FALL HOME & GARDEN



Experience the Confidence and Peace of Mind That Comes From Partnering With The Company That Has Been Insuring Our Community for Over 40 Years

You can never predict when something will go wrong, but you can always be prepared for it. Protect your home, your business and your family with help from the Frisbee Agency – a trusted insurance agency serving upstate New York communities throughout the Catskills and Hudson Valley for over 40 years. Offering a wide range of coverage options for homeowners, businesses, and farms, their experienced agents provide personalized protection for your most valued and precious assets, ensuring peace of mind and security.

From home and auto insurance, life to business insurance, to farm and ranch coverage, The Frisbee Agency team is dedicated to finding the right policies that meet your specific needs. Their commitment to exceptional service and comprehensive solutions, has made them the go-to insurance agency for individuals and businesses in Greene, Columbia, Dutchess, Ulster and Albany Counties.

When you're ready to talk about your insurance needs, Bryan Frisbee and the dedicated team at Frisbee Agency are there to guide you through the insurance world and find you customized and affordable coverage options so you can worry less and live more. "Insurance Solutions for Everyday Life" – Call 518-943-3333 today!

Reviews: Find Out Why The Frisbee Agency Is Consistently FIVE STAR Rated:

"I have worked with the Frisbee Agency for several years and have had incredible service from both Bryan and Jill. Jill helped through many aspects of handling insurance and non insurance matters after my business partners death. They are extremely professional and go beyond what is expected of an insurance agency. So grateful for all they have done." – Maureen R.

"I've used the Frisbee Agency for 30 plus years – they handle all my insurance needs – car, life and homeowners. Their rates are 10 times cheaper than State Farm, Allstate and Geico and I couldn't be happier. All of the agents are super helpful and very friendly. If you don't know about them, check them out - you won't be sorry!" – Helena Y.

"The staff is always ready & willing to help. They treat each client like family. They know everyone by name! Don't know how they do it!" – Flora F.

"They offer a wide range of insurance plans and their agents are courteous and knowledgeable." – Sarah N.





RHINEBECK ANTIQUE EMPORIUM

The premier destination for decorators, designers and collectors

5229 Albany Post Rd., Staatsburg NY (Between Rhinebeck and Hyde Park) Antique Centers – Auctioneers – Appraisers

845-876-8168

Rhinebeck Antique Emporium: A multi-dealer antique paradise!

Rhinebeck Antique Emporium, located at 5229 Route 9 between Hyde Park and Rhinebeck, is a 7,500-square foot gallery and a multi-dealer antique paradise.

They feature furniture, collectibles, costume jewelry, silver, porcelain, paintings, oriental rugs, tapestries, and more.

Rhinebeck Antique Emporium is hailed as "The Hudson Valley's largest venue of antiques, antique Appraisals and Auctions under one roof."

The friendly staff is always

available daily for appraisals and tours of the facility.

In addition to the 25 vendor booths, which offer a wide range of European and American antique furniture, artwork, jewelry, and decor, the Emporium offers lot auctions, appraisal and packing services, expert repairs for jewelry, rugs, and porcelain, and is open seven days a week.

Visit rhinebeckantiqueempor ium.com for more information and see many photos on Instagram. Call (845) 876-8168.



Rhinebeck Antique Emporium features furniture, collectibles, costume jewelry, silver, porcelain, paintings, oriental rugs, tapestries, and more. Courtesy photos





Fire Safety 101: Protecting your home and family

By Kimberley Williams Williams Lumber & Home Centers

As the Senior Vice President of Retail Operations and Marketing at Williams Lumber,



Kimberley Williams

I take fire safety very seriously, especially during the colder months. My father, Sandy Williams, has dedicated much of his life to fire safety and community service. His legacy as a life member of the Rhinebeck Fire Department and former Fire Chief, along with his efforts to establish the 9-1-1 system in Dutchess County, inspire me to share these essential fire prevention tips with you.

- Detectors: I prioritize installing and maintaining smoke and carbon monoxide detectors as my first defense against fire and toxic gas. I test them monthly and change the batteries at least twice a year, syncing this with seasonal events like daylight saving time to stay organized.
- Cooking: Unattended cooking is the leading cause of house fires in the U.S. That's why I always keep a close eye on the stove and ensure a fire extinguisher is nearby. I also make sure to declutter my cooking area, turn pot handles toward the back, and keep small children and pets at a safe distance.



For safety with fireplaces, make sure to have the chimney inspected and cleaned at least once a year to prevent fire hazards. Also use a sturdy fireplace screen to keep any sparks contained. Courtesy photo

• Grilling: If I'm grilling in colder months, I protect my grill with a cover or store it indoors to keep it clean and shielded from the elements. I always disconnect the propane tank and leave it outside for safe storage, as propane should never be kept indoors. Before storing my grill, I let it cool off completely to avoid putting a

hot grill in my garage or shed.

- Fireplaces: As winter approaches, I enjoy using my fireplace, but I always make sure to have the chimney inspected and cleaned at least once a year to prevent fire hazards. I use a sturdy fireplace screen to keep any sparks contained.
- Space Heaters: I choose models with automatic shut-off features to prevent overheating when using space heaters. I keep them at least

three feet away from flammable materials and never leave them unattended.

- Candles: I love the cozy ambiance candles create during winter. However, to avoid accidents, I always place them on stable surfaces in sturdy holders and blow them out before leaving a room.
- Chemical Safety: After summer home improvements, I'm diligent about safely disposing of extra paint and chemicals. I recycle paint, ensuring it's handled properly.
- Fire Prevention Kit: I've created a Fire Prevention Kit that includes an escape plan, fire extinguisher, smoke detectors, emergency blankets, communication devices, and a first aid kit. Regular checks ensure everything is in working order.

At Williams Lumber, we're committed to helping our community stay safe. I encourage everyone to share these tips and visit us to create your own fire prevention kit. Together, we can ensure a safer home for our families.



For safety with candles, place them on stable surfaces in sturdy holders and blow them out before leaving a room. Courtesy photo

NOVEMBER IS LUNG CANCER AWARENESS MONTH

Radon is the 2nd leading cause of lung cancer

By Michael Christophides

It's a greater concern than Lead, Asbestos, Formaldehyde and Mold combined. It's a tasteless, odorless, colorless, inert, radioactive gas that is the second leading cause of lung cancer. Radon is a Class A - carcinogen and is hazardous to inhale, according to the National Council on Radiation Protection and Measurements (NCRP) and Center of Disease Control (CDC).

Every home has it but, the question is "Do you have an elevated radon gas level in your home?" In your lifetime, you will be exposed to more radiation from radon in your home, approximately 55 percent, than any other source of radiation exposure, per the CDC.

Where does radon come from?

Radon occurs naturally from the breakdown of Uranium ore, and is prevalent in the Hudson Valley region. Elevated radon levels in indoor air usually come from the soil and building materials underneath the home. As Uranium breaks down, radon gas forms and seeps into the house through numerous possible entry points.

Radon from soil can get into any type of building, home, office, and school (old and new) - and can build up to higher levels in the air inside the structure. In addition, radon gas from well water can be a contributing factor to the overall air concentration and has its own individual health concern due to digestion. Radon

in water should be tested as a possible independent source if you have a private well.

Every home has radon!

"There is no such thing as a home or building without Radon. The question is how high is your Radon level? The only way to know about radon levels is to conduct a certified test.

In the Hudson Valley and neighboring counties, individual's homes have approximately a 50 percent chance or greater of having elevated radon levels in their home. The EPA and the NYSDOH have published maps that identified what is known as the Red Zone. Zone 1 has a predicted average indoor, radon in air average, greater than 4.0 piC/L. Dutchess, Orange, Putnam, Ulster, Columbia and

Green Counties are listed in Zone 1.

Why is radon a health concern?

Radon in Soil - Breathing radon in indoor air can cause lung cancer. As the Uranium in the soil breaks down the byproduct is Radon gas and decays into radioactive particles that can get trapped in your lungs when you breathe it. As the particles break down, these particles release small bursts of energy.

This energy can damage lung tissue and increase your chances of developing lung cancer over the course of your lifetime. People who smoke have an even greater risk.

Radon in Water

Radon in the air can also come from drinking water.

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Total home care tips for Fall from DS Home Services

With cooler temperatures on the way, now is the time to get your home ready for winter.

Get Your HVAC System Serviced

Fall is the ideal time to have your HVAC system serviced – you want to have any necessary repairs made before cold weather hits. You should have your HVAC system serviced annually, to keep it running smoothly, maximize energy efficiency and avoid costly repairs.

Annual HVAC maintenance is also critical for the air quality inside your home. During a maintenance appointment, an HVAC technician will:

- Clean and inspect the coils
- Clean and replace filters if needed
- Adjust and replace fan belts if needed
- Lubricate motors and bearings
- Clean and check blowers and fans
- Inspect controls and safeties
- Check refrigerant and pressures
- Verify operating temperatures

Depending on what type of

HVAC system you have, your home may have air ducts. Air ducts should be cleaned every 3-5 years. Clean, unobstructed vents will run up to 25% more efficiently.

If you rely on a furnace for heating, it should be serviced once a year, generally in the fall. In addition to having your HVAC system serviced by a licensed professional, here are some ways you can make sure your system is ready for high temperatures:

- Check for bent fins and straighten as needed
 - Assess refrigerant levels
- Clear off any debris around the condenser coils
- Check condensate pan and pipes for damage or leaks
- Wipe down interior and exterior to keep vents clean

Prepare for Outages with a Standby Generator

Winter power outages can be dangerous. Not only can winter storms leave your home cold and dark, they can also disrupt your daily routine and potentially cause damage to your home and possessions. A standby generator can provide peace of mind and protection during these winter outages



DS Home Services provides maintenance for all generators. Above is technician Thomas Lievers. Below: DS Home Services provides Fall checks on all HVAC units. Photo by Curtis Schmidt and courtesy photo

without the hassle of running extension cords and setting up a portable generator. With a reliable source of backup power, you can keep your home warm, your appliances running, and your family safe.

Already have a generator? Make sure to have it serviced this fall so it is ready for the colder months ahead.

Here are some maintenance items you can check yourself:

- Make sure it is clear of any debris
- Check the oil level -Inspect the air filter.
- Ensure it is not in the path of any water runoff

Winterize Your Home

To get your roof ready for snowfall, have your gutters cleaned, get any branches leaning over the house removed and have any leaks repaired. Don't forget to drain hoses and insulate your attic if needed.

Maximize Energy Efficiency

To maximize your home's energy efficiency this fall, take advantage of the sun's heat by opening curtains to the south during the day, and closing them at night. Keep your thermostat set lower when you're sleeping or away from home.

Cover drafty windows and doors and take the time to locate and seal leaks before temperatures drop. And of course, have your HVAC system serviced to keep it running as efficiently as possible.

DS Home Services is now scheduling appointments for HVAC and generator maintenance. Call today to get your home ready for winter!



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DS Home Services holds ribbon cutting in Greene County

DS Home Services, main offices located in Hyde Park, held an Open House and Ribbon Cutting on Oct. 11 hosted by the Greene County Chamber of Commerce.

The location of their expanded shop is 1189 County Rd 23B in Leeds. This business location is now known as: "Holdridge Electric powered by DS Home Services." Holdridge Electric is a long standing company serving many customers in the Catskill, Leeds, Cairo region of Greene County.





DS Home Services owner, Dave Stewart and his wife, Mary, cut the ribbon surrounded by DS Home Services staff, members of the Greene County Chamber of Commerce and local dignitaries. The fleet of vehicles from DS Home Services made the trip to Leeds, Green County.

Courtesy photos

Stay Warm, Comfortable, & Safe All Winter Long!

- Prepare your home for winter with an HVAC Tune-Up
- Maximize your comfort and energy efficiency with an upgrade to a Mini Split



Call today to schedule your HVAC Tune-Up or Upgrade! 845-402-8791

Collaborative approach at Peony Design Studio makes all the difference with your events & gifts

From the intricacies of wedding florals to the simple charm of a single rose or hand-curated hostess gift, the commitment at Peony Design Studio is to bring details to personal and celebratory life moments.

Our collaborative approach to floral and event design allows us to create and artfully blend texture, color, shape, pattern and emotional references seamlessly into events to remember.

Peony Design Studio has been working within our Pleasant Valley community and we are excited to now be able to serve you from our brick & mortar studio.

We are a full-service florist located in Pleasant Valley. Our shop offers a wide range of services from wedding and event florals to products made in the Hudson Valley or the USA that are sustainable and embody social responsibility.

Our selections include unique fresh cut flowers and flower arrangements, dried flowers, live plants and plant care items, skin care, soy-based candles, Harney and Sons Teas, greeting cards and journals. Whether you're looking for a little something for yourself or a gift, we can help you choose that "just perfect" item.

Turn your Thanksgiving moments into memories. Our diverse selection of fresh blooms with their lush petals and rich hues, will add a touch of elegance to your holiday table. Explore



A wide variety of skin care and plant care products are among the many products available at Peony Design Studio. Courtesy photo

our beautiful collections including vibrant sunflowers, textural grasses and seasonal foliage. Call 845-723-4600 to place your order for pick-up or delivery.

We offer a special selection of curated gifts for the upcoming

holidays including self-care items, jewelry organizers, cosmetic pouches, robes and throws to name a few.

Visit our store at 1583 Main Street, Pleasant Valley to see our full selection of gifts.





Choose special floral displays for upcoming holiday dinners and events at Peony Design Studio in Pleasant Valley. Courtesy photo

Take your living room outside with Rodriguez Landscaping

If you like to spend time outdoors, pavers are ideal for your property. They make your outdoor spaces a

usable part of your home and, in doing so, add value to your real estate.

Rodriguez Landscaping is locally owned, fully insured and provides knowledgeable and experienced professionals who take a personal interest in your project.

Make an impression

A driveway built from pavers isn't just for your car. It also creates a stunning first impression of your home.

Flexible

You can design your paver project exactly how you want it. Choose the stone, the color, the shape, the texture and even the pattern. For inspiration, we have examples of paved driveways, patios, pool decks, walls, steps, pathways, fire pits and side walks that we've installed for our clients over the years.

Long lasting

Pavers have been used for many years. They outlive

other kinds of landscaping because they not only weather the fashions, they weather the seasons too. Concrete surfacescan spall or even crack as summer

turns to winter, but a driveway or patio built from pavers will shift naturally with the seasons, eliminating this common problem. All surfaces built from pavers are resistant to the freeze-thaw cycle, but ours are especially durable because of the special techniques we use to prepare the foundations. This means you can rely on Rodriguez Landscaping's projects to last.

Good for heavy vehicles

Pavers are an extremely high-strength product - holding more pounds per square inch than both concrete and asphalt and are perfect for heavy vehicles.

Value for your money

The durability, flexibility and beauty of pavers make them a great choice if you are looking for value for your money.

Guaranteed

We guarantee you the very best workmanship at the lowest possible price. You get a written contract with mutually agreeable completion dates. You get our full expertise in the time-honored craft of paver installation.

Call us today for your FREE, NO OBLIGATION ESTIMATE at 845-784-8552.

Radon

continued from page 5

Radon gas can dissolve and accumulate in water from underground sources such as, ground water, aquifers and private wells.

When water that contains radon is used in the home for showering, washing dishes, and cooking, radon gas escapes from the water and goes into the air and some could stay in the water. If some radon stays in the water, the drinking water containing radon also presents a health risk of developing internal organ cancers, primarily stomach cancer. If you have a private well and your source of water is from the ground and aquifer, is it strongly suggested to test for radon in your water to ensure there is no elevated level present for concern

Why should you test?

Radon generally enters a home through soil, seeping upward into the foundation, in the basement and other living levels. Health risks increase with long-term exposure of elevated levels of radon. In fact, the U.S. Surgeon General has warned that radon is the second leading cause of lung cancer in the U.S. today. "Radon is the #1 cause of lung cancer for non - smokers and only smoking causes more lung cancer deaths." According to the CDC, radon is a Class A - carcinogen and is hazardous to The Environmental inhale. Protection Agency (EPA) and the Surgeon General recommend testing all levels below the third floor for radon.

As a home or business owner, you can't afford not to test for radon. Testing is the only way to know if you and your family, friends, employees or tenants are exposed to harmful levels and at risk from radon gas.

For more information visit www.hudsonvalleyradon.com or call 855-487-2366.



Real wood shutters make all the difference!

Shuttercraft of Madison, CT has been making custom wood shutters since 1986, shipping nationwide to builders, homeowners, painters, and more.

Started in the family garage, the business was developed to offer authentic, hard-to-find "moveable louver shutters" and expanded over the years to offer almost anything in wood shutters for both interior and exterior.

These traditional shutter styles are perfect for renovation, restoration, and new construction, especially here in New England. Endless cutout patterns personalize shutters and historic shutters can be matched for replacements.

Shuttercraft also offers full painting services and authentic mounting hardware (hinges, holdbacks, latches, pull rings, and more).

No project is too big or too small, from the dog house to the White House! (Yes they have shuttered both.)

For more information, visit shuttercraft.com or call 203-245-2608.





Shuttercraft provides windows, shutters and hardware for renovation, restoration and new construction, plus full painting services.

Courtesy photos

Here is your guide to replacing home siding

(StatePoint) Your siding gives your home character and curb appeal while protecting it from the elements. To help you make sensible, stylish decisions, here are some fast facts about three popular varieties of siding.

1. Board and batten. The use of board and batten vertical siding originated hundreds of years ago as a practical solution for covering the spaces between the boards on the exterior of a home or barn. Today, it portrays a rustic farmhouse style and handmade quality, but its strong vertical lines have modern appeal that can enhance many architectural styles, from popular Craftsman to timeless Victorian. The good

news? New materials are blending this classic look with the modern engineering of high-performance super polymer vinyl siding to offer the best of both worlds. ProVia's board and batten siding, for example, is low maintenance with a built-in weather barrier so you never have to paint, stain or caulk your home's exterior. It's also available in a range of colors, helping you achieve a one-of-a-kind look for your home.

2. Shake and staggered shingle. Featured in American home-building since the 1600s, there are few other cladding options as distinctive and traditional as cedar shake and staggered shin-

gle siding. If you love this look but are concerned about maintaining this kind of siding, you're in luck. These days, certain manufacturers are preserving the authenticity of this look using engineered vinyl materials. The result? Greater durability and far superior moisture resistance.

3. Insulated siding. If you'd like additional protection from extreme temperatures, impacts and even noises for greater peace of mind and comfort, insulated siding may be the right choice for you. Showcasing an authentic cedar woodgrain texture, CedarMAX insulated vinyl siding from ProVia is an example of siding providing a combination

of beauty, durability and energy efficiency. It combines rigid foam EPS insulation with the manufacturer's Super Polymer vinyl siding. Not only does the added foam insulation make this one of the most energy-efficient exterior claddings on the market, it may help reduce outside noise transmission by as much as 39%, according to a study conducted by a third-party test laboratory.

When you begin the process of shopping for house siding, it can feel overwhelming to identify which styles or colors you might want for your home. Get inspired by how other homeowners have styled their siding by visiting provia.com/siding/gallery.









The name you **know** and the name you **trust**



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