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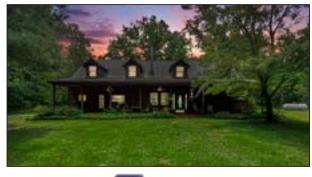
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Gas fireplace safety tips

Few images capture the spirit of a season as well as a family gathered around a fireplace embodies winter. Winter is indeed a time when families spend more time together indoors, and there's no better gathering spot than around a warm fireplace.

Heartwarming scenes around a fireplace are even more enjoyable when safety has been prioritized. While natural fireplaces with roaring flames are notable safety risks, it's important that individuals with gas fireplaces embrace fire safety as well. The following are some gas fireplace safety strategies everyone can embrace.

· Avoid the DIY installation route. Even the most skilled do-it-yourselfers are urged to



let the professionals install a new gas fireplace. Gas lines are nothing to mess around with, and professional installation teams have ample experience

setting up new gas fireplaces in a home.

· Be sure to install a carbon monoxide detector on the same floor as the fireplace. During the gas fireplace installation, ask that a carbon monoxide detector with battery backup is installed on the same floor. The detector alarm will alert individuals if something is amiss, like a gas leak. Periodically inspect the detector to ensure it's working properly.

· Periodically inspect your safety screen. Glass panels are standard features on many gas fireplaces. Such panels separate the fire within the fireplace from the people and items outside of it. Glass panels can become extremely hot, which is why most gas fireplaces come with safety screens as well. These mesh safety screens can keep curious kids and pets from touching hot glass panels, and also protect adults. Inspect the safety screens periodically to ensure they're still intact and

up to the job, replacing them if

· Keep objects a safe distance away from the fireplace. Experts advise keeping objects a minium of three feet away from the fireplace at all times. Fabrics and other materials that contact the glass pose a fire hazard, so keep the area in front of the fireplace clear.

· Make the fireplace off limits to children and pets. Though the aforementioned safety screens are a vital safety feature that can keep kids and pets safe, it's still best that kids and pets are kept away from the fireplace at all times. Turn off the fireplace if kids are playing in the room, and use safety gates to keep kids and pets away when the fireplace is in use.

· Book annual fireplace inspections. Annual inspections of the fireplace can ensure everything is working properly. Professional inspections may detect potentially harmful gas leaks, and annual checkups also can help individuals extend the life of their fireplaces.

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How to navigate a challenging real estate market



Real estate has long been touted as a worthy longterm investment. With that conventional wisdom in mind, young adults often make buving a home one of their first big-ticket purchases. Though real estate remains a potentially lucrative investment, the market for homes has been difficult to navigate for several years running.

High mortgage interest rates and low inventory have left many buyers feeling priced out of the real estate market. Others may find the competitive nature of the modern real estate market too stressful. No one can predict if or when the real estate market might be less challenging, but the following are some ways those looking for a house can navigate that process.

· Ready your finances. It goes without saving that prospective buyers must get their financial affairs in order before they begin shopping for a house. But finding a home in the

current market takes time. and some buyers might have let their mortgage preapproval letter expire without realizing it. Others might have experienced a dip in their credit rating as they turned to credit cards to confront inflation. That means buyers who began looking for a home months or even years ago might not be positioned to buy now should they find a home to their liking. Revisit your finances if it's been awhile. Pay off any consumer debt that has accumulated in recent months and reapply for mortgage preapproval if necessary.

- · Be ready to pounce. Data from the National Association of Realtors found that the average home spent 32 days on the market before being sold in November of 2024, which was a full week longer than a year earlier. That's good news for buyers, but it still means buyers must be ready to pounce if they find a home and home price to their liking.
- · Hire a real estate agent. The hectic pace of the modern real estate market can be difficult for anyone to keep up with. But real estate agents keep up with the market for a living, and they can be invaluable resources for buyers whose commitments to work and family are making it difficult to keep pace.
- · Emphasize long-term growth and value when

assessing properties. According to Zillow, the median list price of homes in the United States was just under \$387,000 by the end of January 2025. But buyers must also recognize that 22.4 percent homes sold above list price in that month, according to a Redfin analysis of MLS data and/or public records. Buying a home is more than an investment in a property. It's also in some way an investment in the town where the home is located and in a homeowners' future. So while it can be

tempting to buy a home with the lowest asking price, home buyers should also seek homes that figure to experience the best longterm growth in value. Homes situated in safe and welcoming towns with good schools are arguably a better investment than homes with lower sticker prices but no such amenities.

The real estate market has been challenging for buyers over the last several years. Various strategies can help buyers find a home that suits them and their budgets.

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Soak up these luxurious bathroom features

Kitchens and bathrooms are two popular areas to address when renovating a home. Modernize Home Services says 26 percent of sellers make bathroom improvements to their homes before listing. Midscale bath remodels will net a return on investment of about 64 percent, while a luxury bathroom overhaul has an ROI of about 57 percent.

When considering bathroom renovations, homeowners may want to include some unique features that can add style and function, not to mention some much-deserved luxury. With that in mind, the following are some luxurious features to consider.

· Heated floors: There is something to be said for stepping out of the shower and being met with warmth underfoot. Heated floors are not just for people who live in cold climates, either. When the air

conditioning is pumping on hot days, tile floors can feel chilly. Heated floors also are aesthetically appealing because homeowners don't have to factor in baseboard heaters or forced-air vents.

- · Steam showers: There are many different steam showers on the market, and each can turn regular showers into steamy spa-like enclaves. A steam shower is similar to a sauna and utilizes a steam generator to produce steam in a single area, advises Badeloft® Luxury Bathrooms.
- · Soaking tub: Although the majority of people shower as part of their daily hygiene routine, a deep soaking tub separate from the shower is ideal for those who enjoy a good bath.
- · Luxury mirror: Upgrading the bathroom mirror to one that offers features like defoggers, integrated lighting and

a dimmer setting can elevate the bath-

- · Floating vanity: A floating vanity is mounted directly to the wall to leave space underneath. Better Homes & Gardens says a floating vanity can lend an airy feel to a bathroom.
- · Frameless shower: A frameless (glass) shower door is not only luxurious but also functional for people who want to age in place. With no edge or lip to step over to enter the shower, anyone with mobility challenges can walk into a frameless shower safely.
- · Water closet: If space allows, separating the toilet in a water closet from the rest of the bathroom space affords even more privacy. Plus, in couple's bathrooms, a water closet enables two to use the bathroom at the same time for different functions.



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Remedies for common electrical problems

Electricity is a modern convenience that's easily taken for granted until homes are plunged into darkness during power outages. Thomas Edison introduced electricity to the world in the late nineteenth century. After Edison's home received a private electric system, the first American home to be powered by hydroelectricity was in Appleton, Wisconsin in 1882. Despite that, just 50 percent all homes in the United States had electricity by the beginning of the twentieth century.

Electricity is now a standard home feature. And when something goes awry with a home's electrical components, homeowners may need to act fast to restore things to proper working order. Certain electrical problems are common in residential homes. Even homeowners with do-ityourself skills should bring in an experienced electrician when their homes develop electrical problems, as electricity is nothing for novices to play with. Here's what to look for and how to remedy common issues, courtesy of East-West Electric, Inc., Safe and Sound Electric LLC, and American Home Shield.

· Flickering lights: Flickering lights merit attention. While lights can flicker when bulbs are not screwed in tightly, this also could be a sign of a faulty connection that is creating arcing and overheating. A failure to address flickering lights might lead to a fire. An electrician

can inspect wiring and fixtures to see where the problem may lie, and replace any necessary components.

· Degraded electrical wiring: Older homes may have aging electrical wiring that is worn out in places. This can cause arc faults, which occur when an electrical current veers off its intended path. Arc faults can cause electrical fires. Installing arc-fault circuit interrupters on the circuit panel can help. Traditional circuit breakers only trip with overloads and short circuits. AFCIs continuously monitor flow and will only trip during unwanted arcing conditions.

· Insufficient power: Those who reside in older homes might experience insufficient electrical power. Electrical

grids homes are built using the technology of that time and may not be capable of handling the many devices that homeowners plug in today. Circuits may trip often when one or more electrical devices are used on the same circuit. The only way to remedy this issue is to replace the existing electrical system with a restructured one that can handle the supply of power.

· Buzzing sounds: Electrical outlets and switches in a home should always operate silently. Buzzing or unusual sounds heard near switches and outlets indicates there is a problem. Turn off the power to that fixture and consult a professional electrician to see what might be the issue.

· Warmth around light fixtures: Hot ceiling lights or other lights could mean that a homeowner is exceeding the recommended bulb wattages for that fixture. Check the bulbs, and consider switching to compact fluorescent or LED bulbs that do not produce as much heat as incandescent bulbs.

· Higher energy bills: Energy bills can spike for a number of reasons. Outdated electrical devices that draw a lot of power or a leakage in the system are two potential causes of higher energy bills. Homeowners can call an electrician to assess the energy efficiency of a home and suggest changes.

Electrical problems might be common, but they should be dealt with promptly for safety's sake.



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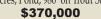
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Home office essentials

The global COVID-19 pandemic opened people's eyes to many things. One of the more lasting impressions was how the traditional workplace environment was not as essential as people once thought. Millions of people pivoted to remote work during the pandemic, and a significant percentage of those individuals continue to work from home.

Remote work is now common in many industries. According to an Upwork study, 22 percent of the American workforce will be remote by 2025. The Pew Research Center says around 22 million employed adults (ages 18 and over) in the United States work from home all the time, which is equal to about 14 percent of all employed adults. Statistics Canada said 18.7 percent of Canadian workers worked mostly from home in May 2024.

Homeowners are increasingly outfitting their homes with spaces that can accommodate working from home. Maximizing a home office with essentials comes down to some key components.

Superior PC or laptop

Chances are that it will be nearly impossible to get any work done without a computer. Most people have devices at home, but it's best to check with employers to see which kind of specifications would be needed in a machine to run the types of applications that keep the business functioning. An older laptop or PC might need

to be upgraded to a newer, more powerful model.

Reliable internet connection

Connectivity is vital when working from home. Remote workers must be accessible via email, and many companies rely on messaging applications or VoIP (voice over internet protocol) telephone systems. Those who have been considering an upgrade to bandwidth and internet speed may want to take the plunge if they expect high volume of data uploads and downloads and constant connectivity. Experts advise a minimum of 100 Mbps download speed and 10 Mbps upload speed as a good starting point for remote work.

Ergonomic desk and chair

Remote workers can outfit a home office with furniture that's customized to their needs, rather than what would just be provided in a traditional office setting. One item to consider is a convertible desk, which can be raised or lowered to accommodate sitting or standing at a workstation. No home office is complete without a comfortable chair. Choose a chair with lumbar support and adjustability.

Laptop stand

A laptop stand can help a person avoid a condition called "tech neck," which the Mayo Clinic describes as being caused from poor posture while using technology. Instead of looking down at the laptop, the stand will raise the device to a proper eye level. Use a wireless keyboard and mouse to make it even more comfortable and convenient.

Noise-cancelling headphones

Many times a home office is tucked into whatever nook in the house is available. That may mean it is adjacent to a living room or the kitchen in the midst of the hustle and bustle. Things can get noisy, and a pair of quality noise-cancelling headphones can help mitigate ambient sounds.

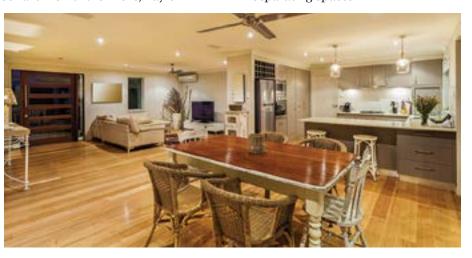
Remote work continues to gain steam and home offices need to meet the demands of working from home.



Did you know?

Open concept floor plans may be losing appeal. According to the design experts with Martha Stewart, open floor plans are giving way to a rise in separate spaces. Older homes with many rooms featured considerably less square footage than modern properties. According to Madeline Merin, a New York-based designer, the average size of a home in the United States has doubled from 1,000 square feet in 1950 to 2,300 square feet now. Instead of taking down walls, which is often done to make small homes seem more spacious, owners of larger homes are looking to delineate between rooms to help homes feel more cozy. The global pandemic led some homeowners to rethink the rooms in their homes when many were forced to cohabitate

around-the-clock. Many would now rather see a return to defined gathering spaces and areas where residents can retreat for some privacy and personal time. Furthermore, Taylor Hill of Taylor Hill Interior Design says that some homeowners are increasingly appreciative of walls for their architectural appeal and not just for their utility in separating spaces.





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Fun and innovative modern kitchen features

Kitchens are the hub of many homes. Perhaps due to their popularity as gathering spaces, kitchens are popular rooms to renovate to ensure they remain functional and attractive through the years.

Online resources such as Houzz and Fixr indicate kitchens are consistently ranked among the most popular rooms to renovate. In 2022, 42 percent of homeowners were motivated to remodel their kitchens, according to data from Statista. Homeowners looking to enhance the functionality and look of their kitchens can consider these fun and innovative features as they plan their renovations.

Concealed countertop appliances

The latest small appliances and gadgets can make easy work of preparing food, but these devices can add to kitchen clutter. A roll-down door "appliance garage" will conceal appliances kept on counters.

Cleverly placed storage

Additional storage also can give kitchens a cleaner look. Narrow, pull-out drawers can be nestled in between cabinets or appliances to make the most of tight spaces. These spots are perfect for utensils or spice containers.

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Mixer lift

Baking enthusiasts will cheer if they don't have to lift a heavy stand mixer when preparing foods. A mixer lift is an innovative feature that enables homeowners to raise and lower the mixer from a dedicated cabinet any time it's needed.

Microwave drawer

A microwave drawer maximizes space and boasts a sleek design. Instead of installing a microwave above a stove, homeowners can enjoy a beautiful range hood.

Wine refrigerator

Available in a variety of sizes, wine refrigerators

offer stylish storage for any wine lover's collection. A refrigerator can be installed into an island or lower cabinet and integrated into the rest of the kitchen.

Double ovens

Double ovens are built directly into cabinetry and offer convenience and a sleek, modern look. Two ovens can make entertaining crowds easier, and separating the ovens from the burners lets homeowners install a cooktop elsewhere in the kitchen, which can expand floorplan options.

Outfitting a modern kitchen during a renovation can involve some innovative

features to enhance the space. **BANK FROM ANYWHERE WITH** CLICK ON: EARN WITH A MONEY MARKET! FILERCU.COM View Available Loans NCUA



Tips to make a living room a more comfortable, welcoming space

A kitchen is widely recognized as the most popular room in a home. Though it might be true that the hustle and bustle of home life runs through the kitchen, many a memory is made in the living room as well.

Living rooms tend to be go-to spaces for family movie nights, game watches with fellow fans and places to gather during holiday celebrations. That's a lot of quality time spent in the living room, and those moments can be more enjoyable if the space is as comfortable as possible. With that in mind, people can consider various ways

to make living rooms more comfortable.

· Prioritize comfort over aesthetics. In an era of Instagram, it's easy to fall head over heels with images when designing a living room. Aesthetic appeal certainly has its place in a living room, but it's important to remember how much living will be done in these rooms when designing them. Comfortable couches and furnishings like ottomans can make it easier to relax in the living room whether you're watching a movie, cheering on your favorite team or reading a book.

· Ensure there's ample

seating. It can be hard to feel comfortable in cramped quarters whether you're welcoming friends and family into your home or simply lounging around on Sunday mornings. If comfort is your top priority, arrange the room so there's ample seating throughout and people don't feel like they're sitting on top of one another when spending time in the room.

· Consider neutral paint colors. Furnishings are not the only things that can affect how comfortable people feel in a living room. The home improvement experts at The Spruce note that neutral paint colors with warm undertones help to establish a cozy feel in a living room. Various shades of white, beige, tan, or even gray can help to establish a warm, comfortable vibe in a living room.

· Incorporate the outdoors into the room. The great outdoors can have a calming effect on anyone, so it makes sense that incorporating the outdoors into a living room can make the space feel more comfortable.

Furnish the room with plants and look for items with earth-toned furnishings to create a calm and comfortable vibe in the space.



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