

HOMESTYLE: PREPPING FOR WINTER

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HOW TO SELL: REVENUE-DRIVING CURATED CONTENT

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RELEVANCY

The **top four winter-related home insurance claims** each year are caused by frozen pipes, ice on the roof, falling tree branches and house fires - all of which are covered in this section with information on how to prevent these issues.

TOPICS WORTH READING

Topics covered in this section include: Safety devices to check before winter, winter-proofing your water sources, how to give your trees a wellness check before icy conditions and more!

KEY AD MARKETS

This section is desirable content for sponsorship from any **local tree service company, HVAC service company, lawn service company, pest control company and many others.**

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Homestyle Prepping for Winter

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**Winter-proof
your outside
water sources**

**Get your lawn
in gear before
Jack Frost
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**Make sure these
safety devices
are in place
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**Give your trees
a wellness
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● 5 tips to button up your house
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Winter-proof your outside water sources

BY ERIK J. MARTIN

CTW FEATURES

It doesn't take a crash course in physics to know that, when cold enough, water will eventually freeze. And that's as true of H₂O within plain sight as well as water hidden inside your pipes and plumbing system.

While it's rare for pipes inside your home to freeze over (provided your heating system is on and working correctly), pipes, faucets, and water

spigots outside and in non-heated areas are particularly vulnerable to Old Man Winter.

"Anytime the outside temperature reaches below freezing, live plumbing is at risk. The water inside pipes can freeze, which causes it to expand. As water expands within the pipes and has nowhere to go, the pipe can expand and break. Not only can this cause damage to the section of the pipe directly exposed, but the cold can travel through the pipe," explains Jake Romano, manager of

John the Plumber, a residential plumbing service company. "Your outdoor spigot that is cold outside may cause a burst pipe inside your basement or elsewhere."

Romano warns that failing to winterize your plumbing properly can quickly cause tens of thousands of dollars in flooding damage.

Most plumbing codes require new homes and structures to comply with freeze protection guidelines, but older existing homes may be more susceptible — putting them at risk for

damage.

"Even with the best design and code compliance, frozen pipes can occur during extreme temperature drops anywhere in North America," says Doyle James, president of Mr. Rooter Plumbing, a Neighborly company.

Around your home's exterior, your most vulnerable spot is any outdoor spigot you connect hoses to. James notes that, in colder regions, frost-proof hose faucets are more commonly used than in the South. These

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faucets extend through the wall, with the water shutoff portion in the heated area. But leaving a hose connected to this faucet can prevent it from draining, causing the pipe to split when exposed to freezing temperatures.

That’s why it’s best to disconnect any hoses connected to outdoor spigots before the first frost, regardless of where you live. It’s also smart to upgrade a traditional outdoor tap to a frost-free hose bib, which is designed to drain the section of pipe exposed to the cold.

To reduce pipe-freezing risks and the threat of costly damage, follow recommended steps before freezing weather arrives.

“First, shut off the valves that supply water to any outdoor spigots or plumbing that may be exposed to the cold, and remember to disconnect any hoses attached to outdoor spigots,” advises Romano. “Next, open the valve on any disconnected exterior spigots to drain them of leftover water.”

Also, take the time to apply pipe

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wrap insulation to any indoor pipes or plumbing areas that are still exposed to the cold – for example, plumbing in your garage, attic, or basement.

“Ideally, you should have the water lines in these areas shut off and drained as an extra protection if you won’t use them,” Romano adds. You might want to consider adding heated cables to more vulnerable pipes for added protection.

“A common myth is that insulating an outdoor pipe or a pipe in an unconditioned space will prevent it from freezing. But while it will slow down the transfer of heat from the pipe, if left long enough, it may eventually freeze,” cautions James.

On frigid days in winter, turn on indoor faucets and let them slowly drip water, which can prevent freezing.

In addition, check your home for

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cold areas and drafts. Cupboards, for example, can get extra chilly, causing pipes concealed within to possibly freeze. Consider adding extra insulation in these areas as needed.

Finally, “if you are planning on being away from your home during freezing weather, turning off the main water

supply while you are gone could be wise,” James notes. “Alternatively, you can purchase a whole house water shut-off valve that you can control remotely with your smartphone.”

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Safety check



Make sure these devices are in place and working around your home

BY ERIK J. MARTIN
CTW FEATURES

Fall and winter are the most common times for home fires, per the National Fire Protection Association. And that makes sense, as it's during these months that we increasingly rely on things like furnaces, fireplaces, and electric blankets to keep us warm and we decorate our homes

with plug-in holiday lights and décor that can increase fire and electrical hazards.

For these and other reasons, it's vital to check that your dwelling is adequately equipped with properly functioning home safety devices, the experts insist.

"It's crucial to ensure your family is safe and your home is secure in advance of potentially harsh winter

months," says Kirk MacDowell, a Portland, Oregon-based home security expert with Batten, a virtual service offering security solutions nationally.

"Winter is the high season for carbon monoxide poisonings, and appliances like fireplaces, space heaters, and boilers can increase threats of home structure fires, which occur during the winter holidays more than

any other time of the year."

Installing and testing essential detectors and safety equipment before the onset of colder temperatures can make all the difference.

"Checking them before the season begins will allow time for changing batteries, updating old detectors, and, if needed, getting new ones implemented into your home," Steve Truett, president of Aire Serv, a

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Neighborly company in Waco, Texas, explains.

Here are five key safety items to install and test in your home before the end of the year:

1. Smoke detector alarms

Place at least one smoke detector

on each level of your home and in each bedroom. Adam Morris with Appliancesmadesimple.com says, “I suggest adding them to areas like hallways and landings, and also think about places where fires can be more dangerous or are more likely to start — such as rooms with a lot

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of electronics or in the kitchen.”

“Be sure to replace your smoke detector alarm every few years,” Morris adds. Also, replace your detector batteries at least annually, and press the “test” button on your smoke, carbon monoxide, and natural gas detectors every six months to ensure the device functions properly.

“If your detectors are hardwired, pull them off the wall or ceiling and check the connections to make sure they are properly connected and don’t have any loose or missing parts,” suggests Truett. Also, “vacuuming your detectors every six months will also improve their performance,” says Randall Williams, founder of Aegis Safe, a fire service company.

2. Carbon monoxide detector alarms

Your fuel-burning appliances can generate carbon monoxide that can be deadly if it accumulates in your home. According to the Environmental Protection Agency, carbon monoxide detectors should be placed on a wall approximately 5 feet above the floor or on the ceiling.

Avoid placing the detector right next to or over a fireplace or flame-producing appliance. Every floor in your home needs a separate carbon monoxide detector; place one outside your bedroom. As with smoke alarms, replace the batteries at least annually and test that the alarm functions before winter comes.

3. Natural gas detector alarms

If your home is fueled by natural gas, install one on each level of your home, preferably close to natural gas sources, such as in your kitchen and basement. “Place the detector close to the ceiling and about 10 feet from your natural gas appliance, such as a gas stove or water heater,” advises Truett. Remember to test the device’s alarm and swap out the batteries.

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4. Fire extinguishers

“Keep at least one extinguisher on every floor of your home, including your basement and attic. Make sure it’s in a location accessible for everyone in the home,” says MacDowell.

The best fire extinguisher is rated ABC, which can put out fires caused by wood, paper, plastic, flammable and combustible liquids, flammable gas, electrical sources, and cooking oil. “They can be stored under the cabinet in the kitchen or a pantry, near sources of heat, in the garage, and within bedroom areas,” Truett notes.

5. Fire escape ladders

“During a structural fire, you want to get everyone out of the home and to a safe location within three minutes. If you have a second floor in your home, I recommend a fire escape ladder, which is easily accessible and affordable,” MacDowell continues.

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Winterize

Get your lawn in gear
before Jack Frost arrives

BY ERIK J. MARTIN

CTW FEATURES

There's nothing like a lush, plush, emerald carpet covering your yard in the form of a healthy lawn. Problem is, there's no guarantee your grass will return to this ideal state following a rough fall and winter – particularly if you don't take the time to prepare it properly for the harsher elements that come with colder weather.

The bottom line? Do nothing and let nature take its course, and you will likely be disappointed next spring.

"Taking care of your lawn before winter sets in is easier than most people think," says Anton Schwarz, CEO of LawnCareGuides.com in

"Taking care of your lawn before winter sets in is easier than most people think. Doing so will give you a weed-free lawn throughout the winter, plus it will make the greenup in spring happen sooner."

Anton Schwarz
CEO of LawnCareGuides.com

Huntsville, Alabama. "Doing so will give you a weed-free lawn throughout the winter, plus it will make the greenup in spring happen sooner. If you let Mother Nature do its thing to your lawn, you'll get winter weeds like chickweed, dandelions, horseweed, clover, and prickly lettuce, creating more yard work responsibility."

Ponder that if your lawn isn't in

good shape heading into the end of the year, it's more likely to suffer and possibly die from the stresses of cold weather.

"This can lead to patchy grass or even bare spots in your lawn come spring. Additionally, you may have to do a lot more work in spring to get your lawn back into shape," cautions Oliver Hill, founder of Garden List.

Lawns usually go dormant in the winter. But while the grass may stop growing, the roots are still alive and need to be cared for, Hill adds.

"If you have warm-season grasses such as Bermuda or Zoysia and are in areas that dip below 40° F, you can expect your grass to turn tan or brown, which means the grasses are going into dormancy mode. That means it's not dead, but it is not growing – it's essentially conserving water and nutrients for when it warms up again," explains Schwarz. "Cool-season grasses such as tall fescue and Kentucky bluegrass will remain green in most regions, but growth is slim over winter."

Follow proven strategies for best results and a healthier lawn early

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next year.

“First, ensure that your grass is cut short before the colder weather sets in. This will help your lawn better withstand the stresses of winter,” advises Hill.

But in areas where the average high is 30° F or lower in winter, “you want to prepare your lawn in the fall by keeping the grass height to around 2 inches so that the grass will have enough to be able to store the nutrients it needs and prevent any diseases and mold issues,” adds Schwarz.

Remember to keep mowing until the grass stops growing and the ground freezes, advises Joe Raboine, outdoor living expert and director of Residential Hardscapes for Belgard in Atlanta.

“Cool-season grasses like bluegrass and fescue prefer cooler climates and will continue to grow slowly until the ground freezes. So it’s beneficial to maintain a 10- to 14-day mowing schedule until then,” he says.

Next, aerate before the first freeze, recommends John Maxim, a home flipper specializing in landscaping.

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“After your last mow of the season, you want to ensure your soil gets enough moisture and oxygen. Aerating will allow more nutrients throughout the cold season.”

Autumn is the time to seed or over-seed cool-season grasses.

“Break up bare spots to ensure you only have the soil exposed. Then, lay grass seed according to the recommended ratio on the package. Make sure you have good seed-to-soil con-

tact, and cover with straw or peat moss to keep the seeds in place as you water,” suggests Schwarz. “Keep your soil moist for 10 to 14 days for best growth results.”

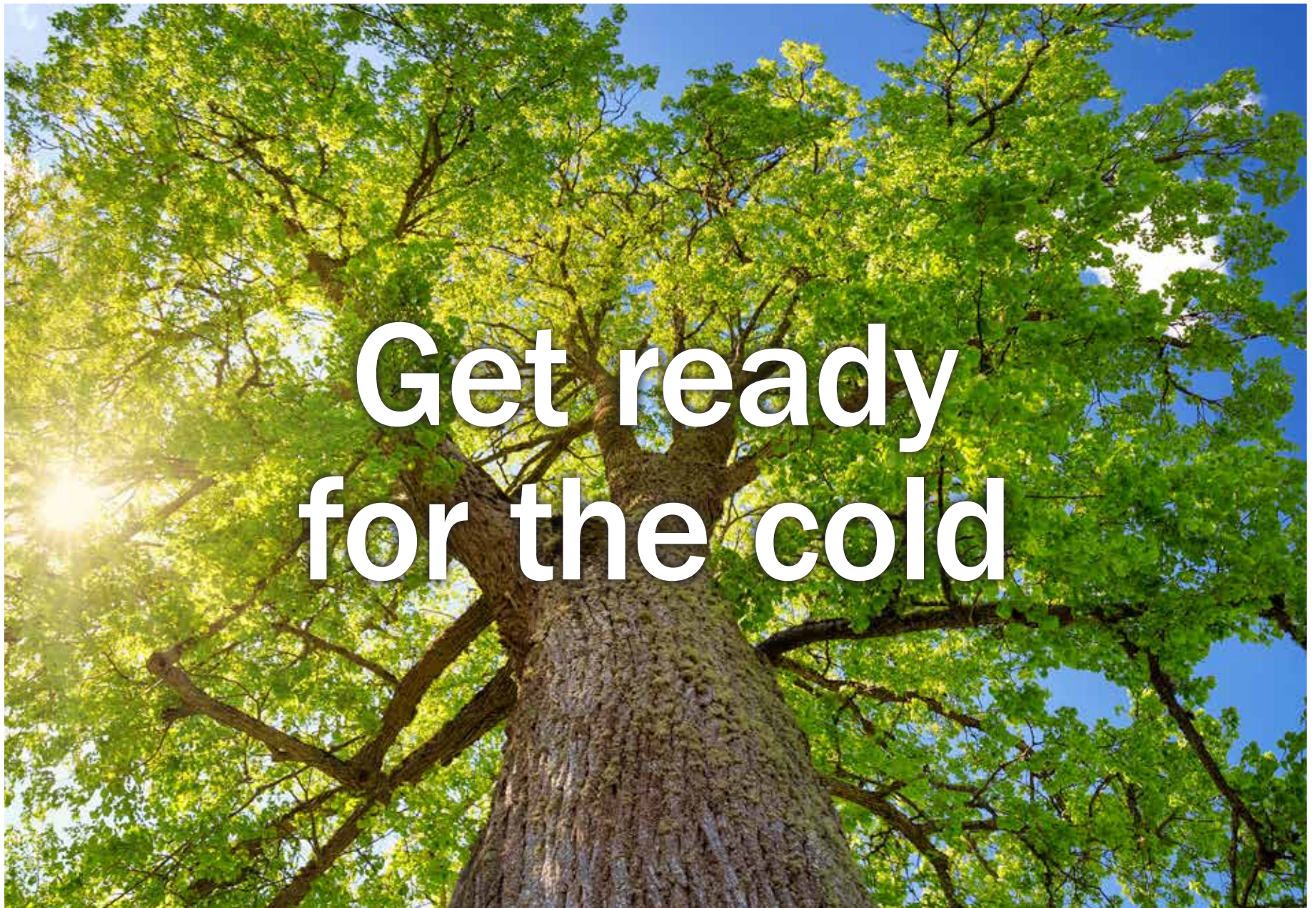
Lastly, if you have warm-season grasses, apply a pre-emergent product during fall, eliminating new weeds from popping up over the winter.

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Get ready for the cold

Give your trees a wellness check before winter sets in

BY ERIK J. MARTIN

CTW FEATURES

There are many things to do around your yard to protect your property before the cold season, from shutting down outside water supplies to properly mulching and fertilizing landscape plants. But in these outdoor efforts, don't overlook a crucial responsibility practically staring you down from above: your trees.

"Checking your trees and preparing

them before winter is crucial to increase their chances of surviving through this harsh season," says Melvin Cubain, a gardening expert with Plantin. "Frost and snow damage on branches are irreversible, leaving your tree bare, wounded, and more susceptible to fungal disease in the spring. Unhealthy branches and sickly leaves can cause a severe disease outbreak when favorable conditions return. And the tree's overall shape might be altered if improperly pruned."

Fred Hoffmann, grounds supervisor for Pinelawn Memorial Park and Arboretum in Farmingdale, New York, echoes those thoughts.

"The risks of not caring for your trees ahead of colder winter weather include stress, disease, fungus, insect problems, and physical damage," he says.

Consider that one or more of your trees may have stress cracks that can fill with water and freeze.

"Snow and ice can cause limbs to fail and fall prematurely, and a poor

root structure or weak base can also fail as a result," cautions Hans Tielmann, a New Jersey licensed tree expert in Flemington, New Jersey.

"Autumn and winter are also storm seasons when trees are susceptible to high winds and excess rain, causing them to uproot or fail."

From autumn to winter, trees gradually dehydrate to increase the concentration of sugar in their cells, according to Tielmann. Extra water turns into insulation for sugar-heavy trees to prevent freezing. Trees will

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lose their leaves as the sugars from the leaves move back into storage. “Usually, the ground is frozen in winter, and water uptake is limited. This is when a tree is in hibernation or dormancy, and metabolism, energy consumption, and growth all slow down significantly,” he adds.

Trees preserve their energy and arrest their metabolic rate as the temperature drops. Deciduous trees shed their leaves to reduce the rate of transpiration – a costly process that consumes lots of energy, Cubain points out. Meanwhile, evergreen trees create antifreeze proteins and sugary substances in their leaf tissues, preventing water from crystallizing that can punch through. Evergreens and conifers will not lose their needles in the winter.

The good news is that most trees need not be hydrated or cared for during the year’s coldest months. But be sure that your tree is well-watered before the ground freezes.

“Water your tree with five to 10 liters every other week in mid-fall

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until the first frost,” recommends Cubain. “Dead leaves should also be raked out from the trees, and weak branches should be pruned to avoid a disease outbreak and spring.”

When pruning, use sharp, clean pruning shears to cut away any dead or diseased branches, suggests Simon Barker, co-founder of Boise, Idaho-headquartered Grow Your Yard. “Additionally, add a thick layer of mulch around the base of your tree to help insulate roots and prevent them from freezing. And if you have a tree with particularly delicate branches, you may want to wrap them in burlap or horticultural fleece to prevent them from breaking in strong winds or heavy snow.”

Consider wrapping the tree trunk, too.

“Trees with thinner bark are more susceptible to temperature fluctuations, and wrapping the trunk can help protect them,” advises Perry Brätt, VP of Stratton & Bratt in Pleasant Grove, Utah.

If you notice any significant rot, cracks, or bark falling off your tree,

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it's time to bring in an arborist. "These are warning signs your tree may be vulnerable or in danger of not surviving through the winter. Additional causes for concern include broken limbs or die-back in the canopy, fungus, poor leaf formation, or

early defoliation," cautions Tielmann. An experienced arborist can carefully inspect your vulnerable tree and possibly take a soil sample to determine the best course of action.

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5 tips to button up your house for winter

BY BARRY WALDMAN

CTW FEATURES

A house has two main purposes: to keep weather out and water in its place. That means the outer envelope of the house must be sealed tightly against the elements, and nowhere is it more critical than on the roof. The roof is the one outer surface of the house where water can sit and take its time infiltrating the structure and causing grievous damage.

It is critical that the roof always be inspected and maintained as a bulwark against the elements – but particularly prior to the winter when water can take a solid form and damage the structure in new ways. The attention homeowners must pay to the roof extends to associated structures like the gutters and drainpipes.

“Much like a car, a home needs service and checking monthly and some components seasonally or prior to a storm or just after a storm,” says Jim Blakeney, a vice president of construction with Mungo Homes, a home builder in South Carolina, North Carolina, Georgia and Virginia. “A pre- and post-storm walkthrough will help assess potential problems or issues that could arise after the storm has passed. Frequent inspections leave you with a better piece of mind as the winter months come in.”

1. Roof inspection

What are you looking for during a roof inspection? Anything that can create a conduit for water to enter the house. That includes missing or damaged roof shingles, missing shingle nails, leaks or blockages in the gutters and drains, missing or damaged flashing around chimneys and vents, missing or cracked caulking around vents, damage to the chimney bricks and mortar, and anything else that looks like it could create a path for water to get beneath the top layer of the roof.

Bad flashing and caulking are the most common sources of roof leaks, and though they are often hard to see, they can cause grievous damage to the roof itself and the home's interior. Inspect the roof valleys as well, as they are prone to leaks. Remove any debris that add weight to the roof, particularly if you live in the frost belt.

Some roof inspections can be conducted from the ground, says Blakeney. “Check the overhang of the shingles to ensure the water is not getting behind the fascia and causing rot. The fascia is the flat piece on the outer edge of the overhang.

A simple way to check is to walk the perimeter and make sure the shingles extend beyond the fascia board. On gables a pair of

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binoculars is helpful,” he says. Still, inspections are best conducted from on top of the roof because there is much that is not visible from the ground, like problems with flashing and caulking. Construction professionals generally agree that you can inspect your own roof regularly but should have a professional check it out annually.

2. Repair any danger spots

Shingles, flashing and caulking form an impenetrable barrier at the top of your house. Allowing damage to persist is an invitation to disaster when the next storm comes, or when winter dumps snow on top of them and leaves it there for months. Have them repaired immediately to avoid costly water damage.

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3. Clean your gutters

What do clean gutters have to do with water damage? Debris in the gutters can slow the flow of water and cause it to back up and under the shingles. After autumn leaves are done falling, remove them from the gutters and don't forget to clear the ground near the bottom of the drainpipe so the water has somewhere to flow out.

4. Remove overhanging tree limbs

Trim your trees so they are not overhanging the roof to avoid snow and ice from weighing them down and causing them to crash onto the roof. This may require a tree trimming service that uses bucket trucks to reach high branches.

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5. Check your attic insulation

Appropriate attic insulation is a money saver as it prevents the loss of heat from the interior during the winter. Proper insulation prevents the buildup of condensation, which can cause serious damage when it freezes and thaws. The Insulation Institute offers an online guide as to the appropriate kind and amount of insulation recommended for various climates. Condensation is a silent killer because it is not a leak, and therefore not immediately clear where the source of the damage is.

Winterizing the roof can reduce long-term damage, prevent costly downstream repairs and offer peace of mind that your house is ready for the worst the season can bring.

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A few simple steps can protect your home envelope



BY BARRY WALDMAN

CTW FEATURES

In a nation whose contiguous land mass spans the width of a continent and 2,000 miles from north to south, winter can mean different things to different places. But in most of the nation, it means colder temperatures and weather that can threaten the integrity of a house, causing more than \$1 billion in insured losses each year. But a few simple steps can protect your house against the ravages of winter weather.

Construction people call the perimeter of a house the “outer envelope” and counsel that it must be secured against the elements before the

worst of the season arrives. The outer envelope includes outer walls, windows and doors, attic, roof, fireplace and porches. It is important that these areas be air-tight and water-tight to keep cold air, water and creatures out and warm air in.

Start, the experts say, with the attic or crawlspace and make sure it is well insulated. This is both a comfort and cost consideration, says Cameron O'Connor, owner of O'Connor Homes in Charleston, SC, which enjoys temperate winters where snow is rare but freezing temperatures at night are not uncommon.

“Blown-in cellulose in your attic is very simple and cost effective, and the energy savings will pay you back on your investment within the first few

years in most climates,” he said. “If you’re really into cutting your power bill down, spray foam insulation in your crawlspace and attic can dramatically cut back your heating/cooling costs, as well as preserve the lifetime of your HVAC equipment.”

To determine the cost-effective amount and rating of insulation in your area, consult Energy Star’s guide to insulation. In most regions, it’s a good idea to insulate the hot water heater, so it isn’t heating the air as well as your shower water.

Because hot air rises, the roof and fireplace are two of the biggest heat-wasting culprits in your house. Construction experts recommend doing a roof inspection before winter arrives, with particular attention paid to missing shingles and flashing

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around chimneys and other roof projections. Water infiltration can be particularly damaging to a house when it freezes and thaws. Clean out those gutters to prevent wet leaves from freezing and causing damage too.

Wood-burning fireplaces are romantic and heat producing, but they can also send great waves of your hard-earned money up the chimney. Clean the chimney, check the damper and repair any openings in the brick and mortar in the fireplace to prevent fire from leaping onto the walls behind the fireplace.

Windows and doors are common sources of cold infiltration that wastes energy and drives up heating bills. Reglazing old windows and caulking gaps in your window and door trim can help prepare your home for winter, but O'Connor, whose company builds custom homes and large-scale renovations, appreciates the value of a home energy audit.

"For a few hundred dollars," he says, "you can get a home visit and professional audit of your home's

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energy efficiency, as well as some easy tips to increase your home's energy efficiency, like adding weather stripping, insulation, caulking, etc.” Late fall is a good time to swap out screen windows for storm windows, which give an extra layer of insula-

tion between the outside and the windows. They also protect windows against driving snow, rain, freezing rain and hail. Many HVAC systems and water heaters vent to the outside via plastic pipes vents. Any opening in the

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home's envelope is a potential source of infiltration of air, water and critters. Inspect all openings to ensure that they are free of obstructions that can allow cold air, water and animals into the house, interfere with the venting of exhaust gases or prevent the heater from operating efficiently.

Do you have an outdoor water hose? What a great convenience — and a water-filled opening into the house. “It’s a smart idea to check all the insulation on your water lines near hose bibs and in crawl spaces or garages,” says O’Connor. “Frozen pipes can cause astronomical property damage and leaks resulting from frozen pipes can run up your water bill and waste water.”

Cold temperatures, ice and snow can do real damage to your largest investment, not to mention the place that shelters you. Help it do its job by ensuring that it is buttoned up before the coldest temperatures arrive.

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