



Teaching children how to protect birds in your backyard

StatePoint - Part of being a good environmental steward is passing on this wisdom to the next generation. Here are three hands-on ways parents and grandparents can teach children to protect the birds in their very own backyard.

Build a Bird Feeder

Build bird feeders using natural or recycled materials to teach two earth-friendly lessons in one: the importance of reducing waste and the need to take care of local wildlife. Bird feeders can be crafted from milk cartons, tin cans, mason jars or even natural materials like pinecones. As you decorate your bird feeders, talk to your kids about how birds are not just beautiful, but also a vital part of the ecosystem and how you are offering these creatures a chance to rest and refuel. Fill your finished products with birdseed and choose a safe spot to hang them. Experts



Courtesy StatePoint

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recommend bird feeders be positioned either closer than three feet or farther than 30 feet from windows.

Protect Flight

Birds in flight are prone to strike windows. Fortunately, there's an easy home project you and your children can complete together that will help prevent this from happening. Applying decals that reflect ultraviolet sunlight to your home's windows, particu-

larly windows that are highly reflective of open sky, has been proven to substantially reduce the likelihood of bird strikes. Those from WindowAlert feature patterns that give the appearance of slightly frosted translucent glass, but glow like a spotlight for birds. Kids can help select from fun decal designs like snowflakes, butterflies, and maple leaves. The brand also makes a high-tech UV liquid that offers even

greater protection when applied between decals. To learn more, visit WindowAlert.com.

Keep a Log

Now that you've invited birds to your yard and have taken steps to protect them, inspire young naturalists to keep a log of flying visitors. Kids can draw pictures of the birds they see and note their observations. Visit Audubon for Kids at audubon.org for a birding guide, activities, games, and additional projects that can help kids learn to identify various bird species by sight and sound.

"Environmental stewardship starts in your own backyard and people of all ages can get involved, including kids," says Spencer Schock, founder of WindowAlert. "The good news is that turning your home into a refuge for birds is fun, easy, and something parents, grandparents and kids can work on together."

3 affordable kitchen upgrades to consider

StatePoint - Is remodeling your kitchen on your wish list? Afraid of how much it'll set you back?

HomeAdvisor puts the average kitchen remodel price in the \$12,567 to \$34,962 range. However, you can buck the trend of costly, complicated updates. Consider these three renovations, all of which will improve the look and functionality of your kitchen, without costing you thousands of dollars:

Refresh Fabrics

Reupholstering just one chair means shelling out \$150 to \$600, according to HomeGuide. If that's beyond what you're willing to pay, but you're not ready to replace a beloved set of kitchen chairs, you can update their look on a budget and in just a few minutes with stretchable seat covers. A good choice for families with kids or pets, these covers are typically machine-washable and can be swapped out as often as you like to suit your mood. From geometric designs to citrus vibes to florals, they're offered in a range of patterns that will look great with any style.

New Granite Surfaces

Countertops are the most common feature upgraded during kitchen renovations, according to a 2022 Houzz study, which found that nine in 10 remodelers performed this update. The same survey found that 35% of homeowners are splurging to make it happen. If you've looked into granite countertops, you probably learned that it can cost thousands of dollars and take months to have them custom-made and installed.

Adding this touch of luxury to your kitchen doesn't have to bust your budget, involve contractors, or mean supply chain hassles. It can actually be an easy, one-weekend DIY project. Using a LuxROCK Solid Surface Granite Countertop Kit from Daich Coatings, you can transform your countertops and island surfaces at just a fraction of the price of a professional granite countertop installation. For about \$300, a kit covers 40 square feet of space. This functional and decorative blend of real stone with stunning mineral highlights can be used to give a smooth appearance to countertops, tables, or any other surface. And because



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the authentic stone surface resists stains, heat and impact and is food safe, it's a great solution for the kitchen.

Each kit includes a prime coat, stone coats, clear epoxy, and a clear coat finish, as well as all the tools needed. This revolutionary and exceptionally easy resurfacing project doesn't require any artistic skills to be a success. Nor does it require technical skills, as sinks, plumbing fixtures and existing countertops don't need to be removed before application.

If you're someone who likes the flexibility of changing things up every few years, it's simple to update granite surface colors using another LuxROCK kit when you're ready. Both this U.S. patent-pending kit and the brand's textured countertop kits are available online at The Home Depot and Lowe's.

Optimize Your Pantry

Pantries are often tucked away, but you can still give them an eye-catching makeover. For fresh pops of color, paint the pantry door and wallpaper the interior. Group items by height, then use customizable shelving to stretch storage real estate. You may also wish to transfer kitchen staples to uniform containers. This will offer a tidier, more visually appealing look, while helping you make better use of limited space. Whether you opt for mason jars, ceramic canisters, or BPA-free plastic cubes, label containers carefully.

It's the heart of the home, but that doesn't mean you need to break the bank to create your dream kitchen. With ingenuity, you can improve its look and functionality at an affordable price point and in just a weekend.

Landscaping tips for instant curb appeal

StatePoint - One of the best ways to achieve instant curb appeal, according to the experts, is to effectively layer shrubs, plants, and flowers in your front yard. Doing so can create a cohesive visual experience that naturally guides visitors to the front door.

Landscape designer Doug Scott describes plant layering in art terms: "Just like in a painting, you need to have a background, a middle ground, and a foreground. Each layer serves a purpose, and there's no more important place for them to be on full display than your home's entrance."

To help homeowners un-

derstand the purpose of plant layering and identify the best types of plants for each layer, Scott has joined forces with Exmark, a leading manufacturer of commercial mowers and equipment for landscape professionals and serious DIY-ers. Here they break it down for you:

1. Background: The background layer should consist of taller evergreen shrubs to ensure that no matter what's in front of them, you and your visitors will always have something green to look at. This layer provides a cohesive backdrop and a bit of living color in every season.

2. Middle Ground: Here's where to step it down a notch in height and add interesting shapes, colors or stripes that provide contrast against the darker green of the background layer. Herbaceous perennials, like lavender, are a good choice for this purpose.

3. Foreground: Finally, the foreground layer should help transition the planting beds to your lawn space or sidewalk and should therefore be lower than the back two layers. It's also where you can keep things fresh and get your hands dirty throughout the year by changing out annuals with the seasons. Or, if you

want a lower-maintenance entrance, you can choose smaller perennials, evergreens, or creeping ground covers. Use the foreground layer as an opportunity to add pops of color at ground level and draw attention to your home's entrance.

Scott lays out a few other important tips to keep in mind:

- Choose plants consistent with your home's style. For instance, if you have a craftsman home, you should probably skip tropical plants. Or, if your home is more minimalist,

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Spring cleaning: Is your 'junk' worth a fortune?

StatePoint - If your family is like most, you have "junk" in your basement, garage, or attic, such as sports cards, memorabilia, and toys. Before you toss them out during spring cleaning, consider that the prices of sports cards, games and other ephemera are skyrocketing.

How can you determine if your stuff is valuable and, if it is, how can you sell it?

A widely accepted rule for sports cards, memorabilia and toys is that older items are worth more. However, these days even more recent items are also commanding high prices.

"Vintage sports cards from the early periods of a sport are almost always highly collectible, especially of Hall of Famers," says Al Crisafulli, Auction Director at Love of the Game Auctions, an internet sports and memorabilia auction that helps families sell collectibles. "But don't assume sports cards or other memorabilia must be old to be valuable. Modern cards of such stars as Tom Brady, Mike Trout, LeBron James, Michael Jordan, Derek Jeter, and others can sell for lots of money."

He is offering tips to help determine if your belongings are valuable:

Older Sports Cards

Cards from the 1960s and earlier are collectible, and those from before the 1940s can be extremely valuable. Big-name Hall of Famers like Babe Ruth, Ty Cobb, Lou Gehrig, Honus Wagner, Mickey Mantle and others bring high prices.

With old cards from the 1880s and early 1900s, look for tobacco and candy brands, such as Old Judge, Piedmont, Sweet Caporal, or American Caramel. Really old Sports memorabilia from the 19th and early 20th Century, such as photographs, postcards, bats, gloves, and balls are also collectible.

When opting to sell sports items, consider a specialty auction, such as Love of the Game, which has the expertise to professionally research sports items and maintains lists of bidders specializing in this area, to get top dollar. More information is available at loveofthegame-auctions.com.

Modern Cards

Prices on recent baseball, basketball and football cards have risen rapidly. The three keys are condition, star power and cards from early in player careers.

Do you have major current stars, like Mike Trout, Patrick Mahomes, Tom Brady, and LeBron James? Or do you have greats from the recent past, like Michael Jordan, Kobe Bryant, Magic Johnson, Derek Jeter, or Joe Montana?

Check if your cards are denoted as Rookie, Prospect, Draft Pick, or other indicators they're from a player's first season. And condition is king, as cards that look pack fresh with sharp corners and a well-centered image command highest prices. Additionally, unopened packs and boxes from almost any year can be valuable.

Memorabilia

Do you have old advertising posters depicting sports stars or famous entertainment personalities together with food, tobacco, or sporting goods brands. Many original signs, store displays, and promotional items are collectible, especially those dating from the early 1900s into the 1960s. But low-quality reproductions aren't. Look for memorabilia spotlighting sports heroes, superheroes, early Walt Disney characters and Star Wars subjects.

So, while you're spring cleaning that attic, basement, or garage, don't rush to the garbage. Before throwing out old "junk," determine if it's valuable!

the intended view.

Scott offers more plant layering tips in "Making an Entrance," a recent episode of "Done-In-A-Weekend Projects," an original series from Exmark. To watch the video, visit Backyard Life, which is part of a unique multimedia destination with a focus on helping homeowners make the most of outdoor spaces. There you can also download additional tips and view other Exmark Original Series videos, including "Dream Yards," "Living Rural," "Prime Cuts" and "Done in a Weekend - Extreme Projects."

Through effective plant layering, you can boost curb appeal and give your home the grand entrance it deserves.

Small steps you and your family can take to Go Green this Earth Day

StatePoint - If you're like many parents, you want to set a good example for your children and teach them how they can positively impact the world around them. However, when it comes to sustainable efforts, the responsibility of saving the environment can seem like a monumental task.

Going green while parenting might sound challenging, but small steps can make a difference, especially as more companies and brands are getting in on the effort to go green. Get started on the right foot this Earth Day with the following tips and insights:

Choose Eco-Friendly Shoes

Children's feet grow fast and need to be replaced often. That's why you can consider selecting footwear that incorporates eco-friendly features. Here are a few sustainable options:

- Teva's signature sandal straps are made from recycled plastic bottles to reduce waste. The brand offers styles for men, women, and children.

- Birkenstock's classic and modern footbed sandals, which come in various colors,

are made from natural materials such as cork, natural latex, and jute.

- The TOMS Earthwise Collection includes an assortment of on-trend flats with a 50% recycled cotton canvas upper and a non-removable insole made with 50% eco-content for a seamless fit.

To make shopping for eco-friendly footwear easier, Rack Room Shoes created a shoppable page on its website featuring shoes made with sustainable materials. Visit: rackroomshoes.com/cs/sustainablematerial.

Choose Paper Over Plastic

With a bit of creativity, you can replace plastic utensils, sandwich bags, and single-use beverage containers at home with sustainable, reusable alternatives. Also, try purchasing favorite household items in bulk instead to limit the amount of packaging you consume.

While individual efforts are important, companies will also need to embrace change. Retailers, such as Rack Room Shoes, are enacting company-wide initiatives. They have begun replacing plastic bags



Courtesy StatePoint

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with paper in many locations and will be using only paper bags, chain-wide, in the coming months. The company also recycles, utilizes energy efficient lighting, and has sustainable flooring at many locations.

You and your children can make an impact by taking a reusable tote when you shop and learning about your local recycling program together. "It's important to work with

our customers, associates and partners to positively impact our environment," said Rack Room Shoes president and CEO Mark Lardie. "We are making progress by continuing to identify ways we can evolve our products and processes for a more sustainable future."

The small steps you take to go green will keep the planet healthy for generations to come.

Fight stress during uncertain times by volunteering in your community

StatePoint - New research suggests that Americans are volunteering to give back to their communities and fight stress during uncertain times.

A recent KEEN/Harris Poll Survey found that a majority of Americans see the direct benefits of volunteering, with 86% feeling helping others reduces stress. It's no surprise then that 59% of respondents say they plan to volunteer in the next two months. But if you're among the 47% of those who say they struggle to find volunteer opportunities near them, there's good news. A new partnership between footwear brand KEEN and Points of Light, a nonprofit that mobilizes people to take action that changes the world, is connecting individuals with local opportunities to make an impact in their neighborhoods and communities.

To provide easier access to volunteer opportunities large and small, KEEN is enabling everyone to search for local or national volunteer opportunities via KEEN Corps' Volunteer Finder tool at keencorpsvolunteer.com. The tool can help you search among tens of thousands of



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New research suggests that Americans are volunteering to give back to their communities and fight stress during uncertain times.

volunteering opportunities each day with nonprofit organizations, schools and other local agencies. Now tapping into Points of Light's massive database, you'll be sure to find a volunteer opportunity that aligns with your passions and needs.

"A great many volunteer

land. Every action makes a difference."

Interested volunteers may want to consider taking their efforts a step further by joining The KEEN Corps, the brand's loyalty program and platform for helping others, which rewards participants for doing good deeds. Since its U.S. launch in September 2021, KEEN Corps has grown to over 18,000 members and counting. As of November 2021, over 10,000 volunteer hours have been logged by Corps members. Through the program, the more you volunteer, donate and shop, the more lives you affect, and the more points you earn. Plus, KEEN Corps volunteers receive limited edition gear, member pricing, and special access to all things KEEN. To learn more or to become a member, visit keenfootwear.com/keen-corps.

"Our recent data confirms that many of us are exhausted and looking for ways to relieve stress and feel in control in these unpredictable times," says Burbank. "Volunteering in our communities has the dual benefit of giving back and leaving us feeling more fulfilled, empowered and happy."

LANDSCAPING

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avoid an overabundance of different plants.

- Don't obstruct views of your front door from the street with plants. Likewise, visitors shouldn't have to maneuver around plants as they make their way down the sidewalk. Neither is convenient or welcoming, so you'll either need to keep pruning plants to size or choose plants that won't overgrow their space without a ton of pruning.

- To make your entrance "the star" it should be, the plant material in the rest of your front yard shouldn't be distracting. Rather let it frame

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7 ways to pay less on auto insurance

StatePoint - Inflation is driving rising costs on everything from gasoline to groceries. And recent research shows that auto insurance is expected to rise for most policyholders this year too. While you can't control how insurers price their policies, you can avoid shouldering higher

costs. Here are a few ways to directly reduce your car insurance rates or mitigate increases:

- Reduce coverage. Look at your insurance policy to see if you could forego any add-ons, such as roadside assistance. If you have an older vehicle,

consider all your options to see if paying for collision and comprehensive coverage is worth it.

- Increase your deductible. You may be able to lower your insurance premium by choosing an increased deductible (the amount you spend for repairs before insurance kicks in). Although increasing your deductible could save you money now, it could result in you paying more out of pocket if you have an accident down the line.

- Use driver tracking programs. Insurers typically base your premium on the information you provide them that indicates the level of risk they take on by insuring you. By using a driver tracking program, you'll provide your insurer additional information on your driving habits, which—if you are a careful and safe driver—could reduce your cost by 25% or more.

- Check for discounts. Depending on where you are in life, you may be eligible for new savings opportunities like senior/retirement or good student discounts. Ask your insurer about the various dis-

counts you may be eligible for to see how you can save even more on your premium.

- Compare quotes. Comparing quotes from different insurance providers can help you save money and lock in the best possible deal. Using price comparison websites can help simplify this process, allowing you to compare personalized quotes from multiple providers in real time. For example, Experian's auto insurance comparison service leverages technology to compare quotes from over 40 top providers in minutes. Its average user saves more than \$900 on auto insurance each year. Plus, the service offers free active rate monitoring, scouring the market on an ongoing basis to make sure you are getting the best rate among the Experian network of providers.

"Right now, consumers are looking for ways to maximize their budget. Our tool allows them to do in minutes what used to take hours, as well as possibly save hundreds of dollars," says Rod Griffin, Sr. director of Public Education at Experian.



Courtesy StatePoint

Comparing quotes from different insurance providers can help you save money and lock in the best possible deal. Using price comparison websites can help simplify this process, allowing you to compare personalized quotes from multiple providers in real time.

To learn more, visit www.experian.com/save.

- Improve your credit score. Some insurers consider your credit-based insurance score when determining your premium. These scores use information in your credit reports to look at the likelihood that you'll file a claim so insurers can raise or lower your rates accordingly. To find out where you stand, you can check your credit report and score for free. Think about using services like Experian Boost to add positive payment history for utility and telecom accounts as well as video streaming services to your Experian credit report, which

can potentially increase your FICO Score in real time.

- Pay off your loan. If you're still paying off your current vehicle, your lienholder may require that you hold a higher level of insurance, such as comprehensive and collision. If manageable, paying off the loan could help you eliminate extra coverage expenses from your policy—lowering your monthly insurance payment.

With inflation and interest rates on the rise, finding savings on big-ticket costs like auto insurance could make a significant impact on your budget. Fortunately, new tools and smart strategies can help you save.

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