

HOME & GARDEN

PASADENA VOICE

MARCH 2019



HIMMEL'S LANDSCAPE & GARDEN CENTER [Page 12](#)

New owner Elizabeth Elliott is bringing fresh ideas to this Pasadena mainstay as a way of renewing focus on its mission of “helping our neighbors build a better, healthier and more beautiful world.”

FENCE & DECK [Page 6](#)

You don't need much space to create a relaxing, welcoming outdoor escape.

CHIMNEY SWEEP [Page 11](#)

Extend the life of your chimney with regular inspections and sweepings.

BANKING [Page 15](#)

Consolidate your credit card debt without high interest rates.

Understanding Unilock: The Latest In The Maryland Market

Glenn Lowe

*Hardscape
Specialist
The Stone Store*



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made in the traditional manner of uniformly mixing pigments with large and small aggregates, creating a consistent blend throughout the paver. This allows the product to exceed industry standards for quality

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that are a big step up in both looks and durability, and are manufactured using a newer, dual-layered process. With this process, the lower portion of the paver is made of blended larger aggregates for strength and finished with a top layer of wear-resistant smaller aggregates and concentrated pigments. Enduracolor pavers will never wear through to their core aggregates in normal conditions, a process that leads to a faded look when the larger, lighter color aggregates are exposed. Enduracolor pavers are available in numerous finishes, including looks that mimic granite slabs and the familiar salt-and-pepper cobblestones. If unique is the look you are going for, Unilock's Enduracolor series

» **Continued on page 18**

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Gardening To Prevent Flood Water In Your Home

Diane Whittles

Servpro of
Annapolis/
Severna Park



It's that time of year! Spring is teasing you with warmer temperatures, and you are ready to get your hands in the soil and start your summer garden. What kind of plants can you use and how can you lay out your flowerbeds to prevent water from getting into your home? Gardening doesn't have to be all about "curb appeal." It can also be functional. Here are some quick tips to prevent water from getting into your home.

Create a water garden. A natural-looking water garden should have sloped sides with planting terraces that step down toward the deepest area of the pond. This allows you to

plant a diversity of plant material and create different habitats while keeping water drainage to one area.

Plant native. Using native plants can help prevent soil erosion. Here are wild flowers to consider: black-eyed Susan, foxglove beardtongue, cardinal flower, and butterfly weed.

Use mulch. Covering the bare areas in your lawn or garden with mulch or straw is an effective method for preventing erosion from rain. Mulch spread over the surface of the soil reduces the impact of raindrops striking the soil. Use mulch in landscaping and on bare spots near your home to keep water away from your foundation.

TIP: Always wear a mask when spreading mulch. It contains mold spores that can irritate your throat, nasal passages and lungs.

Install rain barrels. Did you know that up to 40 percent of



total water use during the summer can come from watering lawns and gardens? Rain barrels are an effective way to capture rainwater to use in lawns and gardens. Rain barrels can be attached to storm drains to catch runoff from your roof. The water you collect can then be reused to water your lawn and garden. For more information on rain

barrels, contact the Chesapeake Bay Foundation.

Grade your yard. To avoid incoming water, the ground should always slope away from your home in all directions surrounding your perimeter. You'll need to understand the high and low points of your home, and use extra dirt to slope accordingly. Have a plan in place or work with a professional to make sure vents, basement windows, pipes, drains and other areas aren't negatively impacted during the grading process.

The first day of spring is March 20. Be ready for April showers by landscaping your lawn to prevent water damage to your home.

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Have A Small Outdoor Space? Here Are Five Ways To Create Big Impact

Sarah Ditto

Marketing
Manager
Fence & Deck
Connection



Who says you need a lot of space to create an outdoor oasis? With quality decking materials and the right furnishings, you can turn less into more. Here are five space-saving decking tips to build your own compact paradise.

1. Use the right materials and design

Start with engineered woods. They have the beauty of natural woods, but they last for decades and won't require routine maintenance. Consider board layout: deck boards that run



parallel to your home stop the eye and make the space look smaller. Boards that run diagonally tease the eye away from the deck and into the yard. Also consider color. Light-colored deck boards have a similar

impact, making the deck feel a bit larger than one with a darker palette.

2. Re-imagine railings

The wrong choice of railing can make a deck feel closed off, especially in a small space.

To keep yours feeling open and inviting, choose a design and color that won't overpower the deck, such as black aluminum railing or cable-style railings. For decks lower to the ground, consider built-in planters or benches instead of railing, which will eliminate the need for extra furniture and will open up the layout.

3. Go vertical

Tall furnishings can draw the eye upward and make a deck look and feel more spacious. Try outfitting your deck with a wall garden, screen, arbor or pergola.

4. Illuminate!

Lighting can create a unique, warm ambiance in a smaller deck. To make better use of limited space, hang bistro lights or opt for lighting solutions that

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Roof Tear-Off Versus Second Layer Of Shingles: What You Need To Know

**Rob Calhan
and Artie
Hendricks**

Landmark
Roofing



Here is a scenario we hear about all the time: "This contractor told me I don't need to tear off my existing shingles when we re-do our roof."

We get it. Replacing a roof is not what many people want to spend their hard-earned money on. It is important to remember that homeowners enjoy the benefits of having a sound roof over their heads every day.

Your roof is debatably the most important element of your house. If you don't have a sound roof, the problems with your house will multiply rapidly. A roof protects everything under it and it needs to be done right.

Should You Tear Off Your Old Roof?

Many people are attracted by the idea of overlaying existing asphalt shingles, especially if the price quoted is lower and the contractor seems confident you don't need to tear off your old roof.

However, the truth is, so many variables have to be just right in order to make it work that it's much more likely to cost you money in the end.

For a second layer to be as good as a roof tear-off, you would need sound decking, no leaks and a roof with no side-walls where flashing is needed to tie the tiles in to the exterior walls.

If you don't tear off the old layer, you can't examine the decking. You can't know for sure that there aren't any soft spots or haven't been any leaks.



Why A Roof Tear Off Is A Good Idea

Remember, this is your one chance to make sure there are no problems with decking, and have been no holes made in your soffits or fascia. It's not a good idea to skip that opportunity.

In addition, if you overlay over existing shingles, you miss the opportunity to install an ice and water-leak barrier to your wood decking. If your existing roof is old, the barrier may not have been applied the last time your

roof was replaced. It's worth getting underneath to see.

Ice and water barriers are a last line of defense against the damage wrought by ice dams in the winter. You never know when you're going to get one of those, in spite of your best maintenance habits.

Why Adding A Second Layer Of Shingles Could Cost You Money

Saving money is the name of the game with many home repairs. There are two ways of looking at it – scrimp and cut corners to save up front or do the job right and maintain it so you won't have costs in the future. Adding another layer of shingles seems like it would save you money by not having to pay your contractor to tear off your old roof.

However, there are good rea-
» **Continued on page 21**

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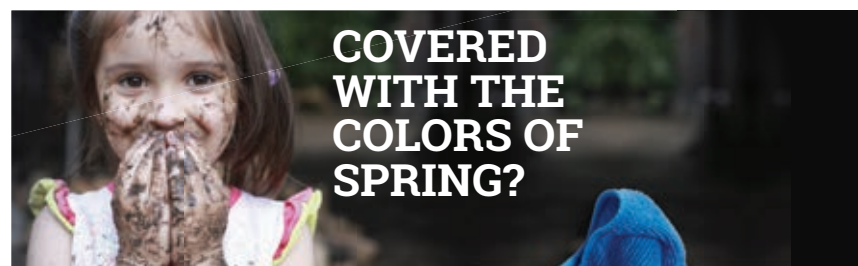
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Stop The Bites! – Helpful Hints For Homeowners To Reduce Mosquitoes

Kendra Burnett
Mosquito Squad
of Annapolis



We may not love all of the rain and wetness that has been inundating our area this past year, but we know of at least one insect that is: mosquitoes. Mosquitoes require standing water for their eggs to hatch. Some species lay their eggs where it is dry but know it will be wet after a rainfall while other species lay their eggs directly in water. Some species need only a teaspoon of water to deposit eggs into. They can hatch in places like gutters, plant container saucers, toys, buckets and small



ruts. Although not all water sources can be eliminated, homeowners can do their part in reducing the standing water on their property.

Homeowners can follow these tips or seven T's for mosquito control:

TIP. A small bottle cap filled with water holds enough water

for mosquitoes to breed. Since mosquitoes breed in standing water, the elimination of standing water decreases a mosquito's breeding ground. The biggest offenders are bird baths, play sets with tire swings, tree houses, portable fireplaces and pits, and corrugated drainage piping. Have a tire swing? Drill holes in the bottom of the tire to empty water or even replace the tire with a wooden or plastic swing. After every rain event, homeowners can walk around the yard and tip over containers holding water and drain piping.

TOSS. Toss that yard trash, bag up those clippings and leaves, and make sure firewood is stacked neatly. Build or install a firewood holder to be sure that your firewood pile does not trap water.

TURN. Walk the yard every few days and turn over items that could hold water and trash. Look for children's portable sandboxes, slides or plastic toys; underneath and around downspouts; in plant saucers, empty pots, light fixtures and dog water bowls.

TARP REMOVAL. Many homeowners have tarps or covers on items residing in their outdoor spaces. If not stretched taut, they are holding water. Check tarps over firewood piles, portable fireplaces, recycling cans, boats, sports equipment and grills. Use bungee cords to keep tarps tight.

TREAT. Use a mosquito elimination barrier treatment around the home and yard. Using a barrier treatment at home reduces
» **Continued on page 19**



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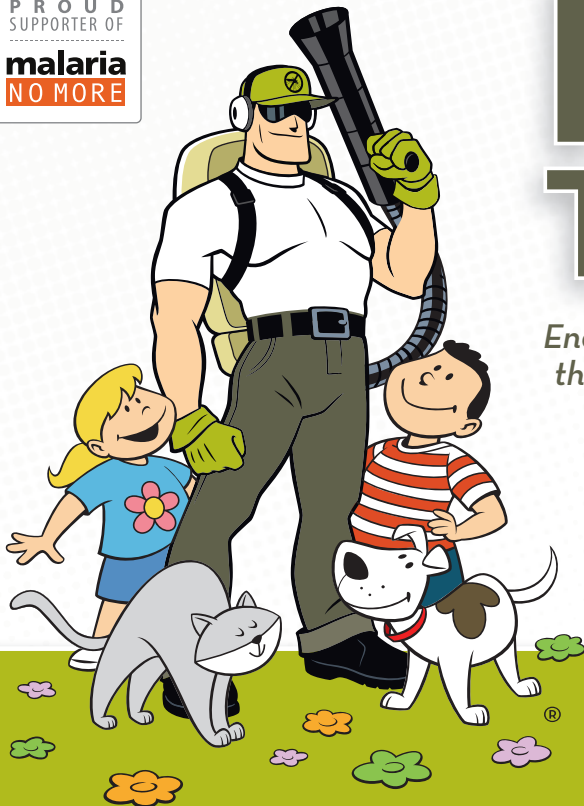
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Did Your Trees Weather The Wet Winter?

Mike Gray

The Tree People



As residents face the adverse effects from a wet winter and head into spring, a question many homeowners wrestle with is "Can this tree be saved?"

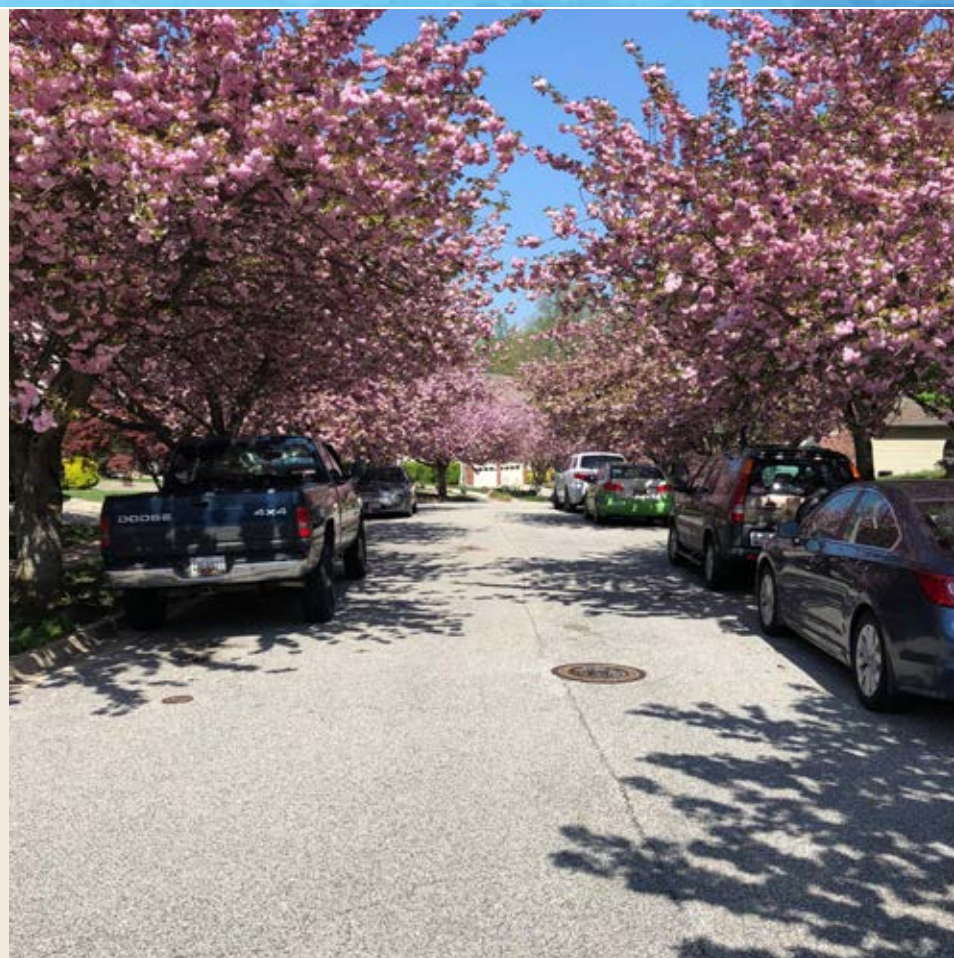
If you're in doubt as to whether a tree can survive and thrive after a punch by Mother Nature, then it's time to consult a tree care professional. A tree care expert may advise you to remove a tree that has brittle wood or a branch structure that makes it vulnerable to additional damage from future storms. If a tree weathered

minor damage, then a crown cleaning or thinning prune to restore shape might be all that is needed to restore a tree to its former glory.

However, before homeowners take the important step of seeking professional consultation, many of them wrestle with the sentimental value and property value that a tree brings. Such a delay could result in jeopardizing not only the tree's lifespan but could also lead to additional expenses and safety hazards should the tree or branches fall.

Falling trees can compromise safety and endanger residents. Often, we'll come in for professional cleanup and realize that a downed tree could have been avoided had

» **Continued on page 20**



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Get Your Lawn Ready For Spring

Geoff Gohlke
On The Green Inc.



Frigid temperatures, piles of snow, and ice storms are just a few of the challenges that your green spaces face every winter. These winter stresses can take their toll on your lawn, plants and trees, but spring will be here before you know it. Planning can give you a head start on your spring lawn care, helping your lawn bounce back from winter dormancy as fast as possible while giving you that lush green lawn that you deserve.

FOUR EASY STEPS TO GET YOUR LAWN READY FOR SPRING

Spring Cleaning

Buried under that snow is a lawn ready to wake up and start growing again. The first step you'll

need to take is spring cleaning. Lawn debris like sticks and leaves are perfect habitats for pests and can cause your lawn to succumb to fungus and disease, so it's best to remove these hazards as soon as possible.

This will be the perfect time to check your gutters as well. Make sure there aren't any leaves causing blockage in your gutters; this can lead to pooling water, a breeding ground for mosquitoes.

Compost

Don't just burn or toss those leaves! Starting a compost bin is a great way to give back to your lawn, making it healthier and easier to maintain! The many benefits of adding compost to your lawn include:

- Conditioning the soil by adding nutrients
- Better moisture and nutrient retention
- Beneficial organisms are added to the soil



Leaves and grass clippings are just a few things you can add to your compost bin. You can also add shrub and tree prunings, egg shells, coffee grounds, wood ash, shredded paper, shredded cardboard and much more! In a year, you will have some nutrient-rich compost to add to your lawn and landscaped beds. If you're looking to get the benefits of compost but don't have a compost bin, you can purchase fine compost to spread over your lawn.

Get Ahead Of The Weeds

Don't wait for the weeds to

overrun your lawn, get ahead of the problem. In the early spring, when your lawn is beginning to wake up, the weeds are waking up as well. By using a pre-emergent weed control, you will be able to stop the weeds from growing before they even start to germinate. This will allow your grass to grow lush and green without having to compete with weeds for nutrients, sunlight or water.

Start Those Sprinklers

When your lawn begins to wake up, it's going to be thirsty. Keeping your lawn, beds, trees and shrubs properly irrigated is important to the health of your green spaces. As the temperatures rise, you will be able to start up your sprinkler system for the first time of the year.

Make sure the ground is no longer frozen, as this can cause damage to your lines once you turn them on. Turn on your control

» **Continued on page 20**



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How To Keep Your Chimney Healthier

Chuck Roydhouse

Clean Sweep of
Anne Arundel
County



When it comes to maintaining a healthy chimney, regular maintenance is key. Inspections, sweepings, and regular repairs can make all the difference when it comes to extending the life of your system.

Keeping Your Brickwork In Good Shape

Lots of things contribute to a sturdy structure. Preventing leaks and excess moisture plays a big role in keeping your masonry strong, as does addressing cracks, crumbling, and other damages in a timely manner. Your brickwork needs to stay strong in order to

provide the lasting support your system requires, so it's best to protect it from the beginning.

Waterproofing plays a big role in this. Your brickwork is absorbent, so protecting it from rain and bad weather will make a big difference in how well it functions over time. Unlike paints and sealers that you get from the store, the products professionals use are vapor permeable, ensuring your masonry system can vent out previously absorbed moisture and repel moisture from your chimney. Addressing repairs and other problems before putting your appliance to use — whether it is your furnace, gas fireplace, wood stove or wood-burning fireplace — will make a big impact on your system's functionality, too. Using your chimney/appliance that has damage could put your entire home and family at risk of experiencing chimney fires or deadly carbon monoxide leaks.

It's not worth taking any chances, so invest in care right away.

Keeping Your Home Safer

Avoiding regular maintenance and repair work can lead to some dangerous scenarios down the line. Carbon monoxide exposure is one risk you and your loved ones can face when a system doesn't get professional attention from time to time. Carbon monoxide poisoning is deadly when not treated right away, and it's colorless and odorless nature make it hard to detect.

You'll also be better protected from chimney fires and house fires when you allow our technicians the chance to inspect your chimney annually. They'll spot creosote build-up, clogs, deterioration and any other issues that need to be resolved. Creosote accumulation and nests are

known for causing chimney fires, and clogs and excess debris can affect airflow and draft. Insight from a qualified Chimney Safety Institute of America (CSIA) certified and National Fireplace Institute certified chimney professional is beneficial and could save you from a lot of expensive repair work down the line!

Schedule Your Inspection Today

Now is a great time for spring cleaning your chimney. You and your family members deserve that peace of mind knowing everything is running well throughout the months ahead. Count on our crew today!

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Himmel's Landscape & Garden Center Con



By Dylan Roche

It's been a little more than half a year since Elizabeth Elliott officially took ownership of Himmel's Landscape & Garden Center, but in that time, she has found a way to bury her roots deep into the longstanding business and make it thrive. "I'm so excited to meet customers and share my expertise and get to know people in the community," she reflected.

Elliott has made a point of bringing fresh ideas to Himmel's as a way of renewing focus on its mission of "helping our neighbors build a better, healthier and more beautiful world."

This includes new options for customers, most notably in the expansion into hardscapes to complement Himmel's landscape design. "We design



unique and beautiful custom patios, retaining walls, firepits, grills and other outdoor living features, and work with the best local contractors for perfect installation," Elliott explained. "Staycations are a growing trend. We can help our customers build the backyard of their dreams for the ultimate comfort

and entertainment. You will never want to leave your home."

One of Himmel's contractor partners, Beaver Pond Lawn and Landscape, will be on-site on April 20 for a pond and water feature expo. This will be the first of several events throughout the season – some to educate and some just for fun. "Himmel's is continually looking for new ways to inform and entertain our customers," Elliott said. Customers can expect live music, face painting, food trucks and other fun activities.

Himmel's has also begun to stock exotic plants that are hardy to this area but more difficult to find. Customers can look for specimen evergreens and topiaries; rare Japanese maple, Hosta, and bonsai specimens; unique flowering shrubs, and

more. Trendy houseplants and succulents will hit the shelves in the next few weeks. In keeping with its mission, Himmel's will expand native plants offerings to help customers enhance habitat for wildlife, encourage pollinators and birds to their yards, and meet reforestation requirements. With those addi-



Continues To Cultivate A Healthy, Beautiful Community



A big part of the business model at Himmel's is a focus on customer service, whether those are customers who are expert green thumbs or customers who have never gardened before but want to try. "I want them to come here and feel confident they won't be intimidated, that they will learn everything they need to know to get started, whether it's vegetable gardening, container gardening, or picking out a plant for mom," Elliott said. "I want people to feel confident they can come here and have the best customer-service experience."

In addition to fresh ideas, Elliott is bringing fresh faces aboard to deliver that customer service. With the belief that training young people in the field of horticulture is a great way to bring her business mission to fruition, Elliott has hired five local high school students. These teens will learn about composting, how to start vegetables and herbs from seeds,

and how to nurture vegetables and fruits to harvest in demonstration raised bed gardens. "They will learn which plants are best suited for sun to shade, the differences between evergreen and deciduous and annual and perennial, and other important tips for helping customers make the best selections for their yard," Elliott said. "If interested and motivated, they will have the opportunity to help out on landscape and hardscape installations and participate in special trainings and seminars to build their knowledge and skill set."

Most importantly, Elliott hopes her young employees learn the skills they will need to be successful in the workplace and to contribute to society in a meaningful way. "I am so excited that Himmel's leadership has the opportunity to mentor young people in our community," she said.

Hiring and training young people is an especially personal part of business for Elliott because Himmel's was one of her first jobs when she was young. "For me, it was such a wonderful experience," she said. "I was able to learn some of my strengths. I learned I had a knack for landscape design, and I had a knack for sales and customer service."

Finally, Himmel's is also supporting the mission of the Seed Savers Exchange, which "aims to conserve and promote America's culturally diverse but

endangered garden and food crop heritage for future generations by collecting, growing and sharing heirloom seeds and plants." Elliott is proud to retail a diverse collection of the exchange's seeds at Himmel's and to use the seeds in her demonstration raised bed gardens.

All this successful growth does not mean that Elliott is done implementing new ideas. In the year ahead, she hopes to continue holding more classes and educational programs, and at some point to collaborate with ClearShark H2O in a joint effort to encourage bay-friendly practices.



To learn more about what's new at Himmel's, or to see for yourself, visit the center at 4374 Mountain Road in Pasadena between the hours of 8:00am and 5:00pm Monday through Saturday or 9:00am to 4:00pm Sunday. For more information, call 410-255-7730 or visit www.himmelsgardencenter.com.

Elliott is eager to greet new and longtime customers alike. "Whether enhancing the beauty of your home and community, nurturing a garden of herbs and vegetables to feed family and friends, building a tiny habitat for birds and bees, or contributing to the health of our precious Chesapeake Bay watershed, we encourage our community to shop Himmel's," she said. "Because what you grow matters." ■



tions, customers can still count on having old-fashioned favorites at Himmel's that will still be of great quality and value.

Elliott has also opted not to carry décor items that can be found at big-box stores and instead focus on locally made pottery, statuary and unusual pieces that can't be found anywhere else.



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Should You Consider A HELOC?



George Ensenat
Branch Manager
Hamilton Bank
of Pasadena

If you're searching for a trustworthy and reasonable way to consolidate your credit card debt, it can be tricky to find something that helps to get your balance under control without high interest rates. With credit card rates on the rise and sitting at an average record high of 17.57 percent, now is the time to investigate your options and consider a HELOC to consolidate your credit card debt.

Should You Consolidate Your Credit Card Debt?

Carrying high balances on multiple credit cards can rapidly become an out-of-control cycle. You make monthly payments to slowly chip away at the balance,



but then it goes back up once interest and other purchases are added. Consolidation is a winning solution for many people who are struggling to pay off debt in the wake of increasingly high interest rates.

By consolidating your debt, you can make a single payment instead of multiple ones. Juggling multiple cards means you have numerous payment due dates, minimum payment amounts and interest rates. Put-

ting your debt onto one single loan can simplify things and make it easier to focus on paying off the entire balance. You will also only be subject to a single interest rate. While monthly payments might be higher, the convenience of a single payment to make is often worth it.

How Can A HELOC Help?

A Home Equity Line of Credit works fairly similarly to a credit card. You will be given a line of credit up to a certain limit, and you can borrow an amount at any time up to your maximum limit. You will pay off what you owe to the HELOC, and in return, you can regain part of that credit line to borrow in the future. HELOCs are great if you want to consolidate your credit card debt because they allow you to save a great deal on interest charges and use the credit line for anything, unlike other loans.

However, you should also know that HELOCs have a few potential downsides. Your interest will not be tax-deductible if you use it toward debt consolidation. The rates of the HELOC are also typically adjustable and not fixed, which could be either good or bad depending on your current interest rates and your payoff timetable.

Hamilton Bank works with numerous customers who are struggling to find the best method to pay down credit card debt, and the staff is happy to help you explore your options. Hamilton Bank is committed to providing customers with the best customer experience possible. If you are interested in learning more about debt consolidation options, visit your closest Hamilton Bank branch or call 410-823-4510.



Dreaming of a New Kitchen?

A home equity line of credit makes it possible.

If you've been thinking about a kitchen or bathroom update, major home renovation, new appliances or consolidating debt on high interest credit cards, now is the time to consider a home equity line of credit.

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(non-promotional rate as of 2/6/19 was 5.50% APR for amounts between \$10,000 and \$99,999.99 and was 4.50% for amounts of \$100,000 or more.)



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*Home Equity Line of Credit Promotional Rate available up to 80% combined loan to value on single family owner occupied residential properties: excludes investment property, second homes and vacation homes, co-ops, single or double wide manufactured homes. Any increase or decrease in the index will result in an increase or decrease in the APR and monthly payment amounts (but the APR will never exceed 24%). Relationship pricing is available for the non-promotional rate which may be discounted ¼% for customers that maintain an active account or other loans with Bank. Monthly payments are interest only (and will not reduce balance) for initial 10 year draw period, followed by principal and interest payments during 20 year repayment period. Interest may be tax deductible; consult your tax advisor. Appraisal required for accounts greater than or equal to \$250,000. Minimum account size is \$10,000 and maximum account size is \$1,000,000. Applicants must successfully meet bank's Home Equity Line of Credit underwriting standards. Property insurance required. Closing costs apply and typically range from \$650.00 - \$1,650.00 (for amounts between \$10,000 and \$99,999.99) and \$1,650.00 - \$12,755.00 (for amounts of \$100,000 or more), but up to \$2,500.00 may be waived. Not all customers will qualify for this promotional offer. Alternative rates and terms are available. Promotion available for a limited time and may be withdrawn at any time.

Home Construction Loans: **Building A Dream House**

Tina Gobble

Loan Officer
North Arundel
Savings Bank



Building a new home to your exact specifications may sound like a dream come true, but home development can get complicated, especially if you need to take out a loan to pay for it.

What Are Home Construction Loans?

First, you need to have land to build on and you need to know what you want to build. You may already own land or need to purchase a lot, which can be included

in the construction loan. You will need detailed plans, a construction timetable and a realistic budget. You will use a professional contractor or may act as your own contractor if the lender is agreeable.

An experienced lender will review the construction plans and budget and determine the value of the home. Once the loan is approved and closed, the funds will be paid out using a draw schedule that follows the construction stages. Funds will be disbursed to pay for a completed stage and the lender will usually check on the job's progress. Construction loans are typically short-term with a maximum of one year and the in-

» **Continued on page 21**



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Home & Garden Expo Comes To Millersville

The Millersville/Severna Park Home Expo will feature more than 80 companies showcasing landscaping, kitchen and bath, decking, fencing, countertops, tile, home energy systems, window treatments, roofing, waterproofing, heating and air plus, additions and remodeling, whole house design and build, sunrooms, closet and counter organization, adaptable solutions for seniors and more — all in one accessible location at the intersection of Benfield Boulevard and Interstate 97.

Home expos are a great opportunity for patrons to meet directly with companies, get ideas and see new products all in one location. Many companies that specialize in home improvement don't have retail storefronts that are easy to get to, and attending expos simplifies the process for the homeowner, eliminating hours and hours in the car driv-



ing to different parts of town, or countless hours in home appointments with companies only to discover that company is just not right for you. The internet is good for information, but nothing beats the face-to-face interaction of an expo to give homeowners a sense of a company's

capabilities and a comfort level in dealing with that company.

This year, guests can meet Anthony Carrino and John Colaneri from HGTV's "Kitchen Cousins," "Cousins on Call," "Cousins Undercover" and "America's Most Desperate Kitchens." Their entertaining and informative

seminars help homeowners take the mystery out of the process of starting and completing any level of home improvement project from a simple remodel to major addition and home makeover. Guests will also be able to participate in seminars with arborists from Bartlett Tree, have antiques appraised by Todd Peenstra of Peenstra Antiques, and sample wine from local wineries. Also, Plant Nite and Paint Nite will provide free workshops.

Tickets are available at the door. The cost is \$5 for adults and \$3 for active and retired military members. Full show information including seminar times is available by visiting www.midatlanticexpos.com. The Benfield Sports Center is located at 1031 Benfield Boulevard in Millersville.

Ample adjacent parking is available. Food will be served at the event, and the facility is handicap-accessible. ■



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BRING THIS IN FOR ONE FREE TICKET

Understanding Unilock: The Latest In The Maryland Market

» Continued from page 2

will provide countless options, each of which will stand the test of time with their superior durability.

Last of the Unilock lines is the Elegance pavers. They are made using a new industry technique to create paving stones that closely resemble natural stone or brick, but have the benefit of being made of ultra-tough concrete. Mimicking cobblestone, slate and timeless brick patterns, Unilock's Elegance line is often used to pave the main body of a project or as a finishing border trim to wrap up the look.

Each of these three Unilock lines provide multiple unique textures, colors and shapes, all while bringing Unilock's

industry-leading durability to your outdoor project. With styles and options to fit every taste and budget, Unilock pavers are quickly becoming a top choice for exterior projects by homeowners and professional contractors alike.

See The Stone Store's new and recently expanded Unilock display this spring, showcasing all of the most popular Unilock colors, styles and unique finishes. Take home samples and gain inspiration while exploring the various products and colors in person at The Stone Store, located at 7535 Railroad Avenue in Harmans, Maryland. For more information, visit www.thestonestore.com or call 410-766-4242 to talk to a sales representative today. ■

Have A Small Outdoor Space?

» Continued from page 6

are integrated into the railings and stair risers.

5. Don't over-furnish.

The right mix of furniture can keep your space clutter-free. Multifunctional chairs double as tables, and benches double as storage. If company's coming, bring out folding chairs as needed. A small outdoor rug can add color without cramping your style. No space is too small!

Fence & Deck Connection can help you reinvent any outdoor space, big or small, while extending your usable living space. The company offers several options in composite and PVC deck materials, and can provide guidance in creating an outdoor getaway for you! ■

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Stop The Bites! – Helpful Hints For Homeowners To Reduce Mosquitoes

» **Continued from page 8**
the need for using DEET-containing bug spray on the body.

TAKE CARE. Home maintenance can be a deciding factor in property values and mosquito bites. Regularly clean out gutters and make sure the downspout is attached properly. Re-grade areas where water stands more than a few hours, and make sure that all fallen branches and hollow trees or logs are removed from the property. Check irrigation systems to ensure that they are not leaking and causing a breeding haven. Keep lawn height low and weed areas maintained.

TEAM UP. Despite taking all precautions in your own

home, talking with neighbors is a key component to mosquito and tick control. Education and knowledge can be used not only on your own yard but also on open spaces and community owned areas.

With more than 200 franchise locations nationwide, Mosquito Squad specializes in eliminating mosquitoes and ticks from outdoor living spaces, allowing homeowners to enjoy their yards. Kendra Burnett, local owner of Mosquito Squad of Annapolis, has been fighting the bite in Anne Arundel County for 10 years. For more information, visit www.mosquitosquad.com or call 410-317-8385.



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Did Your Trees Weather The Wet Winter?

» Continued from page 9

the homeowner taken steps in advance. A licensed and reputable tree removal service will offer free estimates and consultation before, during and after trouble arrives. A tree professional should have the integrity to care for both the tree and for the customer.

As winter rolls into spring, being proactive with tree care maintenance can make the difference as to whether or not a tree is still standing in the months ahead. Additionally, beautifying trees with mulching and pruning as needed can provide more benefits than just a more attractive landscape. Mulch that wraps around the base

of a tree is essentially hugging the root. Such mulch distribution can serve as a blanket, enveloping the roots and protecting against the elements. It's a small step that could easily lead to reduced financial output for homeowners facing long-term tree care.

Finding the balance between the necessity of tree removal and maintaining tree growth doesn't have to be a burden. A consultation with a tree care professional can alleviate a homeowner's concerns and be a major factor in contributing to the lifespan and health of a tree.

The Tree People can be reached at 410-975-9333. ■

Get Your Lawn Ready For Spring

» Continued from page 10

panel and then slowly open up the main valve. Check that your irrigation zones are working properly and that all your sprinkler heads are clean.

As important as water is for the landscape, remember that too much water can also cause damage. Spring rains are usually adequate for the landscape. Save the irrigation for when temperatures warm and surface soil begins to dry. Deep, infrequent water is key for best results.

You're Ready For Spring!

Spring is a wonderful time of year. The bleak cold of winter is chased away by the jubilant warmth of spring. The birds and wildlife come back, and our lawns, plants and trees wake up to greet them. If you're proactive with your lawn care by doing your spring cleanup, composting,

using pre-emergent weed control, and starting your sprinklers, then your lawn will come back healthy and lush. You'll get the beautiful lawn that you deserve!

Geoff Gohlke is an avid writer on all things lawn care. His springs are spent tending to his vegetable garden. For more information about lawn care practices or to request a quote for your own green care lawn program, visit www.onthegreeninc.com/contact-us or call 410-695-0444. On The Green has been serving the community for more than 20 years. If you enjoyed this article, join its mailing list via Facebook to receive promotional offers and newsletters each month. Follow On The Green on Facebook, Instagram and Twitter. Read its blog online at www.onthegreeninc.com/blog. ■



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Roof Tear-Off Versus Second Layer Of Shingles: What You Need To Know

» Continued from page 7

sons it doesn't cut down much on the amount of work:

- A second layer is more difficult to install properly. I won't speak to a haphazardly done job. You will get what you pay for with that. Doing a second layer right means a lot of prep work goes into the overlay anyway, and flashing (which, remember, is the most vulnerable point on your roof) is harder to guarantee. The savings you're going to see may be in the range of a modest 25 percent.
- That second layer of shingles won't last as long. That in itself eats away at

the savings.

- You could be adding weight to your roof with a second layer that your house cannot handle. This is especially true if there is huge snowfall.

Takeaway

Replacing your roof is a good opportunity to fix any underlying problems you might have. Find a reputable contractor who will do the job right and your cost will be up front.

Landmark Roofing is located at 540 Baltimore-Annapolis Boulevard in Severna Park. To learn more, visit www.roofing-bylandmark.com or call 443-223-7453.

Home Construction Loans: Building A Dream House

» Continued from page 16

Interest rates may be higher than rates on permanent mortgage loans. Monthly payments are typically interest-only. When the construction is complete and all the funds have been distributed, the loan must be paid off.

What Are Construction-To-Permanent Loans, Known As Construction/Perm Loans?

This type of loan works like a standard construction loan until construction is completed, and then it is automatically converted into a permanent mortgage. This is basically a two-in-one loan; you have only one set of closing costs to pay, which reduces the amount of fees owed. Once it becomes a permanent mortgage with a loan term ranging from 15 to 30 years, the

monthly payments cover interest, principal and escrow.

North Arundel Savings Bank has been in Pasadena since 1956. Your money is invested in your community, not someone else's. The bank also helps customers save, with checking, savings and money markets accounts, plus certificates of deposit at attractive rates. Stop in or call to discuss how the bank can help you save or to borrow for that home of your dreams.

North Arundel Savings Bank is located at 125 Mountain Road in Pasadena. For more information, contact 410-255-6700 or CSR@northarundelsavingsbank.com. Access the website at www.northarundelsavingsbank.com.

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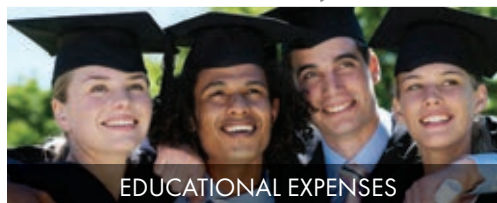


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Start Fresh With Outdoor Design

Krista Romer

Interior Decorator
and Designer
KD Designs
and Decorating
Den Interiors



Perhaps you've given your outdoor furniture to your adult child who has moved into his or her first home. Or perhaps you just want to start over with a new look to your deck, porch or patio. In any case, starting with a completely vacant space is a great time to think anew about how to furnish it.

When it comes to designing outdoor space, the three most important words are layout, layout and layout! Do you have room for a dining table? If so, where should it go? Will a sofa or loveseat work better? Is there room for a chat group? How can you maximize the space to entertain big groups? Those are

some common questions.

It can be difficult for people to get an objective look at a space they've lived in for a while. They can't envision how it could look differently than they have had it. Here are some tips.

Top Outdoor Layout Tips

Start with purpose. How do you want to use the space? If you want a casual, laid-back feel, think about an asymmetrical arrangement with less balance. For a more formal look, think symmetrically.

Traffic patterns. Make sure you leave enough space for a good flow of movement in a way that eases congestion.

Find a focal point. This is usually the area you want to look toward, or the spot with the best view. This will serve as the primary gathering point and the heart of your patio arrangement. The remaining décor and areas will build off this space.

Perfect placement. Place the

longest piece of furniture along the longest wall, facing the focal point. This anchors and establishes the area. Then add individual chairs to create more seating and flexibility.

Make it homey. Bring indoor conveniences and comfort to your backyard. Use end tables, side tables and ottomans so everyone has a spot to place a drink or put their feet up. Don't forget to add bright colors to accent your outdoor area.

Kitchen confidential. If you can, set up your cooking area close to the kitchen door to make food preparation easy. Also, separate your dining area from the cooking area for safety.

Divide and conquer. Break up a large outdoor patio into smaller sections to create multifunctional areas for entertaining, dining and cooking rather than having one large patio with too much open space. By adding

occasional chairs, an outdoor fireplace or patio heater, you can create a dynamic outdoor living space.

Keep in mind that you can customize and create your own uniquely designed personal outdoor space. The current trend is to create one-of-a-kind looks that are a true reflection of personal style. You can do this by using furnishings that can be customized through design style, fabric and finishes. The use of an interior designer offering custom furnishings allows for greater personalization. If you're starting fresh or just need an update, stretch your horizon and think creatively as much as functionally.

For more information regarding home design, decoration and more contact Krista Romer from Decorating Den Interiors at 410-855-4446 or kromer@kd-designs.net.

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