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January 28, 2022

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# Best budget-friendly Valentine's Day ideas

The National Retail Federation indicates Valentine's Day is the fifth largest spending event in the United States after the winter holidays and Mother's Day. Each February, people clamber to get gifts for their sweethearts and create romantic memories through fine dining and decadent desserts.

According to Finder, a tool used to navigate complex decision-making processes, Americans were expected to spend a combined \$50 billion on gifts and activities in 2021, with gifts averaging \$187. Men tend to spend more than women on Valentine's Day.

Everyone may be spend-



ing more on Valentine's Day this year due to inflation. In 2021, used cars and trucks, oil, meats and poultry, airline fares, and women's apparel were just some of the items that

increased significantly in price. Finding ways to be frugal may be challenging this February, but these ideas are a start.

DIY card

While a card may be the smallest purchase on your shopping list, you can still save an average of \$3 to \$5 on a card by making one yourself or sending a free digital greeting.

## Dine in

Restaurants are popular options for couples on Valentine's Day, but they can be busy and prices may be inflated. Many also offer limited prix fixe menus. By making a meal at home and picking and choosing less-costly ingredients, couples can save a substantial amount of money.

## Be flexible with jewelry

You don't have to spend a fortune to make an impression with gifts. Diamonds

may be a girl's best friend, but other stones are often less costly. Try giving a birthstone as an alternative. If gold is out of your price range, many sterling silver options are just as beautiful. In addition, consider warehouse retailers for jewelry purchases, as they may have lower costs.

## Frugal flowers

The cost of roses definitely goes up near Valentine's Day, so consider giving another flower. Lilies can be lovely or maybe that special someone has a signature flower. A flowering plant, which will cost less than many bouquets and will last far beyond Valentine's Day if given care, is another alternative to consider.

## Save on chocolate

Sweet treats are the name of the game, but many popular chocolate boxes can be pricey this time of year. Plan ahead and keep a stockpile of chocolates from Halloween or Christmas. Then use floral wire or pipe cleaners to turn bite-sized packages into a handmade chocolate bouquet. Otherwise, purchase various chocolate bars and package them with hot chocolate, chocolate cookies and other decadent offerings in a themed gift basket.

Saving on Valentine's Day comes down to being creative and focusing on the sentiment rather than the price.

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# 5 great ways to make your diet more nutritious

Healthy eating should be a goal all year long. Choosing nutrient-rich foods at the grocery store is a great way to accomplish that goal.

The American Heart Association says research suggests the standard American diet is energy-rich (calorically heavy) but nutrient poor. And according to Canada-based registered dietician Nicole Osinga, though Canadians are making smarter food choices, room for improvement remains, especially in regard to limiting consumption of red meat.

Nutrient-rich foods are those that are high in minerals, vitamins and other nutrients that are vital for health without too much added sugars, sodium and saturated fat. Such foods include fruits, vegetables, whole grains, low-fat dairy, and lean protein sources that can serve as the building blocks of a nutritious diet. These tips can make incorporating nutritious ingredients even easier.

### 1. Read nutrition labels

The Nutrition Facts label included on items sold in North America is a significant



source of information. Consumers may only read the first few lines, but it's best to read the entire label before deciding whether or not to purchase a given product.

Some foods may feature endorsements on their packaging and the inclusion of such labels indicates they're healthy choices. For example, the American

Heart Association's Heart-Check mark indicates the product aligns with their recommendations for an overall healthy eating plan.

### 2. Choose more whole grains

Whole grains are low in fat and high in fiber. They're also a smarter source of carbohydrates because they contain complex carbs that keep a person feeling fuller

longer. Try to avoid products labeled as "enriched," as they've had the germ and bran removed from the grain to produce a smoother texture, which means they need to be refortified with nutrients.

### 3. Eat dark, leafy greens

Green vegetables are rich in vitamins, minerals, phytonutrients, and plant-based omega-3 fatty acids. Kale, spinach and collard greens can be added to soups, stews, scrambled eggs, and salads for a powerful punch of nutrition.

### 4. Pick pulses

Pulses are essential to plant-based diets, but they also can be enjoyed by meat eaters. The Global Pulse

Federation says pulses, which include foods like lentils and chickpeas, are rich in protein and fiber and low in fat. They also contain complex carbohydrates that take longer to break down. Research shows pulses can lower blood cholesterol, reduce blood pressure and help with weight management.

### 5. Go with skim or low-fat dairy

Dairy products are rich in calcium and vitamin D, but those nutrients may come at the cost of saturated fat. Choose reduced fat dairy options in recipes and when snacking.

These are just some of the ways individuals can make their diets more nutritious.

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# Top tips to make your own Valentine's Day jewelry

Romantic sentiments are the standard come Valentine's Day. Dinners at upscale restaurants, floral bouquets and even getaways to exotic locales can all create an air of romance each February. Crafty individuals can express romantic sentiments in other ways, including making homemade jewelry.

A survey from Statista found that 10 percent of Valentine's Day gift shoppers gave jewelry in 2017. Jewelry remains a popular way to express romantic sentiments, and such gifts can be even more meaningful when they're homemade.

Individuals who want to try their hand at making



homemade jewelry this Valentine's Day can consider these tips as they try to go the extra mile for that special someone in their lives.

· Purchase a jewelry-making toolkit. Even skilled do-it-yourselfers with a kit full of useful tools can benefit from a toolkit designed spe-

cifically for making jewelry. Jewelry toolkits may feature an assortment of pliers, such as round nose and chain nose varieties, that can be useful for different projects or even different components of the same project. Additional tools to look for in a jewelry-making toolkit include wire cut-

ters, clasps and peg boards to bend wire.

· Start with something simple. Stone might be the most expensive component of items sold by licensed jewelers, but those hefty price tags also reflect the labor necessary to produce the beautiful items on

display. Making jewelry is a complicated process, but beginners can narrow things down by looking for simple projects like homemade button earrings and ring pendants. Many crafts stores even sell kits for specific projects that include all the materials DIYers will need as well as the tools they'll need to turn those materials into beautiful jewelry.

· Watch online tutorials. Lessons from skilled crafts workers are only a click or two away. The internet offers plenty of tutorial videos that can help DIYers accumulate the right supplies and offer advice on projects that correlate to individuals' skill levels.

· Practice, practice, practice. If the goal is to really impress that special someone in your life, then don't plan to give the first piece you've ever made this Valentine's Day. Though that's an option if you discover you're an especially skilled jeweler, it's best to plan for some trial and error. So leave yourself ample time in advance of Valentine's Day to experiment and learn the craft. This ensures that your sweetheart won't just be excited by the sentiment homemade jewelry conveys, but the jewelry itself as well.

Homemade jewelry is a unique gift that conveys romantic sentiments that are synonymous with Valentine's Day.

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# Best ways to get more flavor when slow cooking

Slow cooking is a popular way to prepare hearty meals. Slowly cooked stews can make for the perfect meal on cold winter days. In addition to helping craft meals that stick to your ribs, slow cookers fill a home with enticing aromas all day long, and that can make everyone hungrier and more eager to try the finished product by dinnertime.

Slow cooking aromas wafting through the air heighten anticipation, and cooks can exceed expectations by employing a few strategies to increase flavor.

· Let fat do the flavoring. Fatty cuts of meat fare best in slow cookers, as the excess fat ensures the meat



won't dry out. The thought of flavoring with fat may not appeal to everyone, and those who prefer lean cuts will likely have to shorten the cooking time and add more liquid than the recipe calls for to ensure the meat

doesn't dry out before it makes it to the dinner table.

· Brown the meat. Slow cooking experts tout the importance of browning meat prior to placing it in the slow cooker. According

to AllRecipes.com, searing meat with a little oil in a hot skillet will help the meat develop more complex flavors. Ground meats also should always be browned before slow cooking, as this prevents the meat from

clumping up and can ensure the finished product is not excessively greasy.

· Avoid overfilling the cooker. Foods cook differently when the cooker is too full. In such instances, the dish may end up tasting more like steamed food than simmered food. That's especially so when too much liquid has been placed in the cooker. In such instances, steam hits the lid of the cooker and creates condensation, which then drips back into the pot. That can make everything inside more soggy and less tender. The owner's manual of the slow cooker may recommend how much to fill it, but it's generally best to fill the cooker some-

where between halfway and two-thirds of its capacity.

· Cut ingredients evenly. Uniformity of flavor is a goal when slow cooking, as slow cooked meals tend to be served when hosting a crowd and cooks will want everyone's meal to boast the same amount of flavor. One way to ensure that is to make sure ingredients are cut evenly. Evenly cut carrots and potatoes will finish cooking at the same time, ensuring everyone's meal will benefit from the same flavor profile.

Slow cooking is simple, but veteran slow cookers know that a few simple tricks can make meals that much more flavorful.

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# Great ways to build and maintain a strong credit rating

A strong financial history benefits consumers in myriad ways. Individuals with a history of paying their bills on time and avoiding significant consumer debt may be eligible for lower interest rates on big ticket items like homes and automobiles, potentially saving them tens of thousands of dollars over their lifetimes.

Though there are many ways to build a strong financial history, avoiding debt is always part of that equation. Credit scores are used to determine consumers' creditworthiness in the eyes of lenders and can affect eligibility for loans and the terms of those loans. Understanding credit scores and how to build and maintain a good credit rating can be vital to individuals' financial futures.

## What is a credit score?

A credit score is a three-digit number between 300 and 850. The higher the number, the better an individual's credit rating is. The lower the number, the less



creditworthy consumers become in the eyes of lenders.

## What is the average credit score?

According to Equifax, which along with Experian and TransUnion is one of three credit reporting agencies, the average credit score in the United States in February 2021 was 698. Credit scores in Canada range from 300 to 900, and TransUnion reports the average score in Canada is around 650.

## Is 698 or 650 good?

There's good news and bad news for consumers. The average rating falls into the "Good" range. However, consumers should aspire for scores

that are higher than the average in both countries. A credit score above 720 is considered "Excellent," and the online financial resource Nerd Wallet reports that individuals with scores above 750 are in even better shape. Such individuals may have access to financial products or be eligible for loan terms that people with lower scores are not privy to.

Making the most of those advantages can save consumers considerable sums of money over the course of their lifetimes and may help them build the type of generational wealth millions of people aspire to.

## How can individuals

## achieve high credit scores?

The best way to build and maintain a high credit score is to understand the factors that influence that score. FICOTM is a data analytics firm that provides credit scoring services. Equifax notes that FICO scores consider five categories from individuals' credit histories:

- Payment history
- Amounts owed
- Length of credit history
- New credit accounts
- Mix of credit used

Each of these categories are weighted, and none bears more significance than payment history. Consumers who have demonstrated an ability to pay their bills on time and

limit the amounts of debt they carry at any given moment are doing themselves a favor as they look to achieve and maintain a high credit rating.

## Is all debt the same?

It's important that consumers distinguish consumer debt from student loan debt.

Though each type of debt will be reported to the three major credit bureaus, student loan debts that are paid on time each month are generally considered "good debt" because they demonstrate an individual's ability to make installment payments on time over a significant length of time.

That's what consumers will need to do if they

hope to purchase a home in the future and finance it with a mortgage loan.

Unlike student loans being repaid in installments, consumer debts like credit card balances must be paid in full each month for consumers to avoid potentially hefty interest charges.

Consumers who can't pay those balances in full each month are not demonstrating creditworthiness in the eyes of lenders, and that will have an adverse effect on their credit ratings.

Understanding credit and how to build and maintain a strong rating is vital to individuals' financial futures.

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# Great musical instruments for beginners

Playing a musical instrument benefits people of all ages, including children. Young children may take to music education more readily than adults, acquiring skills in record time. While many instruments are beneficial to kids, certain choices are best for children just starting out.

**Piano**

The piano is a great instrument to learn because it enhances fine motor skills and often serves as a foundation for music education.

**Ukulele**  
Ukuleles are affordable and their small size makes them ideal for kids.

**Recorder**  
A recorder often is one of the first instruments intro-

duced to children in music classrooms.

**Drums**  
Drums teach children rhythm, which is an essential component of all music.

As children acquire skills on these instruments, they can continue or move on to more complicated alternatives.



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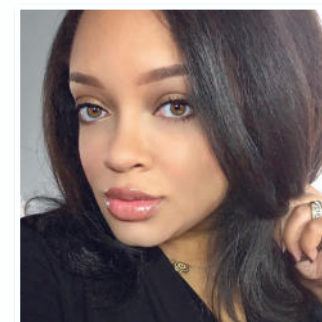
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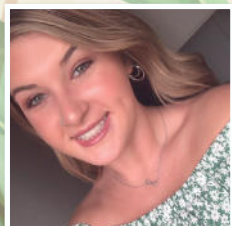
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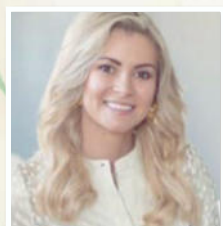
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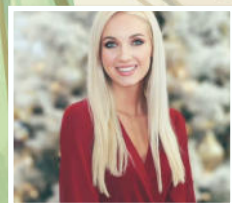
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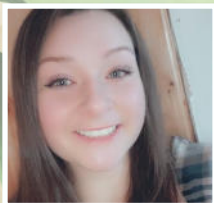
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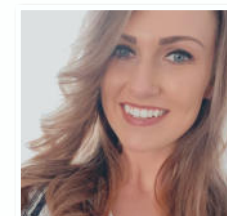
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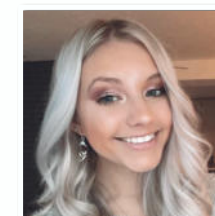
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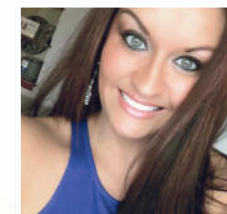
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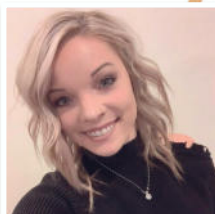
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# Bluefield Daily Telegraph

## 2021 Readers' Choice Award Winners

### **The Best Place to Buy...**

#### **Art, Antiques & Collectibles**

1st Place: Fantastic Finds  
2nd Place: The Bronze Look

#### **Carpet**

1st Place: Family Carpet  
2nd Place: Lowe's of Bluefield, Va.

#### **Clothing**

1st Place: Belk  
2nd Place: Heart Strings Gifts & More, LLC

#### **Furniture**

1st Place: Kammer Furniture Co.  
2nd Place: Schewels Home

#### **Groceries**

1st Place: Grants Supermarkets  
2nd Place: Kroger's

#### **Lawn Equipment**

1st Place: Meade Tractor of Bluefield  
2nd Place: Lowe's Princeton, WV

#### **Mattress**

1st Place: Allen's Furniture  
2nd Place: Sam's Club

#### **Plants, Flowers & Shrubs**

1st Place: Hurley's Greenhouse, LLC  
2nd Place: Kimberly's Greenhouse

#### **Recreational Vehicle**

1st Place: Coal Heritage Customs  
2nd Place: Planet Powersports

#### **Tile/Hardwood Flooring**

1st Place: Lowe's of Princeton, WV  
2nd Place: Raleigh Tile

#### **Windows**

1st Place: Window World of Beckley  
2nd Place: Lowe's Princeton, WV

### **The Best...**

#### **Accountant**

1st Place: Brown Edwards  
2nd Place: Deel Financial, PLLC

#### **Ambulance Service**

1st Place: Princeton Rescue Squad  
2nd Place: Bluefield Rescue Squad

#### **Auctioneer**

1st Place: Regency Inc. 14 years  
2nd Place: Twin City Auctions, Eric Crawford

#### **Audiologist/Hearing Center**

1st Place: Blue Ridge Hearing & Balance Clinic  
2nd Place: New Hope Hearing Solutions

#### **Auto Repair Center**

1st Place: Bland Street Auto Center  
2nd Place: Rt. 20 Auto Repair

#### **Bank**

1st Place: Summit Community Bank  
2nd Place: BB&T

#### **Cardiologist**

1st Place: Stephen Ward, MD  
2nd Place: Dr. Shahid R. Rana, MD

#### **Carpet Cleaning Service**

1st Place: Sears Carpet & Air Duct Cleaning  
2nd Place: Service Master Professional Cleaning Services

#### **Cemetery**

1st Place: Roselawn Funeral Home & Cemetery  
2nd Place: Woodlawn Memorial Park

#### **Chiropractor**

1st Place: Dale's Chiropractic  
2nd Place: Alliant Wellness & Chiropractic

### **College**

1st Place: Bluefield State College  
2nd Place: Concord University

### **Day Care**

1st Place: Princeton Health & Fitness Center  
2nd Place: Kid Connection

### **Day Spa / Massage Therapy**

1st Place: Elite Medical & Day Spa  
2nd Place: Pipestem Spa

### **Dentist**

1st Place: Charles Lane Jr., DDS  
2nd Place: TLC Dental Care

### **Dermatologist**

1st Place: Derm One  
2nd Place: Jed Thompson

### **Electrician**

1st Place: Rehaul Electric - Michael Rebuck  
2nd Place: Big Ed

### **Family Physician**

1st Place: Dr. Ronald W. Billips, MD  
Bluestone Health Association  
2nd Place: Mary Curry, APRN

### **Financial Advisor**

1st Place: Peter Romano, CLTC  
Ameriprise Financial  
2nd Place: Edward Jones, Financial Advisor Jim Folmar

### **Florist**

1st Place: Roller Floral Co. Bluefield  
2nd Place: Kroger's

### **Funeral Home**

1st Place: Seaver Funeral Services  
2nd Place: Memorial Funeral Home

### **Hair Salon**

1st Place: Kim's Cutting Loose  
2nd Place: Centre Stage

# Bluefield Daily Telegraph

## 2021 Readers' Choice Award Winners

### **Health Club**

1st Place: Princeton Health & Fitness Center  
2nd Place: Anytime Fitness

### **Heating / Cooling**

1st Place: Childers Enterprises  
2nd Place: The Furnace Man, Inc.

### **Hospital**

1st Place: Princeton Community Hospital  
2nd Place: Clinch Valley Health

### **Insurance Agency**

1st Place: Walker Insurance & Associates  
2nd Place: State Farm, Pat McCoy

### **Law Firm**

1st Place: Veneri Law Offices  
2nd Place: Winfrey Law Firm

### **Lawn Care Service**

1st Place: Lawn Rangers  
2nd Place: Brian French

### **Locksmith**

1st Place: Mike's Towing  
2nd Place: Mountain State Locksmith & Safe Services

### **Nursing Home**

1st Place: Princeton Health Care Center  
2nd Place: Stonerise, aka Glenwood Park Retirement Park

### **Obstetrician**

1st Place: Dr. Edwards III, MD, F.A.C.O.G  
2nd Place: Brandon M. Lingenfelter, DO, PhD, PLLC

### **Optometrist**

1st Place: Dr. Zane R. Lawhorn, OD  
2nd Place: Dr. G. Frank Britton, III

### **Orthopedic Surgeon**

1st Place: Dr. Philip J. Branson, MD  
2nd Place: Dr. Frederick B. Morgan, DO

### **Pediatrician**

1st Place: Tara Mitchell, DO  
2nd Place: Munif Pediatrics

### **Pet Grooming**

1st Place: Yolanda's Grooming and Training  
2nd Place: 4 Paws & Claws

### **Pharmacy**

1st Place: Four Seasons Pharmacy  
2nd Place: New Graham Pharmacy

### **Photographer**

1st Place: Leah Billings  
2nd Place: Amanda Gibson Photography

### **Radio Station**

1st Place: J104  
2nd Place: Star 95

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1st Place: Coldwell Banker/Yost Real Estate, Steve Yost  
2nd Place: Century 21 Four Seasons Select Properties

### **Real Estate Agent**

1st Place: Steve Yost  
2nd Place: Sam Williams

### **Retirement Community**

1st Place: Stonerise, aka Glenwood Park Retirement Village  
2nd Place: The Havens at Princeton

### **Specialty Gift Store**

1st Place: The Willow Gift Gallery  
2nd Place: The Cornerstone

### **Sporting Goods Store**

1st Place: B&G Pro-Shop and Sportsman's Club  
2nd Place: Hibbet Sports

### **Storage Unit Rental**

1st Place: B&B Mini Storage  
2nd Place: Mountaineer Mini Storage

### **Tire Dealer**

1st Place: Bland Street Auto Center  
2nd Place: Kitt's Tire

### **Tree Service**

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# Thinking of a new hobby? Consider these tips

During the pandemic, millions of people found themselves with more leisure time than ever before. Many made the most of that newfound free time by exploring new hobbies and interests.

Hobbies are beneficial in various ways. According to Psychology Today, hobbies help structure time; promote flow, a sort of meditative state; foster new social connections; and give people interesting traits and things to talk about.

A study at San Francisco State University found that employees who had creative outlets outside of the office were better at creative problem-solving on the job as well.

Anyone looking to add a new pastime to their lives can consider these tips as they begin their pursuits.

## Consider cost

Consider financial constraints or even the potential to make money when seeking new hobbies. For example a person who likes to fish may want to expand that hobby by buying a boat and selling

deep-water fishing trips. Such individuals must consider factors like the cost of the vessel, fuel, licensing fees, and fishing bait/supplies, among others.

Learning to play an instrument involves the rental or purchase of an instrument and possibly a tutor. An individual's hobbies may be limited by what he or she can or cannot afford.

## Explore goals

People should investigate what they want to get out of a hobby. Certain hobbies may help individuals get in shape while others may teach them new skills. Some people may simply want to make friends, which is possible with any joint activity.

## Investment of time

Individuals should determine how much time they need to pursue a given hobby and then consider if they have the time to do so. Some hobbies can start to feel like second jobs if they consume too much of an individual's free time. Individuals should carefully consider the overall

Carving out some time for personal pursuits can provide a sense of achievement and a break from the daily grind. Hobbies also can improve physical and mental health in a variety of ways.

People with tight schedules may think that they're too busy to engage in hobbies. In such instances, individuals should look for activities that don't require too great of a time commitment.

- **Photography:** Photos can be snapped just about anywhere and at any time, making photography ideal for busy people. Thanks to

advancements in mobile phone cameras, individuals do not even need a high-tech or expensive camera to snap great shots.

- **Cooking:** Everyone needs to eat, making cooking a very useful hobby. Many people who cook for pleasure also note how relaxing it can be to prepare a delicious meal.

- **Curating music playlists:** People with a love of music can take advantage of the many music streaming services to curate their own archives. Discover new music or find old favorites and then make

digital playlists for the activities of everyday life, such as backyard barbecues or commutes into work. Various streaming sites allow users to make playlists public so they can be shared with others who enjoy the same musical genres.

- **Reading:** The benefits of reading are numerous. Reading bolsters readers' vocabulary, can teach them about current events, provides an escape, and also serves as exercise for the brain, potentially delaying age-related cognitive decline. Reading can be a solitary venture done in short or long periods of

spare time. It also can be shared with others through book clubs and other reading groups.

- **Scrapbooking:** Photographs are now routinely relegated to the cloud, where they linger in a sort of digital limbo. Scrapbooking inspires people to not only print their photos, but to get creative putting them together with designs, sayings and other mementos.

Busy individuals do not have to pass up on hobbies because they feel they're short on time. Plenty of activities don't require much time but still provide a host of benefits.

time commitment they're willing to make to a hobby.

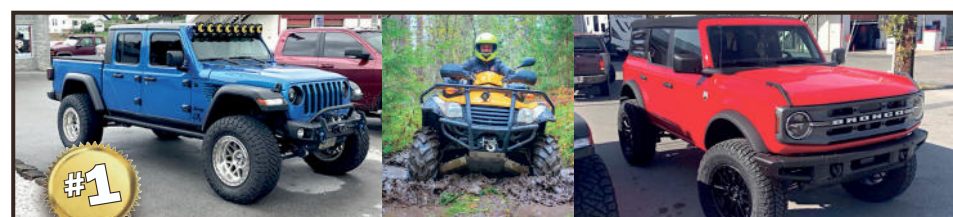
## Don't forget interests

No one should do a hobby just for the sake of having something to do. A person should carefully consider any and all interests, then pursue hobbies that align with their interests. A person enamored with animals may want to join a birdwatching club. Someone who is an avid baker may want to push that interest to another

level by taking a cake decorating class.

Hobbies are worthwhile endeavors that can expand

knowledge and build new friendships.



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# Great tips for home buyers during a seller's market

A combination of factors, including low interest rates and a pandemic-driven decision by many city dwellers to look for houses in the suburbs, has created a housing boom for much

of 2020 and 2021. That boom has created an undeniable seller's market in real estate.

Just what is a seller's market? The financial resource Investopedia defines it as a

marketplace in which there are fewer goods for sale than there are interested buyers, giving sellers the ability to dictate prices. Since mid-2020, there has been an extremely low inventory of homes for sale but a very high interest among purchasing parties.

Data from the National Association of Realtors indicated that, by the end of February 2021, housing inventory fell to a record low of 1.02 million units. These factors have led to a surge in competition from buyers, including bidding wars on homes and all-cash offers to entice sellers. In December 2020, the median listing prices for single-family homes shot up 13.4 percent from the same time the previous year, according to Realtor.com, and it hasn't slowed down much since. Jeffrey Mezger, a 40-year veteran of the real estate industry and CEO of KB Home, says it's the best seller's housing market he's seen in his career.

So where does this leave buyers interested in relocating? Here are some tips.

· Consider areas with

slower overall price growth. Experts say the southern and midwestern United States offer the best value for home shoppers because of their meager price growth. ClearCapital, which tracks housing values, says San Antonio, St. Louis and the Dallas/Fort Worth areas experienced the least price appreciation from 2019 into 2020.

· Get preapproval or have your funds ready. Speed is the way to go if a buyer is interested in a property and wants to make an offer. Real estate professionals say buyers should be "offer ready," which means having a mortgage preapproval letter or proof of funds for a down payment ready to

go. Failure to have funds in check can slow down the process or compel sellers to reject an offer.

· Work with a real estate agent. These are complicated times and it pays for buyers to have a professional working in their corner. A real estate agent uses his or her knowledge to make a timely offer and negotiate on the buyer's behalf. He or she also will provide insight into specific neighborhoods, amenities and school districts.

· Eliminate certain contingencies from the equation. Contingencies are factors that must be met before a sale can go through, according to the

relocation site Moving.com. A common contingency is the need to sell one's current home before closing on another. Asking for extended closing periods or certain home repairs are some additional contingencies that can make buyers less attractive to sellers.

· Make it personal. Buyers can offer a personalized note with the offer that may connect with the seller emotionally and set one them apart from others who have made similar offers.

Buying in a seller's market can be challenging. But some strategies can set buyers apart from the pack.



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# Best safety tips when working outdoors

Professionals who work outdoors enjoy their share of perks. Working outdoors is an advantage when the weather is pleasant, but conditions are not always optimal. Certain elements can pose risks to people who work outdoors, including first responders, construction workers and forest rangers. Staying safe requires professionals to be aware of these risks and willing to take some precautions when necessary.

## Heat and sun safety

According to the National Safety Council, 162 people in the United States died from exposure to excessive heat in 2018. Heat waves were responsible for 83



deaths in 2019. People age 65 and older, those who have chronic health conditions and people who are overweight are more susceptible to heat-induced health risks.

The best way to reduce risk for heat-related illness is to limit exposure to the

outdoors on extremely hot days. If this isn't possible, professionals can:

- take breaks in shaded or air conditioned places;
- drink fluids and avoid alcoholic beverages;
- wear loose, lightweight clothing and a hat to block

the sun;

- wear sunscreen, as sunburn can affect the body's ability to cool itself;
- pace themselves so as not to overexert the body, including working shorter shifts; and
- watch out for other coworkers to make sure they are not becoming ill.

## Caution with animals and insects

Working outdoors exposes people to conditions other than the weather, including wild animals, insects and poisonous plants. Safety and Health magazine says workers should educate themselves about the natural hazards in their working environments.

· Recognize poisonous plants such as stinging nettle, poison hemlock, poison ivy, poison oak, and poison sumac. These plants can cause skin irritation that can last a week or more, according to the U.S. Forest Service. Wear gloves and long pants when working around poisonous plants.

· Avoid stinging insects such as wasps and bees as much as possible. Do not disturb hives and other nests, and carry an insect spray if necessary to repel stinging pests.

· Look for evidence of poisonous snakes, particularly when working in their habitats. Let snakes move along on their own instead of handling them.

· Use insect repellent to ward off mosquitoes and other biting bugs that can be problematic. Certain products that contain DEET also repel ticks.

## Other hazards

Working outdoors also increases a person's risk of being exposed to strong thunder and lightning storms, traffic, and ice and snow. Season-specific precautions should be revisited each time the seasons change.

Each of these hazards should be considered and a plan should be put in place for coping with the situation to keep workers in optimal health and working efficiently.

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# Best ways to support students interested in the arts

Schools are diverse communities in which people from all walks of life gather to teach, learn and pursue an assortment of interests and passions. Students are perhaps the best reflection of that diversity, as even small schools are home to young people who excel in sports, music, theater, and, of course, academics.

Many young people harbor a strong interest in the arts, which can provide some surprising benefits. For example, the National Endowment for the Arts reports that students with high arts participation and low socioeconomic status have a 4 percent dropout rate.

That's five times lower than their low socioeconomic status peers. In

Many young people harbor a strong interest in the arts, which can provide some surprising benefits.

In addition, a report from the Rice Kinder Institute for Urban Research found that arts education experiences reduce the proportion of students in school receiving disciplinary infractions by 3.6 percent.

Despite the myriad benefits of participation in arts education, which can include improved performance in the classroom, Americans for the Arts notes that not all students have access to art-based educational experiences. Parents of students who are interested in the arts

can try various approaches to nurture those interests.

- Support school-based arts education programs. Funding for arts programs is perpetually in jeopardy. Each state and school district is different, but a 2013 report from the National Association of State Boards of Education found that federal funding for arts and humanities programs totaled roughly \$250 million a year, while the National Science Foundation received around \$5 billion annually. Arts and sciences



are both important, and parents can support legislation that directs more federal funding for the arts while urging local legislators to direct more money to arts education.

- Make art a part of life at home. Americans for the Arts recommends that parents make the arts part of

life at home. Participating alongside children as they sing, dance, draw, play music or pursue other arts-based interests is a great way to incorporate the arts into home life while showing kids how fun the arts can be.

- Research local performing arts schools. Children

who exhibit an especially strong interest in the arts may benefit from enrolling in a school that specializes in performing arts. Such schools may be open to kids as young as five and extend all the way through high school. Some performing arts schools require prospective students to audition or apply. Arts high schools still offer instruction in core academic subjects, but parents should explore each school's curriculum before deciding if a given school is right for their children.

Arts education can have a profound impact on the life of a young person. There are many ways for parents to nurture and encourage their children's interest in the arts.

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# Great ways to help detect cancer early

Cancer is most treatable and beatable during its earliest stages. But how does a person detect cancer early, when he or she may not even realize cancer is present? There are a few steps to take.

## Screening tests

Scheduling screening tests for common cancers, even if there are no symptoms present, is an effective way to detect cancer in its early stages. The American Cancer Society recommends the following tests.

- Breast cancer: Women between the ages of 40 and 44 can begin to schedule annual breast cancer screenings if they so

Scheduling screening tests for common cancers, even if there are no symptoms present, is an effective way to detect cancer in its early stages. The American Cancer Society recommends the following tests.

- choose. The ACS recommends women between the ages of 45 and 54 schedule annual screenings, after which mammograms can occur every two years.

- Colorectal cancer: Regular screenings for colorectal cancers can begin at age 45 with stool-based or visual exams that look for signs of cancer.

- Cervical cancer: This cancer screening should begin at age 25 and continue until women are 65. Pap tests and human papilloma-

virus tests are recommended at various intervals, typically between three and five years for healthy women.

- Skin cancer: All people regardless of age are advised to check their skin regularly for any changes that may indicate the presence of skin cancer.

Screenings for prostate cancer, lung cancer, endometrial cancer, and some others may be important for those with a family history of these cancers or

those who are at higher risk due to various behaviors. People are urged to speak with their physicians about cancer screenings and any additional steps they can take to lower their risk for cancer.

## Looking for microvesicles

To detect cancers earlier, doctors may employ blood tests that examine the presence of microvesicles in the blood. Harvard Medical School says cells shed microvesicles, but the amount

shed by tumors is substantial. However, finding these very small particles requires a powerful device and complicated lab process. Newer innovations at the Center for Systems Biology at Massachusetts General Hospital have led to the development of a handheld device that uses a nanotechnology sensor to detect tumor microvesicles in a drop of blood in roughly two hours. This technology has the potential to diagnose cancer much earlier, according to Dr. Ralph Weissleder, director of the center and developer of the technology.

## Feeling "off"

Individuals are their best

advocates for early cancer detection. Any symptom that is out of the ordinary and persists should be treated as a red flag. Lumps, pains, the presence of blood in stool or urine, persistent coughs, fatigue, abnormal vaginal discharge, sores that do not heal, and a loss of appetite all could be early signs of cancer. People are urged to schedule appointments with their primary care doctors to discuss any abnormalities.

As cancer spreads, it can affect the effectiveness of treatment. This also may affect chances of survival. The earlier one detects cancer, the greater his or her chances of surviving the disease.

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# Great natural tick repellents to help protect pooches

Lyme disease is a significant concern for people across the country. According to an analysis of insurance records by the Centers for Disease Control and Prevention, each year approximately 476,000 Americans are diagnosed and treated for Lyme disease. But Lyme disease is not the only tick-borne problem. Data from the CDC says instances of Rocky Mountain spotted fever and anaplasmosis grew by 244 and 396 percent, respectively, between 2009 and 2017.

Blacklegged ticks are typically the culprits in disease transmission. When this tick latches on to a host, bacteria that causes Lyme and other diseases can be transmitted if the tick remains attached for 36 to 48 hours or more. Ticks will attach themselves

to any moving living target, including people. But individuals who own dogs may be at increased risk because dogs often bring ticks indoors. Dogs as well as humans can be susceptible to the same tick-borne illnesses.

Pet parents are urged to use some sort of flea and tick preventative medication for their companion animals. But it's important that pet owners recognize that many such products will defend against ticks only after they've latched onto a host. According to the Hills company, a pet food manufacturer, oral and topical tick medications work by killing ticks through doses of certain compounds that are not potent enough to harm most pets, but are effective at terminating ticks. Many flea and tick products do not

repel parasites. Therefore, pet owners may want to take added measures to keep ticks off of their pets. While it is best to discuss all-natural tick repellents for dogs with a vet, these methods are generally considered safe.

· **Turmeric oil:** A 2018 study published in *Ticks and Tick Borne Diseases* indicated turmeric oil was effective in keeping ticks from hanging onto a dog's coat. The percentage of dogs with ticks attached to the legs or belly who were sprayed with turmeric oil suspension was significantly lower than that of unsprayed dogs and dogs sprayed with an orange oil suspension.

· **Geranium oil:** Gardeners have long relied on geraniums as natural repellents against many pests. The plant has a


woody, musky fragrance. A 2013 study published in the *Journal of Agricultural and Food Chemistry* found the oil has repellent activity against nymphs of the Lone Star tick.

· **Pyrethrins/Pyrethroids:** These are a group of botanical insecticides that work by altering the nerve function in insects, resulting in death of

the parasite. Compounds are extracted from chrysanthemum flowers. Low toxicity means they can be applied directly to a pet's coat, according to the pet health resource PetMD.

The pet guide *Top Dog Tips* suggests other natural oils like lavender, peppermint, citrus, rose, basil, cinnamon, and

lemongrass can be effective tick repellents for dogs. Dilute these oils in water or a carrier-oil like olive oil before spraying on a pet. While many of these repellents are effective, nothing is 100 percent foolproof, so individuals should always check pets (and themselves) after being in tick territory.



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# Great guide to adopting a shelter pet

The COVID-19 pandemic has brought a lot of changes to daily life. One of the positive effects of COVID-19 is that many individuals have turned to pets to tame loneliness or bring some brightness into their lives amidst all the uncertainty and turbulence.

In April 2020, the American Society for the Prevention of Cruelty to Animals said applications to foster dogs and cats was up 200 percent. In addition, PetPoint, a software system shared by shelters nationwide, reported fostering and adoptions were up by 700 percent since 2019. A TD Ameritrade survey found 33 percent of Americans have considered fostering or adopting a furry friend during the pandemic.

While it may be tempting to rush out and adopt a pet

right away, careful consideration must be given before bringing a new pet into a home.

## Expense

One of the biggest considerations is cost. The TD Ameritrade survey found that dog owners spend up to \$1,201 a year on their pets, while cat owners spend up to \$687 per year on average. Food costs top the list of pet expenditures, followed by veterinary care and grooming.

## Lifestyle

Another aspect to consider is if a certain animal will fit its prospective owners' lifestyles. Outdoor enthusiasts and physically active people may want an exercise buddy, so a high-energy dog breed may fit the mold. Those who

want a cuddling companion or lap warmer may opt for a less active dog or a cat.

## Research the pet

It is important to learn the care needs of specific pets, particularly among breeds of cats and dogs. For example, certain dogs may fit best with one person and not take to a household full of kids. Some breeds need ample outdoor space to run around, while others may be content to be couch potatoes.

Another consideration is temperament and the animal's history. Some rescues come from abusive situations or may have spent years on the street, so owners must be ready to help such dogs adjust to more loving environments. It's important to ask how the pet came to be in the shelter. All considerations need to be

factored into the equation.

Learn the adoption process. Each shelter or rescue organization has its own rules and regulations for adoption, including fees they charge by way of a donation. According to the pet resource Top Dog Tips, a shelter needs to be sure that adoptive pet parents

will be able to care for the pet. An extensive questionnaire and a potential home visit may be part of the application process. Veterinarian references, age restrictions (adoptive pet parents are often 21 years or older) and permission from a landlord if one rents will be needed.

Some rescues have stipulations regarding fenced yards. Some shelters even insist on a disclaimer that they reserve the right to remove the pet if they feel the animal is not being properly cared for.

Pet adoption should always include careful consideration of a wide range of factors.

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