

A SPECIAL ADVERTISING SUPPLEMENT THE GATESVILLE MESSENGER | SATURDAY, JAN. 8, 2022



Five interior design trends to use in your home in 2022

(StatePoint) After learning to live life more remotely in 2020 and 2021, it's time to view 2022 as a fresh start.

To help you adopt a new, balanced way of living, FrogTape brand painter's tape and celebrity interior designer, Taniya Nayak, are sharing five home interior design trends meant to inspire spaces that will welcome guests, while still incorporating the special intimacies that may have been rediscovered from slowing down. Each trend can be utilized for a full home makeover or incorporated into little touches to freshen up a space.

1. Embrace. Embrace everything that is good in your life and create a sense of comfort, warmth and security. Nayak recommends cozy textures and a palette of mellow coral, subtle orange, soft green and creamy shades of white and brown to achieve this look in spaces like bedrooms or family rooms. A simple and stylish way to incorporate this into a room is to add a coat of paint to a textured basket for a pop of color. Then, fill it with plenty of plush blankets to complete the cozy look and feel.

2. Rise. Give a fresh perspective to your existing space with the 'Rise' trend. Inspired by the morning light peeking through the shades, incorporating this trend into your bedroom or bathroom is bound to invigorate and motivate you. For example, add a coat of green paint to your closet door for a nice pop of color to an area where you start your day.

No matter where you're looking to add fresh color,

you'll want to achieve clean, sharp paint lines. One of Nayak's go-to tools is a premium painter's tape that produces professional-looking results, like FrogTape brand painter's tape, which is treated with patented PaintBlock Technology, to deliver the sharpest lines possible.

3. Gather. Gathering with friends and family has been long awaited, so set the mood and ambience just the way you imagined it. Inspired by the depth of conversations with loved ones, the 'Gather' trend embraces rich, dark tones like navy, teal or forest green. Incorporate this trend by painting the focal point of a room, like kitchen cabinets or the



4. Revive. Revive your home with soothing and vibrant shades of pink, orange and blue to create a balance of motivated yet satisfied. Consider adding a vibrant paint color to old, worndown details like a front door, nightstand or kitchen table. It might feel out of context, or out of character, but give it a try.

"This trend can be described as carefree, festive and fun," said Nayak. "Whatever it is that makes you happy...go for it!"

5. Shine. The 'Shine' trend is all about letting your true self shine. Implement this trend in any room throughout your home by embracing every color of the rainbow and visually displaying what's in your heart. Using FrogTape, tape off a custom pattern that is uniquely yours and paint it whatever color you choose.

COURTESY PHOTO

Visit FrogTape.com/ Trends for more trend information and ideas.

Creative and easy to achieve, these rising trends for 2022 provide inspiration to refresh your home's interior.

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Tips to lower your home's heating bills

(StatePoint) A frosty winter wonderland is fun to experience -- outside. Inside is another story. By keeping your home heating system running at peak performance, you'll lower your winter utility bills and experience increased comfort.

According to North American Technician Excellence (NATE), here's how to stay toasty this winter without breaking the bank.

Get the Right Equipment It all starts with the right heating equipment. Choosing a furnace with an ENER-GY STAR logo is important, however, it's also a good idea to understand standard efficiency ratings so you can easily compare the performance of different systems.

When you need to measure the thermal efficiency of your furnace or water heater Annual Fuel Utilization Efficiency (AFUE) helps determine the actual, annual, average efficiency of that piece of equipment. It measures the amount of heat delivered to your house compared to the amount of fuel that you must supply to the furnace. The U.S. Department of Energy determined that all furnaces sold in the U.S. must have a minimum AFUE of 78%.

The Heating Seasonal Performance Factor (HSPF) is the most commonly used measure of the heating efficiency of heat pumps. Typically, a high-efficiency heat pump pays for itself in savings in a few years.

Take These Steps

A little DIY can work wonders. Follow this checklist for improved efficiency of heating equipment:

Check heating filters every couple weeks and change them at least twice in the season, or as directed by the

· Check and maintain insu-

walls, floors, attics, basements and crawlspaces drain away heat and can also lead to moisture imbalance.

· Check ductwork for insulation and leaks. No matter how "state of the art" your heating system is, if your ductwork is bad, it will diminish efficiency.

• Turn down the thermostat by a few degrees and dress more warmly.

· Clean the furnace area. Don't keep chemicals or cleaning products near your heater, and don't store anything next to it that could impede ventilation.

• Keep vents and returns free of obstructions.

· Install a humidifier to make indoor air feel warmer. Work With Experts

Be sure all work performed on your heating equipment is carried out by a trustworthy, NATE-certified technician. Even the most efficient system can suffer if it's not properly maintained. NATEcertified technicians have demonstrated knowledge of today's heating and cooling systems. Better installation and service means your equipment will run at peak efficiency. Visit natex.org for additional winter tips and resources, and to find a NATE-certified technician in your area.

If you do call in a technician, prep for their arrival. You can help your technician diagnose a potential problem with your heating equipment by being prepared to share important information, such as the age, brand and model of your furnace and whether it's been leaking, making unusual noises or emitting odors.

With a combination highefficiency equipment, a little DIY and the help of professional expertise, you can stay warm and cozy on-budget, all season long.

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Is it too late to reduce your mortgage payment by refinancing?

(StatePoint) Experts say that with mortgage rates beginning to rise, refinancing your home now might be your last best chance to lower your monthly mortgage payment, as rates remain near all-time lows.

Those who refinanced early in 2021 have already reaped the benefits. Borrowers who refinanced their 30-year fixed rate mortgage into another 30-year fixed rate mortgage during the first half of 2021 saved over \$2,800 in mortgage payments on principal and interest annually, according to a recent Freddie Mac research report.

But mortgage rates are rising. Indeed, in October 2021, the 30-year fixed-rate mortgage, which is the most common type of mortgage, rose to its highest point since April, surpassing 3.0%. Freddie Mac forecasts that mortgage rates will continue to rise, averaging 3.5% for the 30-year fixed in 2022. That's up from an average of 3.0% in 2021.

So is it time to refinance your home loan? To help you make an informed decision, Freddie Mac is offering answers to commonly asked questions about the refinancing process:

• What does refinancing mean? When you refinance your mortgage, you're applying for a new mortgage to replace your current one, which will result in a new rate, term and monthly payment. The most common type of refinance is a no cash-out refinance, in which you're refinancing the remaining balance on your mortgage.

 When should I consider refinancing? Generally speaking, refinances make the most financial sense when average interest rates are at least half a percentage point lower than the interest rate on your current mortgage. Another reason to consider refinancing is if your financial situation has improved, allowing you to secure a loan with a shorter term and own your home sooner. Finally, if you currently have an adjustablerate mortgage (ARM) and it's adjusting upward, you may wish to convert to a fixed-rate mortgage that provides you with the security of consistent payments. Is refinancing free?

Although refinancing your mortgage could save you money both in the long- and short-term, it isn't free. For the most part, refinancing costs are similar to what you paid when you purchased vour home, including a loan origination fee. There are required services involved, such as appraisals, and state and local fees that can vary significantly based on where you live. The average cost to refinance is almost \$5,000, so you should carefully consider how long you plan to stay in your home to ensure the savings to outweigh the costs.

• Who should handle my refinance? You don't have to use your current lender to refinance your loan. In fact, it's in your best interest to shop around and compare multiple lenders' loan estimates in search of the best terms and cost. It may take more time, but even a difference as small as one-quarter of a percentage point can save you thousands

of dollars over the life of your home loan. The good news? Rates are often negotiable. In other words, you can ask lenders to match the rate quoted by another lender.

There may be no time like the present to lock in the lowest possible rate and receive the highest monthly savings. To get a sense of what refinancing could save you,



As with any big financial endeavor, you'll want to do your homework, look carefully at your short- and longterm goals, and work closely with your lender to do a costbenefit analysis.

Facing financial hardship? Tips to avoid foreclosure

(StatePoint) Life's unexpected challenges can make meeting monthly mortgage payments difficult. The good news? Help is available to avoid foreclosure.

Indeed, Freddie Mac has completed more than 255,000 foreclosure prevention actions in 2021, according to the Federal Housing Finance Agency. Whether you're currently behind on payments or foresee trouble ahead, Freddie Mac advises taking the following steps as quickly as possible to get back on track:

Assess Your Situation Whether it's due to unemployment, illness, natural disaster or other reasons, identifying the cause of your financial hardship and anticipating its duration are important. These factors can help determine the best solution for you. (A short-term hardship is over within 12 months. A long-term hardship extends beyond 12 months.)

Contact Your Servicer

Your servicer — the company where you send mortgage payments — is your best resource throughout the process. They will provide you with the available mortgage relief options based on your particular situation, which typically begins with being placed in a temporary forbearance program. Remember, your servicer is there to help. If you think you're going to have trouble paying your mortgage, don't wait. Call them immediately! And

if you're already behind on your mortgage or currently in a workout option, respond to their outreach efforts to keep an open dialogue going throughout the process.

Know Your Options No matter where you stand, there are solutions. Here are some to consider:

• Forbearance is an agreement between you and your loan servicer that either pauses or reduces monthly mortgage payments for a limited time. Consider forbearance if you're currently unable to make payments but think you'll be able to resume soon.

• With payment deferral, missed mortgage payments move to the end of your loan term, but your monthly mortgage payment amount stays the same. Consider payment

deferral if your hardship is resolved but you're unable to repay missed mortgage payments as a lump sum or by increasing monthly payments. Freddie Mac Flex Modification, for example, provides up to a 20% mortgage payment reduction that permanently changes one or more of the original terms of your mortgage, such as the interest rate and mortgage term. Ask your loan servicer whether this may be an option for you.

• A repayment plan increases mortgage payments for a short period to make up for missed payments. Plans must be longer than one month but no longer than 12 months. Consider this option if you can afford your regular monthly payment, plus a little more, for a short period. • With partial reinstatement, you pay a portion of missed mortgage payments as a lump sum. To pay off the rest, your loan servicer works with you to create a repay-

ment plan. • With full reinstatement, you pay the total owed mortgage payments as a lump sum, making your mortgage current. This is a good choice if you can afford it.

• Refinancing your mortgage lowers your interest rate or replaces an adjustable-rate mortgage with a more affordable fixed-rate mortgage. This is a good choice if you're current on payments but would benefit from reduced payments in the future. This year, more than 600,000 homeowners with a Freddie Mac-backed mortgage refinanced into a more affordable loan.

• COVID-19 relief is offered by many loan servicers to those struggling due to the pandemic.

• Of course, if homeownership is no longer affordable or desirable, there are options too. Short sale and deed-in-lieu, for example, can help you exit your home without facing the costs associated with foreclosure.

For more homeowner resources, visit My Home by Freddie Mac at myhome.freddiemac.com.

If you're struggling to make mortgage payments, take action quickly. Doing so can help you prevent foreclosure and stay in your home.



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Tips to Complete Outdoor Chores With Vigor as You Age

(StatePoint) When it comes to healthy, active aging, it's all about making simple adaptations. This is especially true of outdoor chores, which can put a strain on wrists and hands.

Here are three simple tips to help you tackle your tasks -- and maintain your favorite hobbies -- with vigor as you age:

Go Low-Maintenance

A few smart landscaping choices can make maintaining your home's curb appeal much easier to manage. For example, by selecting native plant species, your lawn and garden will more easily thrive with less intervention from you. You can also eliminate some upkeep by using groundcover plants in certain places instead of grass, or by landscaping with succulents that require minimal watering or even with decorative stones.

Seek Out Ergonomic Tools Stock your toolshed with items created to make your life easier. Fortunately, some product manufacturers understand the needs of older adults and are designing products accordingly. For example, Scepter SmartControl fuel containers are operated with a squeezing action, making them much easier to use than other types of fuel containers, which require twisting a spout or holding down a button.

"We should never count seniors as 'down and out' from life's activities. Instead, they're continuing to thrive at home, as well as fueling their passions of boating, motorcycling, jet skiing and other activities," says Daniel Marshall, vice president of marketing and business development with Scepter. "That's why we designed SmartControl containers to be ergonomically comfortable for everyone."

Available in 1-, 2- and 5-gallon sizes, SmartControl containers are a smart and safe option for easy fuel-ups. The 5-gallon gas container also comes with a molded-in rear handle for easy balancing and operation.

For those especially active seniors tackling large fuel fillups, Scepter makes a rugged 14-gallon wheeled unit ideal for safely fueling gas-powered tools, boats, snowmobiles, tractors, jet skis and ATVs. Visit www.scepter.com for more information. Stretch, Strengthen and

Rest

As with any exercise that puts strain on a particular area of the body, while doing outdoor chores it's important to both know your limitations and to take steps to keep yourself healthy. Yoga and stretching exercises that target your hands and wrists can improve mobility and boost strength, aiding in injury pre-



vention. And remember, it's okay to stop for breaks or to divide your chores up over multiple days.

By making a few tweaks to your outdoor chore routine -- including seeking out products designed to be easy on

hands and wrists -- healthy aging and an active lifestyle can go hand-in-hand.



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Rx Resolutions: 6 Ways to Improve Your Health in 2022

(StatePoint) While diet and exercise resolutions typically top New Year's lists, experts say that focusing a few of your resolutions on forming good habits relating to your pharmacy routine can improve your overall health.

Susan Peppers, RPh, vice president, Express Scripts Pharmacy, suggests these resolutions to make the most of your pharmacy care.

Resolve to...ask more questions

Many of us are hesitant to speak up when we have questions about prescribed medications or therapies. Don't be! Pharmacists have clinical expertise and can play an important role in your whole health. At Express Scripts Pharmacy, pharmacists are available 24/7 to answer questions or talk through any other health issues you may be experiencing.

Resolve to...never miss a dose

The best way to see improvement in both chronic and short-term conditions is to take medication as prescribed — the right dose at the right time in the right way. Try using a pill container or a dose reminder or taking your medication as part of your daily routine, such as brushing your teeth. Talk to your pharmacist about the best time to take your medication.

You should also consider ongoing home delivery like that provided by Express Scripts Pharmacy — so you never run out of medication due to a missed pharmacy trip. Express Scripts Pharmacy customers can also enroll eligible medications in an automatic refill program. Your prescriptions will be refilled at the right time, so your medicine will always be

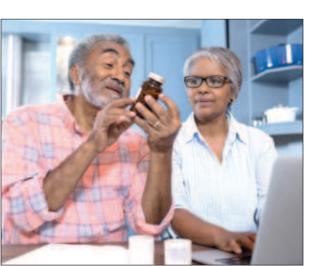
on hand. Resolve to...take your medications safely

Taking medication the wrong way or without knowledge of their effects can be dangerous. Read and understand the instructions printed on your prescription label, so you can be sure you're taking your medicine exactly as intended. For example, taking certain medications on an empty stomach if you're supposed to take it with a meal can reduce their effectiveness.

You'll also want to be sure you don't mix your medication with certain other drugs or alcohol, or even engage in specific activities, like driving, if the label warns you against doing so.

Resolve to...clean out your medicine cabinet

Many people find they're more likely to take medications properly if they have a well-organized medicine cabinet. Go through and properly dispose of expired medications or those you're no longer taking. For more



information on discarding expired medications, visit express-scripts.com/askyourpharmacist. **Resolve to...check-in with**

your doctor

Your health can change, and your prescriptions should change along with it. Schedule time at least once annually to go over everything you're being prescribed. It's a good chance to talk to your doctor about what's working, what's not and what might need adjustments. In turn, keeping all medications at a single pharmacy when possible allows your pharmacist to have the most accurate information to help keep you safe from drug interactions or medication issues. Be sure your physician knows which pharmacy you use.

Resolve to...update your insurance information

The beginning of a new year is the perfect time to ensure you have updated insurance information accessible in case you need to reference it. Replace old cards with new ones as soon as you can to save time and reduce confusion when filling prescriptions.

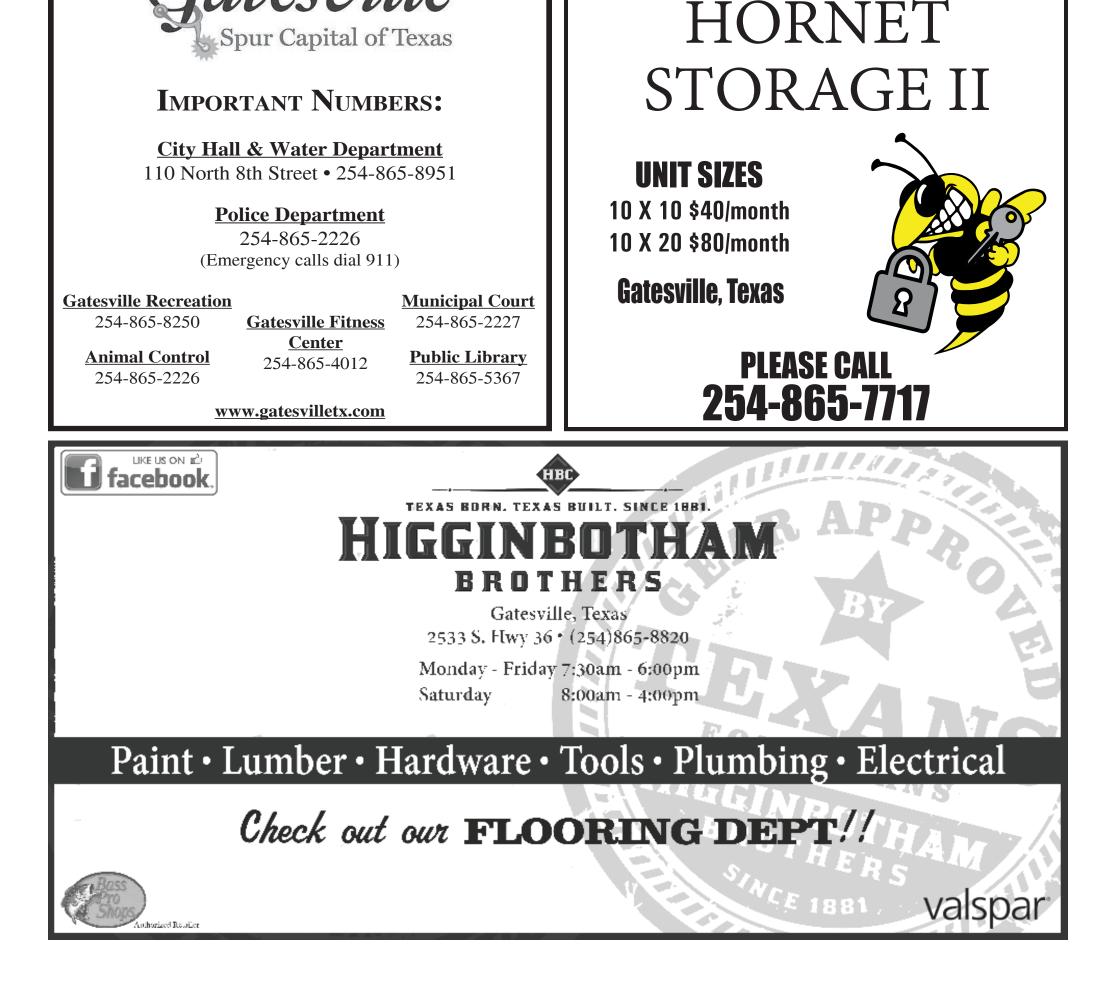
For more medication pharmacy care resources and information, visit www.esrx. com/AskYourPharmacist. Here's to a happy and healthy 2022!

Did you know?

According to the real estate research firm Core-Logic, annual home price growth during the pandemic was the most the group had ever seen in its 45 years of tracking home prices. Since the World Health Organization first declared a pandemic in March of 2020, home prices have risen dramatically. CoreLogic reports that median home prices across the United States increased by 18 percent between July 2020 and July 2021. The increase was even more significant in Canada, where data from the Canadian Real Estate Association indicated home prices had risen by more than 38 percent between 2020 and 2021. Such increases were welcome news for individuals who already owned their homes, but many individuals who did not found themselves priced out of the market. The good news for potential home buyers is that median home prices are not expected to increase as much in 2022 as they have since the onset of the pandemic. In fact, CoreLogic forecasted a 2.7 percent appreciation between July 2021 and July 2022.







5 Affordable Hobbies to Take Up Today

(StatePoint) Have you ever been reluctant to try a new hobby because you were worried you would spend a lot of money on gear, supplies and other start-up costs only to lose interest?

Here are five great ways to explore hobbies more affordably:

1. Language exchange: Rather than purchase pricey software or attend in-person classes, consider finding a language exchange partner. Take turns conversing in each other's native tongue and pick up important communication skills -- and maybe a friend -- along the way.

2. Built-in music lessons: Music lessons and instruments can be expensive. However, you don't need a full-sized grand piano or multiple sessions with a private teacher to master the instrument. Today, digital keyboards can offer a highquality piano sound at a price that's within reach, along with features specifically designed for building the skills of novices. For example, Casio keyboards are affordable and some models are

outfitted with Casio's Step-up Lesson System, which can help you learn built-in songs at your own pace. Additionally, the LCD display teaches both music notation and correct hand positioning, while an innovative scoring system allows you to track your progress. By connecting to the free Chordana Play iOS/ Android app, you can learn to play your favorite songs from downloaded MIDI files, taking your music further.

3. Pick-up games: While organized sports leagues are an opportunity to make friends

and get some exercise, you may not have the time to commit to weekly games or the inclination to spend money on team equipment and uniforms. Whether you call up your best pals to play in the backyard, or try your luck at the local court or field, all the benefits of team sports (e.g. fresh air and camaraderie) can be experienced participating in a casual pick-up game.

4. Wellness: To participate in online yoga classes, all you need is a mat and comfy clothes. Online classes can

deliver high-quality instruction for free on a schedule that works for you. The important thing is to find a teacher whose cues you understand and who practices a style that aligns with your needs and goals. Safety tip: if you are unsure how a certain pose or flow is performed, watch the video first before attempting it on your own.

5. Return-on-investment crafting: Crafting can be expensive, particularly if you work with high-quality materials. The good news is that once you master a particular

skill, be it knitting, sewing or mosaics, there are opportunities to sell your work at craft fairs and on sites like Etsy. And of course, crafts can make amazing gifts for friends and family.

While hobbies can enrich the mind, body and soul, they don't need to cost a fortune. With a little creativity, you can learn new skills and try different activities without breaking the bank.

Pros and cons to open-concept homes

Open-concept homes have become increasingly popular in recent years. An open-concept home is one in which the rooms flow into one another with limited obstruction from walls or other barriers. According to the National Association of Home Builders, 84 percent of new single-family homes have fully or partially open layouts.

While they may seem like a new trend, open floor plans are anything but. Early American homes featured open, often one- or two-room units built around the central kitchen/hearth. This maximized warmth and functionality. Homes evolved as incomes grew, and soon homes had several smaller rooms with specialized functions.

What's old has become new again. However, before diving head first into a new home purchase or a big renovation to realize an open-concept dream, consider the pros and cons of this type of setup to determine if it's really right for you.

Advantages of open floor plans

Open floor plans facilitate the flow of natural light throughout a space and can promote air flow, helping to reduce warm or cool pockets of air in otherwise closed-off rooms

Open homes make socializing easier, even when people are doing different things. While someone is cooking dinner in the kitchen, he or she can still interact with someone else playing video games in the family room or paying bills in the home office. Entertaining also is easier, as mingling with guests is much more convenient when walls are not getting in the way.

A smaller home can feel much larger if it employs an open concept. The square footage is not divided into smaller quarters, which sometimes are rooms (such as formal dining rooms) that are only used a few times per year. This eliminates underused spaces and opens up sight lines in the layout.

The value of real estate has risen dramatically since the onset of the COVID-19 pandemic, and prospective buyers may prefer an open-concept plan because it can help them minimize building costs.

Disadvantages of open floor plans

Open layouts are not for everyone. The same sense of space that occurs when walls are taken down may make rooms feel cavernous and less cozy, particularly in homes with ample square footage. In addition, privacy can be hard to come by when all rooms feed into one another.

When the kitchen is not separate from the family room space, that makes it easy for noise to compromise the area's comfort levels. There is no hiding from noise in an open floor plan,



as sounds from voices, television shows and appliances tend to echo and blend together. And if the home is a single-story layout, those noises from the main living areas also may carry to adjacent bedrooms.

Smoke and smells are another thing to consider. When something on the stove spills over, a small range hood will not be practical for clearing smoke from a large space. Though the aroma of freshly cooked food is enticing, it can make it hard for cooks to keep guests out of the kitchen.

Open-concept homes are popular, but homeowners should weigh the pluses and minuses to see if this trend is truly right for them.





January Community Calendar

ville Convention and Visitors Bureau Courtesy of Gate

Jan 4 GISD Return to Class

Jan 10-15 Coryell County Youth Fair The annual Youth Fair will open with Home Economics entries due on Monday, followed by judging on Tuesday. The fair will open to the public Tuesday at 5:30. Livestock judging will take place throughout the week. The auction will be Saturday, starting at 5:30. For more details, see CoryellYouthFair.com.

Jan 17 Martin Luther King Day

Jan 18 Lions Club Chili Supper

The annual fundraiser for Gatesville Lions Club community programs will be held at the Gatesville High School Cafeteria, Tickets are available through Lions Club members. \$7 for adults, \$4 for children. Includes chili, soup, beans, drink & dessert.

Coming in February... Taste of Gatesville!

This popular event returns to the Gatesville Civic Center on Feb. 2nd. Watch the Gatesville Messenger for more details or contact an Exchange Club member.

For more on local events, see VisitGatesvilleTX.com or follow us on Facebook and Instagram at Visit Gatesville, TX. 107 N. 24th St., Gatesville, TX 76528

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The Gatesville Messenger **B7**

A Healthy Homemade Soup to Jumpstart the New Year

(StatePoint) When sweater weather arrives, there's nothing quite as comforting as a pot of something savory and delicious simmering on the stove.

As you turn to hearty soups this winter, having the right seasonal staples means you'll be well on your way to having piping hot meals on the table, quickly and hassle-free.

Keep your pantry and fridge stocked with essential ingredients like onions, carrots and celery, along with a collection of earthy, zesty spices and versatile, all-purpose seasonings. You'll also need a rich and all-natural stock handy, such as Kitchen Basics Unsalted Chicken Stock. Simmered all day with chicken, vegetables and Mc-Cormick herbs and spices, this deeply flavored stock can bring a burst of savory warmth to countless dishes. It's low on sodium so it's a good-for-you start to many delicious meals beyond soup, like rice, sauces, and more.

To help you embrace the colder

weather, try a recipe for a hearty classic loaded with tender veggies, chicken, egg noodles and robust flavor that puts this stock -- aka "liquid gold" -- front and-center. Yep, you guessed it, Savory Homemade Chicken Noodle Soup. Nostalgic and nourishing, all you need is 10 minutes of prep time and 20 minutes cooking on your stovetop.

Ingredients:

- · 2 tablespoons vegetable oil
- · 1 cup chopped yellow onion
- · 1 cup chopped carrots
- · 1 cup chopped celery

• 2 tablespoons McCormick Garlic, Herb and Black Pepper and Sea Salt All Purpose Seasoning

 \cdot 1/2 teaspoon McCormick Ground Turmeric $\cdot \ 1$ pound boneless skinless chicken breast

· 2 cartons (32 ounces each) Kitchen Basics Unsalted Chicken Stock

 \cdot 2 cups uncooked medium egg noodles

 \cdot 1/2 cup frozen peas

Instructions:

1. Heat oil in large saucepan on medium heat until shimmering. Add onion, carrots and celery; cook and stir 3 minutes or until softened. Stir in seasoning and turmeric; cook 30 seconds until fragrant. Add chicken and stock. Bring to boil. Reduce heat; simmer, covered, 15 to 20 minutes until chicken is cooked through and tender.

2. Transfer chicken to medium bowl; shred using two forks. Set aside. Stir noodles into broth; cook 6 minutes or until tender. Return



Slay sweater weather with flavorful, healthy soup prepared in under 30 minutes.

shredded chicken to saucepan. Gently stir in peas. Sprinkle with parsley to serve, if desired. For more great ways to warm up this season, visit mccormick.com/ kitchen-basics. During the short, dark days of winter, healthy soups like this will feed your body and warm your soul.





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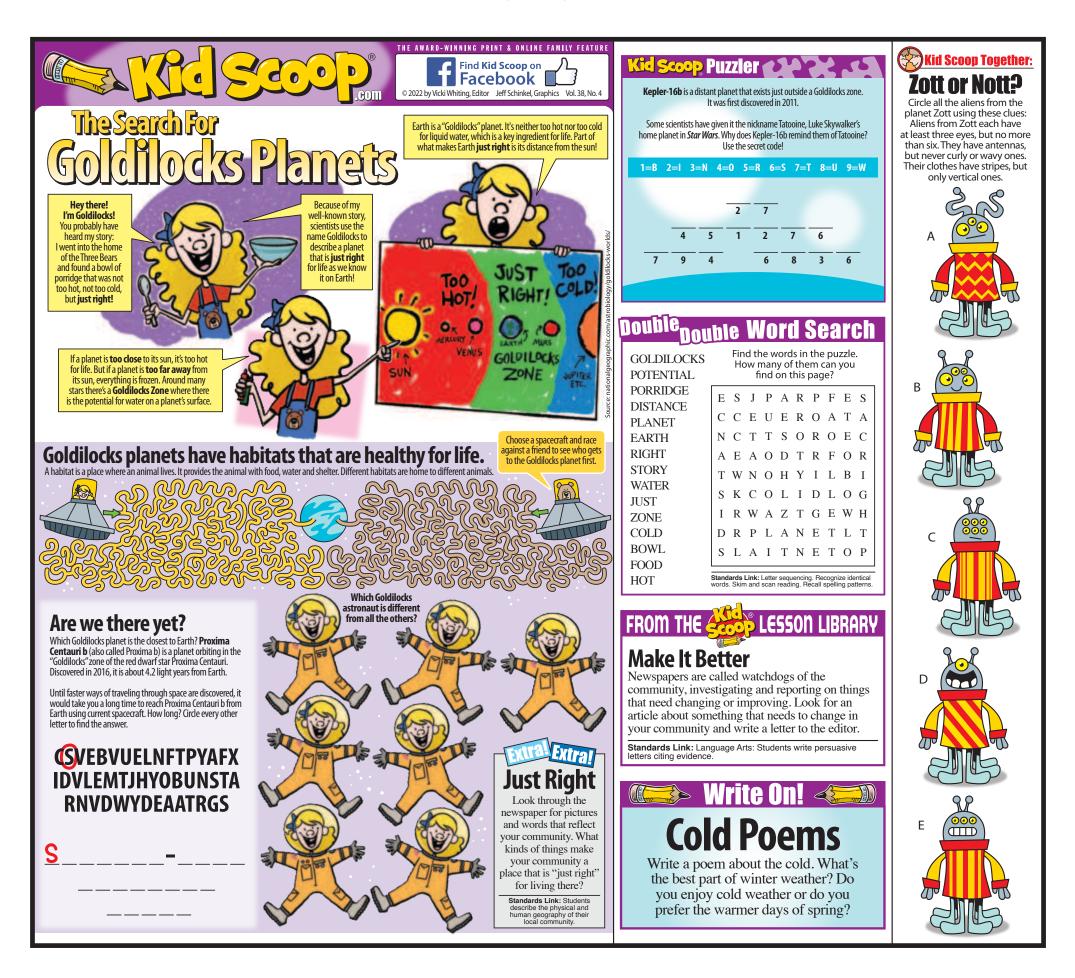
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