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It's Spring - Time to Prevent Lyme Disease



When you are outside this spring and summer, prevent tick bites and reduce your risk of Lyme disease and other tick-borne diseases by following these tips.

As we start spending more time outdoors during spring and into summer, we have to be aware of the risk of tick bites. Gardening, golfing, hiking, and just playing outdoors are all great spring and summertime activities, but make tick protection part of your outdoor plans as well.

Fortunately there are several tactics you and your family can use to prevent tick bites and reduce your risk of tick-borne disease.

- Know where to expect ticks. Blacklegged ticks live in moist and humid environments, particularly in or near wooded or grassy areas. You may come into contact with ticks during outdoor activities around your home or when walking through vegetation such as leaf litter or shrubs. To avoid ticks, walk in the center of trails.
- Use a repellent with DEET (on skin or clothing) or permethrin (on clothing and gear). Products containing permethrin can be used to treat boots, clothing and camping gear which can remain protective through several washings. Repellents containing 20% or more DEET (N, N-diethyl-m-tolamide) can be applied to the skin, and they can protect up to several hours. Always follow product instructions! Parents should apply repellents to their children, taking care to avoid application to hands, eyes, and mouth.
- Perform Daily Tick Checks. Check your body for ticks after being outdoors, even

in your own yard. Conduct a body check upon return from potentially tick-infested areas by searching your entire body for ticks. Use a hand-held or full-length mirror to view all parts of your body and remove any tick you find.

- Check your clothing and pets for ticks. Ticks may be carried into the house on clothing and pets. Both should be examined carefully, and any ticks that are found should be removed. Placing clothes into a dryer on high heat effectively kills ticks.
- Modify your landscaping to create "Tick-Safe Zones." Keep patios, play areas and playground equipment away from shrubs, bushes, and other vegetation. Regularly remove leaf litter and clear tall grasses and brush around your home, and place wood chips or gravel between lawns and wooded areas to keep ticks away from recreational areas (and away from you).
- Use a chemical control agent. Effective tick control chemicals are available for use by the homeowner, or they can be applied by a professional pest control expert. Even limited applications can greatly reduce the number of ticks—a single springtime application of acaricide can reduce the population of ticks that cause Lyme disease by 68–100%.
- Prevent Ticks on Animals. Prevent family pets from bringing ticks into the home. Maintain your family pet under a veterinarian's care. Two of the ways to get rid of ticks on dogs and cats are putting on tick medicine or using a tick collar. Be sure to use these products according to the package instructions.



Lyme disease patients who are diagnosed early, and receive proper antibiotic treatment, usually recover rapidly and completely. A key component of early diagnosis is recognition of the characteristic Lyme disease rash which manifests itself in a "bull's-eye" appearance, and is observed in about 80% of Lyme disease patients.

What to Do If You Are Bitten by a Tick

Remove an attached tick using fine-tipped tweezers as soon as you notice it. If a tick is attached to your skin for less than 24 hours, your chance of getting Lyme disease is extremely small. But to be safe, watch for signs or symptoms of Lyme disease such as rash or fever, and see a healthcare provider if these develop. Your risk of acquiring a tick-borne illness depends on many factors, including where you live, what type of tick bit you, and how long the tick was attached.

Source: Center for Disease Control <http://www.cdc.gov/lyme/>

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Prolong the Life of Your Septic System

- Have your septic system inspected and pumped every 2-3 years. If the tank is full of excess of solids, the wastewater will not have enough time to settle in the tank. These excess solids will then pass on to the leach field, where they will clog the drain lines and soil. This can ultimately destroy your septic system. Pumping your system usually costs between \$200 and \$300, but replacing a system can cost up to \$40,000.

- Know the location of the septic system and drain field, and keep a record of all inspections, pumpings, repairs, contract or engineering work for future reference.

- Have “risers” installed to make septic tank pumping and inspections simpler, easier and less time-consuming.

- Plant grass or small plants above the septic system to help keep the drain field in place, but be sure to keep trees with roots at least 30 feet away from the system.

- Install water-conserving devices in faucets, showerheads and toilets to reduce the volume of water running into the septic system.

- Repair dripping faucets and leaking toilets, and avoid long showers. Run washing machines and dishwashers only when full.

- Use bleach, disinfectants, and drain and toilet bowl cleaners sparingly and in accordance with product labels. Dispose of leftover hazardous chemicals at an approved hazardous waste collection center – don’t flush them down the toilet.

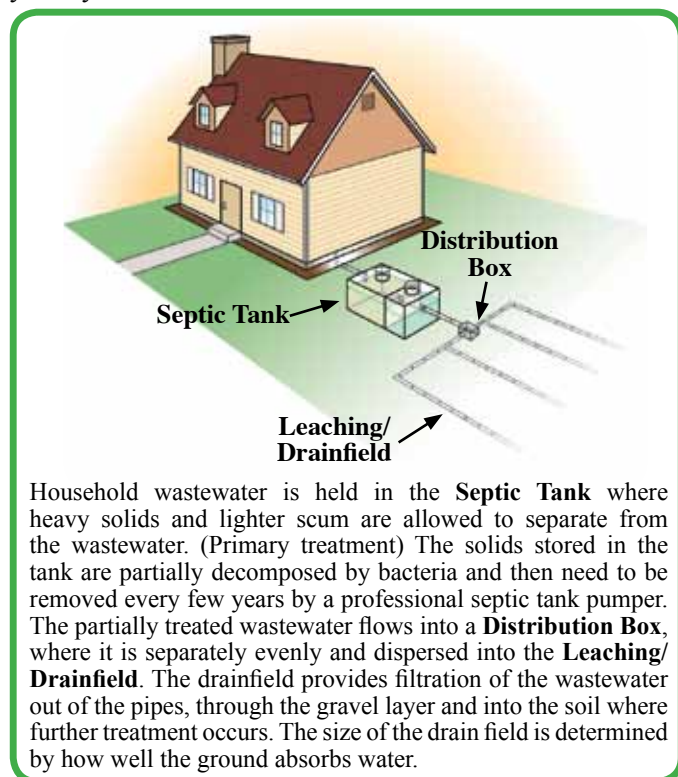
- Use only septic system additives that are approved for use in Massachusetts, and won’t produce any harmful effects to the septic system, its components or cause groundwater

contamination. Many chemical solvents kill important microorganisms that consume harmful wastes.

- Never dump cooking grease or oil, or other non-biodegradable trash (such as cigarette butts, feminine products, or diapers) down the drain or into the toilet.

- Do not use garbage disposals because they add excess solids and grease that can clog your drain field.

- Only allow licensed system professionals to work on your system.



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Spring Golf Tips

By Marybeth Winslow of Blue Rock Golf Course

Spring is here, which means golf courses across Cape Cod are ready for players to return for another season. If you weren't lucky enough to go to warmer pastures this winter, your clubs have probably been buried in the garage behind the shovels and snow blower. So how do we get ready for this season? I have devised a 5 step plan to help you start the season off right:

1) Make sure your equipment is ready! Make sure your grips are not worn; they should be changed every 1 - 2 years depending on how much you play. A worn grip may affect the way a golfer grips the club which can affect the swing. New shoes...maybe not, maybe you just need to replace the spikes so you don't move around. And it doesn't hurt to talk to your local pro or golf shop to find out how you can take advantage of the technology used in newer clubs.

2) Get fit, and in golf shape. If you have been a couch potato this winter, start a stretching regime now every morning, and go for a 30-60 minute walk at least three times a week. If you are already fit, focus on golf-specific strength training exercises.

3) Mental Game - Develop a plan for the season, whether it is getting out and playing at least 3 times a week with friends or getting your handicap down to single digits. Be sure to include time for practice focusing on the part of your game that

needs the most improvement, whether it is putting, your drive, or getting out of the sand.

4) Play, Play Play...now that you have a plan, figure out if the goals you set are realistic, we want you to hit your golf stride earlier than later this year. Too often, we figure "it" out in the fall. Re-evaluate your goals and make sure you are on the same page as your golf game before the summer starts.

5) Don't be afraid to ask for help! Talk to your local professional in the spring. You don't have to travel far for exceptional golf courses or instructors! Search "CAPE COD GOLF SCHOOLS" or "CAPE COD GOLF INSTRUCTION" and you will find top professionals in your area. We often think we can figure it out or fix the problem ourselves but by working with a Golf Professional, you are much more likely to resolve the issue sooner. Don't forget to ask about video analysis; it is now usually included in your lesson and very helpful, especially for visual learners.

This list should help you get ready to play and hopefully have your best golf season yet!





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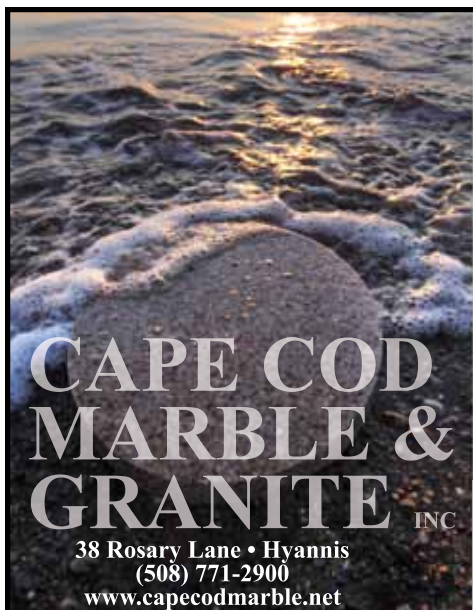
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Spring Home Maintenance Checklist



Spring is here, and it is time to check out and repair any damage to your home or yard from the harsh winter weather we had this year. Now is the time to discover and resolve minor problems before they become expensive repairs. It is also time to start preparing your home for the warmer weather. This checklist will help you keep up your home, and save money on your utility bills this summer.

Interior

- ☐ Change batteries in smoke and CO detectors
- ☐ Check windows for drafts, loose frames or cracked panes
- ☐ Clean the garage.
- ☐ Set or buy a programmable thermostat
- ☐ Tune up air conditioning system & replace air filters

Exterior

- ☐ Check deck for any decay
- ☐ Clean gutters & downspouts
- ☐ Examine foundation for any cracks
- ☐ Inspect the roof for missing or loose shingles
- ☐ Install screen doors and clean windows
- ☐ Remove & store storm doors and windows
- ☐ Repair cracks & seal driveway
- ☐ Repair peeling paint
- ☐ Septic system should be pumped every 2-3 years

Yard & Garden

- ☐ Have lawn irrigation system turned on and inspected for damage
- ☐ Inspect/tune up lawn mowing & maintenance equipment
- ☐ Prepare your vegetable or flower gardens
- ☐ Rake/de-thatch lawn
- ☐ Tree & Lawn Maintenance & Fertilization
- ☐ Trim any tree limbs that are dangerously close to power lines or the roof of your house
- ☐ Turn on water to showers & faucets. Make sure there are no leaks

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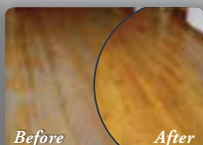
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As housing market warms, keep these buying tips in mind



(BPT)- Home sales seem to be finally warming up after a five-year chill, as demand gradually builds among first-time homebuyers and existing homeowners seeking more room. Historically low mortgage rates, rising rents and relatively positive economic indicators are enhancing consumer confidence and driving the trend, according to the National Association of Realtors (NAR). As demand grows, home prices for a median existing home are expected to rise as much as 5 percent nationwide in 2013, according to the NAR. This should encourage existing homeowners who've been patiently sitting on the

sidelines to consider putting their homes on the market.

Despite this "warming trend" in the market, Attorney Angela Philbrook, owner of Cape Cod Title & Escrow, P.C. in Barnstable, says there are a lot more hoops to jump through now than a few years ago. "The mortgage application process is certainly more extensive as far as the documentation required by lenders. Essentially lenders need the borrower to be able to document every statement made on the borrower's loan application – for example – up to 6 months of bank statements, 2 years of tax returns, W-2's, or letters from a CPA if you are self-employed.

The key to taking advantage of these reasonable housing prices and fantastic mortgage rates is to be organized and prepared going into a real estate transaction."

Lenders are paying close attention to buyers' ability to repay a loan. The generally accepted principle is that no more than 30 percent of a household's take-home income should go toward the principal, interest, taxes and insurance.

If you are planning on buying a home within the next six to nine months here are some tips to keep in mind:

- Start planning now. Even if you're a year or more away from buying a home, start preparing now. Build up your cash for a down payment and check your credit report for accuracy. Pay all your bills on time and zero out all credit card debt.
- Get a pre-approval letter. Home sellers want to know that you can get a loan to buy their home.
- Get a lawyer. To achieve the outcome you want, it makes sense to have a trusted advisor and advocate at your side. An attorney is best positioned for this role and can help you face challenging circumstances that come up in the process of buying or selling property.
- Learn about the neighborhood. When you buy a home, you're also buying into a community. Start your home search by first targeting a neighborhood where you want to live. Avoid neighborhoods where homes are not being kept up. Check out the schools, too. Great schools attract families, and keep up home values.
- Keep your emotions in check. If you've found a home you like, don't fall in love with it yet. Make sure your offer is contingent upon a satisfactory home inspection conducted by an inspector that you hire (not the seller).
- Save some extra money. Whether you're buying your first home or your third, moving and getting a household established can cost more than you anticipated. Make sure you save enough extra money to redecorate your new home to fit your lifestyle, and to pay for unexpected repairs.



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