



How to turn a simple shed into a livable oasis

STATEPOINT - Once the domain of lawnmowers and gardening tools, today's backyard sheds are being repurposed into unique, functional spaces (think: she-shed, bunkhouse or even a bar pub) complete with plumbing and electricity.

Here are tips from the experts on how to turn a simple shed into a backyard oasis.

"Quite often, we are seeing that homeowners are adding electricity to backyard sheds and using decorative interior lighting to make a statement, just as lighting would be used in the interiors of a home," says Jennifer Kis, director of marketing communications for Progress Lighting.

Backyard sheds are widely available at garden centers, hardware and home stores in a variety of architectural styles, from traditional to modern. Sheds range in size, from small (under 80 square feet), medium (approximately 90 to 120 square feet) and large (ranging from 144 to 288 square feet.) Choose a size appropriate for the use -- for example, a gardener's getaway or she-shed may be on the smaller size. A bunkhouse or bar shed will need to be larger.

Decide whether this will be a DIY project from the ground up, or whether a pre-fabricated shed best meets your needs. Check with your local planning department to comply with codes and guidelines. Decide if the



(c) Amie Freling Brown and Kristin Leitten of Meme Hill Studio
By transforming a shed into a livable oasis, extending your home's living space is both trendy and easy.

shed will mirror the architectural features of your home. Keep in mind that because sheds are not tall, the roof will be visible and should be considered as part of the design.

When turning a backyard shed into a dream bunkhouse at her lakeside home, designer, artist and owner of Meme Hill Studio, Amie Freling Brown put this to

the test.

"I'm obsessed with the tiny living concept and the she-shed movement," says Freling Brown. "When we decided we needed more sleeping space for our 750 square foot lake house, we knew it was time to create our own tiny house."

Choosing a 10 by 12-foot classic backyard shed with a gambrel roof, gable vents,

Backyard sheds are widely available at garden centers, hardware and home stores in a variety of architectural styles, from traditional to modern

transom windows and 7-foot walls to give top campers in the bunk beds more headroom, Freling Brown transformed a simple shed into a bright, nautical farmhouse-inspired bunkhouse, complete with electricity for an overhead light, two wall lanterns and electrical outlets.

The hand-painted wood grain texture of its overhead pendant inspired Freling Brown's choice of reclaimed wood paneling for the ceiling, creating an unexpected décor detail. She added vinyl plank flooring that would stand up to sandy, wet feet from the lake. Beadboard paneled walls painted in a semi-gloss white make the most of the reflected light, adding to the small space's open, airy feeling. As a contrast to the light palette of the bunkhouse interior, she used color in coordinating bedding, nautical decor and navy furniture, as well as accessories make it warm and inviting.

For more lighting tips, trends and inspiration, visit ProgressLighting.com.

By transforming a shed into a livable oasis, extending your home's living space is both trendy and easy.

Five step fire safety checklist

BPT - When flames engulfed his 1940s beach bungalow without warning, actor Taylor Kinney was thankful to make it out alive. That experience, paired with his role as one of America's favorite TV firefighters, inspired him to advocate for fire safety and is why he's partnering with First Alert this fall to share important messages about fire safety preparedness.

"In my role as a firefighter on TV, I help portray very serious and dangerous fire emergency situations," said Kinney. "But one of the most dangerous of all is the lack of fire safety precautions among a majority of Americans, including having working smoke and carbon monoxide alarms to provide early warning in the event of a real home emergency."

Recent research shows that more than 60% of consumers do not test their smoke and carbon monoxide (CO) alarms regularly. That, along with other easy-to-perform tasks, can mean the difference between a safe home and a dangerous home. This simple fire safety checklist can help ensure your home and family are protected from the threats of smoke, fire and carbon monoxide.

1) Install smoke alarms on every level and in every bedroom. Three out of every five home fire deaths result from fires in homes without smoke alarms or with no working smoke alarms, according to the National Fire Protection Association (NFPA). For maximum protection, install smoke alarms inside every bedroom, out-

side each sleeping area and on every level of the home, including the basement.

2) Testing and maintaining alarms is key. Alarms should be tested regularly and replaced at least every 10 years. Help ensure your alarms remain in good, working order by changing the batteries at least every six months. For hassle-free protection, install alarms like the First Alert 10-Year Smoke and CO Alarm available at Lowe's, which has a sealed 10-year battery - rendering battery removal and replacement a thing of the past. Many cities and states require sealed 10-year battery alarms, so check with your local fire department if you do not know what to install.

3) Equip your home with fire extinguishers. Beyond alarms, having fire extinguishers - and knowing how to use them - is an important part of maintaining a safe home for you and your family. Every 24 seconds, a fire department responds to a fire, according to the NFPA, so being prepared to fight small fires is critical. Place extinguishers in convenient locations on every level of the home, in the kitchen and in the garage.

4) Protect against the "silent killer." An odorless and invisible gas, CO is the number one cause of accidental poisoning and can only be detected with an alarm - yet only 47% of homeowners report owning a CO alarm. Consider hassle-free protection by installing 10-year

SEE FIRE SAFETY ON PAGE B3

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Recycling 101: What to know before you throw

BPT - When it comes to recycling, do you know what to throw?

A plastic milk jug is recyclable, but an old plastic toy isn't. The cardboard box from your latest online order can go in your recycling container, but a greasy pizza box shouldn't. Aluminum cans, yes; aluminum foil, no.

It can seem confusing, but that's where Recycling Simplified comes in. Republic Services aims to simplify recycling with easy-to-follow tips for consumers.

Consumers are trying to do the right thing by recycling, but they don't always know what - or how - to recycle. In fact, about one-third of what gets tossed in curbside recycling containers doesn't belong there. That's one out of every three items!

Many items are placed in the recycling bin with the hope that they'll be recycled. This is known as "wish-cycling." But people sometimes confuse "reuse" with "recycle." Examples of this include old clothing and shoes, stuffed animals, tools and plastic toys. All of these items could be reused if donated, but they won't find a new home if you put them in your recycling bin. Take them to a donation box or thrift shop.

So, what does belong in the recycling bin? There are three main categories of recyclables: Paper and cardboard, metal cans including aluminum, and plastic bottles and jugs. With bottles and jugs, leave the caps on or throw them away - they're

Don't bag your recyclables. The sorting process at a recycling center happens quickly, and most of what is bagged or bundled ends up in the garbage because sorters cannot see the contents.

too small to recycle by themselves.

Also, recyclables should be empty, clean and dry. Even when an item is recyclable, like a soup can or plastic ketchup bottle, any remaining food or liquid becomes a problem. When those items come into contact with clean recyclables, that leftover chicken noodle soup will saturate otherwise good paper and cardboard. This is known as contamination, and once it happens, perfectly recyclable items become trash and wind up in the landfill - which is what we're all trying to avoid by recycling.

And don't bag your recyclables. The sorting process at a recycling center happens quickly, and most of what is bagged or bundled ends up in the garbage because sorters cannot see the contents. Plastic bags also can get tangled in the machinery, causing delays or even damage.

"Many of us want to be better recyclers, but we aren't sure how or think we don't have the time," said Pete Keller, vice president of recycling and sustainability at

Republic Services. "With a few simple steps, we can all do our part to make environmentally responsible choices and help make a positive impact in our community for generations to come."

Make sure you know how and what to recycle with these simple Do's and Don'ts from Republic Services:

DO recycle paper products. Clean, dry, flattened cardboard, newspapers and magazines, office paper and mail are accepted. Break down cardboard boxes before putting in your bin and remove any plastic such as the see-through windows in envelopes.

DO recycle empty soda or food cans. Be sure any remaining food or liquid is removed and the can is rinsed and dry.

DO recycle "Empty, Clean, Dry" plastic. You can leave the tops on bottles and jugs.

DO remember, when in doubt, throw it out. If you're unsure whether an item is recyclable, put it in the trash.

DON'T recycle wet or food-tainted items. A greasy pizza box should go in the trash.

DON'T recycle cans that held hazardous waste. Metal cans that contained paint, oil or any other potentially hazardous waste need special handling. Consult your city or county website for information on hazardous waste disposal.

DON'T recycle yard or food waste. Composting options for tree trimmings and other yard waste may be available in your community, but not via your recycling container.

DON'T bag it. Reuse plastic bags if you can, then return them to grocery stores for commercial processing.

For more quick and easy guidelines to becoming a better recycler, visit RecyclingSimplified.com.



STATEPOINT

Preparing your home to combat temperature change is an important task for both homeowners and renters throughout the year.

Home weatherization 101: Tips for a comfortable home

STATEPOINT - Do seasonal temperatures sometimes leave you frustrated with your home's lack of insulation? Staying comfortable indoors is a top priority for most people, and luckily, it's easy to ensure your home is an optimal temperature.

With a few quick tips and home defense strategies, you'll be on your way to a more comfortable abode in just a few hours.

Why weatherize?

Preparing your home to combat temperature change is an important task for both homeowners and renters throughout the year. Feel uncomfortable drafts? Notice your heating and cooling equipment is continuously running? Tired of expensive energy bills? You're not alone: almost two-thirds of American adults live in a home that needs to be weatherized, according to recent research conducted by Duck brand.

There are many motivations for weatherizing. In fact, did you know...

- 54 percent of people weatherize to save money on energy bills
- 44 percent weatherize to make the temperature of their home more comfortable
- 22 percent do it for greater

energy efficiency

Is that a draft?

First, you'll need to identify the source -- or sources -- of leaks. Don't stress -- it's easy! Hold an incense stick near potential draft sources, such as windows and doors. If the smoke blows sideways, you'll know an air leak exists and it's time to weatherize. But don't stop there. Areas such as attic access openings, pull-down stairs and exterior electrical sockets are additional, often overlooked sources of air leaks.

So, now what?

Once you've identified the leaks, it's time to stop them. Window and door seals take a beating from normal wear-and-tear and can be a large source of drafts coming into the home. Replace old, cracked seals with such products as Duck Brand Heavy-Duty Weatherstrip Seals, which are made with durable, flexible material, allowing them to stand up against extreme temperatures that cause other seals to freeze or crack. They help to block cold winter air from entering, as well as dust, pollen and insects during the warmer months.

For added protection with older windows, an easy-to-in-

stall, crystal-clear option like Duck Brand Roll-On Window Insulation Kits can create an additional barrier against cold air. The pre-taped top and easy roll-on film require no measuring, making installation painless. When applied to indoor window frames, the film provides an airtight seal that's easily removed once warmer weather arrives.

Finally, address the hidden leaks with solutions like Duck Brand Socket Sealers Insulating Seals. Quick and easy to install, they fit behind outlets or light switch faceplate covers. When installed on exterior walls, they act as a buffer between the inside and outside air. Next, attic stairway covers protect against an often-uninsulated area, and offer a flexible, lightweight solution that can be repositioned to maintain direct access to the attic.

For more information on increasing home comfort, along with easy-to-follow weatherization installation videos, visit duckbrand.com/weatherization.

With a few key home projects anyone can complete, you can make your home more enjoyable all year long and save on energy bills in the process.

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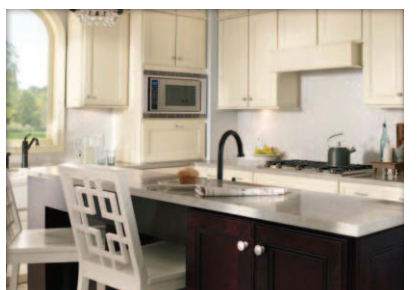
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10 to-dos for home and yard winterization

BPT - Scarves. Pumpkin spice lattes. Leaves crunching underfoot. Sweater season is moving in fast, which means it's time to start transitioning to fall maintenance to make sure your home and yard are ready for winter. The following are 10 things you can do to prepare for the cold and wet weather ahead.

1. Interseed your lawn

A summer of heavy use can take its toll on even the healthiest of lawns. If your turf has some thin or bare patches, fall is the ideal time to reseed. A turf specialist at a garden shop or university extension office can help you choose the right kind of seed for your local conditions. After spreading the seed, water lightly and frequently (if it doesn't rain) to keep the soil slightly damp until the seed germinates.

For those who live in the warmer, Southern regions of the U.S., interseeding with cool season grass seed can help you enjoy a lush green lawn year-round. Speak with a local landscaper or your university extension office to determine the best timing, seed and process for interseeding with cool season grasses as warm season lawns turn dormant.

2. Winterize your irrigation system

If the ground in your area freezes down to the depth of your irrigation pipes during the winter, be sure to shut off the water to the system and drain the pipes before the first freeze.

3. Lower your mower blades

For the last few mowings in the fall (and the first few in the spring), set your lawn mower blades at the lowest recommended height for your type of turf. You no longer need the height of the grass to shade the soil and keep it cool, and minimizing the amount of moisture that's trapped by the grass can help prevent fungal disease.

4. Remove the leaves



BPT
Any object that sits on your grass all winter can create a dead spot.

Don't leave your lawn buried under a thick layer of leaves. If you don't want to rake, try mulch mowing - chopping the leaves up into small pieces allows them to decompose more quickly, so that they fertilize the grass instead of suffocating it. You may need to mow more frequently to keep up with the falling leaves, even if the grass itself isn't growing quickly.

5. Clean up your yard

Any object that sits on your grass all winter can create a dead spot. To protect your lawn, remove toys, furniture and other items from the grass. Be sure to cover or store anything that's not designed to be out in the rain or snow indoors.

6. Prep your equipment for spring lawn care

In addition to seeding, another great way to get a jumpstart on spring is to give your lawn mower a tune-up. By sharpening the blades before you put it away for the winter, it will be ready to get back to work when the grass starts growing again in the spring.

7. Check your roof, gutters and downspouts

Leaks can lead to costly water damage, so check for potential trouble spots now, before the winter storms start. Look for broken shingles and damaged flashing around vents, chimneys and skylights; clean the leaves out of your gutters; and add extensions to your down-

spouts if the water runs less than three feet away from the foundation of the house.

8. Check your doors and windows for leaks

Eliminating air leaks around doors and window frames is one of the most effective ways to lower your heating bills. Caulk and replace weatherstripping where needed to prevent cold air (and potentially water) from entering. Don't forget to make sure the seal between the garage door and the ground is tight as well.

9. Service your heating system

Before you turn your heating system on for the winter, have it cleaned and inspected by a professional. Regular preventive maintenance will keep it running safely and efficiently and make sure minor issues are resolved before they become major problems.

10. Test your emergency power generator

Winter wind and ice storms can bring down power lines and cause lengthy blackouts. If you live in an area where power outages are common and you have an emergency backup generator, test it now, and make sure you have engine oil and filters on hand.

Spending a bit of time in the fall to prepare your home and yard will allow you to enjoy the winter months with peace of mind. What's more, the effort you invest in the health of your lawn now can pay dividends in the spring by jumpstarting your turf's growth and minimizing weeds. Have you completed everything on the list? It must be time to curl up with a good book, a hot beverage and relax!

FIRE SAFETY

CONTINUED FROM PAGE B1

sealed battery alarms and, just like smoke alarms, be sure to check all CO alarms regularly using the "test" button for continued protection.

5) Plan. Practice. Repeat. Recent consumer research reveals that less than 50% of homeowners have an escape plan - and even fewer practice a plan regularly. Make sure to involve everyone in your household in creating a plan and practice it at least twice every year. As part of this plan, equip second-floor bedrooms with escape ladders and discuss how to use them. Identify two ways out of each room and a meeting place outside. Emphasize that once at the predesignated meeting area, call 911 and wait until



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Testing and maintaining alarms is key. Alarms should be tested regularly and replaced at least every 10 years.

officials clear your home to re-enter it safely.

For more information, visit www.firstalert.com.

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Five signs you need to hire a landscape professional

You might need a landscape professional if ...

(BPT) - In this age of DIY, many outdoor home projects look doable. The truth is, plenty of outdoor projects tackled by homeowners to save money are better left to landscape professionals. When attempting these projects on their own, homeowners soon realize that some jobs require more knowledge and expertise than an online search engine can provide, and the project may end up costing more if doing it themselves.

Fortunately, trained, experienced and certified experts are available to help turn your vision into an enjoyable reality and bring years of knowledge and value to your outdoor project. Experts found through the National Association of Landscape Professionals, which represents an industry of nearly one million landscape, lawn care, irrigation and tree care professionals, have the expertise to create and maintain healthy green spaces that benefit our communities and environment.

How do you know if you need a professional?

Here are five signs.

Your lawn looks unhealthy

You see brown grass, patchy growth and weeds. You've tried everything from various lawn products to altered watering techniques, but nothing works.

Lawn care professionals have the expertise and education to get to the root of your yard problems. A trained lawn care professional can evaluate factors including the pH balance of your soil, the presence of non-native grasses or problems created by over- or under-fertilizing your lawn.

These experts may have your soil analyzed and work alongside an agronomist to determine the best fertilizer application for your specific type of grass, and create a maintenance plan to achieve optimal lawn health.

You want a patio

You've dreamed of entertaining outdoors, viewing online pictures of patios, and think,

"How hard can that be?"

Hardscaping - installing elements of landscape architecture, from pathways to retaining walls - requires a skilled hand, careful consideration of the best materials, plus knowledge of placement and installation.

A landscape professional will know what materials work best for your region and landscape design, and can assess your yard to consider issues that could impact your new feature. With a complex project, a landscape architect or designer can further assist you on planning and implementing your vision.

Your tree looks sick

If a tree in your yard has dead branches, bark splitting, fungus, defoliation or has had improper pruning, it's time to call an arborist. Consulting an arborist will help determine issues with your trees and the best course of action. Better yet, use an arborist to prevent problems with your healthy trees down the road. Arborists are trained and certified to ensure proper pruning and maintenance. They can recommend the best trees for your yard, where to plant them and how to get them off to a healthy start.

You want a new landscape

You love seeing colorful flowers and lush greenery at the local garden store, but don't know where to start. What will work best with your existing trees and plants? Where should you

plant? What will grow best with your climate and soil type?

You may be tempted to choose shrubs based only on their appearance, but improper choices could greatly impact your landscape design. A landscape professional is trained in proper plant selection and understands what flowers and greenery grow best in specific soil conditions, plus how to achieve a balance of colors and variety. They also know how to use plantings to camouflage unsightly areas of your landscape and add focal points to locations you wish to feature. When working with a landscape professional, they'll help you consider layering plant sizes and textures to create a beautiful outdoor space.

You have big plans

You've invested time and energy into your yard, and you want to protect that investment. Perhaps you want an irrigation system or landscape lighting, water feature or another upgrade. A landscape professional can help bring your vision to life. They can assess the cost, timing and aesthetic considerations, and how it will impact your existing design.

Within the lawn and landscape industry, there are experts for any size project and need. To find a local professional to advise you on your outdoor space, visit loveyourlandscape.org/find-a-pro/

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Seven things you may not know about your child's safety in cars

BPT - Parents and caregivers want to keep kids safe in the car, but keeping up with the latest recommendations can be tricky, especially as your child grows and their needs change. It's sometimes hard to know if you're doing everything you can to keep children as safe as possible. Regardless of your child's age and how often they ride with you in the car, you'll want to follow these guidelines to help you find The Right Seat.

1. Under 13? Don't let them sit up front

Whatever a child's height or weight, the National Highway Traffic Safety Administration (NHTSA) advises that children under 13 should never sit in the front seat, even for a short trip. Car safety standards and features like airbags are developed and tested for adult bodies, not the growing body of a child. Air bags can be inflated at speeds of 200-400 mph, which could seriously harm a child if deployed. Most car crashes impact the front of the car, so keeping kids in the back seat can help protect them from injury.

2. Tethers add extra protection

Most forward-facing car seats have tethers to secure them to the vehicle, in addition to using the vehicle's seat belt or lower anchors. Tethers help keep car seats from pitching forward in a crash, reducing injury to the child's head and neck. You

can find the tether at the top of convertible, combination and all-in-one car seats. They're adjustable straps that have a hook that connects to your vehicle's tether anchors. Review your car seat's instructions and vehicle's owner manual to identify the correct tether location in your vehicle.

3. Don't move kids on too soon

The best protection for a child in a car is the car seat that's right for their age and size. According to the most recent NHTSA data, nearly 1 in 10 children between 1 and 3 years old were moved on to booster seats too early. And roughly 1 in 5 children aged 4 to 7 were prematurely moved to just using a seat belt when they should have still been riding in booster seats. Booster seats help a child's seat belt fit appropriately, which means crossing the center of their chest and not touching their neck.

4. Check car seat recommendations online

Tools and resources are available to help make it easier to check that your child is in the right seat for their age, height and weight. Visit NHTSA.gov/TheRightSeat to compare car seats and get helpful installation instructions.

5. Free car seat checks are available

Whether you've just installed a new car seat or just want a

"checkup" for a seat your child's been using for a while, you can get help at a car seat inspection station near you. Certified technicians will inspect your car seat free of charge and show you how to correctly install it and make sure your child is properly secured. Find a car seat inspection station near you at NHTSA.gov/TheRightSeat.

6. Tweens should always be buckled

According to a 2005 report by the NHTSA, most accidents in urban areas happen under 30 mph. Be consistent and stay firm if your tween or teen resists wearing seat belts. Set safe habits for life, help keep your child safe and obey the law by making sure your child is buckled up every time for every ride, no matter how few miles or how slowly you're driving.

7. Car seats have expiration dates

Car seats expire, because technology improves and safety standards change. If you buy a used car seat or receive one as a hand-me-down, check it carefully and make sure you know the history and whether or not it has been involved in a crash. Most car seats have an expiration date stamped on the manufacturer's label on the side or base. Visit NHTSA.gov/TheRightSeat for more information and to search for a car seat inspection station or event near you.



BPT According to the U.S. Department of Energy, between 4 and 11% of a car's fuel is used up providing the energy required to propel your tires along the road.

How green are your car's tires?

BPT - There aren't literal green tires, of course - they would distract other drivers. But believe it or not, tires can help keep the planet a bit greener, when they're built and used with sustainability in mind.

Low rolling resistance saves energy and lowers emissions

According to the U.S. Department of Energy, between 4 and 11% of a car's fuel is used up providing the energy required to propel your tires along the road. It's known as rolling resistance. Premium tires that are properly inflated require less energy to operate - less rolling resistance - which makes cars more fuel-efficient.

Lower rolling resistance also helps lower carbon dioxide emissions.

Keep your tires inflated at the right level

Several companies make tires that minimize rolling resistance, but you can play a role in that, too. The key: keeping your tires inflated at their proper level. Under

Keep in mind that as temperatures drop this fall and winter, so will your tire pressure

inflated tires generate more friction and are less fuel-efficient. They're also more prone to blowouts and wear down more quickly.

So, if you're serious about going green, make sure you've filled your tires to the recommended inflation pressure. You can usually find that on a sticker inside your driver's-side door or in your car's owner manual. Keep in mind that as temperatures drop this fall and winter, so will your tire pressure: The colder it gets, the more your tires will deflate. As the thermometer drops, be sure to check your tires' inflation level more often than usual.

Greener tires through better materials and processes

You can impact how full your tires are, but there's plenty that happens before

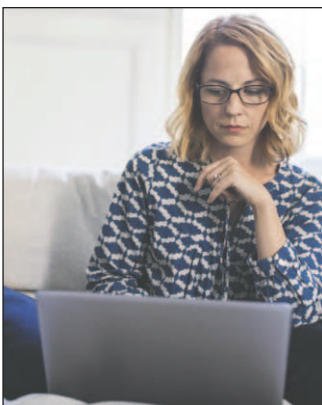
those tires are on your car. Eighty-five percent of a tire's carbon footprint is generated during its use, but the other 15% comes from the way tires are sourced and manufactured. If going green is important to you, be sure to do some research about those processes before you buy your next set of tires.

Nokian Tyres was the first tire company to eliminate the use of harmful oils in its tire compounds. It only uses purified oils in tire production - no toxic or carcinogenic chemicals. The Scandinavian company is also achieving new levels of sustainability in its production process. From 2013 to 2018, it decreased CO2 emissions from its production process by 38%.

Consider some of these ways tires impact the planet as you pick tires that are right for you and good for the environment. For more information about how you can promote sustainability when you buy your next set of tires, you can visit NokianTires.com.

Are you protecting your digital house from cybercrime?

BPT - As the pace of technology advances, cybersecurity threats do, too. Data breaches, identity theft, phishing and malware make headlines seemingly every day. Internet-connected devices, social media, digital assistants and mobile apps have become indispensable in our everyday lives, but their connectiveness makes us increasingly vulnerable to cyberattacks. Recent reports estimate that damages relating to cybercrime are expected to hit \$6 trillion annually by 2021.



BPT Data breaches occur when there is unauthorized access to sensitive personal information.

"It's impossible to predict when you will be affected by cybercrime," says Bashar Abou-seido, chief information security officer for Charles Schwab Corp. "The best defense is to stay informed."

It can be helpful to envision your computer and digital devices as a house where you store your personal data. October is National Cybersecurity Awareness Month, so it's a good time to make sure your digital house is secure. The first step is to understand the ways cybercriminals may attempt to access your data.

Types of cybercrimes

Data breaches occur when there is unauthorized access to sensitive personal information. These incidents often make headline news and can affect large numbers of consumers.

Malicious software, also known as malware, spyware, ransomware and viruses, refers to software programs designed with the purpose of gaining unauthorized access to a mobile app, digital device or computer.

Phishing is one of the most common forms of online fraud and cybercrime. Cybercriminals try to lure you with a fake email sent from what they have designed to appear to be a trusted source or contact that encourages you to click a link or open an attachment in order to extract personal account information.

5 tips to protect your digital house

1. Remodel your digital house: Installing updates is an essential first step.

Think of system updates as

basic maintenance to your digital house that is keeping your personal data safe. It can be annoying to see those system update prompts on your computer or mobile device, but software developers are constantly improving their software to repel the latest malware. By keeping your operating system and apps updated, you are making sure that your digital house is as secure as possible.

2. Don't have a leaky house:

Be wary of public Wi-Fi networks. Using public - and often free - Wi-Fi networks is convenient, but it is a common entry point for criminals to use malware to infect your devices and apps. Use only networks you trust or use your own personal Wi-Fi hotspot if you have one. Never update your devices when you are connected to a public Wi-Fi network.

3. Keep your keys secure:

Choose unique access credentials. Access credentials - usernames and passwords - are the keys that keep your digital house safe and secure. Select credentials that are unique and don't include personal identifying information such as a name, address or birthday. For added protection, choose two-step verification to access critical online accounts for your banking, retirement or investment accounts. Two-step verification is typically a key or another code provided by the service provider in addition to your primary access credentials

to verify your identity.

4. Secure doors and windows:

Use only secure websites and app stores. Web browsers and app stores are like the doors and windows in your digital house. Make sure they are secure by using web addresses that start with "https" and downloading apps only from the Apple App Store, Microsoft Store and Google Play store.

5. Don't open that door: Delete suspicious emails.

That knock on your cyber front door is the sound of a cybercriminal sending you a phishing email. Be suspicious of emails that come from unknown senders. Use your cursor to hover over questionable links and email addresses to reveal the true identity of the link or sender. When in doubt, don't click on any links or open any attachments and delete the email immediately.

For more information on more ways to educate and protect yourself from cybercrimes, visit SchwabSafe.

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