


## Did you know?

Debris from home improvement projects can often be recycled. According to Waste Management, the largest residential recycler and renewable energy provider in North America, common construction materials such as concrete, porcelain, tile, lumber, metals, masonry, plastic, carpet, and insulation can potentially be recycled. When recycled, debris from construction projects may ultimately be used in various ways to benefit the planet. For example, such debris may be used as inerts that become road base, while clear wood may be transformed into mulch or biomass fuel. Crushed concrete can go on to live a second life as gravel or become dry aggregate for new concrete. Homeowners who want to recycle as much of their home improvement project debris as possible can work with Waste Management and/or their contractors to ensure the materials they no longer need continue to be put to good use.

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## How to hang photos and artwork with ease



Personal touches turn a house into a home. Hanging pictures, whether they're personal photographs or artwork, can really change the character of a room.

Unfortunately, some people may not know the proper ways to display pictures on a wall. Design maven Martha Stewart advises that the first step is to gather all of the pictures that are in consideration for hanging. This will enable a person to see what is available and edit their selection based on the space available, theme or color scheme. Having the artwork there enables

a person to move it around like a puzzle until the placement feels just right.

Next, plan on hanging artwork at 57 inches on center, according to the renovation experts at Apartment Therapy. "On center" means the middle of the photograph or painting will always be at 57," as this measurement represents the average human eye height. This height is regularly used as a standard in many galleries and museums.

When the goal is to hang multiple pictures, treat the entire grouping as a single unit. This means creating the

layout and finding the center of the middle piece of the grouping. To make picture grouping easier, use paper templates with arrows to indicate whether the artwork will be hung horizontally or vertically. These templates can then be easily taped to the wall and rearranged until the grouping is ideal.

There are no hard and fast rules concerning frames, meaning they do not all have to match. But placing framed artwork side by side can give a person a feel for whether the images and the frames work together in the space. Some

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people like to use frames of similar colors and sizes. Others want the eclectic mix-and-match appeal. It's ultimately up to the homeowner.

Measuring is key to hanging a picture correctly on the wall. Take into consideration the type of attachment, whether it's D-rings, sawtooth hangers, wire, or other fasteners on the back. Measure from the top of the frame to the hanger. Measure the wall to achieve the 57" on center location, and then calculate where this falls within the height of the artwork and frame top. Adjust accordingly and mark. Then measure the distance from the frame top to the hanger location on the wall.

Be sure to take the weight of the picture into consideration when selecting hanging hardware. Wall anchors may be needed if measurements determine a wall stud will not help secure the artwork — to keep the frame sturdy in the drywall. Home improvement resource Today's Homeowner also suggests using self-adhesive rubber bumpers to the bottom corners on the back of the frame before hanging so that the picture will not damage the wall and will help it hang level.

It can take a few attempts to hang pictures correctly, but with practice it should come with greater ease. The good news is there are new products constantly being evolved to make picture hanging easier, including those that enable removal and relocation of artwork without damaging walls.

## Plan ahead to protect yourself before severe storms arrive

Severe spring and summer weather is on its way, and it is important for Minnesotans to plan ahead to protect themselves and their homes.

During 2018 Severe Weather Awareness Week (April 9-13), the Minnesota Commerce Department encouraged Minnesotans to take a few simple steps to better manage the financial impact of a tornado, flood or other severe weather.

"When severe weather strikes, having the right insurance coverage can mean the difference between financial recovery and financial tragedy," said Commerce Commissioner Jessica Looman, whose agency regulates insurance companies in the state. "Now is the time to review your insurance needs and coverage to make sure you're protected."

The Commerce Department website features a Disaster Information Center with guidance about how you can plan ahead and what to do if you suffer storm damage.

The Commerce Department also offers the following tips:

**Make a home inventory**  
 Maintaining a complete, accurate and up-to-date inventory of the contents of your home will help you determine what insurance coverage you need and make it easier to file a claim if you suffer storm damage.

The Commerce website has an easy-to-use home inventory checklist that can be printed out. The National Association of Insurance Commissioners (NAIC) also offers a free smartphone app to help



securities.commerce@state.mn.us or 651-539-1637

you compile a detailed image library of your personal possessions and store it electronically for safekeeping.

Another option is to make a video tour of your home. Be sure you save a copy in a secure place where it can be easily retrieved if your home is damaged.

**Review and update your homeowners insurance coverage**

Policy limits on homes and belongings can become outdated, especially if you have remodeled or added new items to your home. A policy that is more than five years old may not cover the entire cost associated with rebuilding your home or replacing lost or damaged possessions. Review your policy each year to make sure you have the protection you need.

If you rent, consider renters insurance. Your landlord's insurance policy typically covers only the building structure, but not your possessions as a tenant.

**Decide on flood insurance**  
 A standard homeowners or renters insurance policy will not cover flood damage. For coverage against flood risk, you need to purchase a policy through the National Flood Insurance Program. Policies have a 30-day waiting period before they take effect. For more information, visit floodsmart.gov or call 888-379-9531.

**Check your auto coverage**  
 Hail, falling trees or flooding can result in costly damage, even a total loss, for your vehicle. If you want to be protected, make sure you have "Comprehensive" or "Other than Collision" in your auto policy.

**Commerce is here to help.**

If you have a question or concern about insurance, contact the Commerce Department's Consumer Services Center by email at consumer.protection@state.mn.us or by phone at (651) 539-1600 or 800-657-3602 (Greater Minnesota).

## Did you know?

Organizational professionals for This Old House estimate that only 30 percent of people store their vehicles in a garage, while the RAC Foundation found that, in the United Kingdom, 53 percent of households had access to a garage, but only 24 percent used them to park their vehicles. The reason why cars and trucks are relegated to sitting in driveways or at the curb is simple: too much stuff and, in some instances, larger vehicles that simply do not fit. Taking inventory of the items stored in the garage can help free up space to park cars. This can prolong the life of the vehicle's paint and make it more comfortable to enter and exit the vehicle during inclement weather. Homeowners who want to make more effective use of their garages can give thought to their current usage, ultimately deciding if certain items can be stored elsewhere or discarded. Homeowners can also set aside a weekend to tackle garage organization — involving the children and other family members to make the sorting and cleaning easier. Donate or sell unwanted items as soon as possible. Recycle items that can be reused or repurposed, and then consider contacting a bulk hauler to remove the trash.

