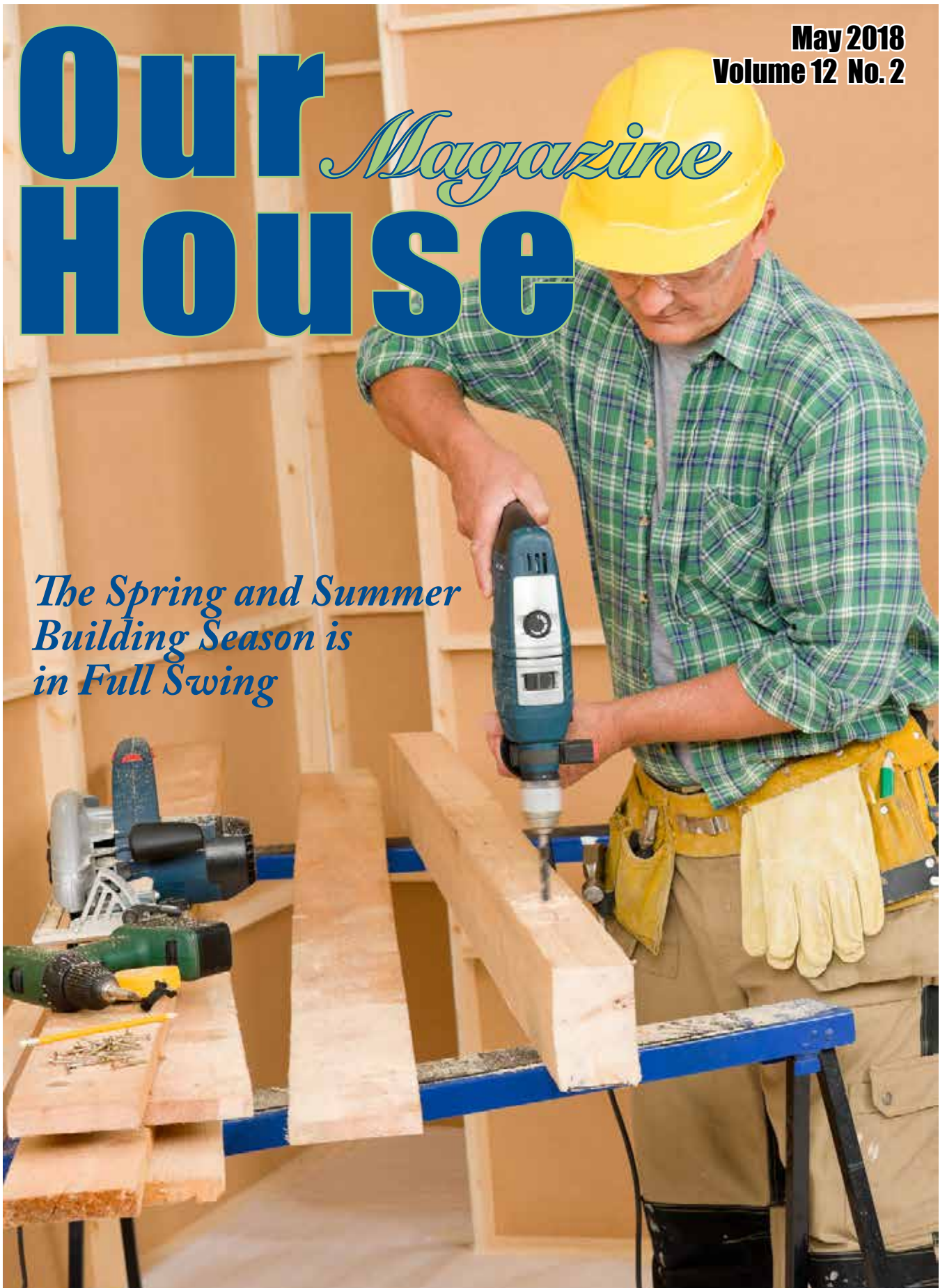


May 2018
Volume 12 No. 2

Our House

Magazine

*The Spring and Summer
Building Season is
in Full Swing*



Michigan Revises Thousand Canker Disease of Walnut Quarantine

The Michigan Department of Agriculture and Rural Development recently announced a revision to the state's Thousand Cankers Disease of Walnut Quarantine to better protect the states walnut trees. The quarantine generally prohibits the shipment of walnut nursery stock, certain walnut timber products and hardwood firewood into Michigan from infested states. Walnut furniture, veneer, kiln-dried walnut lumber without bark and walnut nuts and nutmeats are exempt.

"MDARD is working to prevent loss of walnut resources. Black walnut trees are a vital source of lumber and veneer used in the wood products industries, and makes some of the finest quality timber products in the world," said Gina Alessandri, MDARD's Pesticide and Plant Pest Management Division Director. "If Thousand Cankers Disease were to become widespread in Michigan, it could cause significant losses to the state's walnut timber and nut producing industries. This quarantine will help keep the disease, and the walnut twig beetle that carries the disease, from entering the state."

This disease has caused significant tree death in the western United States; and, according to the USDA Forest Service there are over eight million black walnut trees in Michigan. Hundreds of walnut trees died in Colorado cities when TCD



invaded that state. Almost all black walnut street trees are now gone from Boulder and Colorado Springs, where it was first reported in 2001. Early symptoms of TCD include a yellowing and thinning of leaves in the crown, followed by twig and branch dieback. As the disease progresses, larger branches and limbs are affected.

The revised quarantine superseded Michigan's Thousand Cankers Disease of Walnut Quarantine implemented in 2010. The updated quarantine reflects new location information on where the disease has been found in North America. TCD is known to occur in Arizona, California, Colorado, Idaho, Maryland, Nevada, New Mexico, North Carolina, Ohio, Oregon, Pennsylvania, Tennessee, Utah, Virginia and Washington. The revised quarantine includes an

updated list of regulated areas and a new treatment provision for walnut timber products with bark attached, including hardwood firewood, when those products originate from infested states.

Additional information about the Thousand Cankers Disease of Walnut quarantine is available at <http://www.michigan.gov/mdard>.

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Inside Our House Magazine:

4 Ann Arbor Area Board of REALTORS® Update Report

8 Give Your Kitchen A Facelift

6 Colorful Caladiums Brighten Shade Gardens All Season

10 Spruce Up Your Outdoor Spaces

12 House Dust Mites Evolved A New Way To Protect Their Genome

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www.ourhousemagazine.net
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Our House Magazine



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Ann Arbor Area Board of REALTORS® Report

The number of new residential listings and residential sales are finally up after several consecutive months of declining numbers, according to data released by the Ann Arbor Area Board of REALTORS®. The number of new residential listings is up 6% from 497 new listings in April 2017 to 527 new listings in April 2018. Total residential sales are also up 13.9% from 267 sales in April 2017 to 304 sales in April 2018. The number of residential sales has not going up year over year since November 2017.

The average residential list price is up 2.3% from \$320,335 in





April 2017 to \$327,633 in April 2018. Average residential sales prices are also up, with the average sales price being \$327,594, 3.3% higher than in April 2017. In addition, 16% of homes were sold at list price in April 2018 and a staggering 44% of homes were sold above list price.

Though the number of new listings are up for April, inventory still remains tight compared to 2017, with 7.3% fewer new listings year-to-date than at this point last year. NAR Chief Economist Lawrence Yun comments on the housing market's lack of inventory saying

“healthy economic conditions are creating considerable demand for purchasing a home, but not all buyers are able to sign contracts because of the lack of choices in inventory. Steady price growth and the swift pace listings are coming off the market are proof that more supply is needed to fully satisfy demand. What continues to hold back sales is the fact that prospective buyers are increasingly having difficulty finding an affordable home to buy.”

Information provided by the Ann Arbor Area Board of REALTORS®

ANN ARBOR AREA BOARD OF REALTORS®

	April 2017	April 2018	% Change From Year to Year
New Residential Listings	497	527	 6%
Total Residential Sales	267	304	 13.9%
Average Residential List Price	\$320,335	\$327,633	 2.3%
Average Residential Sales Price	\$316,951	\$327,594	 3.3%



Ann Arbor State Bank
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CONSTRUCTION & REMODELING LOANS

6 THINGS YOU SHOULD KNOW TO MAKE YOUR DREAM HOME A REALITY

1 THE CONSTRUCTION LOAN PROCESS CAN TAKE TIME.

Several variables are involved: selecting land, finding a builder, how building plans affect final value, when to sell current home, etc. The sooner you meet with your local banker, the better.



2 THE AMOUNT YOU CAN BORROW IS BASED ON THE AS-COMPLETED VALUE.

Details such as high-end finishes or energy efficiency improvements affect your financing options.



3 FINANCIAL CHANGES MAY REQUIRE MORE INFORMATION.

Changes to income, employment, assets, etc. may all require more information during approval process. If you can discuss those potential changes prior to them occurring, your loan officer can advise you on how they affect your loan approval, and will work to prevent any potential delays.



4 YOUR LOCAL BANKER'S JOB ISN'T DONE AT CLOSING.

They work closely over the course of your project with you and your builder to ensure the job is on time and on budget.



5 MANY OF THE NATIONAL LENDERS DON'T OFFER CONSTRUCTION LOANS

Or if they do, your loan is processed out of the area where local expertise is lacking.



6 YOUR ANN ARBOR STATE BANK LOAN OFFICER IS WITH YOU FROM START TO FINISH MAKING THE ENTIRE PROCESS SEAMLESS.



IN THE LAST YEAR, THE NUMBER OF HOMEOWNERS WHO REPORTED COMPLETING TWO HOME MAINTENANCE AND REPAIR PROJECTS INCREASED NEARLY **12%**

according to HomeAdvisor.com



47%

INCREASE IN HOMEOWNERS SPENDING MORE THAN \$1K ON HOME IMPROVEMENT PROJECTS

KITCHEN & BATHROOM REMODELS ARE AMONG THE MOST POPULAR REMODEL PROJECTS



- Average National Cost of Bathroom Remodel ...**\$9,313**
- Average National Cost of Kitchen Remodel**\$20,301**
- Average cost of building an addition.....**\$40,915**
- Average cost of building a garage.....**\$24,588**
- Average cost of constructing a new home**\$304,268**

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Colorful Caladiums Brighten Shade Gardens All Season

By Melinda Myers

Tuck them into the garden, pop some in a container or dress up a window box. Then water as needed, add a bit of fertilizer and wait for the color explosion.

The showy heart-shaped leaves of caladiums come in combinations of pink, red, white and green. These heat-loving plants provide beautiful color all season long. Best of all, no dead heading is needed.

Caladiums can be used to create a stunning garden almost anywhere around your home. These tropical beauties grow well in full to partial shade, and some varieties grow equally well in full sun. Choose varieties that will provide the color, size and look you want to achieve, and that match the light conditions in your yard.

Compact caladiums, such as lime and dark pink Miss Muffet, grow about 12" tall and are perfect for lining a pathway, edging a flowerbed or dressing up a container. Florida Sweetheart's bright, rose-pink leaves have ruffled green edges, and Gingerland has creamy white leaves that are decorated with splashes of green and red. All of these miniature varieties combine nicely with larger caladiums and elephant ears.

Step up the color impact with caladium Red Flash. This full-size caladium grows about 20" tall and



has brilliant red centers, decorated with pink dots that pop against the large, deep green leaves. Use these anywhere you want a big splash of color in a garden bed or container.

Combine caladiums with shade-loving annuals like begonias, coleus, and mildew-resistant impatiens or other summer bulbs like cannas and elephant ears. Visit Longfield Gardens (longfield-gardens.com) for a bit of inspiration and container design ideas. You'll find simple combinations that provide big impact on a deck, patio or entryway.

When planting caladiums directly into the garden, wait until at least two weeks after all danger

of frost has passed. Nights should be warm, and the soil temperature should be at least 65 degrees F. Prepare the soil before planting. Add compost or other organic matter to improve drainage in clay soil and the moisture-holding ability in fast draining soils. Plant tubers about six inches apart and two inches below the soil surface. Water thoroughly and often enough to keep the soil moist, but not soggy.

Those gardening in cooler climates may want to start the tubers indoors for an earlier show outdoors. Plant indoors four to six weeks before moving them into the garden. Set the tubers

Continued Next Page

From Previous Page

near the surface of a shallow container filled with a well-drained potting mix. Grow them in a warm sunny spot indoors, keeping the soil barely moist. Move outdoors once the danger of frost has passed and the soil has warmed.

As the summer temperature rises, watch your caladiums shine while many other flowers fade in the summer heat and humidity. Continue to water as needed and fertilize throughout the summer to encourage new growth.

Those gardening in zones nine through eleven can leave their caladiums in place year-round. Others can either treat these colorful beauties as annuals or dig up the tubers and overwinter them indoors. Dig tubers in early fall when soil temperatures drop to



Caladiums in containers.

55 degrees. Spread them out in a warm, dry location for at least a week. Label each variety, remove the foliage and place tubers in a mesh bag or pack loosely in dry peat moss. Store in a cool, dark location at around 60 degrees.

Make this the year you add caladiums for beautiful splashes of color through your landscape all season long.

Melinda Myers has written more than 20 gardening books,

including *Small Space Gardening*. She hosts *The Great Courses "How to Grow Anything: Food Gardening for Everyone"* DVD set and the nationally syndicated *Melinda's Garden Moment* TV & radio segments. Myers is a columnist and contributing editor for *Birds & Blooms* magazine and was commissioned by Longfield Gardens for her expertise to write this article. www.melandamyers.com ■



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Give Your Kitchen A Facelift



Whether completely remodeling your kitchen or just looking for a few simple upgrades to make your cooking space shine, it can be difficult to know where to begin.

A well-designed kitchen can incorporate both style and luxury, but it's also important to upgrade in ways that make everyday tasks easier and your space more efficient. From larger upgrades like an entire suite of matching stainless steel kitchen appliances to elegant and durable quartz countertops or a new dining set, to smaller optimizations such as a smart thermostat to control temperatures or multi-tiered cabinet organizers, it's easy to breathe new life into one of your home's most oft-used spaces.

Find more upgrades that appeal to the eye and can simplify everyday kitchen tasks at eLivingToday.com.

Whole-Kitchen Upgrades

Easily update your entire kitchen with matching stainless steel appliances with the Amana Everyday Value Suite, a winning combination of value, hassle-free features, quality products and timeless design. Perfect for your kitchen, vacation home or real estate listing, the Amana Everyday Value Suite includes a Side-by-Side Refrigerator with 3 Gallon Door Storage Bins, a Free Standing Range with Bake Assist Temps, a Dishwasher with Triple Filter Wash System and an Over-the-Range Microwave. Find more appliances at amana.com.

Aesthetically Pleasing Dining

Available in a wide variety of sizes, styles, heights, colors and finishes, even when not in use a standout table and set of chairs is sure to be a centerpiece of your dining area. Look for options such as an extendable table leaf or under-table storage to allow for versatility whether entertaining or preparing an evening meal for your family. Simply group the matching chairs around your table or mix and match different designs to give your dining room a more chic feel.

Contain Kitchen Clutter

Many kitchen cabinets have more wasted than usable space. Optimize

Continued Next Page

storage in these problem areas with ClosetMaid's Premium Kitchen Cabinet Organizers featuring multi-tiered pullout baskets, a spice rack and trash bin to deal with all kinds of kitchen clutter. Each organizer is durable, scratch-resistant, easy to install and designed specifically for any kind of food or container storage. For more organization solutions and tips, visit ClosetMaid.com.



Add Intelligent Comfort

When you're busy cooking, make sure your kitchen is comfortable with a smart thermostat that can help you control temperatures even if the oven is on its hottest setting. Additionally, the added control can also help you ensure your whole home, including your kitchen, is economically efficient. Apps for your smartphone increase the control even further, allowing you to make subtle adjustments even while away from home.

Quartz Countertop Upgrade

If your countertops are looking tired, scratched or stained, it may be time for an upgrade. The Radianz countertop line is comprised of 93 percent natural quartz, making it easy to clean, highly durable and resistant to wear and tear, keeping the surface looking like new. The line of countertops comes in a wide range of nature-inspired colors and textures, from stunning marbled patterns to warm coastal hues, perfect for beautifying kitchens, bathrooms and work spaces. Learn more at radianz-quartz.com.



Article by Family Features.
Photos courtesy of Getty Images
(Kitchen with island, table and chairs,
smart thermostat)

Spruce Up Your Outdoor Spaces



Over time, the appearance and function of any outdoor space can dull due to combinations of heat, precipitation and use. With some careful attention, you can quickly spruce up your outdoor living areas and get them back in great working order for patio season.

Take Care of Textiles

Outdoor textiles often take a beating from the elements. Freshen up often-overlooked things like outdoor rugs, lawn furniture cushions, pillows and umbrellas. A thorough vacuuming may be adequate to remove leaves, bugs or dirt. However, if stubborn spots persist and a deeper cleaning is needed, review the manufacturer's

guidelines. Washing covered furniture from time to time helps ensure it's ready for use no matter the season.

Declare Dust Off-Limits

Dingy light fixtures and fans lend an air of disrepair in any space. Outdoors, they'll undoubtedly collect dust and dirt quickly, but a deep clean can help make them easier to maintain. Dust and scrub as needed, and if necessary, grab a scrub brush and some soapy water to brighten up other items like decorative pieces and flower pots.

Freshen Up Finishes

From furniture to hard surfaces, the finishes can take a beating.

Take time to bring these items back to their former glory by rinsing, scrubbing and brushing dirt away from your wrought iron, metal, aluminum or wicker furniture. If needed, apply a fresh coat of sealant or add a rust-preventive layer of new paint. The same applies for other surfaces with finishes that may be chipped and dull.

Blast Away Grime

A careful sweeping with a sturdy broom is a good starting point, but to get your outdoor space truly clean you may need a little more power. When used at the appropriate settings, a pressure washer can

House Dust Mites Evolved A

clean a wide range of surfaces from patios, decks and sidewalks to siding, windows, screens and tables.

When cleaning these surfaces, it's important to find a power washer that can cut through the grime and rinse it away. In addition to gas-powered options, Briggs & Stratton offers a full line of electric pressure washers to help you tackle light-duty outdoor cleaning projects around the house. Some models, like the S1800, feature a turbo nozzle to give you the ability to blast away grime up to 40 percent faster than with a standard spray tip. When that power is combined with an onboard detergent tank, you can eliminate outdoor grime quickly and efficiently, so you can get back to enjoying your outdoor living space.

Getting started is simple. Just turn on the washer and begin with a rinse setting to loosen dirt and debris. Next, use the soap nozzle to apply the detergent in the tank. You may want to let the detergent sit for especially grimy areas, depending on the detergent's directions for use. Rinse thoroughly and repeat the process if needed.

Find more cleaning solutions and a limited-availability discount code for a S1800 electric power washer at Briggsandstratton.com/OutdoorCleaning.

7 Safety Tips for Operating a Pressure Washer

As with any power equipment, it's important to know how to operate a pressure washer safely and correctly. Even if you've had your unit for a while, it's a good idea to refresh yourself on how to use it properly before you get started on your outdoor to-do list.

1. Dress for the task. Wear indirect-vented (chemical splash)

goggles for eye protection and a pair of closed-toe shoes such as sneakers or boots.

2. Before getting started, be sure to remove all electronics, cords and wires, and place them safely away from water.

3. Perform routine maintenance. Prior to each use, check the oil level and top off if low. Check the water screens to ensure they can freely move water. Inspect hoses and couplings; if they are cracked or brittle, replace them.

4. Know your equipment and where it can or can't be used. Never operate your gas pressure washer indoors or in enclosed structures. When operating a gas pressure washer, use it outdoors away from occupied spaces to prevent a potentially deadly buildup of carbon monoxide.

5. When operating a gas pressure washer, know the signs of potential carbon monoxide poisoning (dizziness, fatigue, headache, nausea or irregular breathing), and if you experience these symptoms get to fresh air right away and seek medical attention.

6. Always point the nozzle in a safe direction. Never operate a

pressure washer near small children or pets.

7. Before storing, relieve the pressure in the system. Also run a cycle of water through the machine to eliminate any detergent residue and give the unit time to cool down before storing.

The Powers of a Pressure Washer

A pressure washer can provide up to 75 times more cleaning power than a standard hose for deep cleaning. They are ideal tools to clean the following areas:

- Siding
- Driveways and sidewalks
- Decks
- Patio furniture
- Windows
- Brick or stone steps
- Trash cans
- Vehicles or boats
- Grills
- Fire pits
- Garage door

Photo courtesy of Getty Images (empty patio furniture). Article from Family Features.



House Dust Mites Evolved A New Way To Protect Their Genome

House dust mites are common pests with an unusual evolutionary history. They are tiny, free-living animals that evolved from a parasitic ancestor, which in turn evolved from free-living organisms millions of years ago.

A new genetic study suggests that, as a consequence of its tumultuous evolutionary history, the house dust mite developed a novel way to protect its genome from internal disruptions. The study was published January 20 in the journal *PLOS Genetics*.

All animals and plants face a threat from transposable elements, pieces of non-coding DNA that can change their position in the genome, often causing mutations and disease. Organisms have evolved complex ways to watch for, target and silence transposable elements.

In most animals, this surveillance mission is carried out by small RNA fragments that find and break offending genetic sequences. The mechanism is called the piwi-associated RNA pathway—named for the protein Piwi, first discovered in fruit flies.

Recently, a team of researchers, led by University of Southern Mississippi scientists and including a University of Michigan biologist, sequenced the DNA and the RNA of the American house dust mite, *Dermatophagoides farinae*. Then they looked at the populations of small RNA molecules encoded there.

They found that house dust mites do not have piwi proteins or the associated small RNAs that most animals use to control transposable elements. Instead, dust mites have replaced the piwi pathway with a completely different small RNA mechanism that uses small-interfering RNAs. The dust mite genome also encodes a protein that can amplify small-interfering RNAs.



A scanning electron microscope image of an American house dust mite, *Dermatophagoides farinae*. Image credit: Ellen Foot Perkowski

“We believe that the evolution of this novel mechanism to protect genomes from transposable elements is linked to the unusual evolution of the dust mite,” said Pavel Klimov, an associate research scientist in the U-M Department of Ecology and Evolutionary Biology and a co-author of the *PLOS Genetics* paper.

“These animals evolved from parasitic ancestors. Frequently, the transition to parasitism is associated with dramatic genetic changes, a legacy carried by the dust mite when it moved back to a free-living lifestyle.”

The *PLOS Genetics* paper reports the first high-quality assembly of the genome of the house dust mite, Klimov said.

House dust mites are ubiquitous inhabitants of human dwellings, thriving in the mattresses, sofas and carpets of even the cleanest homes.

They are the primary cause of indoor allergies in humans, affecting up to 1.2 billion people worldwide.

Today’s free-living house dust mite evolved from a parasitic ancestor 48 to 68 million years ago, long before humans were around. Ancient dust mites lived in bird nests for millions of years before moving into human dwellings relatively recently.

The *PLOS Genetics* paper is titled “Rewired RNAi-mediated genome surveillance in house dust mites.” The other authors are Mosharraf Mondal and Alex Flynt of the University of Southern Mississippi.

Support for the research was provided by the National Science Foundation and the Mississippi INBRE program, which is funded by the National Institutes of General Medical Sciences.

Article from U-M News Services.