

Compliments of Stacey Shanner

LOCAL & GLOBAL LIVING

ISSUE 08

A CHARMING COTTAGE MAKEOVER



Stacey Shanner
REALTOR®

**WHAT'S YOUR HOME
REALLY WORTH?**

**HOWARD
HANNA**

REAL ESTATE SERVICES

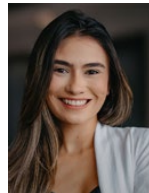
SCAN TO SEE
YOUR ESTIMATED
HOME VALUE!



Front of Tear Out Card 1



**HOWARD
HANNA**
REAL ESTATE SERVICES



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Back of Tear Out Card 1



Stay In Your Price Range

It can be fun to peruse different vacation properties and their various luxuries, dreaming about savoring their priceless views. However, doing so can often lead to unrealistic expectations. Instead, establish a budget and stick to it throughout the search process, only looking at homes you can afford.

Know The Area

Buying a home—particularly a vacation home—in a town you've never been can be a risky endeavor. Make sure you're familiar with the area rather than buying a house under the assumption you'll love it. Try renting a local home a few times so you can have a chance to explore and see if the location's right.

Do Your Research

If you plan on renting out your property, research the rules on the venture so you can be sure to comply with any state and county regulations (homeowners association, city boards, etc.). Connect with an agent who knows the market well and can guide you in the right direction.



Dear Bill and Judy

Welcome to this issue of Local & Global Living, where you can explore the many ways home shapes how we live, invest, and dream.

In these pages, you'll discover practical ideas and inspiring perspectives for every stage of homeownership and lifestyle. You'll get a look at how smart home tech can make life easier for pet owners, and The Smart Homeowner's Guide to ROI can help you make thoughtful decisions that add value. The enclosed global feature, Weekend Cities of the World, highlights destinations perfect for quick escapes and perhaps even a future second home. In addition, you'll find design inspiration in A Charming Cottage Makeover and The Magic of Wall Millwork.

This issue also focuses on well-being at home and beyond, from The Benefits of Low-Impact Exercise to Combating Common Toxins in Your Home. You'll also read about important life transitions and market trends in Rethinking Retirement, The Rise of the Global Homebuyer, and Five Ways to Choose the Right Real Estate Agent.

Hopefully, this issue informs, inspires, and reminds you that wherever life may take you, trusted advice is always close to home. And, as always, feel free to reach out about any real estate needs. Whether you want help with something around town, across the country, or around the world, you can get guidance with the help of Leading Real Estate Companies of the World®.

Warm regards,

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FEEDER: PEXELS/MERILSDAYOFF, LITTER ROBOT

SMART HOME TECH PET OWNERS WILL LOVE

Written by ALLISON GOMES

Our pets may not keep up with the latest tech gadgets, but that doesn’t mean they can’t benefit from a few smart upgrades. Whether you’re looking to keep them comfortable, entertained, or safe while you’re away, these innovations can make caring for your four-legged friend easier than ever.



SIMPLIFY MEALTIME

Gone are the days of rushing home to refill food and water bowls. Smart feeders and fountains can keep your pet’s meals and hydration on schedule, whether you program them in advance or control them from your phone. Some models even track how much your pet is eating or drinking, providing valuable insights into their health.



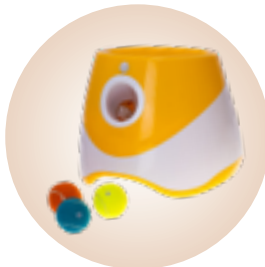
STAY CONNECTED

Pet-specific smart cameras go far beyond basic monitoring. Many offer two-way audio so you can speak to your pet and hear their response, helping to soothe them when you’re away. Certain options also include sound and motion detection, night vision, and treat-tossing capabilities. It’s a comforting way to stay connected and reduce separation anxiety for both you and your pet.



CREATE A TIDIER LIVING SPACE

A self-cleaning litter box can be a game-changer for cat owners. Such a device automatically scoops waste, reduces odors, and tracks your cat’s bathroom habits, which can help alert you to potential health issues like dehydration and infection. Meanwhile, a smart pet door adds convenience and security for your cat or dog. Using a microchip or collar sensor, it allows your pet to let themselves out while preventing strays and wild animals from entering your home.



MAINTAIN PLAY

Items like spring toys and automatic ball launchers can keep your pet active and engaged throughout the day. A little entertainment goes a long way in supporting your pet’s physical and emotional well-being, and when your pet feels happy and cared for, your home feels better for everyone.

THE SAVVY HOMEOWNER'S GUIDE TO ROI

Written by ANDRE RIOS

Whether you're selling your property soon or taking a prudent interest in maximizing its equity, you may be keen on making value-adding improvements: DIY fixes like touching up paint or major professional overhauls like renovating your kitchen. But before you act, first consider which updates could offer appealing returns on your investment.



The unfortunate truth is that not all household projects will boost resale value, even if they enhance your curb appeal, modernize your home's styling, or boost your daily quality of life. The key is to focus on making the upgrades that today's homebuyers truly yearn for. This guide is packed with some of the top undertakings that can help you maximize value. That way, you can both enjoy the fruits of your labor and even earn some money back when you sell.

An elegant entryway

A strong first impression is crucial to property value, and your front entry is one of the first things buyers will notice. Upgrading to a new steel front door is a cost-effective swap that can deliver a gratifying 100 percent return according to the National Association of REALTORS®' *2025 Remodeling Impact Report*. This means you could very well recoup every dollar spent while improving your household security and energy efficiency. But don't stop there. You can also update the surrounding features by installing a new porch light, painting your trim, and peppering in some potted plants. These quick curb appeal boosts will add major impact without involving major renovations.

Superior siding

If the structure's exterior is showing its age, updating the walls can dramatically improve both cosmetics and value. Consider installing vinyl or fiber-cement siding, two popular options that consistently rank high for cost recovery, landing at 97 and 114 percent, respectively, per a *Journal of Light Construction (JLC)* report. These options are as stylish as they are durable, adding curb appeal while protecting against moisture damage and weather-related wear and tear.

Meanwhile, one of the best updates you can make may be one of the most overlooked. Installing a new garage door significantly improves your home's appearance from the street, and it can also recoup a surprising amount of its cost when it's time to sell. According to the *JLC*, homeowners typically can see a whopping 268 percent ROI on replacing this feature. To maximize buyer appeal and value, select a door that complements your home's architecture and features modern touches like insulated panels and smart door openers.



Minor kitchen and bathroom updates

You don't have to gut your kitchen to make it look and feel buyer-ready. In fact, making low-cost upgrades, such as replacing the cabinet fronts, swapping out their hardware, and upgrading appliances, can often yield a better return than conducting a full overhaul. These improvements can yield around 113 percent ROI, per the JLC, depending on the materials used and the visual quality of the results. What type of kitchen will make buyers do a double take? Look to craft a clean-looking, function-forward space with neutral finishes and quality materials. To achieve such an ambience, focus on making the cosmetic updates that will bring your space up to date without blowing your budget.

As with the kitchen, conducting a full bath remodel may not always be necessary, as it likely won't recoup a significant portion of the costs. To maximize your ROI in these spaces, plan for midrange upgrades focused on key features like the vanity, toilet, and tub. Enhance these elements, and you can make them feel more modern and functional while also recouping up to 80 percent of the costs. For bonus value, replace any worn tile or grout as well.



Attic insulation

This may not be the most glamorous project, but adding new insulation in the attic (or replacing the current coating) is a stellar performer in terms of ROI, often rewarding the full investment amount. It's also a relatively inexpensive upgrade that offers ample long-term benefits, particularly in regions that experience extremely high or low temperatures. This can help improve energy efficiency, reduce your utility bills, and appeal to cost-saving and eco-conscious buyers alike.

Crowd-pleasing paint

One of the most reliable ways to boost your home's value is also thankfully one of the most affordable. Brushing on fresh coats of paint in neutral colors inside and out can instantly brighten up your spaces, creating a clean, modern, and move-in-ready look. Even better, these upgrades offer an average ROI of 107 percent, per Angi. Prioritize covering any bold color choices first, then shift to focus on touching up high-traffic areas like the living room, kitchen, and hallway, where signs of damage like scuff marks frequently appear.

While each of these updates tends to offer appealing returns, there is no one-size-fits-all solution for every American home. Before starting any household projects, especially high-cost ones, consider factors unique to you and your property, including your timeline, budget, and local market conditions. You might even benefit from sharing your priorities with a real estate agent or contractor.

With a little forethought and planning, you can execute the projects with the greatest impact—work that could pay you dividends. After all, even if you aren't selling now, investing in greater homebuyer allure can pay off once that day comes.





WEEKEND CITIES OF THE WORLD

THE MOST APPEALING WEEKEND DESTINATIONS TODAY OFFER MORE THAN BEAUTIFUL VIEWS AND MEMORABLE MEALS. SOME PLACES ARE MADE FOR A QUICK CHANGE OF SCENERY. OTHERS HAVE A WAY OF TURNING A SHORT ESCAPE INTO A LONG-TERM DREAM. MANY OF THESE LOCATIONS ALSO PRESENT REAL POTENTIAL FOR SECOND-HOME OWNERSHIP. WHETHER IT'S A HISTORIC CAPITAL NEAR THE SEA, A MOUNTAIN RETREAT WITH FOUR-SEASON APPEAL, OR A COASTAL TOWN FULL OF TIMELESS CHARM, THEY ALWAYS SEEM TO WELCOME YOU BACK.



Here, we explore some places around the world that you'll want to visit again and again—or even buy a property at.



MARBELLA, SOUTHERN SPAIN

Marbella has long been associated with sunshine, style, and international living, and its appeal continues to grow. It's also popular with global investors. Forty percent of buyers were foreign in 2025, underscoring its position as one of Europe's most globally minded weekend-resort and second-home markets.

This city offers the kind of weekend lifestyle many people dream about: beautiful beaches, world-

class golf, refined dining, and a polished yet relaxed atmosphere. It is glamorous without feeling out of reach, making it attractive to both vacationers and serious buyers. For those considering a second home, Marbella offers a highly desirable Mediterranean lifestyle—one built around ease, outdoor living, and an international community. It is the kind of place where a long weekend can quickly become a standing holiday tradition.

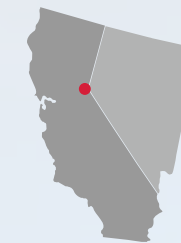


ATHENS, GREECE

Athens continues to attract international attention, not only for its history and culture but also for its growing real estate appeal. In 2025, foreign buyers accounted for nearly 40 percent of purchasers, reflecting the city's strong global draw. As a capital city with active markets, Athens offers a rare mix of cosmopolitan energy and coastal lifestyle.

That balance is what makes it such a repeatable

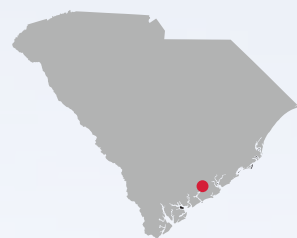
weekend (and holiday) destination. Visitors can spend mornings surrounded by ancient landmarks, afternoons by the ocean, and evenings enjoying a vibrant dining and cultural scene. Athens feels layered and alive, thanks to neighborhoods that blend tradition and modern living in a way that is both inspiring and accessible. It's easy to arrive for a few days and leave imagining what it might mean to own a place there.



LAKE TAHOE, CALIFORNIA AND NEVADA, US

Lake Tahoe remains one of the most compelling second-home destinations in the United States. Its appeal begins with access: Reno airport makes flying in easy, while its drivability from San Francisco adds to its convenience for quick getaways.

What sets it apart, though, is its year-round versatility. In winter, Tahoe offers skiing, snow-covered peaks, and the cozy pleasures of mountain life. In summer, the lake becomes the centerpiece with boating, hiking, and long days spent outdoors. This four-season lifestyle has helped make the cross-state attraction a major hub for weekend escapes and second-home ownership. Buyers are drawn to the idea of a home that serves as both an adventure base and a retreat depending on the time of year. Few destinations deliver that balance as naturally as Lake Tahoe.



CHARLESTON, SOUTH CAROLINA, US

Charleston offers a different kind of getaway—one shaped by history, architecture, and unmistakable Southern charm. Its walkable streets, coastal setting, and celebrated culinary scene make it ideal for long weekends that feel both relaxed and richly layered.

There is an ease to Charleston that resonates with visitors. Time seems to slow down there, whether you are strolling past historic homes, dining on a shaded patio, or spending an afternoon at nearby beaches or the iconic Intracoastal Waterway. That enduring appeal also makes it a natural fit for second-home buyers. For those seeking a destination with character, warmth, and a strong sense of place, it offers lasting value beyond the weekend itself.



BAR HARBOR, MAINE, US

If you're drawn to natural beauty and a quieter pace, Bar Harbor delivers a deeply restorative escape. Set along the coast of Maine near Acadia National Park, it offers dramatic scenery, ocean air, and a sense of calm that feels increasingly rare.

Bar Harbor is well-suited to long weekends centered on simplicity: mornings by the

water, afternoons on the trails, and evenings taking in the landscape. Its charm is understated but powerful. For prospective second-home buyers, that is part of the attraction. Bar Harbor offers an authentic retreat, one that feels removed from daily noise without sacrificing beauty or connection. It is the kind of place that stays with you long after the trip ends.

The best weekend destinations are the ones that make you want to return. The exceptional ones make you wonder whether returning as a homeowner might be possible. From Athens and Marbella to Lake Tahoe, Charleston, and Bar Harbor, these locales combine escape, lifestyle, and long-term appeal.

Reach out today to be connected with top local real estate professionals in each of these markets—and many more—through the global network Leading Real Estate Companies of the World®.

A Charming COTTAGE MAKEOVER

Melanie Giordano, a principal with award-winning BarnesVanze Architects, discusses how she transformed an outdated and dilapidated Maryland lake house into a stunning summer retreat.

Interview with **MELANIE GIORDANO**
Written by **MATTHEW BRADY**
Photography by **ANICE HOACHLANDER**



Tell us about your role at BarnesVanze:

I have been working here since 1991 and am one of six principals at the office. We're located in the Washington, DC neighborhood of Georgetown, and we have about two dozen architects. We are a full-service firm that does most of our work in the DC metropolitan area but has projects all over the country. We primarily do residential work, including a lot of historic renovations.

This home is located on Gibson Island. Would you tell us more about the area?

It's a private island on the western shore of the Chesapeake Bay near Annapolis. There are about two hundred homes there, and it's absolutely beautiful. You'll find a lot of older houses, many of which, like this one, have been renovated or rebuilt, as well as a lot of new construction.

How much of it did you renovate? Was it basically a gut job?

These clients already had a smaller home on the island that they renovated, but it wasn't a waterfront property. When this house went on the market, they fell in love with it because of its wooded setting by the island's lake. We initially thought that we'd just renovate the house, but that wasn't feasible because of its condition. So, we decided to keep the foundation and rebuild the upper structures, designing a home that would fit within the footprint of the original while adding a new garage wing on the side with two guest bedrooms above it. Perhaps most importantly, the original layout didn't take advantage of the views. It didn't have enough windows, and it didn't open up to the water. We really focused on that with the new plan.



IT DIDN'T HAVE ENOUGH WINDOWS, AND IT DIDN'T OPEN UP TO THE WATER. WE REALLY FOCUSED ON THAT WITH THE NEW PLAN.



Do all the rooms in the house end up having a water view or only certain ones?

The living room and kitchen are in the back of the house, offering views of the lake and opening to a large deck and screened porch, creating an indoor/outdoor transition. There's also a walkout basement with an exit to the back, as well as a path from the backyard to the lakefront. So they now have that transition from the upper level to the lower level and then to the water. In contrast, the dining room faces the beautiful, wooded area at the front of the property, but it's primarily used at night, so that quieter setting works.

We also constructed low walls throughout the home to separate the rooms and maintain a sense of informality and openness while also keeping the sightlines of the water. For example, the walls allow both the kitchen and one side of the dining room to open to the hallway on the interior yet also let people see through the house.

The living room has large windows and abundant light. Would you discuss your thought process for that space?

The whole room was designed around its tremendous view and fireplace, with the goal of it being more than just a living room. We wanted it to be a space you don't just go to but where you want to spend all your time. The high ceiling was also a priority in designing this space because it gives you a sense of drama, especially considering the scenery. All in all, its abundant light is perfect for the setting, giving off a great room feel.

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There’s also a luxurious main-floor bedroom. Is that the master? Does it have two sections?

It’s basically two adjacent rooms: a sitting room/ bedroom on one side and the bathroom on the other side, but it feels like one room because of the open, low walls. That layout allows the sitting room, which is more toward the middle, to get views and more light.

This is probably the nicest space in the home because it has views on two sides: one of the lake and one of the trees. Also, being on the first floor makes it very livable as an aging-in-place house down the road.

The kitchen is quite impressive. Is it the central hub of the home?

Definitely. The wife is an avid cook and wanted top-of-the-line appliances, so we created a very functional kitchen. It has two sinks, pantry storage, custom-made cabinets, a huge island with additional refrigeration in its drawers, and both an induction oven and a regular gas range.

In addition, the windowed corner, where the breakfast table is, provides views of the outside and opens to the deck, where there’s an outdoor kitchen. On top of it all, she chose a great color, an apple green, and the backsplash and checkerboard floor both feature beautiful stone.

How did you make the ceilings stand out throughout the house?

A ceiling is an opportunity to define a room; that level of detail is especially common in cottages like this. So, we were thoughtful about how the ceilings were designed. For instance, those above the kitchen and dining room have beams and the master bedroom has a simpler, paneled ceiling.



Earlier, you mentioned the front of the house, which has a comforting country vibe. What informed your choices for this area?

The home sits on a deep, tree-filled, two-and-a-half-acre lot with a long driveway, so the idea was to create a front porch that clearly welcomes guests. It’s very peaceful, a place where you can sit on rocking chairs and look at a woodsy landscape. It also has a small courtyard, which probably gets the most use of anything on that side. Overall, the space is charming while adding nice scale to bring this big house down and make it feel friendlier and comfortable.

Was durability a primary consideration when choosing the exterior materials?

That’s a good question. From an aesthetic point of view, we like the look of board and batten for this cottage style. It is also more durable because instead of wooden boards, we use cement board. As a result, it’s lower maintenance.

Your website says that BarnesVanze emphasizes beauty and authenticity. How do you believe this home epitomizes that?

The house’s style is authentic, especially how it fits into and connects with the landscape. I think the project was very successful in that way. And by keeping the spaces informal with less wall space, we created a sense of openness that lets beauty permeate throughout the home.

For more info, visit barnesvanze.com

THE MAGIC OF **WALL MILLWORK**

Written by
ANDRE RIOS

The walls of your home are more than just structural dividers. They're canvases that are just asking to depict your family's character. The opportunities for design go well beyond framed art and patterned wallpaper, though. Decorative wall paneling has seen a revival in recent years, and this variety of millwork offers you nearly endless ways to add architectural texture and personality to your interiors, even with a budget-friendly DIY approach.





NICKEL GAP

Although shiplap is a well-known darling of rustic design, this welcome alternative offers a more modern twist. Nickel gap features a uniform, nickel-width space between boards, providing clean, defined shadow lines that suit many home styles. Because of its prominent texture, it's especially effective for adding interest to minimalist environments that focus on simplicity over heavy decorating.

BEST FOR

Accent walls, especially behind a fireplace or bed, or entire rooms for a cozy vibe.

TIP

When installed horizontally, nickel gap can make a room appear wider.



BEADBOARD

This is nickel gap's more elaborate sibling, consisting of narrow vertical planks separated by small, raised ridges: the beading. Its traditional appeal makes it suitable for cottage and country styles, but painting it a deep color like hunter green or navy blue gives it a modern edge. Best of all, it is often sold in affordable sheets that you can easily install yourself.

BEST FOR

Wainscoting, especially in dining areas and bathrooms.

TIP

Beadboard's long, thin lines subtly draw the eye upward, making ceilings appear higher.



BOARD AND BATTEN

For a high-end beachy look, consider this paneling style that uses bold trim and molding to craft statement-making patterns. Board-and-batten millwork adds graphic depth using alternating wide boards and narrow vertical strips, called battens, placed over the seams. It's bold yet simple and perfect for crafting the ever-popular Cape Cod aesthetic. However, it's also versatile enough to fit most design schemes.

BEST FOR

Entryways, staircases, and tall walls. You can choose to install it as wainscoting or run it floor-to-ceiling for striking drama.

TIP

Paint the board and batten the same color as the rest of the wall to ensure that the texture remains the star.



RAISED-PANEL MOLDING

If you crave a classic, luxurious look reminiscent of historic Parisian flats, here is your answer. This style involves applying rectangular frames using thin trim directly onto the wall alongside intricate floral detailing. Because it's more old-fashioned and elaborate than simple board and batten, you'll need to design it with restraint for a custom, character-forward look without creating clutter.

BEST FOR

Formal dining rooms, primary bedrooms, and dens.

TIP

For a more modern spin, use thin, flat panels and ditch the ornate, raised trim.



WOODEN SLATS

To lean into minimalist design, such as Scandinavian, try this paneling style that focuses on dimension and alluring texture. Take, for instance, sleek and narrow wooden slats, which are often backed by sound-dampening felt. Among the hottest trends, this feature provides visual interest while subtly nodding to nature.

BEST FOR

Home offices, media walls, or behind a sofa in a living room.

TIP

Due to their thin, long, vertical lines, these panels can make a wall appear much larger.



3D MDF PANELING

For a truly unique focal point, consider using prefabricated 3D panels made from medium-density fiberboard (MDF). These panels offer striking geometric or wave patterns that pop off the wall, transforming it into art. They're easy to install and affordable compared to other options, such as wooden paneling or wallpaper.

BEST FOR

Living rooms, powder rooms, and entryways.

TIP

Since these panels are so eye-catching, you can apply MDF just about anywhere you would hang art.

Millwork varieties like these don't just add personality to your home; they also make an affordable, value-adding impact. With the right style, you can go beyond simple paint jobs and transform just about any ordinary room with a rich architectural soul that's perfectly suited to your family.

THE BENEFITS OF LOW-IMPACT EXERCISE

Written by ALEXA BRICKER



For the past few years, HIIT (high-intensity interval training) has dominated the fitness world. HIIT is a specific type of workout characterized by quick, high-intensity movements followed by short periods of rest, repeated back to back. And while it can be hugely effective at burning calories and increasing heart rate, the sheer amount of strain it can place on joints and the overall force of movements can make it challenging for some people.

However, low-impact exercise can provide similar health benefits to those associated with HIIT but with less force put on the body. Low-impact workouts can be a great option for older adults, individuals with joint problems, people recovering from injuries, or those just starting out on their fitness journeys. Essentially, low-impact exercise is beneficial for everyone, and you should consider making it a part of your health-and-wellness routine.

Read on to learn what specific kinds of health benefits a low-impact workout provides, and check out some exercises to get you started.

WHO SHOULD TRY IT?

As mentioned earlier, anyone can benefit from incorporating low-impact workouts into their routine. But there are certain groups of people who will find a low-impact workout is their only exercise option. If you fall into this category, you should know that there are still varying degrees of intensity when it comes to low-impact fitness, and you can decide what level is right for you.

Seniors

The CDC recommends that adults sixty-five and older get at least 150 minutes of moderate exercise every week; this is aerobic exercise, meaning the exercises you perform must increase your heart rate and respiration. Low-impact workouts, such as cycling, walking, or yoga, can still get the blood pumping and provide tremendous cardiovascular benefit when performed regularly. Programs such as SilverSneakers



are aimed at helping seniors stay fit and healthy through exercise, and SilverSneakers provides resources for virtual and in-person classes you can attend—sometimes at no cost.

People with joint pain/arthritis

When it comes to HIIT, one of the biggest concerns of older adults is the strain it can place on bones and joints. However, these health concerns are more common than you might think and affect a far larger portion of the population than just the elderly. If you are worried about the strain of a high-impact workout but you are physically able to perform moderate- to high-intensity aerobic activities, low-impact workouts such as a dance class, Pilates, and swimming are great for increasing heart rate significantly without the jumping or running required in HIIT.

Fitness newbies

If you're looking to improve your physical fitness but haven't established a set routine yet, try incorporating three to five low-impact exercise days into your week. You can start with a thirty-minute walk each day and then gradually increase or rotate in other low-impact exercises like rowing, yoga, or no-jumping aerobics. Once you have established a pattern and have found the types of exercises you're comfortable with, you can experiment with other forms of exercise.

WHY TRY IT?

The health benefits of low-impact workouts are numerous, and they're arguably more sustainable than HIIT or other forms of intense exercise. Even seasoned athletes can reap the benefits of including low-impact exercises in their routines. Low-impact training can help prevent muscle



and joint strain from too many back-to-back high-impact workouts while providing the level of aerobic activity necessary for good health.

Low-impact cardio activities like walking and biking are incredibly beneficial for your cardiovascular system. Exercises like these increase heart rate while putting very little to no strain on joints, so you can go at your own pace. They can also be performed as a social activity, offering even more benefits. And it's not just your heart and lungs that stand to gain from frequent low-impact exercising; your mind can benefit, too. That's because all forms of low-impact cardio can give you a boost of endorphins and a subsequent euphoric boost to your mood, much like the one that runners experience.

One of the most important elements of low-impact exercise is that it's sustainable for your body. Because they are so low-impact, these types of exercises can generally be performed for longer periods of time and more frequently, making it easier for you to achieve maximum health benefits. They can also help you slowly build your strength over time, which will allow you to eventually incorporate more high-intensity exercises into your routine.

HOW TO GET STARTED

The aforementioned low-impact exercises are a great place to start. However, there are a number of weight-training and other cardio-based activities that qualify as low-impact as well, and you can use them to diversify your routine.



Stationary lunges

Jumping lunges are a common type of HIIT exercise, but stationary lunges remove the impact of coming down on your knees. To perform them, stand with one leg in front of you and one leg behind you, about shoulder-width apart. Bend at your knees until the knee of your back leg is nearly touching the floor, and then stand to straighten both legs. Repeat with the other leg.



Body-weight squats

Strong legs and glutes can be beneficial for helping you perform a number of other low-impact exercises, and body-weight squats are a great way to build your leg and glute strength. With your feet hip-width apart, slowly bend at your knees, being mindful that your weight is in your heels and your knees don't extend past your toes. Straighten your legs, and stand up, squeezing your glutes as you lift.



Modified jumping jacks

Traditional jumping jacks are a relatively low-impact exercise. However, even slight jumping can put stress on joints if performed for an extended period of time. Here's a variation to consider. Start by standing with your feet slightly apart and your arms at your sides. Step one foot out to the side at a time, simultaneously extending your arms above your head and moving them back down as you bring your leg back in. Repeat with the other leg.



Standing crunches

A strong core is key to a strong body, but if performing crunches on the floor hurts your back, this is another option you can try. Stand with your feet hip-width apart and your hands on the back of your head with your elbows out. Lift one knee upward, and move your opposite elbow to meet your knee. Repeat on the other side.

Whether you want to get started on your exercise journey, raise your heart rate without sacrificing your joints, or add a little variety and stability to your current routine, low-impact exercises are a great way to do it.

**Remember, if you're starting any new wellness routine, consult your doctor first.*



THE RISE OF THE GLOBAL HOMEBUYER

TODAY'S HOMEBUYER EVALUATES REAL ESTATE THE WAY THEY EVALUATE EVERYTHING ELSE THAT SHAPES THEIR LIVES: BY THE QUALITY OF THE EXPERIENCE IT DELIVERS. CAN I WALK SOMEWHERE WORTH WALKING TO? CAN I CONNECT, ENTERTAIN, RAISE A FAMILY, AND FLOURISH HERE? CAN THIS PLACE SUPPORT HOW I ACTUALLY WANT TO LIVE?

A new definition of location

Consumer spending on experiences has grown significantly over time, while spending on goods has become less central for many consumers. That shift is happening in real estate as well.

For decades, the most desirable residential home communities have been clustered around the most powerful employers, social circles, and legacy markets. But affluent buyers are increasingly approaching geography with more flexibility. They are no longer only buying into an address. They are buying into an everyday

experience, and they are willing to cross borders to find it.

Buyers are asking whether the location supports the life they want to live. Access to health care, green space, dining, wellness, culture, and convenience now plays a larger role in what makes a place desirable. The address still matters, but it is no longer the whole story.

The appeal of buying abroad

For many consumers, buying abroad is about more than owning a home in another country. It is about expanding lifestyle options.



That international mindset is especially strong among younger affluent generations. According to research recently conducted by Leading Real Estate Companies of the World® in partnership with the Center for Generational Kinetics, 59 percent of younger millennials are interested in purchasing a luxury home in another country over the next five years, compared to 48 percent of older millennials, 46 percent of Gen X, and just 23 percent of baby boomers. In other words, the people who will shape the next era of luxury housing are also the ones most open to living and investing globally.

Some buyers want a beachfront retreat or a historic city apartment. Others are drawn to mountain destinations, countryside escapes, or tax-friendly markets that offer strong lifestyle value. Many are looking for a place that can serve multiple purposes: a seasonal residence, a future retirement option, a gathering place for family, or an asset that may also generate rental income.

In short, through purchasing property, they are setting up for a different kind of daily life.

Start with your real goal

If you are considering buying abroad, begin by defining your purpose clearly. Are you doing so for vacations, investment, future relocation, retirement, or some combination of all four?

That answer should shape everything that follows. A property that works beautifully as a short-term rental may not be ideal for long stays, and a dream retirement destination may not suit frequent family travel. The clearer you are about your goal, the better your decisions will be.

Look beyond the home itself

When evaluating an international property, think past the front door. Consider airport connectivity, safety, infrastructure, access to health care, and whether the destination is vibrant year-round or highly seasonal. If children or grandchildren might use the home, schools and family-friendly amenities may matter as well.

In addition to being attractive on arrival, the right property should support how you plan to live there over time.



Know the local statutes

Buying abroad also requires careful planning. Real estate laws, taxes, financing options, inheritance rules, and foreign ownership restrictions can vary widely from country to country. In some places, obtaining property does not give you residency rights. In others, rental regulations or transaction costs may significantly affect the value of the purchase.

This is why local expertise is essential. Buyers should work with real estate professionals, attorneys, and tax advisors who understand the market and can guide them through due diligence.

A new way of thinking about home

The rise of the global homebuyer is about more than international aspiration.

It reflects a broader change in how consumers think about home itself. It can be a sanctuary, an investment, a gathering place, and a lifestyle platform all at once.

For a growing share of purchasers, the best address is no longer simply the one everyone recognizes. It is the one that delivers the life they actually want—wherever it is in the world.



RETHINKING RETIREMENT

Written by
ANDRE RIOS



Common retirement strategies like 401(k) or IRA accounts are designed to help individuals build their funds while enjoying possible advantages, such as tax savings and employer matching. But they aren't the only tools you can use to prepare for your future years of freedom and relaxation. Whether you are a young professional looking ahead or have your retirement date in sight, check out these alternative strategies for planning your nest egg.

LIFE INSURANCE

While life insurance's primary purpose may be to help cover unpredictable expenses in the event of your passing, certain policies offer wealth accumulation and distribution benefits as well. For example, properly structured permanent cash-value life insurance can increase in value over time, and you can withdraw or borrow against this value after retirement. This makes such a policy valuable to a diversified portfolio. Additional benefits of these plans may include tax-free growth, a lack of repayment terms, and free access to your capital. Consider speaking with an insurance professional about your available options and how you could potentially take advantage of these pluses to boost your retirement funds.

REAL ESTATE INVESTMENTS

Investing in "hard assets" (ones that can't easily be converted into cash) such as real estate can be another excellent way to generate money for retirement. However, you must be able to put in significant funds up front and

have the patience to wait for the property to appreciate. This strategy also requires expertise to navigate the market wisely, build a lucrative portfolio, and overcome potential challenges like property upkeep and capital gains taxes. If you're interested in pursuing this path, it may be best to go the route of a real estate investment trust or fund; a financial professional can help you manage these assets effectively.

ANNUITIES

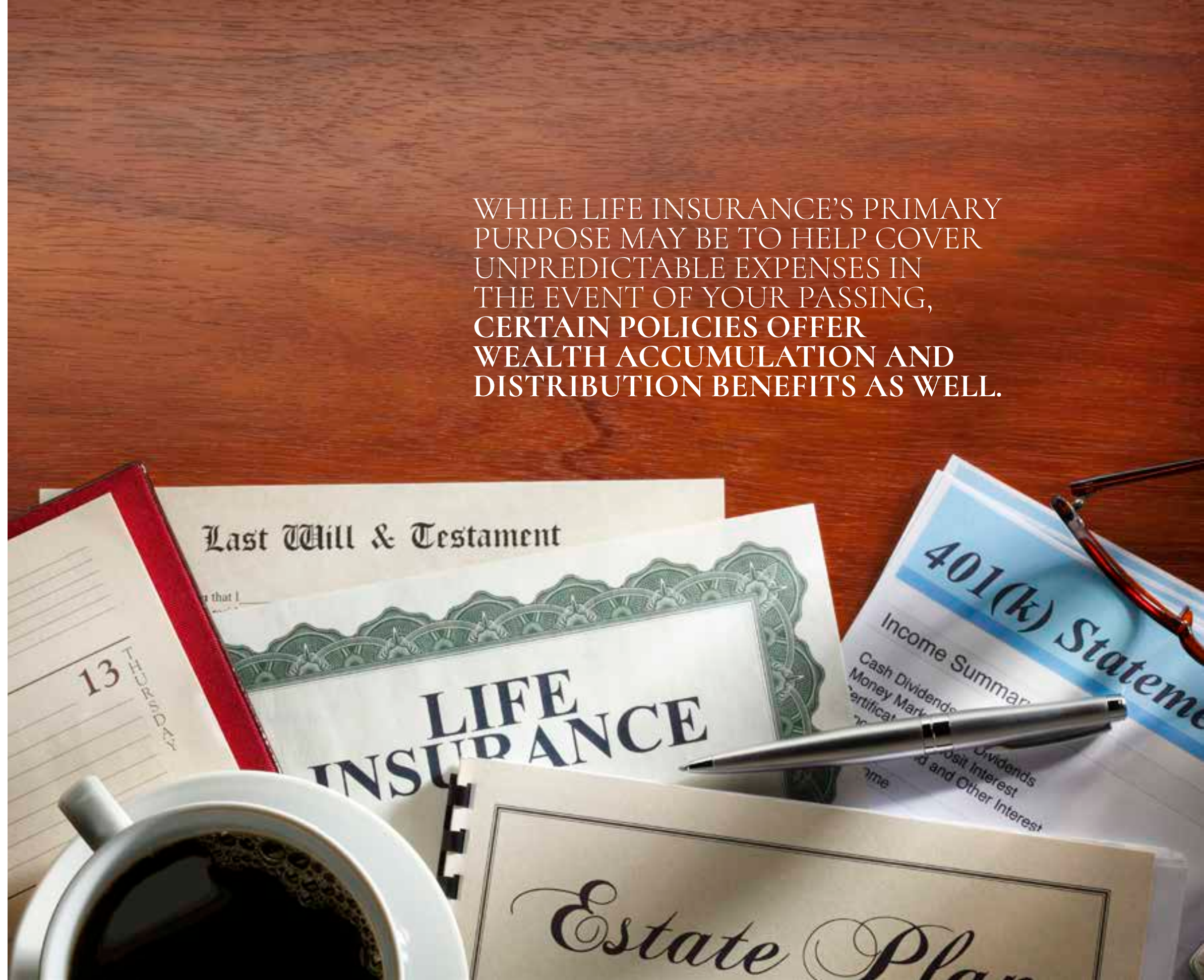
This financial contract involves making lump-sum or periodic investments with an insurance company in exchange for future payments. With the guidance of a financial and/or insurance professional, you can structure a plan that helps you keep up with demanding medical costs, resists inflation, and more. There are various ways to structure an annuity, each of which may have certain limitations, so you should discuss these plans with a professional before entering into a contract. Doing so can help ensure that you're making an informed decision and may help you reap more benefits in the future.

A DIVERSIFIED PORTFOLIO

Among the most prudent retirement approaches is establishing a portfolio that balances potentially lucrative ventures with potentially lower risk options such as high-yield savings accounts. If you work with a financial professional, you can devise personalized strategies that reduce risk but still provide growth opportunities. This individualized approach may help you arrive at the most appropriate strategy for your needs.

There's nothing wrong with simple, straightforward options like 401(k)s. After all, these common employee-sponsored offerings are typically the foundations of many Americans' retirement strategies. However, a willingness to explore different investment options, particularly ones you may be unfamiliar with, may also yield a healthy nest egg, one you can confidently depend on.

WHILE LIFE INSURANCE'S PRIMARY PURPOSE MAY BE TO HELP COVER UNPREDICTABLE EXPENSES IN THE EVENT OF YOUR PASSING, CERTAIN POLICIES OFFER WEALTH ACCUMULATION AND DISTRIBUTION BENEFITS AS WELL.



COMBATING COMMON TOXINS *in your home*

Written by ANDRE RIOS

Maintaining a healthy home for you, your family, and your pets goes beyond your weekly chores. With colder weather approaching, now's an ideal time to eliminate common toxins that can impact indoor air quality. These are some of the most important steps you can take to identify risks and detoxify your home.



Inspect your sensors

Though carbon monoxide detectors are standard-issue in most homes, it's important to test these sensors frequently to ensure their efficacy. Check the manufacturer's guide that came with each of your devices for product-specific instructions, but in the likely chance that they have disappeared, here are some general steps to take:

- 1 Testing one detector at a time, start by dusting off the outside of the detector to improve airflow through its grates.
- 2 Ask one family member—or a visitor if you live alone—to stand in the room farthest from the device and listen for the alarm.
- 3 Identify the test button on the device. Press and hold it until a very loud alarm sounds. If the sound is soft or short or your assistant can't hear it, change the battery.
- 4 Repeat step two if you replaced the battery. If the alarm still isn't working properly, replace the device.
- 5 Write up a log, and list the date that you tested each sensor and updated its battery. Post the log in your laundry room or garage so you can refer to it in the future.
- 6 Check the date you purchased your home and each sensor in it. Most home sensors have a life span of around ten years. Replace all expired products, then note it in your log.

Install more comprehensive sensors

While inspecting your current sensors can keep your family safe from smoke and carbon dioxide, there are other airborne



toxins you should test for. Unfortunately, advanced sensors that detect other substances rarely come preinstalled in new homes, so you'll have to determine which ones you need for yours. For instance, if you have natural gas or propane-powered appliances, you should purchase and install gas-leak monitors. Many indoor air-quality monitors can also identify a variety of home pollutants, from common dust to airborne volatile organic compounds (VOCs).

Test for radon

A common misperception persists that radon—an odorless, invisible radioactive gas created by natural processes in rocks, soil, and groundwater—is only a risk in homes with basements or near construction sites. However, according to the CDC, it is the second-leading cause of lung cancer after smoking, making radon testing essential for any home. Check your levels by purchasing an at-home test kit or having a professional do the testing, and contact your state's health department for more details about radon in your area.

Say no to new chemicals

Other toxins, from airborne plastic particles to formaldehyde, are unfortunately common in household products like air fresheners, cleaning products, and pet care products. To become a conscious consumer, do some research about the products you use before you buy them. A great resource is the EPA website, which has a convenient product directory that can help you make these assessments. Search for Safer Choice on the site to find air fresheners, batteries, soaps, carpet cleaners, and other goods that are safer for you and your loved ones to use. In doing so, you can reduce your exposure to dangerous chemicals like mercury and VOCs—and have peace of mind knowing that you and your family are living in a healthier home.

For more info, visit [epa.gov](https://www.epa.gov)



HOW TO CHOOSE THE RIGHT REAL ESTATE AGENT

Selecting a real estate agent is one of the most important decisions you'll make when buying or selling a home. The right partner not only simplifies the process but also can significantly impact your results. Here are five top factors to consider.

1/ Look for a full-time agent

Real estate is a fast-moving industry, and a dedicated professional will have the availability, focus, and up-to-date knowledge needed to guide you effectively.

2/ Prioritize an established local market leader

An agent connected to a firm with deep roots in your community brings valuable insight on pricing trends, neighborhood dynamics, and buyer behavior. A locally or regionally branded firm is more likely to give you a competitive edge.

3/ Evaluate their marketing capabilities

Comprehensive property marketing is essential for maximum exposure. The right agent will leverage professional photography, digital campaigns, targeted outreach, and detailed neighborhood insights to attract qualified buyers.

4/ Don't overlook the importance of national and global connections

An agent with access to a powerful real estate network can expand your reach far beyond the local market, connecting you with a broader pool of potential buyers and sellers. They can also introduce you to top professionals in other markets if you have real estate needs elsewhere.

5/ Consider their range of services

A strong agent offers complete support throughout the transaction, including access to financing resources, transaction management, and specialized tools tailored to your property.

By choosing an agent who excels in these five areas, you can position yourself for a smoother experience and a more successful outcome.



For all that you put into your home,
YOU DESERVE TO GET THE
most **OUT.**



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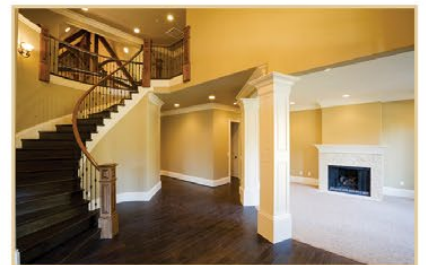
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