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SURPRISING WAYS CLEAN TECHNOLOGY

Is Improving Daily Life

Climate-related crises like rising sea levels, severe weather events and longer drought seasons are challenging the global economy. They're also driving the launch of new clean technologies.

“Continued investment in startups and entrepreneurs focused on low-carbon solutions will help build a stronger global economy and more resilient communities, and help avoid the worst impacts of climate change”

Here are five examples of how these new technologies are changing and improving daily life:



1. Making clean energy easier to access: With the renewable energy sector experiencing tremendous growth, solar energy is becoming a more affordable solution for Americans who were previously left out of the solar revolution. Projects like the Tribal Solar Accelerator Fund are putting solar on homes and tribal

buildings in rural parts of Indian Country to reduce energy costs and advance Energy Sovereignty.

Construction technologies like Blokable's pre-fabricated building system are addressing the housing affordability crisis by creating multi-family housing units that are highly efficient, drastically reducing the volume of construction waste.

2. Creating new jobs when they're needed most. In addition to cleaner air and reducing carbon, the renewable energy sector is creating thousands of clean energy jobs in communities across the U.S.

3. Improving buildings like hospitals, schools and offices. With commercial buildings accounting for about 40% of all electricity use in the U.S., and heightened concern around safety and indoor air quality, the founders of startup 75F are using internet-of-things-powered building management systems and cloud-based





With the renewable energy sector experiencing tremendous growth, solar energy is becoming a more affordable solution for Americans who were previously left out of the solar revolution.

software to improve heating and cooling efficiencies, maintain occupant comfort and improve air quality in commercial buildings.

4. Helping farmers become more productive and resilient. Agriculture currently accounts for 70% of the world's water usage and 14% of its energy usage. Startup Pluton Biosciences is using microbes to help identify and address soil imbalances and diseases before they become a larger problem on particular parcels of land. This is helping farmers remain productive and efficient in the face of unpredictable weather patterns, pollution and crop infestations. The company CoverCress is working on a new cash crop for the Midwest that farmers can plant during winter months in between corn and soybean seasons. The crop sequesters carbon and can be harvested as a low-carbon feed for livestock.

5. Boosting affordable housing inventory so more people can find homes. Construction technologies like Blokable's pre-fabricated building system are addressing the housing

affordability crisis by creating multi-family housing units that are highly efficient, drastically reducing the volume of construction waste.

Programs like the Wells Fargo Innovation Incubator, which works with the U.S. Department of Energy's National Renewable Energy Laboratory, are investing in new clean energy startups,

The company CoverCress is working on a new cash crop for the Midwest that farmers can plant during winter months in between corn and soybean seasons.

Agriculture currently accounts for 70% of the world's water usage and 14% of its energy usage.

helping them bring game-changing climate solutions to market. Experts say that such investments will be critical in the years to come.

"Continued investment in startups and entrepreneurs focused on low-carbon solutions will help build a stronger global economy and more resilient communities, and help avoid the worst impacts of climate change," says Ramsay Huntley, sustainable finance strategist at Wells Fargo. (StatePoint)





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Sendero Estates: Belton

- 916 Damascus Dr AVAILABLE
- 920 Damascus Dr AVAILABLE
- 1008 Damascus Dr COMING SOON
- 1004 Damascus Dr UNDER CONTRACT

Settlers Pass: Killeen

- 908 Earp Dr PL 1676 SOLD
- 910 Earp Dr PL 2224 SOLD
- 909 Marlow Cove PL 1571 SOLD
- 911 Marlow Cove PL 1971 SOLD

Hubbard Branch: Belton

- 1425 Fossil Trail UNDER CONTRACT
- 1503 Fossil Trail SOLD
- 1507 Fossil Trail SOLD
- 1511 Fossil Trail SOLD
- 1603 Fossil Trail AVAILABLE
- 1607 Fossil Trail AVAILABLE
- 1615 Fossil Trail COMING SOON
- 1715 Fossil Trail COMING SOON

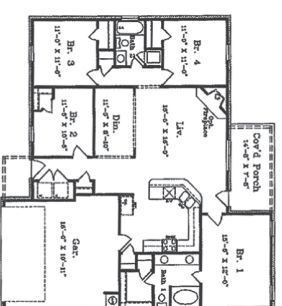
Goodnight Ranch: Killeen
NEW LOTS COMING SOON

*Agent Bo Holloman

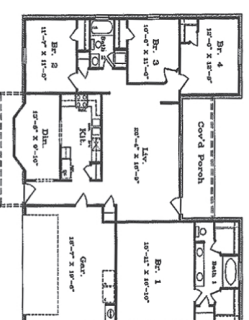
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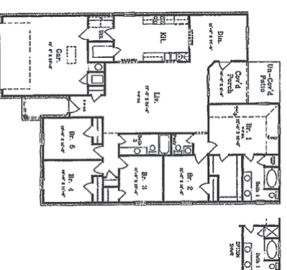
PLAN 1571 SR-Belton, TX: \$178,400
GNR-Killeen, TX: \$164,000



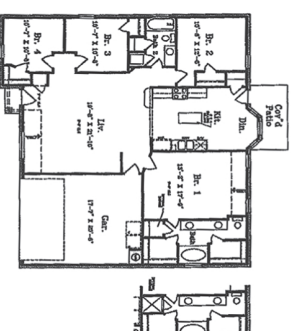
PLAN 1784 SR-Belton, TX: \$193,000
GNR-Killeen, TX: \$174,500



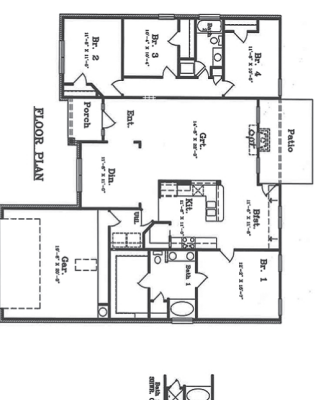
PLAN 2045 SR-Belton, TX: \$204,800
GNR-Killeen, TX: \$187,500



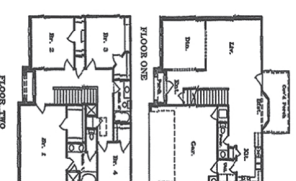
PLAN 1594 SR-Belton, TX: \$185,200
GNR-Killeen, TX: \$166,500



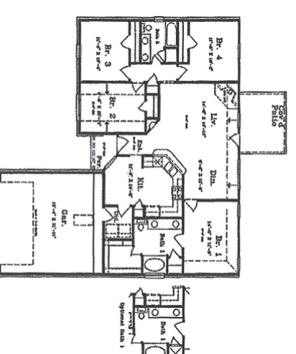
PLAN 1971 SR-Belton, TX: \$200,100
GNR-Killeen, TX: \$177,400



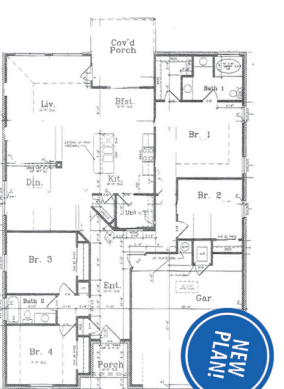
PLAN 2122 SR-Belton, TX: \$214,100
GNR-Killeen, TX: \$194,300



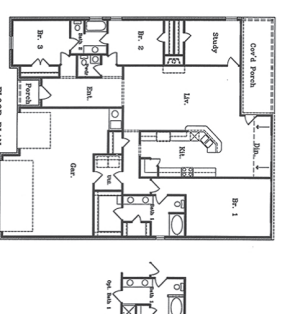
PLAN 1676 SR-Belton, TX: \$186,000
GNR-Killeen, TX: \$167,250



PLAN 1973 SR-Belton, TX: \$197,900
GNR-Killeen, TX: \$179,000



PLAN 2224 SR-Belton, TX: \$223,000
GNR-Killeen, TX: \$202,400



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How The



Serves Our **MILITARY** and **THEIR FAMILIES**

Since its founding in 1941, the USO has provided generations of service members and their families with crucial support. During that 80-year history, the world, the military and the needs of service members changed. The USO also adapted, adjusting and expanding its operations to help boost their morale and keep them connected to home.

The USO Pathfinder Transition Program creates a customized action plan for each participant, assisting in everything from education to financial readiness to career advice.

USO Centers

USO centers have provided service members with a home away from home since World War II. Initially housed in churches, stores and other community centers across the U.S., the organization's network of locations soon extended overseas, with centers popping up in Southeast Asia, the Middle East and Europe as military engagements shifted. USO airport lounges were added in the 1990s to give troops a place to relax during long travels, while Mobile USOs have brought support services to disaster sites and U.S. communities without a brick-and-mortar center since 2016.

Entertainment

It was during World War II that the USO created and established its legacy of entertainment through USO Camp Shows. Since then, the USO has teamed up with hundreds of movie and TV stars, comedians and professional athletes to produce concerts, meet-and-greets and other interactive events for service members. Many of these events are now offered online through the recently launched USO Military Virtual

Programming to accommodate new health and safety measures.

Staying Connected to Home

Evolving modes of communication have also changed the way the USO helps service members connect with loved ones. Today's USO centers are outfitted with phone rooms, computers and free Wi-Fi. Many also have dedicated video gaming spaces where service members can play with their spouses and children. New USO programs continue to focus on keeping families connected. The Bob Hope Legacy Reading Program, for example, allows service members to record themselves reading a bedtime story to their child and have that recording, as well as the book, shipped back home.

Support for Military Families

Over the past 20 years, the USO has added more entertainment and support programs for military spouses and children. USO Coffee Connections, for example, help military spouses build personal and professional networks. The USO Special Delivery program provides both military spouses and service members

with free baby showers. In the wake of the COVID-19 pandemic, the USO hosted more virtual and socially distant programs for the military community, ranging from drive-thru high school graduation ceremonies to virtual baking classes.

Transitions to Civilian Life

The USO has also launched support for service members and military spouses as they assimilate into their civilian communities after their military career. The USO Pathfinder Transition Program creates a customized action plan for each participant, assisting in everything from education to financial readiness to career advice.

Visit [USO.org](https://www.uso.org) to learn more about the organization's evolution and how it supports today's military.

"The sacrifice of service members and their families requires that we rise to the challenge as we have done for the past 80 years and will continue to do for years to come," says J.D. Crouch II, CEO and president of the USO. (StatePoint)
PHOTO SOURCE: (c) USO Photos



PHOTO SOURCE: (c) USO Photos



While spending more time at home, you may have noticed the little things that need to be fixed, and small ways you can improve the appearance and functionality of your home. So why not use this time to test your skills with a few DIY projects?

Here are some easy, affordable tips to fix those items that have been nagging at you, as well as check off small projects that will boost your home's aesthetic.

1. First impressions are everything. From your family and friends to the mail carrier, your front door greets everyone who comes to your home. But it can take a beating from weather and constant use, so revitalize it with a fresh coat of paint. Once the paint has dried, accent it with a new door knocker, hardware or address plate. Worried about drilling into the door? Secure these items with T-Rex Mounting Tape. Mounting tape is a strong, weather-resistant tape for heavy-duty projects that replaces nails, screws and staples.

2. Trim the walls. Accenting a room with wood trim is a quick way to add another level of depth and detail to the interior of your home, and it won't cost a lot. Your local home improvement store can provide the best trim to fit your budget. For a smooth installation, ditch the nail gun and runny glues, and opt for a

fast-adhering super glue tape, which sticks on contact and works just as well as traditional nails.

3. Bolster your security. Feeling safe at home is important, and security cameras are a quick and easy solution to deter unwanted visitors and offer you peace of mind. If you've been toying with the idea of adding smart devices and cameras to the exterior of your home, look to install them above high-risk entry points, such as the front

First impressions are everything. From your family and friends to the mail carrier, your front door greets everyone who comes to your home.



door, back and side doors, and the garage. There are many great security cameras that can be easily mounted to the exterior of your home without professional installation.

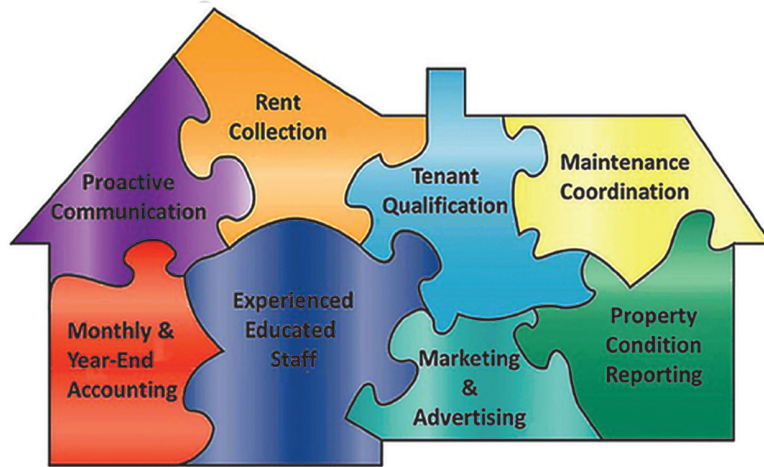
4. Effortless gutter repair. One project to check off your list is fixing that leaky gutter you've been ignoring. Don't worry, it's not as daunting a task as it might seem. Simply wrap waterproof tape around the leak and smooth it around all of the gutter ridges for a tight seal. Formulated to withstand extreme temperatures from -70 to 200 degrees, the UV-resistant formulation will prevent the tape from breaking down under harsh sunlight. Now how simple was that?

Accenting a room with wood trim is a quick way to add another level of depth and detail to the interior of your home, and it won't cost a lot.

During these uncertain times, staying active and checking those to-dos off your list will give both you and your home a much needed refresher. (StatePoint)



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Spring Maintenance Checklist for Homeowners

As the weather warms, there are a few maintenance tasks every homeowner should consider completing. Use this checklist as your guide:

Outdoor Upkeep

- Wash window exteriors for a better view.
- Clean gutters and downspouts to ensure proper water flow. Neglecting this task for too long can cause rot, mold and damage to your foundation.

The National Fire Protection Association recommends smoke alarms on every level of the home, including every sleeping room and outside each separate sleeping area.

According to Energy Star, 20-30 percent of the air that moves through the duct system of a typical home is lost due to leaks, holes and poorly connected ducts. Consider professional duct sealing for improved energy efficiency and lower bills.

- Get your patio or deck in tip-top shape for outdoor living. Sweep and hose it down. Remove patio furnishings from storage. Wipe down surfaces and vacuum cushions (or launder them if they're machine washable).
- Inspect lawn equipment and tools for needed maintenance, repair and fuel refills.
- Mow the lawn. Trim the edges.

- After the next rainfall, inspect your yard for standing water, which can damage your home and invite mosquitoes. Consider hiring a landscaper to level out an uneven lawn.

Check to see whether your furnaces and air conditioners bear the ENERGY STAR logo. If not, consider a new unit.

HVAC Maintenance

- Change HVAC filters at least once each season (ideally monthly). Dirty filters make equipment work harder and cause more wear and tear on equipment. They also increase your energy bill and lessen indoor air quality.
- According to Energy Star, 20-30 percent of the air that moves through the duct system of a typical home is lost due to leaks, holes and poorly connected ducts. Consider professional duct sealing for improved energy efficiency and lower bills.
- Check to see whether your furnaces and air conditioners bear the ENERGY STAR logo. If not, consider a new unit. A properly-sized and installed ENERGY STAR air conditioner uses up to 20 percent less electricity than older models, and doing so may make you eligible for a Federal Tax Credit.
- Have a technician give your home's cooling system a pre-season tune-up so

A little seasonal maintenance can go a long way to a safer, more beautiful and more eco-friendly home.





Get your patio or deck in tip-top shape for outdoor living. Sweep and hose it down. Remove patio furnishings from storage. Wipe down surfaces and vacuum cushions (or launder them if they're machine washable).

- Likewise, test all the smoke alarms in your home and replace batteries as needed. The National Fire Protection Association recommends smoke alarms on every level of the home, including every sleeping room and outside each separate sleeping area.

A little seasonal maintenance can go a long way to a safer, more beautiful and more eco-friendly home. *(StatePoint)*

that everything is running efficiently by the time warmer weather arrives. You know the “personality” of your heating or cooling unit best, so be prepared to provide the technician with important information. No fact is insignificant, as it may help them diagnose and fix a problem.

detectors and ensuring you have a detector on each level of your home. When changing a furnace filter, make sure the new filter is correctly positioned and the access panel is securely fastened. Have your home's furnace inspected and serviced annually by a NATE-certified technician.

- Be sure that all HVACR installation and maintenance is performed only by a qualified professional. Read company reviews and ask the contractor if they have technicians certified by North American

Clean gutters and downspouts to ensure proper water flow. Neglecting this task for too long can cause rot, mold and damage to your foundation.

Technician Excellence (NATE). NATE-certified technicians have demonstrated knowledge of today's increasingly sophisticated heating and cooling systems. To find a NATE-certified technician in your area, visit Natex.org.

Safety

- Carbon monoxide, often referred to as the “silent killer,” is odorless, colorless and tasteless. Protect your family by changing the batteries on your carbon monoxide



Should You *Buy or Sell* a Home in 2021? *Here's What to Know*

While the roll-out of the COVID-19 vaccine has left a lot of question marks about the future of the U.S. economy at-large, analysts expect the housing market to remain strong and stable in the coming year.

“Despite the uncertainties of the pandemic, the housing market performed well in the second half of 2020,” says Sam Khater, Freddie Mac’s chief economist. “Low mortgage rates and the ability to work remotely continued to propel demand for housing, which is reflected in home sales reaching levels not seen in 15 years.”



Low mortgage rates spurred refinance activity in 2020, boosting mortgage originations (the process in which borrowers apply for a home loan) to historic highs.

Whether you’re a potential homebuyer, a current homeowner or considering selling, here are some of the biggest takeaways of Freddie Mac’s Quarterly Forecast:

- Interest rates are likely to remain low. The average 30-year fixed-rate mortgage (FRM) hit a record low over a dozen times in 2020. The low interest rate environment is projected to continue through 2021, with the 30-year FRM expected to average below 3 percent. Low rates are good news for buyers looking to purchase a home, and homeowners looking to reduce their mortgage payment through refinancing.

- Home sales to remain high. The demand for housing is expected to remain strong in 2021, creating a favorable market for sellers. Last year, low mortgage rates and

Many of the trends that shaped the market last year, especially historically low mortgage rates, will continue to drive housing activity in 2021.



the ability to work remotely drove up home sales (the measure of the number of homes sold every month). This year, home sales are expected to ride that wave, averaging 6.5 million for the year.

Low rates are good news for buyers looking to purchase a home, and homeowners looking to reduce their mortgage payment through refinancing.

- House prices to grow moderately. In the second half of 2020, the high volume of home sales and low supply of housing drove up house prices. In 2021, house price growth is expected to moderate for the full year.

- Refinances to start declining. Low mortgage rates spurred refinance activity in 2020, boosting mortgage originations (the process in which borrowers apply for a home loan) to historic highs. As mortgage rates rise modestly in 2021,

refinance activity should start to slow. “While many homeowners took advantage of these low rates in last year,

The demand for housing is expected to remain strong in 2021, creating a favorable market for sellers.

evidence suggests that many lower income homeowners still have the opportunity to strengthen their financial position by refinancing,” says Khater. For more insights on housing, visit freddiemac.com/research. For homebuying and homeownership resources, visit My Home by Freddie Mac.

Many of the trends that shaped the market last year, especially historically low mortgage rates, will continue to drive housing activity in 2021. As you embark on your journey towards your home goals, be sure to have a firm understanding of today’s market conditions. (*StatePoint*)



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\$995 Rent, \$995 Deposit



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How to Prepare *for an* UNUSUAL Tax Season



A year as unusual and challenging as 2020 means there may be some additional factors that can impact your tax return, from stimulus payments, potential job changes and unemployment benefits, to virtual work transitions and more.

“2020 was full of challenges, changes and plenty of uncertainty. While we’re optimistic for the year ahead, it’s important for Americans to understand how major life events, such as changes in employment or residence, can impact tax filing this year,” says Chad Prashad, CEO of World Acceptance Corporation, parent company of World Finance.

Having prepared approximately 84,000 returns last year, World Finance is offering tips to lessen tax season headaches this year, while helping you maximize the value and timeliness of your tax return.

- Make a plan and start early. Start by identifying how you’re going to file your taxes, such as through an online program or with the help of a professional expert. Gather all tax forms, such as W-2s from

your employer or a 1099 form if you’re self-employed, relevant expense receipts, as well as statements from banks or other financial institutions. The quicker you get your taxes filed, the faster you’ll receive your return. Visit [IRS.gov](https://www.irs.gov) for the latest tax information.

- Check for tax credits and deductions. Due to the pandemic, you may have had to make major lifestyle changes, some of which could result in a tax credit or deduction that reduces your amount owed. The cost of setting up a home office, the purchase of a vehicle in lieu of taking public transportation and childcare expenses are all examples of possible tax credits or deductions. Check out [irs.gov/credits-deductions-for-individuals](https://www.irs.gov/credits-deductions-for-individuals) for a list of other deductions and possible credits.

- Consider additional COVID-19 impacts. If you lost a job due to COVID-19 and received unemployment benefits, remember that income is taxable. The CARES Act also created provisions that could benefit your tax return, including

allowing above-the-line deductions for donations to charity, waiving the penalty for early withdrawal from retirement accounts and more. Visit [irs.gov/coronavirus-tax-relief-and-economic-impact-payments](https://www.irs.gov/coronavirus-tax-relief-and-economic-impact-payments) for more information.

- Work with a tax preparation service. Feeling overwhelmed? Working with a reputable tax preparation service partner can help you identify any additional

Working with a reputable tax preparation service partner can help you identify any additional deductions available and can add to your return.

deductions available and can add to your return. Some partners like World Finance even offer an interest and fee-free tax advance loan based on the anticipated value of your tax return up to \$5,000, so you could receive payment the same day you file. Because they offer remote, in-person and drop-off options, filing is fast and convenient. To learn more, visit loansbyworld.com/taxes.

In an unusual year, filing taxes can come with additional stress and uncertainty. Following some simple tips can help ensure you secure the best possible outcome. (StatePoint)





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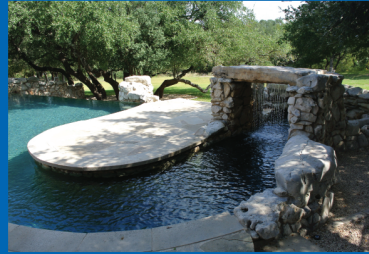


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Birds Attacking Your Windows?

Here's How to Stop It.

If you've ever noticed a bird attack your windows, you may wonder why this strange behavior is occurring. Beyond the potential disruption it might cause your family, repeated attacks can be harmful to birds. Understanding the problem however, can help you put a stop to it, and better protect the birds nesting on your property.

You might also try keeping pet cats indoors or in an enclosure to prevent them from attacking birds.

The Problem

Many birds will stake out a territory, perhaps by your home, and vigorously defend it. If a territorial bird discovers its reflection in your window, it may perceive this reflection to be another bird competing for its territory and mate, compelling the bird to attack. This attack

of its own reflection can take the form of pecking or scratching at your window, as well as flying up and banging into your window. When repeated, these actions deplete a bird's energy and put its health and the health of its nesting young at risk. Though this can occur at any time of year, it happens most often in spring, with males.

A Solution

You can help stop this problem from occurring. One good solution designed to do so is Stop Bird Attack, a removable, white coating that may be sprayed on any window. It eliminates the bird's window reflection, calms the bird and stops the attack. Effective for Northern Cardinals, American Robins, California Towhees and other territorial birds, Stop Bird Attack is made by WindowAlert, a brand that also makes bird window decals and UV Liquid products that help prevent bird strikes (another common hazard to birds). More information can be found by visiting windowalert.com.

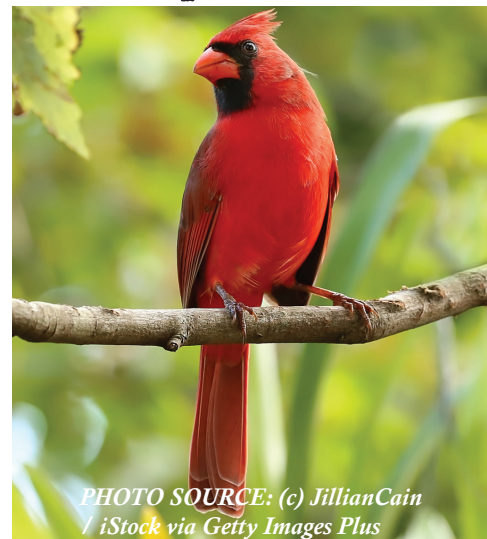


PHOTO SOURCE: (c) JillianCain / iStock via Getty Images Plus

Take it a Step Further

While you are at it, consider other dangers to birds that you can eliminate on your property. For example, by swapping out conventional pesticides with essential oils, you can ward off pests in your garden without putting birds at risk. You might also try keeping pet cats indoors or in an enclosure to prevent them from attacking birds.

"While your home's windows can be an unexpected hazard to birds, it's important

One good solution designed to do so is Stop Bird Attack, a removable, white coating that may be sprayed on any window.

to be aware of the easy solutions that can help keep them safe this spring nesting season and beyond," says Spencer Schock, founder of WindowAlert.

(StatePoint)

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in their homes in the past two months

68%

of homeowners
say they're
looking for

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84%

of homeowners
**can identify
at least**

ONE ROOM IN THEIR HOMES
that would benefit from

A FRESH
COAT OF PAINT



70%

of homeowners
have difficulty
choosing the

**COLOR, FINISH
AND/OR TYPES
OF PAINT**
for their homes



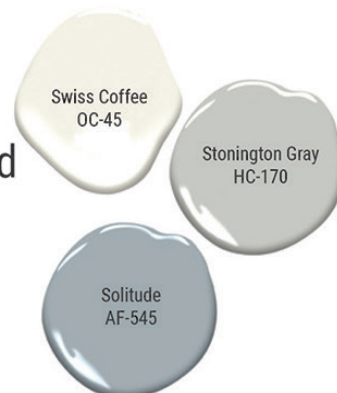
53%



of homeowners think
the room that would
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A FRESH COAT OF PAINT**

*is the
bedroom*

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interior paint colors are
**WARM WHITES, PALE
GRAYS, BLUE GRAYS** and
accents in deeper hues,
such as **CHARCOAL,
BLACK** and **NAVY**





7 Upgrade Your Home, DOWNGRADE ENERGY USAGE EFFICIENT HOME IMPROVEMENT PROJECTS

The best home upgrades not only make spaces more livable and energy-efficient but are also cost-effective. Making energy-efficient improvements is a savvy way to save money on utility bills, curb energy usage and add to the house's value.

IN COMPARISON TO RUNNING YOUR AIR CONDITIONER CONSISTENTLY, THE COST OF RUNNING A CEILING FAN (OR SEVERAL) IS SIGNIFICANTLY LESS. PARTICULARLY ON DAYS THAT MAY NOT REQUIRE COOLING THE ENTIRE HOUSE COMPLETELY, FANS CAN PROVIDE A GENTLE BREEZE AND CIRCULATE AIR IN THE SPACES YOU USE MOST OFTEN.



Consider a variety of home improvement projects, both big and small, that can reduce the financial burden of maintaining your home throughout the year and improve energy efficiency.

Add Insulation

A cost-effective way to save on heating and cooling bills is adding a layer of insulation in the attic where heat loss is typically greatest due to hot air rising. While many newer homes are adequately insulated, those that are several decades old (or older) may benefit from an upgrade in not only the attic but other common problem areas where air can escape such as basements, crawl spaces, fireplaces and ductwork.

Seal Doors and Windows

Windows and doors are common culprits

for energy loss. While a complete replacement of doors and windows can be pricey, adding exterior caulk and weather stripping to fill in gaps where air can escape around these openings can make a noticeable difference for a fraction of the cost and make it cheaper to heat and cool your home.

CONSIDER A VARIETY OF HOME IMPROVEMENT PROJECTS, BOTH BIG AND SMALL, THAT CAN REDUCE THE FINANCIAL BURDEN OF MAINTAINING YOUR HOME THROUGHOUT THE YEAR AND IMPROVE ENERGY EFFICIENCY.

Install Skylights

Skylights are a cost-effective option for transforming any room in the home with natural light while also delivering energy-saving benefits. For example, Sun Tunnel Skylights from Velux can be installed in as little as 90 minutes and funnel natural light from the roof through



MAKING ENERGY-EFFICIENT IMPROVEMENTS IS A SAVVY WAY TO SAVE MONEY ON UTILITY BILLS, CURB ENERGY USAGE AND ADD TO THE HOUSE'S VALUE.

the attic and into the room below with an aesthetic that resembles recessed lighting. Customizable with six diffuser film styles to complement interior design, the skylights can make a home more energy-efficient by reducing reliance on artificial lighting. An optional daylight controller makes it easy for homeowners to adjust natural light entering a room, and a solar nightlight provides a moon-like guiding light at night. Installed with the solar nightlight, the skylights qualify for a 26% federal tax credit on solar property.

Add Reflective Window Film

When the sun shines through windows, it can heat up the home's interior quickly and trigger the air conditioner to turn on. Window coverings, such as blackout curtains, can help, but adding low-e reflective window film to your windowpanes, particularly southern-facing ones, can provide an additional shield from the sun's hot rays and reduce energy costs.

SKYLIGHTS ARE A COST-EFFECTIVE OPTION FOR TRANSFORMING ANY ROOM IN THE HOME WITH NATURAL LIGHT WHILE ALSO DELIVERING ENERGY-SAVING BENEFITS.

Install a Programmable Thermostat

A programmable thermostat is an efficient way to control the climate inside your home, and those with smart technology take programming to a whole new level. Today's smart thermostats not only let homeowners control temperatures from their smart devices while on-the-go but

can also learn daily habits and adjust the temperature accordingly with no other manual adjustments necessary. In addition, some utility companies offer incentives like money back at the end of the year for installing a smart thermostat because the energy savings are so substantial.

Replace Appliances

Because appliances like refrigerators and ovens, among others, are major energy users, investing in more efficient models provides both cost and energy savings. Additionally, homes more than 15 years old could benefit from updates to the air conditioner or heater as systems 15-20 years old or older may be candidates for replacement as they're inefficient by today's standards.

Add Ceiling Fans

In comparison to running your air conditioner consistently, the cost of running a ceiling fan (or several) is significantly less. Particularly on days that may not require cooling the entire house completely, fans can provide a gentle breeze

A COST-EFFECTIVE WAY TO SAVE ON HEATING AND COOLING BILLS IS ADDING A LAYER OF INSULATION IN THE ATTIC WHERE HEAT LOSS IS TYPICALLY GREATEST DUE TO HOT AIR RISING.

and circulate air in the spaces you use most often. Simply adjust the switch to the counterclockwise position to ensure it's pushing air downward during warmer months.

For more information and home improvement ideas, visit whyskylights.com/livelighter. #15293 (Family Features)



Financial Tips to Help Prepare for the Unexpected



Photos courtesy of Getty Images

Over the past year, most people have noticed how truly unpredictable life can be. While it's impossible to predict what the next few months have in store, practicing a few fundamental financial skills can help you and your family prepare for whatever comes next.

“According to a survey by Bank of America, 42% of Americans say their top financial goal over the next three months is to increase their savings,” said April Schneider, head of consumer and small

business products at Bank of America. “The pandemic has highlighted the importance of building a safety net. Whether you’re looking to improve your current financial habits or starting from scratch, the most important thing is to make a plan that fits your needs and to stick with it.”

Consider these tips from Schneider: Track your expenses. Review your expenses, big and small, and separate them into categories like groceries, transportation, utilities and entertainment. Then total the amounts in each category to get a better picture of your monthly expenses. Knowing how much you spend each month is the first step toward finding money to save.

Make a plan and set a budget. Categorize your expenses into wants versus needs. Groceries, rent and mortgage payments are examples of needs while streaming services

are a want. Compare your expenses against your total household income to figure out if you have money left over to save or if you can find money to save by reducing your spending on nonessentials. For example, keep an eye out for phantom charges – or reoccurring payments – you may no longer need and redirect that money into savings. “If you’re already saving, that’s great,” Schneider said. “Review your behaviors and see if there’s room for improvement.”

USE SPENDING TOOLS FOR
SAVVY SAVINGS. BEING A
BETTER SAVER MEANS
BECOMING A
SMARTER SPENDER.

WHILE YOU MAY NOT KNOW
WHAT THE FUTURE HOLDS,
PLANNING AND ACTIVELY TAKING
STEPS CAN HELP YOU FEEL MORE
SECURE AND PREPARED FOR
WHATEVER IT BRINGS.



It's also not too late if you haven't begun saving – everyone has to start somewhere.” Also keep in mind your budget is meant to adapt with your circumstances, so make sure you're updating your budget as your life changes.

Make savings automatic. Saving can fit seamlessly into your everyday life when you set up automatic transfers from a checking to a savings account. Take a look

MAKE A PLAN AND SET A BUDGET. CATEGORIZE YOUR EXPENSES INTO WANTS VERSUS NEEDS.

at available tools for other ways to save, like the Keep the Change program, which rounds the change up to the nearest dollar for everyday purchases you make with a Bank of America debit card and transfer the difference to your savings account. Saving automatically helps prepare you for the future without adding to your to-do list. You can start small by automatically transferring a few dollars each week. Build an emergency fund. Take a look at your current expenses versus total income to identify any extra wiggle room where

TRACK YOUR EXPENSES. REVIEW YOUR EXPENSES, BIG AND SMALL, AND SEPARATE THEM INTO CATEGORIES LIKE GROCERIES, TRANSPORTATION, UTILITIES AND ENTERTAINMENT.

you can save. Next put your emergency savings in a separate, but accessible, account to avoid temptation and accidental overspending.

“When building an emergency fund, I recommend saving enough money to cover 3-6 months of expenses,” Schneider said. “Contributing to an emergency fund keeps saving a priority and ensures you have financial flexibility should the unexpected occur.”

Use spending tools for savvy savings. Being a better saver means becoming a smarter spender. While looking for deals and price shopping can be helpful, there are times when it's better to spend a little more for

quality. For example, buying a more costly refrigerator may pay off in the long run compared to buying a cheaper option that could break down after a few months. Another way to be a smarter spender is by earning rewards on your everyday purchases. Whether you've seen your costs shift from in-person to delivery services, using a card that adapts and rewards your spending can be a valuable asset. With an option like the Bank of America Cash Rewards credit card, you can earn 3% cash back in a category of your choosing, such as dining, and redeem rewards in a way that's best for you. For example, according to survey data, the average customer spent \$172 on food or delivery services in July 2020 – up 63% from the previous year. As a Preferred Rewards member, you could boost your credit card rewards by 25-75%. Simply by redeeming your rewards into your Bank of America savings account, you can put more money away for the future by making everyday purchases.

While you may not know what the future holds, planning and actively taking steps can help you feel more secure and prepared for whatever it brings. Find more tips at bettermoneyhabits.com. *(Family Features)*
Photos courtesy of Getty Images

How to Stay Safe During Your Remodel AMID COVID-19



to pre-qualify them and see if we're a fit before I actually go on site," said Andy Apter, president of Apter Remodeling/Craftsman. "In today's environment,

Despite the precautions both homeowners and the remodeling team take, the timeline and budget of your remodeling project doesn't have to be affected.

Many homeowners still find themselves stuck at home due to the ongoing COVID-19 pandemic. With all the extra time spent indoors, some

homeowners are re-evaluating the space they occupy and turning to remodelers to help them safely and effectively complete home improvement projects.

However, the pandemic has changed the way homeowners and remodelers communicate even before stepping foot on site. Doing as much pre-service consultation as possible over the phone, by video meeting or through email is recommended.

"I'll have customers take pictures and have them forward me that information

people are enthusiastic to provide those photographs. If they want to take the next step then I meet them in person."

The Centers for Disease Control and Prevention (CDC) recommends maximizing ventilation in the household while service providers are on site, such as opening a window or turning on the air conditioner.



Like any remodeling project, communication between the homeowner and service provider is key.

Like any remodeling project, communication between the homeowner and service provider is key.

“Communicate any concerns you may have,” Apter said. “I can’t address concerns if homeowners don’t open up.”

Despite concerns over health and safety, members of the National Association of the Remodeling Industry (NARI) like Apter are equipped to get the job done safely and ethically.

Members pledge to adhere to a strict code of ethics that observes the highest standards of honesty, integrity and responsibility. One code is taking appropriate action to preserve the health and safety of employees, trade contractors

and clients. Once on site, the remodelers adhere to all safety protocols when entering a home. As with any remodel, portable restrooms are brought on site for the remodeling team. The team also masks up before entering any household. Apter takes it a step further by designating entrance and exit paths for his team to maintain social distancing.

Homeowners can also do their part to maintain a safe work environment for the remodeling team. If you’re working from home, try to set up your workstation in an area other than the one undergoing renovations. It is also important to limit interactions with the remodeling team. In instances where communication is necessary, homeowners should always wear a mask and remain at least two arm lengths away from the contractor.

The Centers for Disease Control and Prevention (CDC) recommends maximizing ventilation in the household while service providers are on site, such as opening a window or turning on the air conditioner. The CDC also recommends using touchless payment options or paying over the phone, if possible. After any visit, remember to clean and disinfect any surfaces the remodeling team may have come in contact with.

Despite the precautions both homeowners and the remodeling team take, the timeline and budget of your remodeling project doesn’t have to be affected. Apter

Despite concerns over health and safety, members of the National Association of the Remodeling Industry (NARI) like Apter are equipped to get the job done safely and ethically.

said COVID-19 safety measures have not delayed any of his projects. If you’re ready to start your home improvement project in 2021, visit remodelingdoneright.com.

*Source: National Association of the Remodeling Industry
(Family Features)*



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INTERIOR TEASING
THE PERSONALITY
OF ARCHITECTURE
AND DECOR FOUND
WITH EACH STEP
DEEPER INSIDE**

Now as much as ever, your home may be a sanctuary for all kinds of expression, from thinking and dreaming to working and playing. Over the past year, homeowners began to consider the intersection of function and design in new ways.

Weekend warriors are dedicating themselves to creating more organized living spaces and making their homes better places for learning, working and living. If you're considering upgrades to

your home, consider these DIY ideas from the experts at Royal Building Products that can increase beauty and resale value.

Home Office: Spending more time at home may mean storage space is at a premium, especially if you're relying on a makeshift home office. You can add a high-impact and functional element to your office with a built-in bookcase or workstation. Consider your materials carefully since they have a big impact on your final results. For example, a versatile alternative to

Bathroom: By updating worn-out items, modernizing fixtures and creating a more functional space, you can expect to recoup up to 50% of a bathroom's remodel cost, according to the National Association of the Remodeling Industry. If you're considering an on-trend look like shiplap, a practical solution like Royal prefinished PVC Shiplap can help create a clean, comfortable space. It's waterproof, mold

**WHETHER YOU'RE
SPRUCING UP AN
OUTDOOR LIVING
SPACE OR SIMPLY
WANT TO BOOST
CURB APPEAL,
SUBTLE
ENHANCEMENTS
CAN MAKE A BIG
IMPACT.**





comfortable space. It's waterproof, mold resistant, flexible and works well in spaces with many slants and angles. Plus, it's lightweight and easy to install.

Entryway: A home's foyer offers the first impression of its interior, teasing the personality of architecture and decor found with each step deeper inside. Whether bold and dramatic, tranquil and serene, or something in-between, the entryway often sets the tone for a home's ambience. Details like decorative molding and lattice trim can create a striking entryway for almost any home style.

Exterior: Whether you're sprucing up an outdoor living space or simply want to boost curb appeal, subtle enhancements can make a big impact. For example, board and batten shutters offer an attractive, low-fuss way to highlight your home's windows. Painting the front door is another low-cost way to freshen up your exterior. Or invite a touch of nature by adding flower boxes to your front porch or windows.

Find more creative inspiration, tools, tips and practical steps for every level of DIY-er at buildroyaldiy.com.

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EXPECT TO
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OF A BATHROOM'S
REMODEL COST,
ACCORDING TO
THE NATIONAL
ASSOCIATION OF
THE REMODELING
INDUSTRY.**

Select a Trim Style to Match Your Home Style:
The right style of trim can transform a room into a whole new space. A good rule

**SPENDING MORE
TIME AT HOME
MAY MEAN
STORAGE SPACE
IS AT A PREMIUM,
ESPECIALLY IF
YOU'RE RELYING
ON A MAKESHIFT
HOME OFFICE**

of thumb is to keep the style of trim consistent with your home style and from room to room.

Craftsman: The craftsman home style pairs well with simple, tailored and purposeful doors and minimally ornamented window casings while white, light beige



WEEKEND WARRIORS ARE DEDICATING THEMSELVES TO CREATING MORE ORGANIZED LIVING SPACES AND MAKING THEIR HOMES BETTER PLACES FOR LEARNING, WORKING AND LIVING.

and cream-colored crown moulding can create roomier spaces.

Colonial: This home style's rustic simplicity and rich detail call for interior trim that lends a touch of stately courtliness. Choose multi-piece trim and wider baseboards, wainscoting and crown moulding to adorn family room floors, walls and ceilings.

Cape Cod: This practical and quaintly unassuming design can be accented by subtle interior trim such as transom windows and sidelights that surround multi-paneled entry doors, casings for

double-hung windows, picture rails and frame walls.

Modern: The clean expansiveness of this home style lends itself to unadorned window and door casings as well as baseboards. You can go minimalist and use trim merely to protect walls and floors. Alternatively, you could rely on trim to create an appealing contrast with the wall colors.

Ranch: Open, informal and inviting, this style needs trim work that flows from room to room. Many styles work, from simple baseboards to more formal trimmed

windows and cabinetry in the kitchen, fireplace mantels in the family room and passageway casings.

#15622

*Source: Royal Building Products
(Family Features)*





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