Compliments of Stacey Shanner

# Good to Be HONE



Stacey Shanner Direct: (866) 458-4226



The Shanner Group 1100 First Avenue Suite 200 King Of Prussia, PA 19406

# STRONGER together



#### Front of Tear Out Card 1



#### For the salad

1 beet, diced

1 tbsp. olive oil

1 c. uncooked quinoa

2 c. no-salt-added vegetable stock

4 c. arugula, packed

 $\frac{1}{2}$  c. walnut halves

1 apple, diced (I used Pink Lady)

Salt and pepper, to taste

#### For the vinaigrette

2 tbsp. maple syrup

¼ c. lemon juice, about 1 lemon

Ingredients continued on back



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#### **Back of Tear Out Card 1**

#### Ingredients continued

3 tbsp. olive oil 1 tbsp. Dijon mustard ¼ tsp. pepper

1 clove garlic, minced 1/4 tsp. salt

#### **INSTRUCTIONS:**

- 1. Preheat the oven to 425°F. Line a baking sheet with parchment paper.
- 2. In a medium bowl, toss the beet pieces in olive oil and spread them on the baking sheet. Roast them for 25 to 30 minutes, or until fork tender. Meanwhile, cook the quinoa in the vegetable stock as per package instructions.
- 3. Once the beet pieces are cooked, combine them with the quinoa, arugula, walnuts, apple, salt and pepper together in a large bowl.
- 4. In a separate bowl, whisk the maple syrup, lemon juice, olive oil, garlic, Dijon mustard, salt and pepper together for the maple vinaigrette. Toss the salad with the maple vinaigrette.
- 5. Refrigerate any leftovers in an airtight container for up to 3 days.

Reprinted with permission from The Simple Vegan Kitchen by Lauren McNeill. Page Street Publishing Co. 2023. Photo credit: Toni Zernik.





#### Dear Bill and Judy.

No matter what it means to you or how you define it, one thing is certain: the word home plays an important role in everyone's life. This issue of Good to Be Home highlights a pair of charities helping to make home a special place for those who deserve it most, solutions to help you make your family room more functional, and a guide to creating an effective home-renovation plan.

For folks experiencing hardships, having a comforting place to call home means everything. The two organizations featured in this issue, Cleaning for a Reason and Operation Homefront, are helping to make that a reality for two different groups in need: cancer patients and veterans. Learn more about the tremendous impact this pair of nonprofits are making.

Besides the kitchen, the family room is often one of the most frequently used places in the home. But if the design of yours is working against your family's needs, it can feel less like a cozy hangout spot and more like a storage unit. Inside you'll find easy ways to transform this room into a fun and functional zone the whole family can enjoy.

Making upgrades to your entire home can sound like an intimidating undertaking, but it doesn't have to be. The enclosed guide for simplifying your home renovation can make planning for your project much easier.

How will home play an important role in your life this season? As always, it's a pleasure to send you this magazine.

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Kyle James

With grocery prices higher than ever, it makes sense (and cents) to have a shopping strategy that takes a bite out of your food costs. Expert shopper Kyle James of Rather-Be-Shopping.com offers these money-saving tips.

**Shop on Wednesday:** This is the day many grocery stores discount items that aren't moving. But the sale day may differ, such as Tuesday or Thursday, depending on where you shop. Regularly tracking the prices of your groceries can help you anticipate when these items will be at a lower price.

**Shop alone and satiated:** When you shop on an empty stomach, you're more likely to toss whatever looks good into your cart, especially expensive premade foods, snack items, and candy bars. Shopping with others can make this worse because each person is another potential impulse buyer.

Work the perimeter: The most nutritious foods, such as fruits and veggies, dairy, and unprocessed meats, are usually located on the perimeter of your grocery store, so try to stick to the store's edges when shopping. One exception is seafood, which you should only buy frozen; the "fresh" seafood on ice

has most likely been defrosted and marked up by as much as 40 percent.

Use coupon apps: There are several shopping apps you can use to reduce what you spend on groceries. For instance, Ibotta gives you a cash-back bonus upon signing up and lets you score rebates on generic-brand foods like milk, produce, bread, and eggs. With Shopkick, you can get "kicks" (points) just for shopping at your favorite stores, which you can then redeem for gift cards at popular retailers like Amazon, Walmart, and Starbucks. Other apps you could try include Checkout 51 and Fetch.

Stock up on staples: When nonperishable items like canned goods, rice, pasta, and cereal are on sale, take advantage of the opportunity to fill your pantry. Buy enough of them to last you until they are on sale again, and then purchase more.

Check bulk prices: It's not always cheaper to buy in bulk. Grocery stores sometimes make bulk packages cost more per ounce than the same amount in smaller boxes, so be sure to compare prices before you buy. You can do this by checking the unit prices for the items you're buying—which should be posted on a label or sign close to the product in the store and aim to buy the items with the lowest cost per unit.

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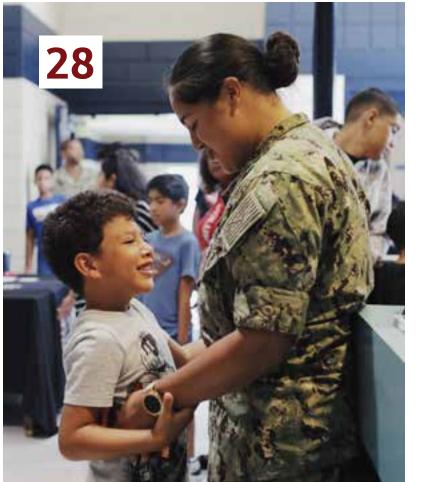
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# table of CONTENTS





#### household management -

- 16 Is Rent-to-Own Right for You?
- 40 A Home Renovation Game Plan

decor

- 04 How to Master Contemporary Style
- 1 The Kindness of Cleaning

home improvement -

- 24 Creating a Functional Living Room
- 36 Combating Toxins in Your Home

food

- 1 Reduce Your Grocery Bill
- 20 Fall in Love with Healthy Eating

landscaping -

- 08 Leaf Removal Alternatives
- 46 Six Ideas for Backyard Privacy

seasonal -

28 Homes for Heroes

issue 16

written by: ANDRE RIOS

**HOW TO MASTER** contemporary style.

Contemporary homes are often at the forefront of revered interior design, and for good reason: they're elegant, refined, and thoughtfully curated. This style is the stuff of impressive home decor publications and top design studios alike. If contemporary features speak to you, learn about its central principles to inspire your decorative choices.

#### What is contemporary design?

This style doesn't necessarily have a distinct look, as rustic and traditional styles do. In fact, contemporary design is changing all the time. As design reviewer Lauren Oster of HGTV.com notes, homes of this style are "able to adapt on the fly to incorporate emerging trends in the design world." In that sense, saying that you want to imitate contemporary design is like saying you want to wear a fashionable outfit; it means something different today than it did a few years ago.

It's this commitment to evolving design that actually makes contemporary style what it is. At the same time, though, some key principles will always remain true for it. No matter what specific trends come and go, the following pillars of contemporary style should persist.



#### **Architecture forward**

Contemporary design doesn't intend to conceal your walls, floors, or windows. Rather, this style promotes ornamenting the architecture that makes your home distinct. Design every room with practical considerations like breezy foot traffic in mind, and orient furniture around architectural focal points such as large windows, an archway, or a fireplace. Try to identify at least one feature in each room that you enjoy, even if it's just a window. Then highlight that feature and make it sing by framing it with decor like long drapes and a cushioned bench.

#### Color conscious -

To create a contemporary home, use color wisely. Design a simple color palette around neutral shades like white and gray, and pepper in warm or cool colors for balance. For instance, if your living room's tan walls are dominating the space, toss in features of a contrasting color like navy blue to help the different visual elements pop. Compatible colors make for interesting design, but you should only implement about five individual colors at most to avoid clashing.









#### **Contrasting yet compatible**

The most impressive contemporary interiors balance not only dark and light colors but also other opposites like old and new. When designing your home, blend furniture and decor that represent current trends with timeless antiques of quality construction. The traditional features will give your space a rich, vintage feel while the modern ones will keep it fresh.

Similarly, contemporary design varies textures and materials to help catch the eye. If you're looking to make style updates, consider which materials are unrepresented. For example, a dining room with a wooden table could benefit from the contrast of a metal light fixture and soft upholstered chairs, while a living room dominated by plush fabric furniture would look pleasant around a stone cocktail table. If something still feels off, continue playing around with your decor until you achieve the balanced, intriguing look you're after.

#### Ahead of the curve

Contemporary interiors don't commit to a specific era in time, so, as time passes, trending decor will cycle to keep up. Make ongoing swaps to keep your home fresh, and check out design stores and publications often to stay up to date on top names for gorgeous home goods, such as Hans J. Wegner (chairs), Maharam (fabrics), and Andromeda (light fixtures). As for impressive statement decor, refer to publications like *Artforum* and *Artnet* to explore trending fine art. You don't have to invest in furniture or decor by specific names, but imitating what's currently in style can all but guarantee your home will feel contemporary and elegant.





Fall is a wonderful season, but it often brings one big nuisance—fallen leaves. Removing them can be time-consuming and rather grueling, especially since you must do it repeatedly over the months it takes them to fall. This year, save yourself the tiring work of raking your entire yard by considering these sustainable alternatives.

#### Mulch your leaves

When left in large quantities, leaves can be detrimental to your lawn's health since they can prevent your soil from receiving oxygen and sunlight. To effectively rid yourself of them, use your lawn mower to mulch them, creating a broken-down material that will provide necessary nutrients to your soil.

Many lawn mowers come with a mulching option, but if yours doesn't, you can switch your mower to the highest setting and mulch your leaves that way. Mowing them into your lawn not only benefits your grass and soil but also keeps your lawn tidy for the upcoming seasons and prevents you from having to spend hours raking and bagging. It's important to note, however, that this process works best with a thin layer of leaves; if you mulch too much at once, it may just end up sitting on top of your grass and killing it.

#### Insulate your plants

Piled-up leaves may not be good for your yard, but they can be great for your garden. Leaves provide a layer of protection for your plants' roots, keeping the winter frost at bay and helping to ensure their bounty come spring. However, before insulating your plants, mulch the leaves with your mower since larger pieces can prevent your plants from receiving sufficient water throughout the winter. Once they're shredded, you can place a layer around the base of your plants; for larger plants, create a wire frame that you can then fill with the mulched leaves.

#### **Compost your leaves**

It's estimated that more than ten million tons of yard trimmings end up in landfills each year, preventing the reusable material from, well, being used. That's why it's important to consider composting your leaves this season. Compost piles are a great way to utilize this reusable resource

and reduce your overall waste. Leaves will naturally decompose over an extended period of time, but adding them to a compost pile will speed up the process and provide you with nutrient-rich fertilizer you can use to improve the overall health of your garden. While you can add whole leaves to your compost bin, mulching will help them decompose even faster and allow you to have usable material more quickly.

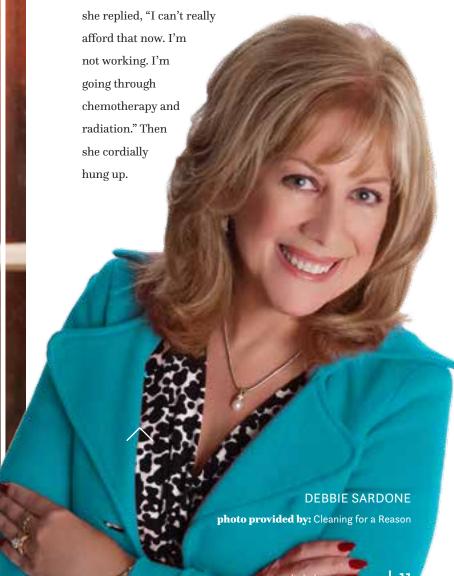
Make leaf removal a little easier for yourself this year by utilizing your yard's great resource to improve the health of both your yard and the planet.

8 GOOD TO BE HOME



ebbie Sardone, founder of the nonprofit
Cleaning for a Reason, discusses how she
discovered the importance of clean homes
to people with cancer and the impact
donating one's services can have on both the giver and
the receiver.

How did you start this venture? Cleaning for a Reason began as a company policy of my first residential cleaning business, Buckets and Bows Maid Service. Around twenty years ago, I was answering phones in my office, and one woman called wanting a quote for cleaning her home. Of course, I told her about our services and prices, and



I remember how that made me feel like it was yesterday. I just sat there and stared at my phone, wondering why I didn't give her the cleaning for free. It's not that I didn't care or couldn't do it. The thought just hadn't crossed my mind.

I met with my staff that same day and told them if this ever happened again, offer the service for free. It was to be a new, immediate company policy, and I didn't even need to be there to OK it—just do it.

#### How did that policy become Cleaning for a

**Reason?** We became more proactive about finding people we could give our services away to. And as I shared what we were doing with other cleaning-business owners, they responded. So many told me that they wanted to do the same in their community but didn't know how to find cancer patients and screen them. I realized I had to turn this into a national nonprofit, which I did in 2006.

I was amazed by how quickly people joined. Seventeen years later, we have over 1,200 cleaning companies throughout the United States and Canada serving patients in their local communities. To date we have served over 50,000 families, 100 percent free, with no strings attached. That's the equivalent of \$16 million in donated cleaning.

#### How have you navigated the choppy waters of

**COVID-19?** In the early days of COVID, I feared that cleaning companies would shut down, but I was amazed at the number that didn't. We're also part of a bigger organization, the International Sanitary Supply Association, which we merged with in 2017. ISSA went to Washington and lobbied for businesses in the cleaning industry to be designated as essential, which helped keep most of us open. We always knew it was an essential part of public health, but we needed the government to recognize it.











I also worried that our cleaning companies, which are all independent, would put a hold on serving patients during the pandemic. Most did not. In fact, many doubled down, knowing that our patients are immunocompromised and needed their services more than ever. I was proud to see how they have stepped up not only during the pandemic but also during the labor shortage. Most are small business owners who may struggle nowadays to have enough employees for their paying clients, yet they still say yes to these free cleanings. Many others are mom-and-pop types who are the sole proprietors and do their own cleaning. All are just giving back a little of what they do and finding a way to do well by doing good.

How does a clean house impact someone battling cancer? I had no idea about its emotional benefits for people whose lives have spun out of control. You have doctor's appointments you have to make, you're limited as to what you can do, and you have outsiders helping you with things you could normally take care of yourself: grocery shopping, watching the kids, or tending to the yard.

For example, one of our employees, Stacey, was originally a patient who connected with Cleaning for a Reason. She has been battling stage 4 breast cancer for several years now. She shared with me that when she was recovering from surgery and going through radiation, just taking a shower was almost an all-day event for her and vacuuming was out of the question. Stacey also said that when her family was able to come home to a clean house despite what Mom was going through, it changed everything. She actually said that it changed her life.

Another woman, Carolyn, wrote to us and said that when she was diagnosed with stage 4 cancer, she had secretly written herself off—she was convinced that she wouldn't beat it. It wasn't until the day she came home to a clean house that she felt back in control of her life for the first time since her diagnosis and had an overwhelming sense that she could beat cancer.

And I remember one cleaning-service owner who told me she lost her sister to cancer, which inspired her to join Cleaning for a Reason. She said that she couldn't wait to start serving patients—and when she does, it's like "vitamins for her soul." For most people, Cleaning for a Reason is so much more than just a clean home.

How does Cleaning for a Reason's example inspire others? I believe it gets the conversation rolling about how many needs aren't being met when someone is sick and fighting for their life, which compels people to help more. It also helps business owners become more aware that there are people in our communities who are suffering and that every one of them, whether they're a repairman or roofer, can make a difference by dedicating time to help. It feels so good when you do good with no strings attached.

We've also found that the patients who've received our service will often ask how they can help once they get better. They say we supported them during their darkest time and want to give back. For example, Stacey spent several years volunteering before becoming an employee.

How do you feel about how far you've come and how many lives you've impacted? You are going to make me cry. [Laughs] I don't get asked this question very often. I never could have predicted that a cleaning company I started out of the trunk of my car to make ends meet would have grown into this national nonprofit serving so many families that really need the help. It's been amazing.

For more info, visit cleaningforareason.org

## IS RENT-TO-OWN

#### written by: BONNIE JOFFE

The concept of rent-to-own is familiar to many people, as this financial arrangement became quite popular after the 2008 market crash. If you're interested in becoming a homeowner but you lack the down payment funds, your debt-to-income ratio is too high, or your credit score isn't high enough to get a loan, this option may be the perfect solution for you.

#### WHAT IS RENT-TO-OWN?

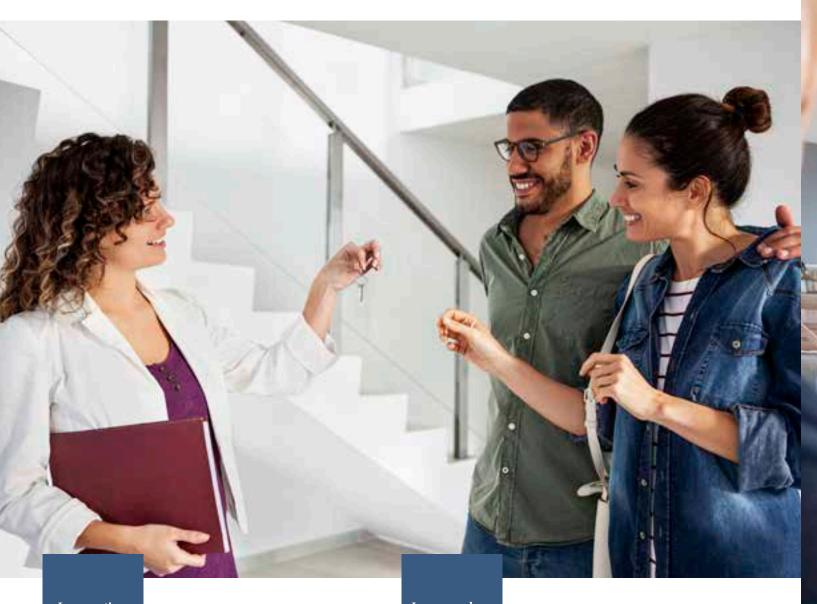
The rent-to-own model is an excellent way to purchase a home if you've been excluded from traditional homebuying because it gives you the exclusive right to buy the house when your lease expires. The process involves renting a property for one to three years, during which a portion of each month's rent goes toward the down payment on the house. In addition, there is a required option fee, typically between 2 percent and 7 percent of the purchase price, that must be paid at the start of the lease but is later credited toward the home's purchase.

#### **HOW DOES IT WORK?**

There are two different kinds of rent-to-own agreements: a lease option and a lease purchase. Each has its upsides and downsides, though ultimately the real estate market conditions at the time of signing will likely dictate which agreement you choose to enter.







Lease option

This arrangement gives you the right—but not the obligation—to purchase the home at the end of the lease. If you decide to follow through with the purchase, a portion of the rent you paid, along with the option fee, will be credited toward your down payment. However, if you no longer want to buy the home at the end of the lease, you can move on with no further ties or repercussions. This arrangement also allows you to negotiate the purchase price with the seller before or at the end of your lease, which is usually based on an appraisal of the home's fair market value.

Lease purchase

Like the lease-option arrangement, a lease-purchase agreement also applies a portion of your rent toward your down payment. With this contract, though, you are obligated to purchase the home when the lease expires. Also, the price of the house is determined up front and written into the contract; therefore, if market conditions worsen and prices fall, you'll still be required to follow through with the purchase at the signed price.







Many people like to fall back on comforting staples in autumn, especially when it comes to what they eat. These healthy recipes from *The Simple Vegan Kitchen* by Lauren McNeill are perfect for anyone looking to add new flavors and more nutrients to their meals this season.

# Beet & Quinoa Salad with maple vinaigrette Serves 2

For me, one of the ways I try to introduce variety is by grabbing a different vegetable or fruit each week that isn't in my typical grocery shop! When I was developing this recipe, beets were my "different" vegetable. While I've had them plenty of times, they aren't part of my weekly rotation. I love the subtle earthiness of beets and how well they pair with this sweet maple vinaigrette and peppery arugula in this salad. This recipe stores well in the fridge, so it's a great prep-ahead option!

#### **Ingredients:**

#### For the salad

- 1 beet, diced (see Recipe Note)
- 1 tablespoon olive oil
- 1 cup uncooked quinoa
- 2 cups no-salt-added vegetable stock
- 4 cups arugula, packed cup
- ½ cup walnut halves
- 1 apple, diced (*I used Pink Lady*)
- Salt and pepper, to taste

#### For the vinaigrette

- 2 tablespoons maple syrup
- ¼ cup lemon juice, about 1 lemon
- 3 tablespoons olive oil
- 1 clove garlic, minced
- 1 tablespoon Dijon mustard
- ¼ teaspoon salt
- ¼ teaspoon pepper

Recipe Note: I didn't bother peeling the beet in this recipe—
I just washed it really well.
If you choose to peel your beet,
I recommend you do this under cool running water and make sure you're wearing an apron!

#### **Instructions:**

- 1. Preheat the oven to 425°F. Line a baking sheet with parchment paper.
- 2. In a medium bowl, toss the beet pieces in olive oil and spread them on the baking sheet. Roast them for 25 to 30 minutes, or until fork tender. Meanwhile, cook the quinoa in the vegetable stock as per package instructions.
- 3. Once the beet pieces are cooked, combine them with the quinoa, arugula, walnuts, apple, salt and pepper together in a large bowl.
- **4.** In a separate bowl, whisk the maple syrup, lemon juice, olive oil, garlic, Dijon mustard, salt and pepper together for the maple vinaigrette. Toss the salad with the maple vinaigrette.
- **5.** Refrigerate any leftovers in an airtight container for up to 3 days.

Serves 3

## one-pan Mushroom Gnocchi

One-pan dishes are a lifesaver when I don't really feel like cooking or doing the dishes (okay, I pretty much never feel like doing the dishes). This One-Pan Mushroom Gnocchi uses mostly pantry staples, meaning it comes together quickly while still being well-balanced. Try out this gnocchi dish when you're craving something easy and nourishing that's still packed with flavor!

#### **Ingredients:**

- 12 ounces cremini mushrooms, sliced
- 4 cloves garlic, minced
- · 2 tablespoons olive oil, divided
- 18 ounces gnocchi
- ½ teaspoon salt, or to taste
- ¼ teaspoon pepper, or to taste

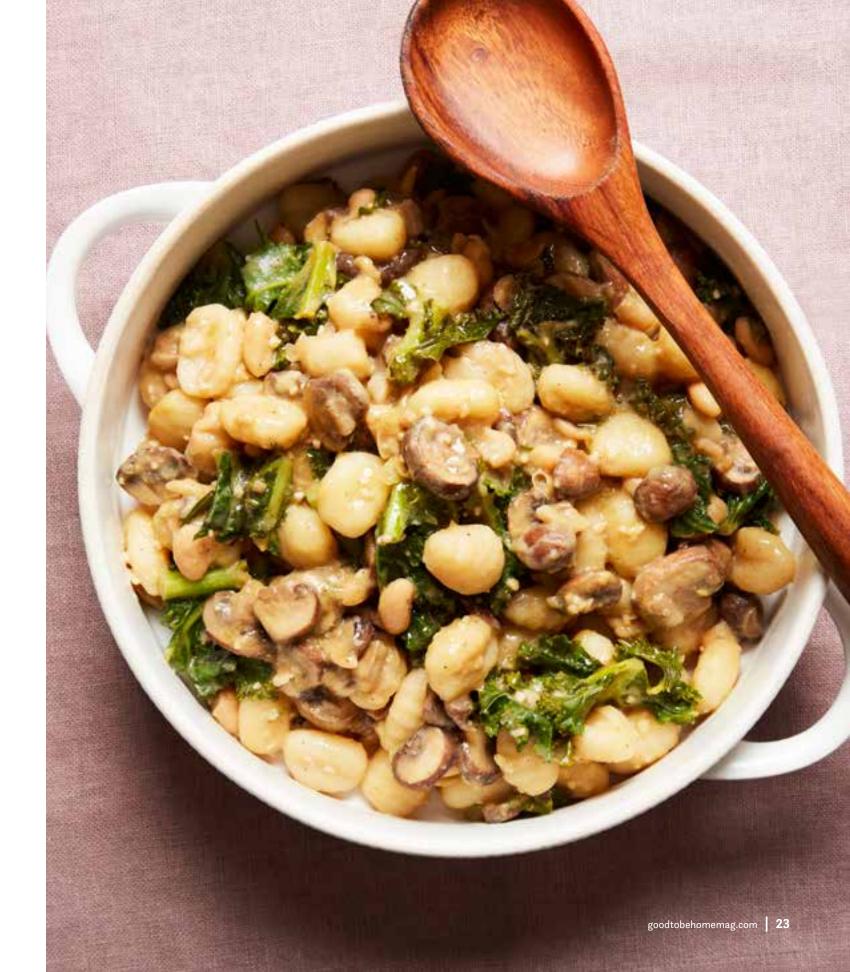
- 1 cup no-salt-added vegetable stock
- ½ (19-ounce) can cannellini beans, drained and rinsed (see Recipe Notes)
- 2 cups thinly sliced kale
- 3 tablespoons nutritional yeast, or to taste
- 2-4 tablespoons lemon juice, ½-1 lemon, to taste

#### **Instructions:**

- 1. In a large pan over medium heat, sauté the mushrooms and garlic in 1 tablespoon of olive oil for 5 to 10 minutes, until the water has released and evaporated from the mushrooms.
- 2. Add the gnocchi, salt, pepper and remaining tablespoon of olive oil to the pan, and sauté for 3 minutes with the lid on. You'll notice that the gnocchi will begin to brown and crisp up.
- 3. Add the vegetable stock and use your spoon to scrape the brown bits from the bottom of the pan. Sauté for an additional 5 minutes with the lid off.
- 4. Add the cannellini beans, kale, nutritional yeast and lemon juice, and sauté for another 3 to 4 minutes, until the kale has wilted.
- **5.** Refrigerate leftovers in an airtight container for up to 4 days.

Recipe Notes: I encourage you to season this gnocchi recipe based on your personal taste preferences. Add more lemon juice for a brighter, tangier flavor, more salt or pepper for more seasoning or more nutritional yeast for a cheesy, savory flavor.

Most grocery stores carry a variety of canned white beans, such as cannellini beans, white navy beans and white beans. Any of these options will work!







# Tips for Creating a written by: BONNIE JOFFE functional Living Room



Over the past few decades, the living room—traditionally a formal area of the home—has shifted in purpose: rather than being a stiff and formal space meant only for hosting company, it's now a functional, contemporary room everyone can enjoy.

Of course, what that looks like isn't the same for everyone. How you use your living room will dictate the layout, furniture, fabrics, and lighting you choose. Is it meant for relaxation, listening to music, reading, or retreating from other distractions? Or is it your primary living space, where your kids can play, your family can watch TV, and you can entertain guests? Whatever your vision, here are some tips for making your living room a practical, comfortable, and family-friendly space.

#### Design to the room's layout

Whether your living room boasts a large, open area or a smaller, more traditional layout, determining its size, scale, upsides, and limitations can help you create a well-proportioned space. For instance, a larger room gives you a lot more possibilities for what you can fill it with and how you can arrange those elements. If you're going to use it as a quiet area, you can add a big, comfy chair, an ottoman for resting your feet, a coffee table or end table for setting down a warm beverage and snacks, and bookshelves for storing your book collection. You could even add a loveseat to round out the room's design.

Conversely, if you have a smaller space, you'll have to be more strategic in your choices. A main living area will likely need ample seating, but a loveseat and modest-sized lounge chair would work better than trying to squeeze in a sectional sofa and multiple recliners. As tempting as it may be otherwise, keeping it to scale will create a more spacious-looking, comfortable room.





#### Factor in ample storage space

Having enough storage space can always be a challenge, especially if you have toys and books galore. Deciding how to store such things efficiently will be essential to the room's functionality. To satisfy your storage needs, consider an armoire or built-in cabinet, which is particularly useful if your space is limited. Such pieces are not only functional but also multipurpose, adding to your room's decor and serving as a place to display family photos and knickknacks.

#### Make it comfortable

Once you've decided on the furniture and layout, consider the kinds of upholstery and fabrics you want to use. Choosing durable, darker-colored, stain-resistant fabrics would be a good choice if the room is your main living space. However, if your goal is to enjoy it as a peaceful retreat, then you can indulge with softer fabrics, even sprinkling in plush pillows and blankets or whatever else will make the space cozy.

If you are looking to make your living room a more functional space, the options are abundant. Implement these tips, and consider perusing websites like Pinterest for more inspiration.

goodtobehomemag.com 27



When designing the layout for your living room, be sure to account for appropriate lighting. If you plan to use this area as a reading room, add a stylish floor lamp or table lamp to set a comforting mood, making it the perfect spot for relaxing with a book. If your living room is your main living area, consider putting in overhead lighting to liven up the room. Another thing to keep in mind is your walls' paint color. Depending on the shade, this can have a dramatic effect on the room's lighting. For instance, painting your walls neutral colors like white or tan will allow light to bounce off them, creating a brighter, more open appearance. In contrast, darker tones will absorb light, giving the room a quieter feel.





er its mission statement, Operation Homefront is a nonprofit dedicated to building "strong, stable, and secure military families so they can thrive—not simply struggle to get by—in the communities that they've worked so hard to protect."

Gracie Broll, the organization's vice president of transitional and permanent housing, discusses the various ways it helps veterans successfully transition to civilian life.

How did you get involved with Operation **Homefront?** Around fifteen years ago, I was a stay-at-home, divorced mom just starting my own corporate housing company when my sister Amy moved in with me. At that time, Operation Homefront was run out of a two-bedroom house across from Randolph Air Force Base. She interviewed there and was hired as the CEO's personal assistant.

One day, Amy told me she received a call from a veteran with a family of six who hadn't received VA benefits in eighteen months and wondered if I could help with their housing situation. Somehow, we pulled it off, and the organization's housing efforts continued to grow from there.

Like most people, I was initially naive about the wounded veteran population and didn't really understand what military families go through. But then I saw the devastation of wounded soldiers firsthand, which touched my heart. Amy kept pushing me to work there, but I insisted that I was following my own dream. However, as those families' applications kept pouring in, I couldn't just abandon





them. It became my passion to help and serve them, and I've been doing so with Operation Homefront ever since.

What are some of the biggest issues you help veterans face? We have over

200,000 veterans returning to civilian life each year. The challenges we dealt with twenty years ago are the same today: transitioning them to a completely different life.

We also work with them on healing. Whereas before we'd see a lot of amputees, burns, and other physical injuries, we're now dealing with more diseases, mental health issues, traumatic brain injuries, and PTSD. So we have to constantly change the way we think and operate for the veterans we serve.



Tell us more about your primary assistance programs: Relief, Resiliency, and Recurring Family Support: In our Relief program, we have our transitional-housing villages in San Antonio, San Diego, and Gaithersburg, Maryland, for wounded and ill veterans. They live in fully furnished apartments so their families can stay with them while they heal and transition from the military world to the civilian world.

This program also includes our Critical Financial Assistance program, which is emergency relief for military families in need, along with one of our newer housing programs, started in 2018: Transitional Homes for Veterans. In that program, we use donor funds to purchase homes in communities where military families can thrive. They remain in the home for two to three years rent-free, and then they graduate. Along the way, we make sure they put money aside for savings so they can buy a home of their own in the community they're in.

For our Resiliency program, we secure permanent homes for veterans, primarily from bank foreclosures and new home builds. The veteran will stay in the home for two years, and when they complete the program, they are provided the deed. That home is theirs, 100 percent.



When we accept veterans into this program, a lot of them already have a job or family in the area, but we want to make sure they still have what they need. So before we match them with a home, we review prime rates in the area, the school district, what VA hospitals and other resources are close, and employment and educational opportunities. Then, to help ensure the veteran can maintain the home once it's deeded to them, we teach them all about homeownership. We have given out more than 675 permanent homes to date with over \$100 million in equity.

Finally, through our Recurring Family Support program, we hold family-related events. We provide backpacks full of school supplies to military kids on bases, supply holiday meals for families, bring together military spouses to celebrate and share the challenges they go through, and honor military children from each branch. We even do baby showers for expecting moms in the military.

No matter the program veterans enter, we want them to get the stability they deserve after military life.



30 GOOD TO BE HOME

"No matter the program veterans enter, we want them to get

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after military life."



Our newest housing program is Transition Housing (Apartments), which we offer to any service member, single or with a family, who is within four years of discharge. Maybe they got out and thought they'd be OK but weren't or realized they couldn't afford a home because of higher prices. It's a sort of step-up program: they live in an apartment for a year, and we help them pause, get on track, and move on.

How vital is making connections for military members to your mission? We are working with them through what's probably the most difficult time of their lives. Transition is hard. In the military, you're told when to wake up, what to do, and where and when to report. A lot of times, a veteran's discharge comes unexpectedly. Their kids may be in school and their spouse may be employed, and suddenly

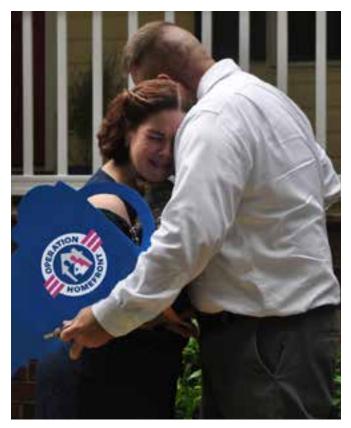
they must move. And they might have suffered injuries or have mental health struggles on top of that. We understand all those challenges: we've seen them all and have learned what to do and not do, and we have built processes to make the transition smoother—and if we can't help them, we connect them with people who can.

Two great organizations that we partner with on this transition are Hire Heroes USA, which works with veterans on skills like resume writing and how to dress for an interview and then matches them with jobs, and Clearpoint Financial, who we pay to work one-on-one with each family on finances. Every military family is different—the size, income, the benefits they're eligible for, etc.—so we offer each one a path specific to them.











Is such individualized attention paramount to your success with veterans? Very much so. We even have a section on our website where people can read about individual veterans' needs and donate to help them. Another example is that through our Critical Financial Assistance program, they have a social worker who's going to talk to them and monitor their progress from start to finish.

What are some surprising needs of veterans and their families? Tool kits. A lot of veterans have lived on a base for years and haven't had to fix things in their homes, so they often don't have the proper tools at home. To meet this need, we're giving out tool kits starting this year. We're also looking into helping with lawn mowers and generators.

What's the best part of your job? I love handing over the big key when a family gets a home. But my favorite part of my job is before a family graduates, when our graduation committee puts two columns on a screen: the family's savings, credit score, and debt now versus when they moved in. It's incredible to see what they've been able to accomplish.

In one word, what does Operation Homefront offer to veterans? Trust. The programs are great, but building the veterans' trust in them can be challenging. They tend to be leery of what the catch is. But there isn't one. We're simply here to help them transition successfully. Watching that trust build over time is amazing. I can't tell you how many veterans or their spouses would come into the office and cry because they were so lost and confused. To see them at their weakest and then see them build themselves up from there is so fulfilling.

For more info, visit operationhomefront.org





#### **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:

- 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.
- 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

38 GOOD TO BE HOME

## A HOME RENOVATION **GAME PLAN** written by: ALLISON GOMES

Renovating a home is never simple. There are dozens of decisions to make before the project even begins, and during construction it feels like something always ends

up not going according to plan. To make your home renovation a success, here are three key steps you should take during the preparation process.



#### **DO YOUR RESEARCH**

Starting about six months before your project begins (if not sooner), you'll want to establish a clear vision for your home renovation—an idea of what changes you want to make and what you want the outcome to be. Are you redesigning your kitchen, adding on to the main bedroom, or replacing the flooring throughout the house? For whatever you do, knowing exactly what you want can help you find the contractor who will best work with you to bring your ideas to life.

If you have a broad vision but need help with the details, look for design inspiration on Pinterest or Instagram or in person at local home improvement stores. You can also search for blogs from homeowners who've done similar projects to get a look at their budgets, timelines, and results. No two projects are ever the same, but by checking out similar ones, you can get a rough idea of the specifics of your renovation.

After you've come up with a plan for the project, you'll want to start researching local contractors. Since you'll be spending

a fair amount of money, it's not enough to simply go with the first company or person you come across. You should find a few that look promising, then dig a little deeper by looking through their portfolio of work, perusing their before-andafter photos, and reading their client reviews. It's also a good idea to have multiple contractors come out to your home to talk through the project and provide you with estimates. This vetting process will help ensure you find a contractor whose experience aligns with your own goals and whose estimate most closely matches your target budget.

Of course, many people forgo hiring a contractor to try to keep their budget low. In that case, you'd want to first research if your project is even feasible to do yourself. For example, it may be possible for you to lay new flooring in your house or paint your kitchen cabinets, but rewiring your home's electrical work should be left to the professionals. One potential option is to make the process hybrid: complete parts of the project yourself, and then bring in a contractor for aspects you can't do.



#### **COMMUNICATE EVERYTHING**

Communication is key in any scenario, but when it comes to home renovations, it's of the utmost importance. A contractor can't see inside your head, so it's up to you to tell them exactly what you want in the project and make sure they're on the same page as you. Talk about layout, colors, and materials, and work together to select the different elements of the project. In doing so, your contractor can verify whether your ideas fit within the estimate they initially gave you. You may also want to discuss the project with other members of your household to ensure that everyone understands what will be happening.

Once you've decided on the details of the project, your chosen contractor should then be able to give you a timeline for it. However, it's a well-known fact that home renovations often take longer than expected, so don't be too surprised by any delays that may happen due to

circumstances like supply-chain issues, weather, and unexpected problems found during construction.

The next step after establishing a timeline is to work with your contractor to file the proper permits for the project. An experienced contractor should know the local zoning regulations and what permits need to be obtained, if any. It's important to begin this process as early as possible, ideally before renovations begin, as any delay in permits or failures to adhere to regulations can create hiccups down the line and cause bigger issues for everyone involved.

Finally, in working with your contractor to nail down the details, you'll want to make sure not only that they understand your expectations but also that you understand theirs. Get all the information you need about their work schedule and payment schedule and method, and be sure that you do your part to keep the process moving.











#### **PREP YOUR HOME**

After you've planned everything with your contractor, you'll need to prepare your home for the project. What prep is necessary will depend on what you're having done, but it's generally a good idea to clear out any space that you're renovating. For example, if you're getting new cabinets and countertops in your kitchen, you should remove everything from your drawers and cupboards since the entire kitchen will soon be torn out and replaced. You'll also need to set up a temporary place to cook your meals or plan for no-cook dinners during the renovation.

On the other hand, if you're doing a project across multiple rooms, you'll want to move all furniture and fixtures to your garage or perhaps rent a mobile storage unit for everything you're taking out of your home. Just ensure there's nothing that will prevent your contractor from easily accessing the spaces they need to get to. And if you're renovating the whole house, it may be a good idea to temporarily move out entirely while the work is being done.

Once the project begins, it's important that you maintain communication with your contractor and follow their progress. This will keep everyone on the same page and mitigate  $% \left( 1\right) =\left( 1\right) \left( 1\right) \left($ any surprises that may arise throughout the process. Then, when everything is done, you can sit back and enjoy all the work that went into bringing your renovation vision to life.

# 6 Ideas For Backyard Privacy written by: MATTHEW BRADY

A backyard is the ultimate residential oasis, combining your own personal property with the great outdoors. However, that serenity can be shattered when it feels like neighbors and passersby alike can peer in. The solution? Adding one or more of these privacy solutions to your space.



#### **Fencing**

In his famous poem "Mending Wall," Robert Frost quipped, "Good fences make good neighbors." Today, homeowners are taking Frost's words to heart—and then some. A white picket fence has long been associated with Americana, but there are many options nowadays for going outside the classic box. Materials range from natural wood to sturdy metal or man-made and styles from open lattice to gapless privacy fences.

#### Pergola

If you want privacy without you and your guests feeling totally blocked in, adding a pergola to your yard may be your answer. Its open roof and wall layout add adequate seclusion while also allowing cool breezes through. For a little more separation and to keep outsiders' eyes out, consider installing a screen or sunshade on one side.



#### Canopy tent

A canopy tent gives you seemingly endless options for erecting a beautiful barrier around your outdoor area. From elegant gazebo styles to simple pop-up versions, you're sure to find one that suits both your style and your situation. You can also purchase a tent with removable side walls to maximize your options.

#### Hedges

Do you want to go a more natural route? Then consider adding greenery around your property. Plants like holly and boxwood make for attractive hedging, but for full coverage, nothing beats the mighty arborvitae. This evergreen is generally fast growing and can reach fifteen feet or higher in height depending on the variety. Purchase several, plant them side by side, and let Mother Nature do the rest—or buy taller ones at a garden center for instant coverage that will continue to grow.

#### **Trees**

Granted, the tallest trees may take years to grow, so this option may require some patience. That said, fastgrowing trees like silver and red maple trees and hybrid poplars can add both color and adequate privacy to your yard within a year or two. And if you already have trees, arrange your decor around them, if possible, not only for privacy but also for satisfying shade.

#### Plants and flowers

Finally, if you have a green thumb, try growing tall plants or flowers, such as bamboo or sunflowers, along your yard's perimeter or in raised flower beds, which would give them additional height. You could also intentionally stage your potted plants at different heights on your deck or patio to create a natural boundary.











are the core of my business and always greatly appreciated. Thank you for your continued support!





Stacey Shanner

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#### Front of Tear Out Card 2





- 12 oz. cremini mushrooms, sliced
- 4 cloves garlic, minced
- 2 tbsp. olive oil, divided
- 18 oz. gnocchi
- 1/2 tsp. salt, or to taste
- 1/4 tsp. pepper, or to taste
- 1 c. no-salt-added vegetable stock
- $\frac{1}{2}$  (19-oz.) can cannellini beans, drained and rinsed
- 2 c. thinly sliced kale
- 3 tbsp. nutritional yeast, or to taste
- 2-4 tbsp. lemon juice, ½-1 lemon,

to taste



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#### Back of Tear Out Card 2

#### **INSTRUCTIONS:**

- In a large pan over medium heat, sauté the mushrooms and garlic in 1 tbsp. of olive oil for 5 to 10 minutes, until the water has released and evaporated from the mushrooms.
- Add the gnocchi, salt, pepper and remaining tablespoon of olive oil to the pan, and sauté for 3 minutes with the lid on. You'll notice that the gnocchi will begin to brown and crisp up.
- Add the vegetable stock and use your spoon to scrape the brown bits from the bottom of the pan. Sauté for an additional 5 minutes with the lid off.
- Add the cannellini beans, kale, nutritional yeast and lemon juice, and sauté for another 3 to 4 minutes, until the kale has wilted.
- 5. Refrigerate leftovers in an airtight container for up to 4 days.

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Stacey is the best of the best! Our family was very pleased with her services, especially Snowball, our little pup! She listened to all of our concerns, wants, needs, and dreams. Stacey is totally awesome! I will be sharing her information with everyone that I know.





Stacey was very patient with us, even though we were very picky. She knew how important it was for us to have a great experience and great service. We would definitely refer Stacey to all of our friends and family.





Stacey is truly a very impressive person. She works fast, efficiently, and effectively. Her services are top of the line and we were very satisfied with her work. We love Stacey!



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