

## Modern Mattresses Create Comfort

Not so long ago, the only significant decision when purchasing a mattress was agreeing on its firmness. But, things have changed. Nowadays, you can choose a “smart” mattress that can be programmed to an individual’s preferences, and/or a couple’s differences, with technology that lets you control temperature, firmness, reclining levels and more. Modern versions are made of various material, including memory foam, and some enlist elements such as temperature-controlled water to keep you cool, and pump-regulated air pockets to support specific pressure points, such as hips and shoulders.

Like many smart devices, most top-of-the-line mattresses are programmable through phones, home hubs and/or other networks, with some providing sleep data and diagnostics, which are picked up by embedded monitors. For example, one model can detect snoring, and automatically tilt up a partner’s



upper side of the mattress to improve breathing. Such features are said to contribute to better sleep, but setup can be complex, so some brands provide complimentary assembly services.



## Clutter, Storage and Safety

When clutter gets in the way of normal household activities and foot traffic, it can become a real nuisance – if not a real hazard. The solution is organized storage, but getting there can sometimes be a challenge. The good news is that a few simple steps can be taken to help anyone get ahead of clutter. First off, acknowledge that a portion of household storage is likely occupied by items ignored or simply forgotten. Then, approach the problem methodically – one closet, one shelf and one drawer at a time. Sorting items to toss, sell, donate, recycle or save.

Utilize stacking bins, preferably transparent and/or clearly labelled ones for future identification. If space is still an issue, look into the many efficient closet organization kit options. Finally, if you feel completely overwhelmed, don’t dismiss the idea of hiring a professional clutter consultant, interior designer or contractor with expertise in storage efficiency. A professional can help you find ways to create space indoors and outside, with an assessment of nooks and crannies you may never have imagined – putting you on the way to a safer, more clutter-free environment.

## Home Insurance Updates

Just like real estate itself, the cost of adequate home insurance can vary, according to a property’s location and the perceived value of the residence and its contents. But, there are many factors that define the insurer’s value. It is calculated by sophisticated actuary formulas that may not align with recent market activity. Insurance companies also weigh risks, such as whether or not a home is renovated or passes a safety or security inspection – as well as lifestyle choices like smoking. Insurance rates can also be affected significantly if the home is used for business purposes. For example, recent years have seen many homeowners (and renters) create income from their residence.

Perhaps the most obvious way homeowners are generating revenue from their homes is through agency-run offerings of private homes to guests for short-term B&B-type rentals. Clearly, renting your home to strangers has insurance implications, but what about the implications of a self-employed baker or multimedia artist operating from home? Equipment and materials like flammable oils or paints could present an unusual household hazard that insurers need to know about. Whatever



your circumstances, the most important insurance factor for a homeowner is providing full disclosure of information to ensure proper and fair coverage and thereby expedite eligible compensation and avoid disputes or disappointment.