lussier



Real Estate Agency

David Lussier – 802-274-0747
lussier@kingcon.com
lussierrealestateagency.com

HOMES
LAND
FARMS
INVESTMENTS
PROPERTIES

540 Main Street
Lyndonville, VT
802-626-9541



POULSEN LUMBER
656 MONROE ROAD • LITTLETON, NH 03561
603-444-5425
In business for over 60 years.



**ROUGH-SAWN TIMBERS
FRAMING LUMBER
ATTIC INSULATION
ABC METAL ROOFING
PLYWOOD
PINE IS OUR SPECIALTY
PRESSURE-TREATED LUMBER**

**FENOFF & HALE
CONSTRUCTION, INC.**

New Construction, Renovations, Roofing,
Sheetrock & Painting, Kitchens & Bathrooms,
Siding & Windows, Decks, Flooring, Insulating

Fully Insured – No Project Too Small

TRENT: 802-535-9108 or 802-684-9955
NATE: 802-535-7303

Stand-On & Riding
Zero-Turn Mowers




**DALTON MOUNTAIN
MOTORSPORTS**
www.daltonmountainmotorsports.com

475 Main Street
Lancaster, NH
603-788-4991
245 Jericho Road
Berlin, NH
603-215-6217

BUSINESS DIRECTORY

Home Improvement & Services

4GENERATIONS MASONRY



RESIDENTIAL | COMMERCIAL

- Brick • Stone • Block
- Fireplaces • Chimneys
- Veneer • Patios
- Walkways

FULLY INSURED
FREE ESTIMATES

Dana Armstrong

132 Rte. 15, West Danville, VT – 802-535-5948

Hannis

HEATING & PLUMBING

*Commercial • Residential
Fully Licensed & Insured*



122 Bugbee Crossing Road
West Burke, VT

802-626-5841

Blake Jenkins Painting, Inc.



Family Owned Since 1960

Commercial ~ Residential ~ Industrial

Brush ~ Roll ~ Spray

Aerial Lifts ~ Fully Insured ~ Free Estimates

Log Home Restoration

New & Old Structures

Corn Cob Blasting ~ Energy Sealing ~ Chinking

802-748-8536 • VT & NH • 800-607-8536

blakejenkinspainting@myfairpoint.net



*Excavation and
Concrete Construction*

**RESIDENTIAL
& COMMERCIAL**

**DRIVEWAYS • PONDS • SITE WORK • SEPTIC
STUMPING • TRUCKING • CRUSHING • SCREENING**

802-279-8082

FREE ESTIMATES – FULLY INSURED

simpsondirtworx.com

Jake Simpson simpsondirtworx@gmail.com



LANDSCAPING • EXCAVATION • FORESTRY

FREE ESTIMATES



FULLY INSURED

- Driveway Installation & Repair
 - Foundations • Building Lots Cleared
 - Water & Sewer Lines • Ponds • Trucking & more
- 802-626-1300 (Office) 802-626-8418 (Home)**
802-535-5321 (Cell)



GRIME NURSERY & GREENHOUSE

533 Lawrence Road, Waterford, VT
grimenursery@waterfordvt.net



- Annuals
- Trees
- Shrubs
- Perennials
- Vegetables
- Hanging Baskets

Hours:
Monday-Saturday 9-5
Sunday 9-3

Directions: Rt. 18 to Old County Road (town hwy. 12) up hill 9/10 mile, go right onto Lawrence Road first place on right.

802-748-1915

POPULAR INSECT REPELLANT PLANTS

Homeowners choose plants for their properties based on a number of variables. Some may be into growing their own foods, while others desire their gardens to be an awe-inspiring mélange of bright colors and alluring scents. There's no wrong reason to plant a fresh garden, but some plants offer extra benefits, such as repelling insects.



Insects can be a nuisance and a threat to individuals' overall health. According to the American Academy of Family Physicians, insect-borne diseases are viral and bacterial illnesses that develop from insect bites. Mosquitoes, sand flies and fleas are some examples of insects that can pass on disease. Fever, chills, headache, and muscle soreness are just a few of the more common symptoms linked to insect-borne diseases.

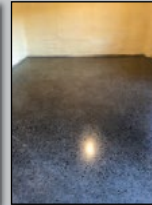
The good news for avid gardeners is that certain plants can help repel insects and provide the additional benefits like fresh food and aesthetic appeal that so many people love.

- **Basil:** The aroma of fresh basil is enough to compel any gardener to make a place for it in their garden. But there's more to fresh basil than its scent, as the Farmers Almanac notes it can be used to repel mosquitoes and moths.
- **Lavender:** Fleas, flies, mosquitoes, and moths are not fans of this aromatic and colorful member of the mint family. Bees tend to be drawn to lavender, a durable plant that many garden centers recommend in areas prone to drought or hot summers without much precipitation.
- **Mint:** Mint is another plant that is instantly recognizable for its aroma. But mint lovers may not realize that it's also great for keeping ants at bay. Mint also can be used to repel mosquitoes, but gardeners with no experience planting mint should plant it in pots. That's because the Farmers Almanac notes mint is an especially aggressive spreader that can quickly take over a garden. Separating mint in pots can prevent it from bullying its way into other plants' domains.
- **Lemongrass:** Lemongrass is a tropical grass that's so fragrant it's often used in perfumes. Lemongrass contains citronella, which many people associate with repelling mosquitoes. A potted lemongrass plant can repel these unwanted guests, keeping them away from decks, porches and/or patios all summer long.
- **Chrysanthemums:** The Farmers' Almanac® recommends using chrysanthemums, which repel a range of insects from bedbugs to fleas to ants, as border plants around a home. That's because they contain the natural insecticide pyrethrin, which can serve as something of an insect-repelling boundary around a home.

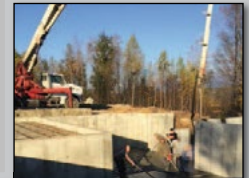
Insects are unwanted guests around a home each spring, summer and fall. Certain plants can help repel insects and serve as an eco-friendly alternative to insecticides.

Harold's Concrete Construction

QUALITY FLOORS, SLABS & FOUNDATIONS



Excavation & Septic Systems



Concrete Polishing and Repairs



Free Estimates **aci** Certified

802-695-1341

www.haroldconcreteconst.com



Give your home the protection it deserves.

Brett J. Gale, Agent
 1033 Broad Street
 Lyndonville, VT 05851
 Bus: 802-626-8651
brett@brettgaleinsurance.com

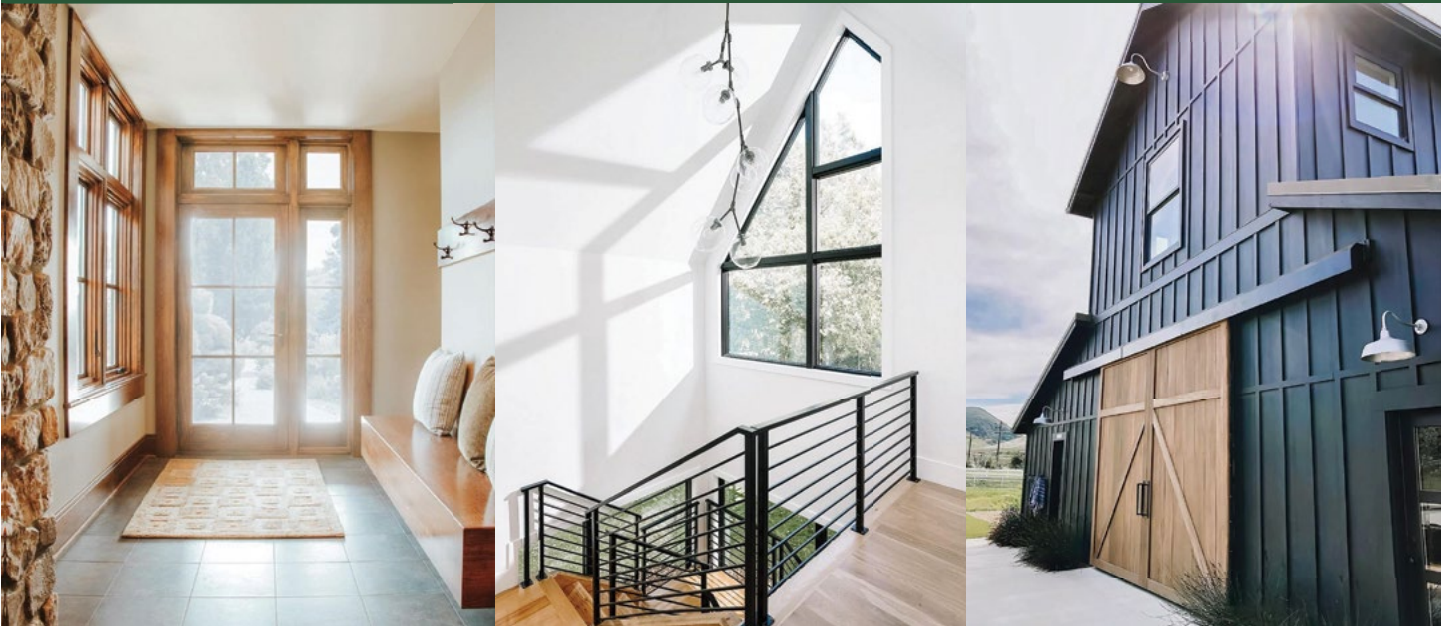
Your home is where you make some of your best memories, and that's worth protecting. I'm here to help.
LET'S TALK TODAY.



State Farm Fire and Casualty Company, State Farm General Insurance Company, Bloomington, IL
 State Farm Florida Insurance Company, Winter Haven, FL
 State Farm Lloyds, Richardson, TX

1708136

Poulin | WINDOWS & DOORS



Our Full Service Process:

- 1 In-Home Meeting & Measurements
- 2 Product Consultation & Order Placement
- 3 Installation Schedule & Delivery Preparation
- 4 Complete On-Site Installation
- 5 Final Walk-through Inspection & Sign-off

T Proudly Serving Vermont,
New Hampshire,
& Northern New York.

- With 5 Locations:**
- Derby
 - Hardwick
 - Johnson
 - Milton
 - Williamstown

BOOK NOW



**SCAN HERE
or CALL
802.585.9689**



Visit Us Online:
Poulin.Build
See Our Entire Product
Line-up and Offerings.

Sales & Installation • Free In-Home Consultation • Largest Product Selection • Competitive Financing Options

HOW TO CUT COSTS ON HOME RENOVATIONS

Do you still have an avocado green kitchen? Is your living room dank and dark? Perhaps there is only one bathroom for a family of six? Answering yes to any of these questions could serve as the catalyst for a home renovation project.

Home improvement projects come in all shapes and sizes — some with huge budgets and others that are more cost-conscious. Regardless of what homeowners hope to achieve with their renovations, a common goal across any price point is a desire to save as much money as possible. Home renovations can be expensive, but there are ways to cut costs.

- Assess the merit of the project. Remodeling magazine annually publishes a “Cost vs. Value Report” that lists the average cost and return on investment homeowners can expect of various types of projects. If you’re planning to sell your home soon, it may be best to focus on repairs and renovations that will generate the most substantial ROI.

- Hire a contractor. Even avid do-it-your-



selfers can sometimes benefit from a contractor’s expertise, particularly for complex tasks. Don’t waste money by trying tough jobs yourself; rely on an experienced contractor who can get supplies for less money and will do the job right the first time. Compare bids from several different contractors and figure out the best value.

- Refurbish existing features. Rather than a complete gut and rebuild, figure out where you can revitalize existing fixtures and more. For example, refinishing existing cabinets can save you up to 50 percent compared with the cost of new cabinetry, according to Angi (formerly Angie’s List), a cost comparison and business review resource.



Services include
RESIDENTIAL PAVING
COMMERCIAL PAVING
MUNICIPAL PAVING
PLANT MIX MATERIALS
STAMPED ASPHALT
GREEN PATCH
COLD MILLING
GRADING

CALL (603)298-8885 Lebanon, NH
OR (603) 444-8882 Littleton, NH

VISIT
Blaktop.com



- Choose midgrade materials. Certain materials may be all the rage but they come with a higher price tag. Angi reports that granite counters could be \$60 to \$100 per square foot. However, a composite or laminate that looks like granite and wears well may be \$10 to 40 per square foot. Figure out where you can choose middle-of-the-road materials for maximum value.

- Avoid peak seasons. You'll pay more to install a deck or a pool right before the outdoor entertaining season. There also may be a premium to get work done right before a major holiday. Therefore, consult the calendar to find an off time for a renovation and book it then to save.

- Do some prep work. You might be able to save by doing some of the demolition and preparatory work yourself. For example, you can tear up old carpeting before the installation of new tile floors. Perhaps you can mend and patch up walls before a paint job.

- Buy a display item. Former showroom kitchens and baths often are sourced at a fraction of their recommended retail prices, according to Real Homes, a home remodel guide based in the United Kingdom. Retailers often update their displays and you may score existing showroom items at a discount.

Renovations can be expensive, but there are many different ways to cut costs.



Spending More Time In Your House?

The right furniture can turn your house into a home! We blend style and comfort and have the best selection of the top brands at the bottom prices!

OVER 100,000 SQ. FEET OF FURNITURE IN STOCK!

0% FINANCING* • LAY-AWAY
NO SALES TAX ON N.H. DELIVERIES



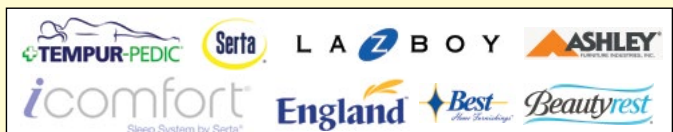
MODERN FURNITURE

THREE LOCATIONS!

4584 US-5 Derby, VT 802-334-5616
64 Back Center Rd. Lyndonville, VT 802-626-3273
296 Meadow St. Littleton, NH 603-444-2033

Open Monday - Thursday: 8:30am - 5pm, Friday: 8:30am - 6pm
Saturday: 8:30am - 3pm • Closed Sundays

www.modernfurniturevt.com



*To credit qualified customers.

Spring Cleaning is a breeze with a little help from All Around Rental

Get rid of winter sand with the BEST TOOL for the job!

POWER BROOMS

MINI EXCAVATORS
9,000 lb. & 10,000 lb.



PRESSURE WASHERS



CHIPPERS
Be the first with a clean yard this year!



- **INFLATABLES**
Largest selection in the state.
- **TENTS**

1763 Memorial Drive
St. Johnsbury, VT

802-748-7841
info@allaroundrental@gmail.com

WWW.ALLAROUNDRENTAL.COM

7 THINGS TO KNOW BEFORE REPLACING WINDOWS

The decision to replace windows often comes down to aesthetics and necessity. Drafty windows can reduce energy efficiency in a home, requiring HVAC systems to work harder to keep interiors comfortable. The harder the HVAC must work, the more homeowners will pay in energy costs. Old windows also may be points of entry for water and insects. Despite the importance of windows, Money magazine advises that new windows make up only a fraction of the home's total exterior "envelope," resulting in only about 5 to 15 percent of total energy savings.

But there are still plenty of reasons to invest in new windows.



1. Vinyl or aluminum may be best. Lumber is farmed rather quickly today and solid wood products may not stand up to elements as well as wood used a half-century ago. To avoid rot, vinyl windows often are an affordable and durable choice. Homeowners also have the option of wood windows with aluminum cladding, which are long-lasting.

2. Moisture problems indicate windows need to be replaced. Condensation that shows up as fogging between double-pane windows or on the inside of windows indicates that the windows are starting to fail. If installing a vapor barrier in the basement or crawl space, ventilating properly when showering or cooking, or using a dehumidifier indoors does not remedy the situation, it might be time to replace windows.

3. Windows add curb appeal. Beyond functionality, replacement windows immediately update the look of the home and can improve curb appeal since they are one of the most prominent features on the exterior of a home. If a house needs an update, replacing windows and can be a quick and affordable update.

4. Consider other energy-efficient upgrades. Sometimes older windows can be

FURNITURE & FLOORING MATTRESS GALLERY WINDOW FASHIONS

Comfort. Style. Quality.

BRANDS YOU LOVE. PRICES YOU CAN'T BEAT!

Monthly savings on our ever-expanding inventory of furnishings & accessories for your home or camp.



Bassett

catnapper



Serta
WE MAKE THE WORLD'S BEST MATTRESSES

CHECK OUT MAYOSFURNITURE.COM FOR THIS MONTH'S SALE

As always Mayo's offers **0% FINANCING** to qualified buyers & **FREE DELIVERY WITHIN 50 MILES.**

MAYO'S FURNITURE & FLOORING



Monday-Saturday 9 am to 5 pm Sunday 11 am to 5 pm

802 Railroad Street
St. Johnsbury, VT 05819
(802) 748-8725

MAYO'S. EVERYTHING FOR YOUR HOME DELIVERED.

salvaged, especially if they are not damaged and only moderately drafty. Replacing panes, sash cords, weather stripping, and even glazing may be less expensive than replacing a window. Plus, older homes with attractive windows complement one another. To keep energy bills down, think about adding insulation to the attic and basement — which is a good idea even if you are replacing windows.

5. The wrong windows can adversely affect home value. The National Association of Realtors says homeowners get about 73 percent of their replacement window investment back when they resell a home. But choosing the wrong windows might lower the value of the home. It's important to match the look of the original windows, including window material and the divided light pattern (the number of panes in each window) with the original windows.

6. Think about soundproofing, too. When upgrading windows, also think about how certain windows can cancel out noises and make homes more soundproof. Some windows can help reduce outdoor distractions like leaf blowers or lawn mowers.

7. Proper installation is key to longevity. Replacement windows are only as good as their installation in many cases. Poor installation and orders of standard rather than custom sized windows could result in poor fitting and seals. Homeowners should carefully vet and review window replacement contractors to find the best professionals for the job.

C.H. DANA R.V. Sales & Service



"A Manufacturer of high quality light-weight travel trailers"
TRAVEL FURTHER ON LESS GAS

Full Service on all RV's & Utility Trailers
Complete Hitch & Wiring Package
Available Hitches Installed

TRADES ALWAYS WELCOMED

TRAVEL TRAILERS

FIFTH WHEELS

TAX FREE NEW HAMPSHIRE

A FAMILY TRADITION SINCE 1955

www.chdanarv.com



Largest Selection of
PARTS & ACCESSORIES
 For All RV's

OPEN 6 DAYS A WEEK
 FOR ALL
 YOUR CAMPING NEEDS!

ON-SITE FINANCING

628 Woodsville Road • Monroe, NH 03771 • 603-638-2200
 Just off I-91, Exit 18, Route 135 South, 15 miles South of St. Johnsbury, VT
 From Littleton: I-93N to Exit 44, 15 miles South on Route 135, on right.
 A Family Tradition since 1955 • Open Mon-Fri 8 to 5 • Sat 9-3



Locally Sourced Premium Mulch, Compost, Soil and Firewood



MULCH



COMPOST



SOIL



FIREWOOD



576 US Route 2, Kirby, VT

802.274.6239

www.kirbymulchcompany.com

SIGNS OF ELECTRICAL PROBLEMS IN A HOME

Homeowners know that all sorts of issues can affect a home. Issues can run the gamut from the merely annoying to the unsafe. Electrical issues fall into the latter category, posing a significant safety hazard if left unchecked.

According to the home safety experts at UL (formerly known as Underwriters Laboratories), learning to recognize warning signs of electrical wiring issues can greatly lower the risk of house fires. House fires pose a significant threat, as the Electrical Safety Foundation International notes that electrical malfunctions cause more than 50,000 house fires each year. UL indicates that the majority of those house fires can be prevented, and learning to recognize signs of a electrical problems in a home is a key component of home fire prevention.

- Dimming or flickering lights: The UL notes that light fixtures do not typically draw a substantial amount of power, so dimming or flickering lights is not of-

ten indicative of an issue with a fixture. Dimming or flickering lights could indicate that the circuit the lights are on is overburdened, most likely by large appliances sharing the circuit with the lights. If dimming and flickering lights are a problem, homeowners can speak to an electrician about moving the fixtures to another circuit or installing a new line specifically for major appliances.

- Odors: Odor emanating from an outlet, fuse box or breaker panel should be reported to an electrician immediately. The odor, which some homeowners indicate smells like fish, could be a result



of an overheated circuit. Odor coming from an outlet, fuse box or breaker panel could indicate a significant electrical issue, so homeowners should not



Gray's Paving & Asphalt Plant, Inc.

Residential & Commercial

ASPHALT PAVING & EXCAVATION

SWEEPING – SNOW REMOVAL

FULLY INSURED

All Work Guaranteed!

State of VT approved Virgin Mix Asphalt Plant located at 3267 VT Rte. 14N – Coventry, VT

PH: 802.334.7260
800.464.7260

Free Estimates!


Email: grayspaving@pshift.com

Your local paving company for over 37 years!





Graves Builders

VT and NH



We Build

- School Renovations • Commercial Buildings
- Additions • Remodels • New Homes
- New Barns
- Garages

PO Box 128, 329 Cloud Brook Rd.
Barnet, VT 05821

wjgraves.builders@myfairpoint.net

802-633-2579 -or- 802-249-0062

hesitate to report this problem to an electrician. Odors can sometimes travel through HVAC systems as well, so homeowners should take note and call an electrician even if their outlets do not smell.

- Hot outlets/switch plates: Outlets and/or switch plates that are hot to the touch are another indicator of an electrical issue. UL notes that outlets that become hot even when nothing is plugged into them could be wired incorrectly. In such instances, an electrician will need to fix the issue, and in the meantime it may be best for homeowners to flip the breaker or remove the fuse for the outlet.

- Frequently blown fuses or tripped breakers: According to UL, circuit breakers and fuses have a built-in fail-safe that is designed to prevent overloading. Sometimes a tripped breaker is a result of an aging appliance. One way to detect that is to plug in the product to more than one outlet in the house. If each breaker trips, then the appliance is likely to blame. However, if using the same outlet continues to trip the breaker regardless of what's plugged into it, then the circuit requires the attention of an electrician.

Electrical issues increase the risk for home fires. Fortunately, such issues are generally preventable and often easily remedied by a qualified electrician.

GOODRIDGE LUMBER, INC.



White Cedar Log Homes & Log Siding

Rough and Finished White Cedar Lumber
 Decking • T+V Groove
 Shiplap • Square Edge
 Perma-Chink Products for Log Homes
www.goodridgelumber.com

Goodridge Lumber *Quality Lumber & Service Since 1974*

White cedar from Vermont's Northeast Kingdom!
 From the time cedar logs enter the sawmill yard until they leave as finished products, the Goodridge family are all actively involved in the manufacturing process and look forward to assisting you with your white cedar project.



PERMA-CHINK SYSTEMS, INC.

183 Bailey-Hazen Road East
 Albany, Vermont
802-755-6298
 Superior Cedar Products & Services

MARSHALL INSURANCE 800.649.4658

*Looking for Home and Auto coverage?
 This is a perfect time to review.
 Call the Marshall Insurance Agency. You could save hundreds on your insurance premiums.*



The Marshall Insurance Agency has been an Independent Trusted Choice Agency since 1928.



92 Main Street | Lancaster, NH | 603-788-4657
 324 Main Street | Berlin, NH | 603-752-2304
www.marshallinsuranceagency.com



NOYLE JOHNSON GROUP

SAWYER & RITCHIE INSURANCE

Home • Auto • Business

Call us for a quote.

198 Rte. 2 • Danville, VT

802-684-3411

www.nwjinsurance.com

DID YOU KNOW? HOME PRICE GROWTH DURING THE PANDEMIC

According to the real estate research firm CoreLogic, Annual home price growth during the pandemic was the most the group had ever seen in its 45 years of tracking home prices. Since the World Health Organization first declared a pandemic in March of 2020, home prices have risen dramatically. CoreLogic reports that median home prices across the United States increased by 18 percent between July 2020 and July 2021. The increase was even more significant in Canada, where data from the Canadian Real Estate Association indicated home prices had risen by more than 38 percent between 2020 and 2021. Such increases were welcome news for individuals who already owned their homes, but many individuals who did not found themselves priced out of the market. The good news for potential home buyers is that median home prices are not expected to increase as much in 2022 as they have since the onset of the pandemic. In fact, CoreLogic forecasted a 2.7 percent appreciation between July 2021 and July 2022.

NORTHEAST MODULARS

LLC

802-748-0533



*Working
Together*



*We Build Any
Floor Plan
Turn Key
Modulars &
Manufactured
Homes!*



**MORGAN
CONSTRUCTION**
EXCAVATING
MODULAR
CONSTRUCTION
802-274-8984



CAPES • RANCHES • TOWNHOUSES • MULTI-FAMILY DWELLINGS

DISCOUNTED PRICE ON TURN-KEY PACKAGES

LOW PRICES GUARANTEED!



MORGAN2218@YAHOO.COM • 802-274-8984

WE BUY HOUSES!

- **ANY CONDITION!**
- **REFERRAL FEES PAID!**

CASH NOW – NO COMMISSIONS

- **We close at your convenience**
- **Quick service available**
- **Transfers • Estates • Foreclosures**

What can we do for you?



**CALL FREE
MESSAGE**

802-334-6665

WWW.TANGUAYHOMES.COM

CENTURY 21[®] Farm & Forest



Barton: Crystal Lake views from 6-BR, 6500sf home atop 2.75-acre lot. Space to work from home. Convenient to area amenities & Interstate-91. **Brandy. #4891448**



Burke: Popular restaurant is a thriving pandemic survivor & it's ready for new owners. Business only with fully equipped kitchen & all furnishings. **Andrea. #4901350**



Westmore: Warm, inviting home on 6A w/ view of Willoughby Lake & Gap, guest apt above garage, 5 historic cabins, & 177' on lake w/ a boathouse. **Nick. #4887409**



Albany: Charming village home on 1.48A is nicely maintained & has excellent rental history. Cozy pellet stove, updated systems, & it is fully furnished. **Lee. #4851760**



Newport Town: Stately 6-BR, 8-BA Colonial offers all the comforts you desire. The 166 acres have walking trails, Lk Memphremagog view, new pond. **Nick. #4903324**



Burke: Strategic base camp has easy access to bike trails, skiing, snowmobiling. Wooded 9-acre lot is close to village for coffee, dining & other basics. **Jack. #4903163**



Derby: Zoned residential or commercial, this 36-acre parcel is prime for development. Nice view of Lake Memphremagog & 1,800' road frontage. **Bruno. #4902749**



Derby: Bright & airy open concept home is handicap accessible. The 11 acres offer nice water views, 2 fire pits & sweet 12x12' cabin with wood stove. **Tara. #4901509**



Glover: Open 2-acre lot w/ power & town sewer roadside. No zoning but permit needed to build. Just around the corner are Parker Pie & Lake Parker! **Tyler. #4833005**

Derby 802.334.1200 | FarmAndForest.com | Burke 802.626.4222