

Compliments of Joseph C. Collins

Good to Be

HOME

ISSUE 35

A Charming
**COTTAGE
MAKEOVER**

DID YOU KNOW:

The magazine is typically displayed in the home for 3-4 weeks per issue. Half of recipients rank it as the most valuable branded product they receive from businesses.



Joseph C. Collins
Insurance Associate

**THINK YOU'RE
COVERED?**

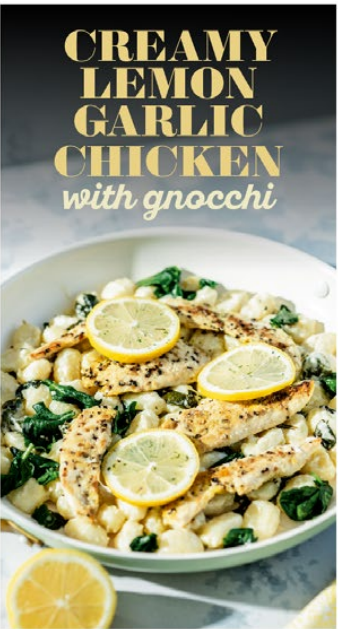
AMERICAN

INSURANCE GROUP, INC.


**SCAN TO SEE
COMMON GAPS IN
COVERAGE.**




Front of Tear Out Card 1



CREAMY LEMON GARLIC CHICKEN
with gnocchi



AMERICAN
INSURANCE GROUP, INC.



Joseph C. Collins
Insurance Associate

57 percent of readers save these tear out cards to reference recipes and other helpful tips and pass along your contact info to referrals.

Direct: (866) 458-4226
Fax: (610) 878-2000
Email: info@remindermedia.com
www.remindermedia.com

American Insurance Group, Inc.
1100 First Avenue
Suite 200
King of Prussia, PA 19406

Back of Tear Out Card 1

SERVES
4

CREAMY LEMON GARLIC CHICKEN *with gnocchi*
SARA HAVEN | @SARA.HAVEN

INGREDIENTS

- 12 oz. to 1 lb. boneless, skinless chicken breasts, halved lengthwise to make cutlets
- 1 tsp. lemon pepper seasoning
- ¾ tsp. garlic powder
- 2 tbsp. extra virgin olive oil or unsalted butter
- 3 cloves garlic, minced
- ½ c. low-sodium chicken or vegetable broth, plus more if needed
- Juice of ½ medium lemon (1 tbsp.)
- 1 c. heavy cream (or plant-based cream)
- 1 lb. potato gnocchi
- ¼ c. grated Parmesan
- 3 c. fresh baby spinach
- Lemon slices, for garnish

INSTRUCTIONS

- 1/** Season both sides of the chicken cutlets with the lemon pepper seasoning and garlic powder.
- 2/** Heat the olive oil in a large skillet over medium-high heat. Add the garlic and sauté until fragrant, 2 to 3 minutes. Put the chicken in the skillet and cook until golden brown and cooked through, about 5 minutes per side. Transfer the chicken to a plate.
- 3/** Add the broth and lemon juice to the skillet and stir. Stir in the cream and gnocchi, making sure the gnocchi are covered in sauce; if necessary, add more broth to cover. Simmer, uncovered, stirring occasionally, until the sauce has thickened and the gnocchi are cooked, 5 to 7 minutes.
- 4/** Remove the pan from the heat and add the cheese and spinach. Toss until the spinach is wilted. Return the chicken cutlets to the skillet and give everything a stir. Let the chicken warm up for 1 to 2 minutes, then garnish with lemon slices and serve.

Recipe from *The Phone Eats First* by Allyson Reedy. Rizzoli International 2025.
Photography by Chelsea Chorpenning.



Dear Bill and Judy,

Autumn is a time of transformation, creating the perfect setting for personal changes as well. This issue of Good to Be Home puts such shifts center stage with ideas that can make both your space and your life more satisfying through the season and beyond.

Pets are truly an extension of family, but they come with some work. A primary task is making sure that our four-legged friends don't ruin the furniture, which the steps inside can help mitigate. And if you're a dog owner (or a would-be one), check out the article about how canines can turn neighborhoods into true community spaces.

The return of cooler weather often compels people to make their whole home feel anew. From return-on-investment possibilities to a feature on a favorite fall color to lighting considerations, you'll find plenty of ways to upgrade your place inside and out.

One room that's always ripe for a refresh is the kitchen, and the enclosed culinary tool guide can make your autumn cooking and baking even more enjoyable. Once you have your gear in hand, the issue's recipes, including ones for pumpkin pie pudding and caramel-apple candy bark, will fill your home with the tastes of the season.

Here's hoping that your fall is full of possibilities! As always, it's a pleasure to send you this magazine.

Joseph C. Collins



Joseph C. Collins
Insurance Associate

Direct: (866) 458-4226

Fax: (610) 878-2000

Email: info@remindermedia.com

www.remindermedia.com

American Insurance Group, Inc.
1100 First Avenue
Suite 200
King of Prussia, PA 19406

Add a personal letter to the front inside cover that speaks to your connections. This personalization leads 77 percent of recipients to better appreciate the sender.

AMERICAN

INSURANCE GROUP, INC.

Each issue is filled with feel-good content that engages your audience and makes 80 percent of recipients more likely to do business with you.



TABLE OF Contents

ISSUE 35

02

Pet-Proof Your Place

04

The Smart Homeowner's Guide to ROI

10

Rethinking Red

14

A Charming Cottage Makeover

22

Four Helpful Home Gadgets

26

Sensational Social Food Selections

34

Dogs: Our Powerful Community Builders

40

The Magical Art of Melissa Helene

46

Fantastic Fall Kitchen Tools

48

The Impact of Thoughtful Lighting

GO TO PAGE 14
to check out this Maryland renovation, which marries openness, character, and breathtaking lakeside views

PUBLISHER

Chief Executive Officer Steven Acree
publisher@remindermedia.com

EXECUTIVE

President Luke Acree
Chief Marketing Officer Joshua Stike
Chief Operating Officer Michael Graziola
Chief Revenue Officer Ethan Acree

MARKETING

Vice President of Content and Marketing Operations
Jessica Fitzpatrick
Director of Marketing Dan Acree
Director of Creative Services Kristin Sweeney
marketing@remindermedia.com

EDITORIAL

Editorial Manager Dan O'Brien
Lead Senior Designer Elisa Giordano
Senior Layout Designer Jordan Hunsberger
Senior Writer and Editor Matthew Brady
Content Writers Allison Gomes, Andre Rios
editorial@remindermedia.com

SALES AND CLIENT SUCCESS

Vice President of Sales Nicholas Bianco
Vice President of Corporate Sales Darryl MacPherson
Director of Client Success Matthew Frizalone
hello@remindermedia.com

OPERATIONS

Vice President of Finance Shana Lebofsky
Vice President of IT Thomas Setliff
Director of Business Intelligence Daniel Gallaway
Director of Manufacturing Shannon Mosser
Director of HR John Keogh
hr@remindermedia.com



Good to Be Home is published by ReminderMedia. For more information about Good to Be Home magazine, please visit us at www.remindermedia.com, email us at info@remindermedia.com, or call us at 866-458-4226. All rights reserved.

NO PART OF THIS PUBLICATION MAY BE REPRODUCED WITHOUT THE EXPRESSED WRITTEN CONSENT OF THE PUBLISHER.

This magazine is for information and entertainment purposes only; it is not an attempt to solicit business.

The contents of Good to Be Home are for editorial purposes only.

All photos in Good to Be Home are provided by Getty Images unless noted.



PET-PROOF YOUR PLACE

written by **MATTHEW BRADY**

Sharing your home with a pet means endless affection, but it can also mean fur-covered sofas, mystery stains, and lingering odors. Fortunately, keeping your furniture clean and fresh isn't necessarily complicated. It comes down to selecting smart materials and caring for them consistently. Here are four ways to keep your spaces looking (and smelling) their best, even with a four-legged companion around.

Choose appropriate materials

Just as breathable linens impact bedding, durable and easy-to-clean materials matter for furniture. For example, performance fabrics like microfiber and tightly woven cotton blends repel moisture, resist stains, and don't trap fur easily. And believe it or not, leather can also work well in pet homes since it's super easy to wipe clean. Just remember to protect it from sharp claws. A good overall option is furniture slipcovers, which not only protect your pieces but also are easy to wash.

Stay ahead of fur and dander

This dastardly duo is a given for most pets; the key is preventing buildup. To start, always remember to brush your pet regularly, which can minimize the amount of fur that settles on and in your furniture. A quick daily sweep of surfaces with a hand vacuum or lint roller (or both) can also keep it under

control, but you'll want to use your vacuum's upholstery attachment weekly for more thorough cleaning.

Keep odors at bay

To maintain a fresh-smelling place, sprinkle baking soda over cushions and let it sit for fifteen to sixty minutes before vacuuming. Also, if possible, utilize washable throws and pet blankets for an extra layer of protection against odors.

Handle stains the smart way

Accidents are part of the pet package, so make sure that you have the tools needed to handle them. Blot the area immediately with a clean cloth rather than scrubbing, which can set the stain. A mild detergent mixed with water works for most messes, and enzymatic cleaners are effective for organic stains and odors; for either option, always spot-test first.

THE SMART 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 bath updates

You don't have to gut this fundamental space 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 between 60 and 113 percent ROI, 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.



RETHINKING RED

written by **ALLISON GOMES**

Colors play a crucial role in interior design, influencing not just the aesthetics but also the mood and feel of a space. While some create a sense of calm, others add energy and vibrancy, with a single hue—whether used as a dominant shade or a subtle accent—having the power to completely transform a room. And perhaps the most impactful of all may be red in any form, as evidenced by the “unexpected red theory.” Gaining attention in recent years, this approach suggests that even the most neutral spaces can benefit from a pop of warmth.



The underlying logic

Much of modern interior design has turned toward minimalism, embracing simplicity and clean lines. However, the unexpected red theory brings a fresh approach to the table, proclaiming that for a room to be fully complete, it needs to have a red element somewhere in it. Though this may be a newer trend in decorating, it’s been seen in other areas long before. Think of the famous Louboutin red-bottom shoes or the ever-popular red lipstick. Just as these aspects round out an outfit, a hint of the hue in each space of your home can bring them all together.

But why does it work? For one, red is a color that naturally draws the eye. Having one of the longest wavelengths in the visible spectrum, it is one of the most noticeable colors to the human brain. That’s the reason stop signs are bright red: it makes them hard to miss. Also consider how often you see it in marketing. Call-to-action buttons and limited-time offers are frequently splashed with it to capture

consumers’ attention, and a vast number of high-profile companies, including Netflix and Coca-Cola, center it in their branding.

From a psychological standpoint, red has many different emotional associations, including passion, anger, love, and power. When we see it, we may experience a subtle mood boost or feel more confident. In turn, a small dose of red in an otherwise neutral space can add vibrancy and energy to the overarching design.

Red also has deep roots in cultural symbolism. In Eastern cultures, it’s long been associated with luck, celebration, and prosperity. Western art and literature have used red to represent everything from desire to courage. These layered meanings can add depth to your design choices, making the use of red feel intentional and grounded in something larger than aesthetic appeal.





Bringing red into your home

A top benefit of the unexpected red theory is that it can work with virtually any style, from modern Victorian to midcentury modern to farmhouse, since it's meant to enhance the design rather than overtake it. However, there are a few factors to keep in mind to ensure a successful incorporation.

Start small

Rather than opting for a full transformation right away, look for subtle ways to introduce the color. Imagine a scarlet vase on your mantel, a framed piece of art with crimson strokes, or a book featuring red details placed on your coffee table. These little touches can give you a sense of how the color plays in a room. Even a red candle or a terracotta planter can help bridge color gaps and add cohesion. You might also consider incorporating seasonal decor: a bowl of apples in autumn or a red wreath for the holidays.

Focus on accent pieces

Another great way to incorporate red is through your textiles. For instance, you could drape a maroon blanket over a cream-colored sofa or get a rug with ruby threading for your dining room. Patterned curtains with red accents can also make a room feel more dynamic, adding instant warmth without overpowering the existing aesthetic. Accent pillows are another flexible option. You can easily rotate them with the seasons or switch them out when you're ready for a change. Consider red-hued throws in plush fabrics like velvet or wool to introduce both warmth and texture.

Try a splash of paint

If you're feeling daring, you can always turn to red paint. Add a fresh coat to your barstools or nightstands. Or cover the insides of your bookshelves in a vibrant hue for a pleasant surprise upon closer inspection. Shades of burgundy work wonderfully in bathrooms and bedrooms, adding a bit of drama, enlivening the spaces, and creating a moody atmosphere. Your options are virtually limitless. It simply depends on how much of a statement you're trying to make. Tomato red or cherry tones can energize kitchens and home offices, promoting creativity and alertness. If you're hesitant, start with smaller surfaces such as picture frames, cabinet interiors, or even baseboards to experiment without a major commitment.



Carefully select the shade

Whatever your approach, keep in mind that the shade of red you choose can heavily influence the overall outcome. A deep wine will create a sense of richness and sophistication, while a bright vermilion can feel playful and bold. And muted, earthy reds like rust and brick can introduce warmth in a more subdued way, making them an excellent choice for those who prefer a softer approach to color.

To pick a tone, consider the type of room (a dining room, for instance, will demand a different vibe than a kid's room), your goals for incorporating the color into the space, and what option will work best with the rest of your design. It could also be helpful to pick up a few different paint samples you can use to test the look of various hues against different elements in your home before committing to one. Observe how the light in your space changes throughout the day, and how that affects the perception of each red you're testing.

Ultimately, the unexpected red theory is about breaking decor convention in a way that feels both intentional and effortless. By introducing surprising touches of red, you can give your spaces added layers of depth and interest that elevate each one. When used thoughtfully, red doesn't just make a visual statement; it transforms the feeling of a room entirely.

A Charming COTTAGE MAKEOVER

Melanie Giordano, a partner 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.

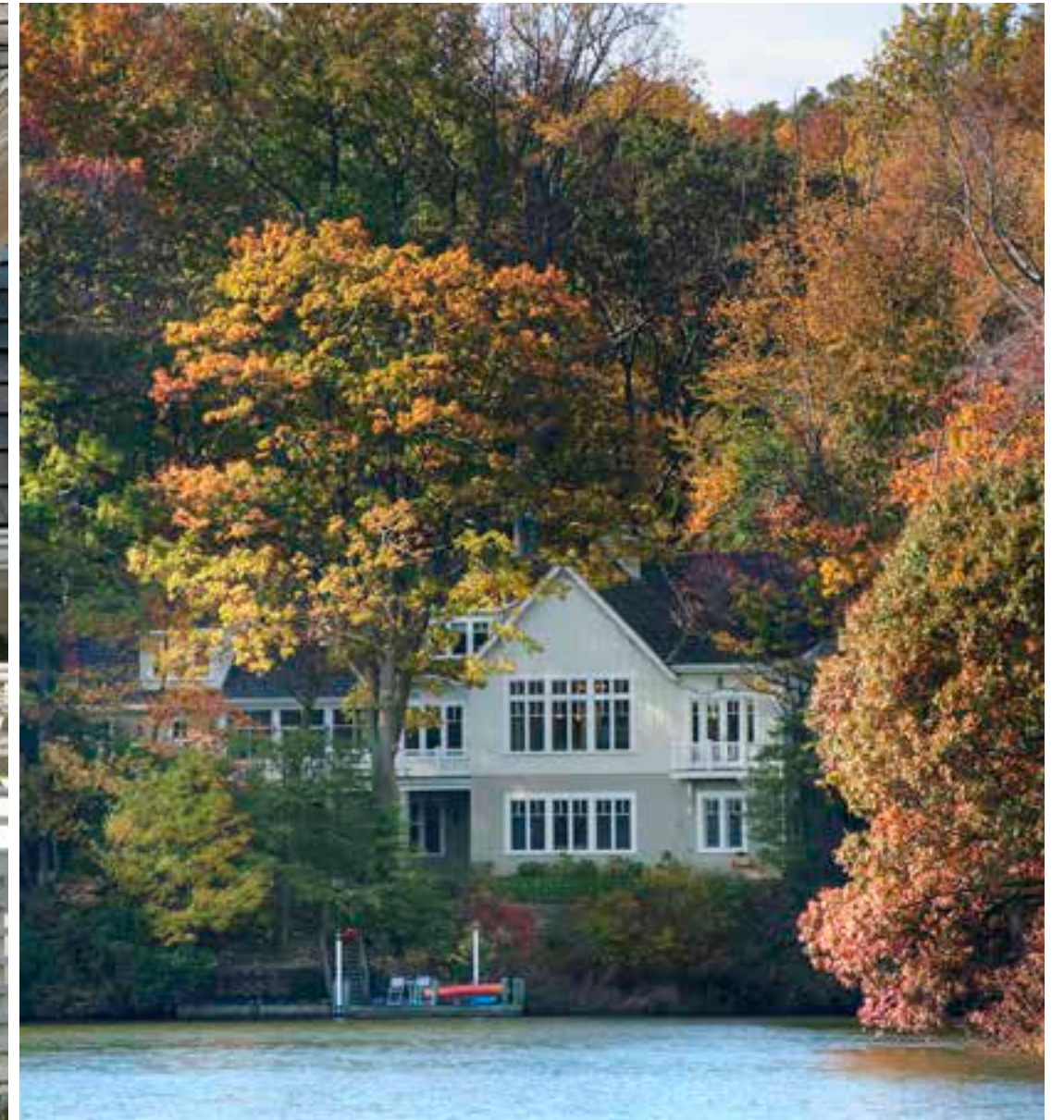
This home is located on Gibson Island. Would you tell us more about the area?

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.



THE HIGH CEILING WAS ALSO A PRIORITY IN DESIGNING THIS SPACE BECAUSE IT GIVES YOU A SENSE OF DRAMA, ESPECIALLY CONSIDERING THE SCENERY.

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 to 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.

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



FOUR HELPFUL HOME GADGETS

written by **ANDRE RIOS**

Cutting-edge technology is often associated with workplace productivity or entertainment at your fingertips. However, some innovative products are designed specifically for home convenience, taking security, chores, comfort, and other household essentials off your plate. Get ready to fall in love with these four exceptional advanced home gadgets, each of which links satisfying style with industry-leading capabilities so you can elevate your home experience and simplify your daily life.

FURBO 360° DOG CAMERA

Just what do your four-legged friends get up to when you're away? Whether they tend to dig in the trash, rifle through your pantry, or plot their escape, you can continue surveilling them with the help of this smart gadget. As one of the top-selling devices of its kind, alongside the version designed toward feline needs, the Furbo 360° Dog Camera offers you a host of pet-parenting perks. These include a controllable camera that automatically tracks pets, noise alerts sent straight to your smartphone—one of the many features of the compatible Furbo Nanny app—and the ability to speak to your pet remotely to calm (or discipline) them.

You can even dispense treats with the push of a button to reward good behavior or draw their attention. Additionally, the device can store recent video clips in 1080p full HD video through the Furbo cloud service, with the length depending on your plan. Once you set up the smart and ultradurable Furbo 360° Dog Camera, you can easily keep tabs on your pugs and poodles alike.



FURBO

AUGUST HOME WI-FI SMART LOCK

Forget hiding a spare key under a garden gnome. This product allows you to control your exterior doorways from anywhere you have a smartphone or tablet. You can program it to stay locked within certain hours, grant temporary access to trusted users, and even unlock automatically when you approach your entryway by sensing your device nearby.

The August Home Wi-Fi Smart Lock is easy to install too: simply attach the cylindrical device to your front door's existing deadbolt. Integration with the compatible app is also seamless and intuitive, and no home-hub machine is required. But if you so choose, you can pair it with Amazon Alexa, the Google Assistant, and the Apple HomeKit for voice-enabled commands like "Check that my patio door is locked."



AUGUST





ROBOT VACUUM

Few people enjoy sweeping their floors, so let a handy little robot do the dirty work for you. New and improved versions of these devices have even greater suction power than ever, and many of them are versatile enough to thoroughly clean thick carpets and flat, gentle surfaces alike. Look for a model that boasts eliminating a high percentage of floor debris, and consider options with other premium features, such as a roller mop apparatus and self-emptying dustpan.

Who knew that a broom would be better with Wi-Fi? It turns out the top robot vacuum brands did. This technology comes in surprisingly handy, enabling you to utilize voice assistants like Google to order your machine to start cleaning. Once they do so, they will utilize sensor technology to map every room and clean them thoroughly. Such a suite of features is sure to slash your household chore time, meaning it may very well sweep you off your feet.

LG BTU SMART WINDOW AIR CONDITIONER

Is your budget or home layout incompatible with installing central air ducts? Could certain areas of your home (such as home gyms and unfinished garages) use an extra-frigid breeze? If any of these apply, then this device will have you covered and cooled. The LG BTU Smart Window Air Conditioner is a window unit available in several sizes that needs no ductwork and boasts competitive pricing. But this is no simple portable A/C; it's intelligent enough for you to manage the temperature and fan speed with a scheduling system akin to a smart thermostat. Simply download the LG SmartThinQ app to set up these features.

The unit is also compatible with some smart home assistance for the ease of vocal controls. Picture it: on a particularly hot day, you can simply call on the Wi-Fi-enabled machine to cool you down instantly. But if you're more comfortable using an on-unit or remote control, then you have these options as well for chilling out.



sensational social FOOD SELECTIONS

recipes by **ALLYSON REEDY**
photography by **CHELSEA CHORPENNING**



Scan the
QR Code
for the full
cookbook.

Serves
1

pumpkin pie CHIA PUDDING

Kristi Roeder | @avocado_skilllet (avocadoskilllet.com)

Older millennials, and people from previous generations, probably remember chia seeds as one thing: Chia Pets. (Ch-ch-ch-chia! Look it up, Gen Z.) It wasn't until the early 2010s, when Instagram made sharing pics of our virtuous breakfasts so much easier, that we upped our ingestion of the seeds and cut back on growing little chia hedgehogs out of terra-cotta statues.

Of course, chia seeds existed long before camera phones and even before Chia Pets! They were an Aztec superfood, but for some reason the Aztecs didn't take pictures of their chia smoothies and cereals, so most of us didn't realize we could consume them until much later. A tasty way to eat chia seeds is in this dessert-for-breakfast pumpkin pie pudding. (It might be a little borderline on the virtuousness, but since chia seeds are loaded with antioxidants, fiber, omega-3s, and vitamin B, we're going with it.) More than a decade after starting to make the social media rounds, chia seeds are still trending, with chia-related recipes on TikTok racking up a couple hundred million views and counting.

Ingredients:

- 3 tablespoons chia seeds
- 3 tablespoons pumpkin puree
- 1 tablespoon maple syrup
- ½ teaspoon pumpkin pie spice
- ¼ teaspoon vanilla extract
- ¾ cup milk of choice
- Whipped cream, pecans, ground cinnamon, and cinnamon sticks for topping

Instructions:

1/ Mix the chia seeds, pumpkin puree, syrup, pumpkin pie spice, vanilla extract, and milk in a serving glass or a mason jar until fully combined. Cover and refrigerate. After 10 minutes, stir to prevent clumping. Refrigerate until the chia seeds absorb the liquid and take on a gel-like texture, at least 1 hour or up to overnight.

2/ Top with whipped cream, pecans, and ground cinnamon. Add a cinnamon stick, and relish the fact that you're eating pudding for breakfast.



Recipes from *The Phone Eats First* by Allyson Reedy. Rizzoli International 2025. Photography by Chelsea Chorpenning.

Serves
4

creamy lemon garlic CHICKEN WITH GNOCCHI

Sara Haven | @sara.haven

You've probably heard of Marry Me Chicken—how could you not, as the creamy, sautéed chicken dish was Google's most searched recipe in 2022. But have you heard of what I'm dubbing Just Hang Out and Be Respectful and Leave at a Reasonable Time Chicken? Because that might be even better than that ball-and-chain bird, especially since this chicken involves kicky lemon pepper seasoning, lemon juice, and gnocchi. Sure, @sara.haven's chicken dish could inspire someone to put a ring on it (if that's what you're looking for), but it's also great as a just-for-some-companionship meal while we get through this weird time, you know?

Ingredients:

12 ounces to 1 pound boneless, skinless chicken breasts, halved lengthwise to make cutlets

1 teaspoon lemon pepper seasoning

¾ teaspoon garlic powder

2 tablespoons extra virgin olive oil or unsalted butter

3 cloves garlic, minced

½ cup low-sodium chicken or vegetable broth, plus more if needed

Juice of ½ medium lemon (1 tablespoon)

1 cup heavy cream (or plant-based cream)

1 pound potato gnocchi

½ cup grated Parmesan

3 cups fresh baby spinach

Lemon slices, for garnish

Instructions:

1/ Season both sides of the chicken cutlets with the lemon pepper seasoning and garlic powder.

2/ Heat the olive oil in a large skillet over medium-high heat. Add the garlic and sauté until fragrant, 2 to 3 minutes. Put the chicken in the skillet and cook until golden brown and cooked through, about 5 minutes per side. Transfer the chicken to a plate.

3/ Add the broth and lemon juice to the skillet and stir. Stir in the cream and gnocchi, making sure the gnocchi are covered in sauce; if necessary, add more broth to cover. Simmer, uncovered, stirring occasionally, until the sauce has thickened and the gnocchi are cooked, 5 to 7 minutes.

4/ Remove the pan from the heat and add the cheese and spinach. Toss until the spinach is wilted. Return the chicken cutlets to the skillet and give everything a stir. Let the chicken warm up for 1 to 2 minutes, then garnish with lemon slices and serve.





Serves
4 to 6

Makes 1
(10 by 12-inch)
sheet of bark

caramel apple BARK

Gianne Sheridan | @gariannestable (gariannestable.com)

Candy bark has been around forever (or maybe not forever, but why wouldn't cavemen melt down some cacao beans and throw in something crunchy?), but you probably didn't take notice until recently. Why? Because Instagram didn't exist until 2010. It wasn't until our great food trend disseminator came about that we got to know, love, and post pictures of our bark creations. Now we're all about that bark because it's super easy to make and endlessly customizable, and you literally get to break it!

@gariannestable's caramel apple bark went viral in 2022, and not just because all of us basic Bs jump at any excuse to screech, "It's fall, y'all!" Eating this salty (thanks to the pretzels), chocolatey, caramelly, appley treat in a flat version is way easier than losing a filling biting into an actual caramel apple. You can use any type of apple you'd like, but squeeze a little lemon juice over the pieces to prevent them from browning.

Ingredients:

- 1 to 2 Granny Smith or other apples
- Juice of $\frac{1}{2}$ medium lemon (1 tablespoon)
- 6 ounces milk chocolate chips (dark and white chocolate also work)
- 2 cups small-size salted pretzels, or enough to cover the chocolate surface
- 1 cup caramel sauce

Instructions:

- 1/ Core and chop the apples (but leave the peel on). Place the pieces in a large bowl and sprinkle with lemon juice to prevent browning.
- 2/ Line a rimmed baking sheet at least 10 by 12 inches with parchment paper. Melt the chocolate chips in a small saucepan over low heat on the stovetop, or in a microwave-safe bowl at 30-second intervals in the microwave. Spread all but about 1 tablespoon of the melted chocolate over the parchment into a 10 by 12-inch rectangle.
- 3/ Scatter pretzels in an even layer on the surface of the chocolate.
- 4/ Place the caramel sauce in a microwave-safe bowl and microwave for about 20 seconds, then spread all but about 1 tablespoon over the pretzels.
- 5/ Top with the apple pieces. Drizzle the reserved chocolate and caramel over the bark. Freeze until hardened, at least 2 hours. To serve, break with a clean hammer (fun way) or chef's knife (more normal way). Store leftovers in an airtight container in the freezer.

Serves
4

Makes
12 toasts

french onion soup **BITES**

Staley Lane | @saucedupfoods (saucedupfoods.com)

There are two things social media loves: a good mash-up and French onion soup (just make it into something other than soup). You've surely heard of the viral French onion pasta (worth the hype), but have you tried French onion soup toasts? If so, TikTok thanks you for giving them all your data, but if you haven't, @saucedupfoods has your new favorite way of eating caramelized alliums.

Besides being an impressive, delicious appetizer, this recipe also costs under twelve dollars to make, and that's if you didn't find your little hunk of Gruyère on sale. It takes all of those sweet, silky flavors from slowly simmered onions and thrusts them upon beautifully crunchy bread. It could very well be the future of French onion anything-but-soup.

Ingredients:

2 tablespoons salted butter,
plus 2 tablespoons softened

1 large white onion, thinly sliced

2 teaspoons sugar

Leaves of 3 sprigs thyme,
chopped, plus more for garnish

3 tablespoons balsamic vinegar

¼ cup low-sodium beef stock,
plus more as needed

1 baguette

¾ cup grated Gruyère

Instructions:

1/ Melt the 2 tablespoons unsalted butter in a medium skillet over medium heat and sauté the onion until fragrant, 5 to 7 minutes. Stir in the sugar and chopped thyme.

2/ When the onion begins to brown, about 10 additional minutes, add the balsamic vinegar and stock. Cook, stirring occasionally, until the onions are caramelized and most of the liquid has evaporated, 15 to 20 minutes. If the liquid cooks off completely before the onions are caramelized, add beef broth 1 tablespoon at a time to keep the onions from sticking to the pan.

3/ Preheat the oven to 500°F and line a large baking sheet with parchment paper. Slice the baguette into twelve ¾-inch-thick pieces. Slather both sides of each piece with the softened butter. Heat a large skillet over medium-high heat and toast the bread slices, 1 to 2 minutes per side.

4/ Put the toasted bread on the prepared baking sheet. Top each with some of the caramelized onions and cheese. Bake until the cheese is golden brown and melted, about 6 minutes. Top each with thyme leaves and devour!



DOGS:

Our Powerful Community Builders

written by **ANTHONY COFFMAN**

Digital isolation and busy schedules can often make neighborhoods feel like collections of separate houses and private lives. But if you look closely enough, you'll notice four-legged forces unknowingly helping to weave that communal fabric back together—dogs. Man's best friend can be an overlooked piece of social connection for many reasons. By needing outdoor time, they subtly push their human companions out of the confines of four walls and into the mutual life of the community.

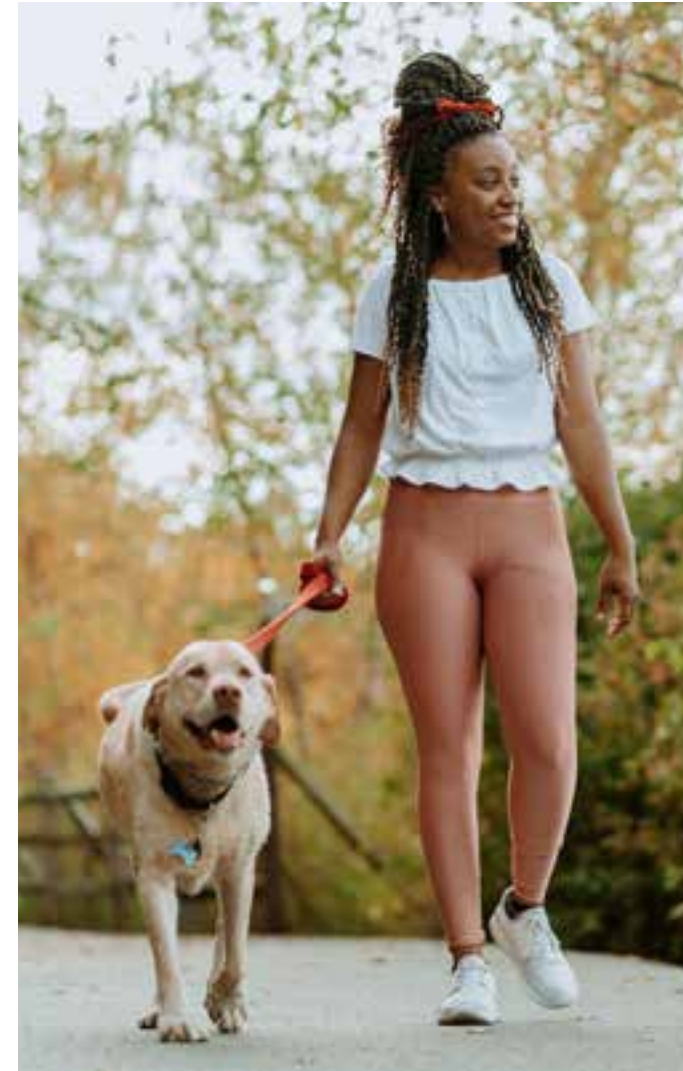
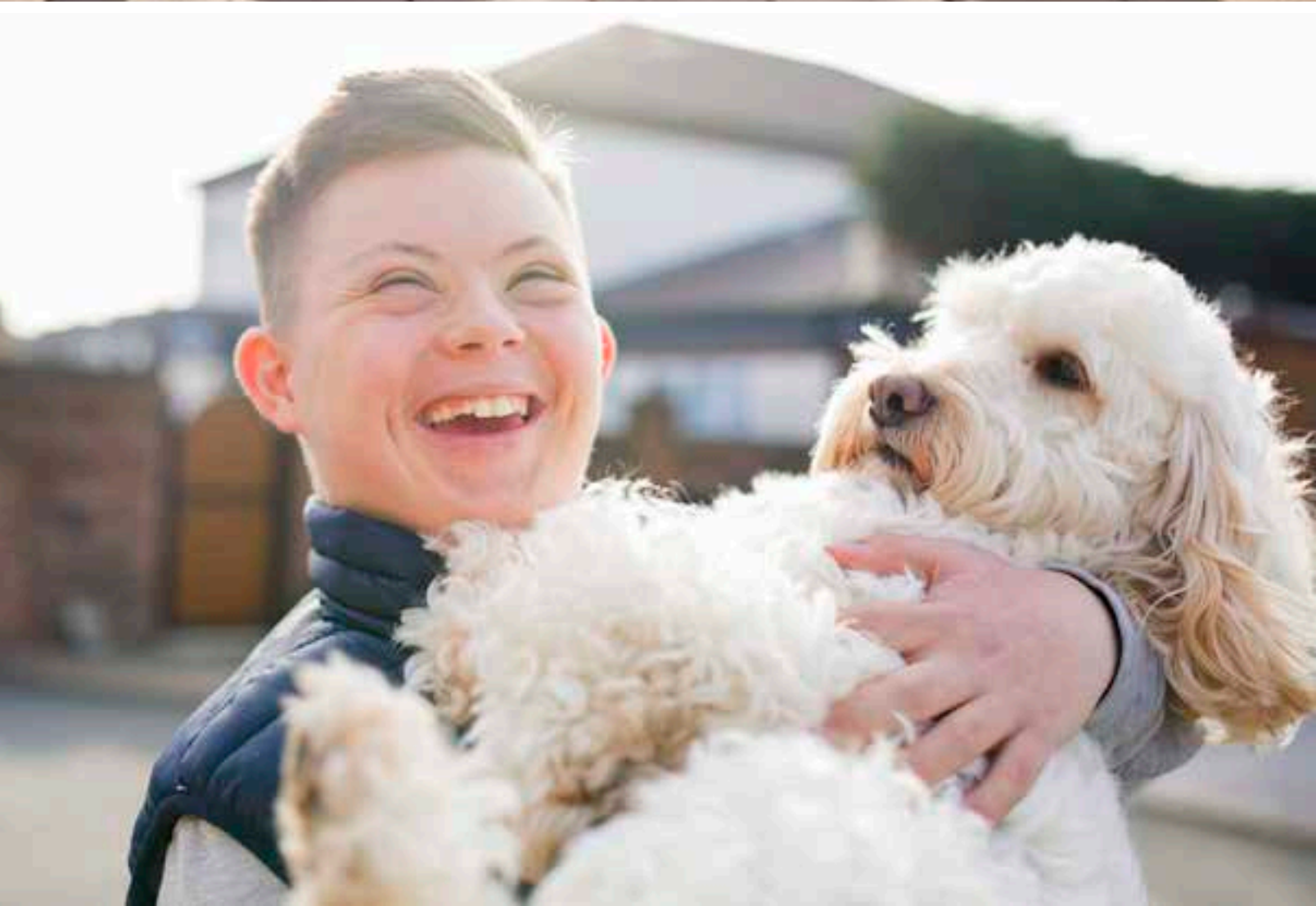
HAPPY LITTLE ROUTINES

The foundation of most adults' daily lives is predictability and routine. Without a dog, a person might leave for work, return home, then relax in their private spaces without ever interacting with their neighbors. But dogs demand a different structure: walks and play every day. This consistent schedule creates regular opportunities for their owners to spend time outdoors and perhaps even socialize with neighbors or other loved ones.

Additionally, because of their unwavering need for us, dogs compel us to be physically and socially present in our public environment, turning our attention outward to visit what sociologist Ray Oldenburg calls "third places": gathering spots distinct from home (the first place) or work (the second place). These include neighborhood dog parks, local nature trails, and dog-friendly businesses.

A person occupying such a space with their dog becomes a predictable presence, a familiar face and a fixture on the local landscape. You stop seeing a stranger and start seeing "Mike with the golden retriever who always waits for the light to change." These ritualized routes turn otherwise monotonous streets into a shared stage for predictable, low-stakes interactions. You'll begin noticing each of the other participants in the neighborhood play: the early-morning runners, the parents waiting for the school bus, and, most importantly, the other "dog people."





FROM STRANGER TO NEIGHBOR

With a dog's help, familiarity can bridge into friendship and other connections. In fact, perhaps the most powerful sociological role of the dog is its function as a catalyst for stronger interpersonal communication. They serve as the perfect icebreaker, bridging the awkward gap between otherwise strangers. In a world where initiating conversation with an unknown person is often viewed with suspicion, a dog offers a neutral, universally accepted topic of discussion: "What a cute dog. What's their name?"

Small, casual exchanges such as this are profoundly important. Sociological studies confirm that pet owners, especially those who walk their dogs, report higher levels of social capital—the collective goodwill, helpfulness, and trust that residents have in one another—than non-pet owners. What's more, when someone is accompanied by a dog, they are generally perceived as more trustworthy and likable than someone walking alone. This initial dog-mediated trust can create a wider ripple effect of goodwill across the community.

The interactions mediated by a pet are often characterized by what are known as "weak ties," casual acquaintances you see regularly but don't know intimately. In a thriving community, casual bonds like these are essential; they are the people you might wave to, rely on for a quick, friendly chat, or even ask to keep an eye on your house for a week. Dogs actively help their owners recruit and nurture crucial relationships, regardless of their age, socioeconomic background, or lifestyle beyond pet ownership.

EXPANDING THE CONCEPT OF HOME

By demanding routine and brokering new friendships, dogs serve as essential pieces of social engineering. They encourage us to live more fully, actively, and connectedly in not just our private homes but also our public communities. As we spend time bonding with four-legged friends, we ensure that the warmth of our private lives extends happily to the avenues beyond our fences. These various benefits make dogs crucial parts of all our lives, and those who live without them need only visit their local shelter to begin expanding their horizons with such a companion.

.....

**PERHAPS THE MOST POWERFUL
SOCIOLOGICAL ROLE OF THE DOG IS ITS
FUNCTION AS A CATALYST FOR STRONGER
INTERPERSONAL COMMUNICATION.**

THE MAGICAL ART OF **MELISSA HELENE**

interview with **MELISSA HELENE**
written by **MATTHEW BRADY**
photography courtesy of **MELISSA HELENE**



Wisconsin-based scratchboard artist **Melissa Helene** discusses her fascinating medium, wildlife subject matter, and ever-expanding business.

Walk us down your path to becoming a professional artist:

I grew up creating art. I was always drawing and took every art class available in junior high and high school. In college, I didn't know what I wanted to do, but I did know that I didn't want to be a "starving artist" or an art teacher. So, I got my degree in sociology with a minor in youth studies and worked in the nonprofit realm for several years after graduating.

However, I was regularly looking for something different. Since I was already making graphite and charcoal drawings and oil paintings as a hobby, I started planning to do art full-time. Soon after, I discovered scratchboard art, and something immediately clicked. As a very type-A person, this medium and its attention to detail were very appealing to me. I founded my business in 2015 and have been working in scratchboard now for over ten years.

What is scratchboard art?

It employs professional-grade Masonite boards that have a smooth white clay base and a black ink layer on top, which you scratch off to create images. More commonly, you'll find kids' versions of it that have pre-drawn images to scratch off with a neon rainbow base underneath.

How long did it take to master your craft?

To be honest, it's something I took to very naturally. I also had a decade of experience in drawing when I started, a necessity for doing photorealistic work on scratchboard. However, I'm still learning and growing. For example, over the past few years, I've finally started coloring my



scratchboards, as most artists in this medium do. I'd avoided it previously because scratching is a very time-consuming process and I was leery of ruining something I had already put so much work into.

Eventually, though, I got to a point where I craved something different and wanted to push myself a little bit more. Besides, scratchboard inks come in packs of six, black and other various colors, but I would only use the black to tweak scratches, so the colored ones were piled up, just sitting there for years staring at me. I finally decided to give it a try with something easy: little birds. I love it now.

Why did you choose wildlife as your primary subject matter?

While I did a lot of human portraiture when I was using graphite and charcoal, I've always loved and drawn animals. My husband and I are wildlife photographers, too, and there's an unending subject pool to choose from, both in photography and art. I'm currently working on a brown bear piece, the biggest scratchboard I've ever done.

What are your favorite animals to draw?

The majority of what I do is birds and mammals. People are constantly asking for whales or dolphins, but I rarely do aquatic creatures. For a couple of years, I couldn't keep a big-cat piece to save my life, since that's what clients wanted. I considered just focusing on tigers, lions, etc. However, when I put the idea out on social media, everyone overwhelmingly told me not to do it.

What are the general different sizes of your pieces? How long do they take?

I work in a huge range, the most common being 4" by 4". The largest I've created for art festivals is 2' by 3', and the big one I'm working on now is 32" by 48". The time varies, even with ones the same size, depending on the subject. For instance, I can do a tiny bird in two to three hours; I don't have to scratch as much because of its texture.

On the other end of the spectrum, the one that took me the longest, a green iguana, required well over a hundred hours—and it was only 12" by 16".





But because a lizard has scaly skin, the entire piece was almost entirely composed of individual knife-point dots. I ended up taking five months to complete it. I still haven't crafted another lizard because that one broke me a little. [Laughs]

Is texture the most challenging aspect of scratchboard art? Which are your favorite tools to use?

Being able to achieve three-dimensional depth in a two-dimensional medium is always the most challenging part. And there's no real room for error. Once you've scratched something, it's permanent. Sure, I can use black ink and different ink pens to help redarken areas, but I can tell the difference between when I've done a scratch correctly the first time versus when I've had to correct it with ink.

As far as my tools, I have two that I use on every piece: an X-Acto knife and a fiberglass brush. The brush looks like a stylus and has a little protruding stick with strands of compressed fiberglass. So, while each stroke seems like it's making one wide scratch, it's making many incredibly fine ones. That's my favorite tool. It's incredibly versatile, and I use it for every texture I create, from scales to fur to skin to glassy eyes.

You also do pet portraits. Would you elaborate on them?

They're a big part of my business. I grew up with dogs and my husband and I have two, so I know how special they are and how heartbreaking it is when they leave. That's one of the main reasons I keep offering pet portraits. Those elicit the best reactions when I deliver them. Custom cat and dog requests usually pour in between September and December.

You've been running your business for a decade. How does that make you feel?

It's crazy. A lot of life has happened in that time, like getting married and having our kid. But starting my business was absolutely the right choice since it perfectly merges the two parts of my personality: orderly and creative. That said, being an artist isn't easy, and trying to make a business out of being an artist is even harder. I'm proud of myself for doing that.

For more info, visit melissahelene.com



BRASS OR COPPER MEASURING GOODS

Swap typical steel for options with a warm metallic finish. These cups and spoons will resist warping better than plastic while adding a layer of visual warmth and luxury when displayed on a magnetic strip.



BENCH SCRAPER

Use this simple, functional tool to effortlessly work cookie, pie, and biscuit dough, simplifying your fall baking. Look for a model with a weighty copper build for a chic accessory.



IMMERSION BLENDER

Turn to this functional tool to easily purée butternut squash soup right in the pot. Opt for a stylish version like a control-grip model with a wooden handle or sleek stainless-steel finish for added counter appeal.



GARLIC KEEPER

If you haven't used one of these products, you're about to discover a new kitchen essential. A stylish, terra-cotta vessel with ventilation holes can help keep garlic fresh, while designs in a neutral, earthy color will add rustic warmth to your countertops.

fantastic fall **KITCHEN TOOLS**

written by **ANDRE RIOS**

From the scent of a pumpkin pie baking in your oven to the sound of brussels sprouts searing in a hot pan, this season's eats are as indulgent as they are rewarding to craft at home. That is, if you have the right supplies in your kitchen. Take a look at ten fun and functional products that reduce stress and eliminate mess while also looking great on your countertop.



MARBLE OR WOOD PASTRY BOARD

Combine the practicality of rolling dough and protecting counters with stunning designs suitable for serving eats. Choose a large, heavy board like marble, which stays cool for handling piecrusts, or dark wood for a rich autumnal look.



TEXTURED LINEN TEA TOWELS

Replace thin cotton or polyester with heavyweight linen in an autumn pattern like plaid or muted-colored stripes. They are super-absorbent for quick cleanup while adding texture and cozy hues to your serving setup.



MICROPLANE ZESTER

Add fresh zest to your fall cooking, including lemons for baking and nutmeg for warm drinks. Take home a slim option with a long, comfortable handle to make the task feel effortless and precise.



ENAMEL CAST-IRON DUTCH OVEN

Upgrade your kitchen with an essential tool for slow-simmering stews and braising meats. Choose one in a deep autumn color like burnt orange or forest green for an excellent stovetop or table presentation.



PETITE PUMPKIN COCOTTES

These adorable, heat-resistant, lidded bowls are perfect for serving single portions of soups, dips, or small side dishes. This creates an impressive look that makes for enjoyable at-home dining.



ELECTRIC KETTLE

This is a quick, energy-efficient tool for making coffee or tea or starting soup stock. Choose a sleek, modern model in matte black or cream to blend in with a curated counter display.



The inclusion of useful tips is one of the top reasons 58 percent of recipients have referred the professional who sent them the magazine in the past 12 months.

the impact of written by LJ RAMOS THOUGHTFUL LIGHTING

As days grow shorter and natural light fades earlier, fall often nudges us to rethink how we illuminate our homes. But good lighting isn't just seasonal. It's a year-round tool for shaping mood, comfort, and flow. With a few simple adjustments, you can create spaces that are bright when you need a boost and feel cozy when it's time to wind down.

MORNING: BRIGHT AND ENERGIZING
Start every day with crisp, invigorating light: open blinds and curtains soon after waking to take advantage of what sunlight there is and supplement the vibe with cooler-toned bulbs that mimic daylight. Doing this can cue your internal clock and make morning routines easier. Additionally, in work areas such as the kitchen, aim for strong overhead or task lighting that keeps shadows to a minimum and energy levels high.

EVENING: WARM AND CALMING
Come sundown, especially earlier in autumn, consider shifting your lighting to warmer, lower-intensity tones, which encourage relaxation and help your home transition into a softer nightly atmosphere. Replace bright white bulbs with amber or soft-white versions in living and bedroom spaces, and rely more on lamps than overhead fixtures. The overall goal is to emphasize gentle illumination that soothes rather than stimulates.

ALL DAY: FLEXIBLE
In general, layered lighting is the secret to achieving balanced yet customized ambience at home. Combine ambient (overhead), task (desk, reading), and accent (table lamps, sconces) sources so you can dial in exactly what you need at any hour. Dimmers are especially useful. They let you tailor brightness to match the moment, whether you're powering through an afternoon slump or easing into a quiet evening.

Thoughtful lighting doesn't just brighten a room; it shapes the way you experience it. With a few intentional tweaks, you can create spaces that feel uplifting, comforting, and beautifully lit not just during fall but all year long.



when & where.

AN INSURANCE PLAN THAT COVERS YOU HERE...



now & again.

AN INSURANCE PLAN THAT COVERS YOU EVERYWHERE.



Joseph C. Collins, Insurance Associate

American Insurance Group, Inc.
1100 First Avenue Suite 200
King of Prussia, PA 19406
info@remindermedia.com

(866) 458-4226

AMERICAN
INSURANCE GROUP, INC.

Front of Tear Out Card 2







Joseph C. Collins
Insurance Associate

Direct: (866) 458-4226
Fax: (610) 878-2000
Email: info@remindermedia.com
www.remindermedia.com

American Insurance Group, Inc.
 1100 First Avenue
 Suite 200
 King of Prussia, PA 19406

Back of Tear Out Card 2

MAKES 1 (10 BY 12-INCH) SHEET OF BARK; SERVES 4 TO 6

caramel

APPLE BARK

GARIANNE SHERIDAN | @GARIANNESTABLE (GARIANNESTABLE.COM)

INGREDIENTS	INSTRUCTIONS
<p>1 to 2 Granny Smith or other apples</p> <p>Juice of ½ medium lemon (1 tbsp.)</p> <p>6 oz. milk chocolate chips (dark and white chocolate also work)</p> <p>2 c. small-size salted pretzels, or enough to cover the chocolate surface</p> <p>1 c. caramel sauce</p> <p style="font-size: small; margin-top: 10px;">Recipe from <i>The Phone Eats First</i> by Allyson Reedy, Rizzoli International 2025. Photography by Chelsea Chorpensing.</p>	<p>1/ Core and chop the apples (but leave the peel on). Place the pieces in a large bowl and sprinkle with lemon juice to prevent browning.</p> <p>2/ Line a rimmed baking sheet at least 10 by 12 in. with parchment paper. Melt the chocolate chips in a small saucepan over low heat on the stovetop, or in a microwave-safe bowl at 30-second intervals in the microwave. Spread all but about 1 tbsp. of the melted chocolate over the parchment into a 10 by 12-in. rectangle.</p> <p>3/ Scatter pretzels in an even layer on the surface of the chocolate.</p> <p>4/ Place the caramel sauce in a microwave-safe bowl and microwave for about 20 seconds, then spread all but about 1 tbsp. over the pretzels.</p> <p>5/ Top with the apple pieces. Drizzle the reserved chocolate and caramel over the bark. Freeze until hardened, at least 2 hours. To serve, break with a clean hammer (fun way) or chef's knife (more normal way). Store leftovers in an airtight container in the freezer.</p>

Joseph C. Collins
American Insurance Group, Inc.
1100 First Avenue
Suite 200
King Of Prussia, PA 19406

Presorted Standard
U.S. Postage
PAID
Harrisburg, PA
Permit No. 478

Bill and Judy Smith
123 Main Street
King of Prussia, PA 19406

Your back covers are a great place to draw attention to an upcoming seminar or community event of your choosing.

86 percent of recipients have taken an action as a result of receiving the magazine.

No matter your needs
WE HAVE YOU COVERED!



Whether you're in need of home, auto, or life insurance, we've got you covered. Our plans help save your family money through bundling, and I would love to help you find the plan that fits you best!

CONTACT



Joseph C. Collins

Insurance Associate

Direct: (866) 458-4226

Fax: (610) 878-2000

E-mail: info@remindermedia.com

www.remindermedia.com

AMERICAN

INSURANCE GROUP, INC.