

## Bob Vila's "Must Do" Projects for May

May is a practically perfect month for home improvement. Across much of the country, the mild weather makes it just as feasible to work on the outside of your home as it is to redo the interior.

### Sharpen Mower Blades

Not only does a sharp blade keep your mower in tip top shape, but it can actually improve the look of your lawn. Dull blades can tug and rip grass instead of trimming it gently. Lawn that looks ragged may mean it's time to take the mower blade to the hardware store for a professional sharpening. If you choose to DIY instead, you'll need a grinder and some thick work gloves.

### Ready the Grill

If your grill has been hibernating under the awning of the patio, pull it out and prep it for the season ahead! Check gas grills for any clogs or obstructions in the burner jets and ensure you have ample fuel. If you own a charcoal grill, clean it of any ash and grease. Put in the work now, and you can enjoy a spontaneous barbecue whenever the sun's out.

### Cool Down

In many regions, mild May weather means many homeowners can comfortably do without air conditioning. Even so, now is the perfect time to change the filter in your central AC, install window units, and wipe down the blades of your ceiling fans. If you suspect performance or efficiency problems with your air conditioning, call a pro now. Better to resolve any problems this month before summer temperatures soar.

Continued on the next page.



Marge Denhup	28 years
Jody Byron	17 years
Paul Portnoy	13 Years
JoAnn Sabas	8 years
Nicole Carrasco	7 years
Pete DeLeo	7 years

## Congratulations!

All Offices and Departments of  
The Milford Bank will be closed on  
Monday, May 28th in observance  
of Memorial Day



Electronic services will be available.



# Shredding & Recycling Day



**SATURDAY, MAY 12TH 2018 • 1 PM - 5 PM • THE MILFORD BANK, DOWNTOWN MILFORD**

**FREE ELECTRONICS RECYCLING FOR EVERYONE! FREE DOCUMENT SHREDDING FOR CUSTOMERS.  
\$5 FEE FOR NON-CUSTOMERS. FEES DONATED TO LOCAL NONPROFIT.**

LIMIT 3 boxes of paper per household or business. Max weight: As much as you can lift. Max size: Medium sized moving box (18" x 18" x 16"). You are responsible for unloading.

**Bob Vila's "Must Do" Projects for May (continued)**

**Paint the House**

Get ahead and up your curb appeal game with a new paint job. Before you even pick out your paint colors, there are a few things to do. First, check your siding for any damaged or rotting boards—you'll need to replace these before you paint. Then chip away and sand any flaking paint so the fresh paint adheres properly. Finally, remove dried, old caulk from around windows and doors and reseal with a paintable sealant.

**Clean Out the Garage**

The garage is often a multipurpose storage room, but that doesn't make it the household dumping ground. If yours is over-run with clutter, take a sunny afternoon to roll up the door and conquer it. Go through all the shelves and bins, sorting out trash, items to donate or sell, and things to keep. Make sure you're properly disposing of old paint, batteries, and chemicals. Check local listings to determine the correct way to dispose of these and other hazardous waste materials; your city may even offer special porchside pick-up.

**Install Garden Lights**

Whether you need a little extra security lighting in your front yard or you'd like brighter illumination around the back patio, solar garden lights are a great bet. Buy or DIY, these little lamps are easy to install. Plus, because they're powered by the sun, they'll never ramp up your electricity bill!

**Inspect the Deck**

Congratulations—your deck survived another winter. As you get ready for a season of entertaining and outdoor leisure, take an afternoon to do your part to extend its life. Give surfaces a clean sweep to prevent staining and repel pests. Repair or re-seal worn wooded boards and patch chips in a concrete patio. If you find mold or moss growth, treat it with a deep cleaning.

**Pest-Free Patio**

Backyard pest prevention starts now. Mosquitos breed in standing water, so be diligent about dumping rain and runoff from from pots, furniture, and birdbaths. Consider adding mosquito-repellant plants like citronella grass or marigolds to your flower beds. For the brave-hearted DIYer, try installing a handmade bat house. These gentle creatures eat swarms of bugs each night leaving your backyard much more comfortable.

These are all relatively inexpensive and easy projects to tackle, but spring is a great time to consider larger home improvements too. Maybe you've always wanted to add an additional to your home or remodel your kitchens and bathrooms. May is a great time to check these off your bucket list.

**Need financing for larger improvements? Why not consider a Home Equity Loan or Line of Credit from The Milford Bank? Stop by or call for the personal service you'd expect or fill out a loan application online, when it is convenient for you, 24/7.**

**Applying for a home loan can be very intimidating. You're asked specific details about your income, assets, and debts.**

**application all in one place. Visit [milfordbank.mortgagewebcenter.com](http://milfordbank.mortgagewebcenter.com) for details!**

**We have a Online Loan Center with resources to answer all of your questions. Find calculators, a glossary of terms and an your**

**Prefer personal service? Give is a call is (203) 783-5700 or stop by any office. We're here to help!**

**Don't Fall Victim to the Grandparent Scam**

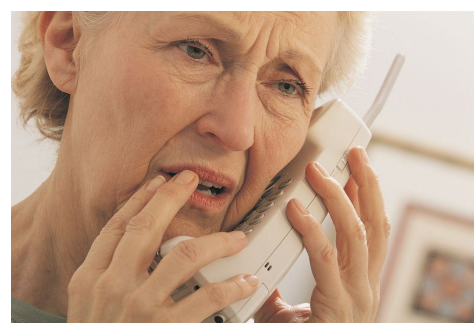
In 2016, the Federal Trade Commission received more than 400,000 complaints from consumers reporting that they'd been exposed to impersonation scams. The "grandparent scam" is one type that deliberately targets older Americans.

To commit this crime, fraudsters call claiming to be a family member in serious trouble and in need of money immediately. The scammer might say he's stranded or has been mugged, and call in the middle of the night to add to the urgency and confusion. Once the money is wired, the victim later finds out that it wasn't their grandchild they were helping, it was a criminal.

**Confirm the caller.** Fraudsters are using social networking sites to gain the personal information of friends and relatives to carry out their crimes. Verify the caller by calling them back on a known number or consult a trusted family member before acting on any request.

**Don't be afraid to ask questions.**

Fraudsters want to execute their crimes quickly. In this type of scam, they count on fear and your concern for your loved one to make you act before you think. The more questions you ask the more inclined they will be to ditch the scam if they suspect you're on to them.



**Never give personal information to anyone over the phone unless you initiated the call and the other party is trusted.**

**Never rush into a financial decision and trust your instincts.** Don't be fooled—if something doesn't feel right, it may not be right. Feel free to say no and get more information before you send money to someone.