

Small Changes, Big Impact

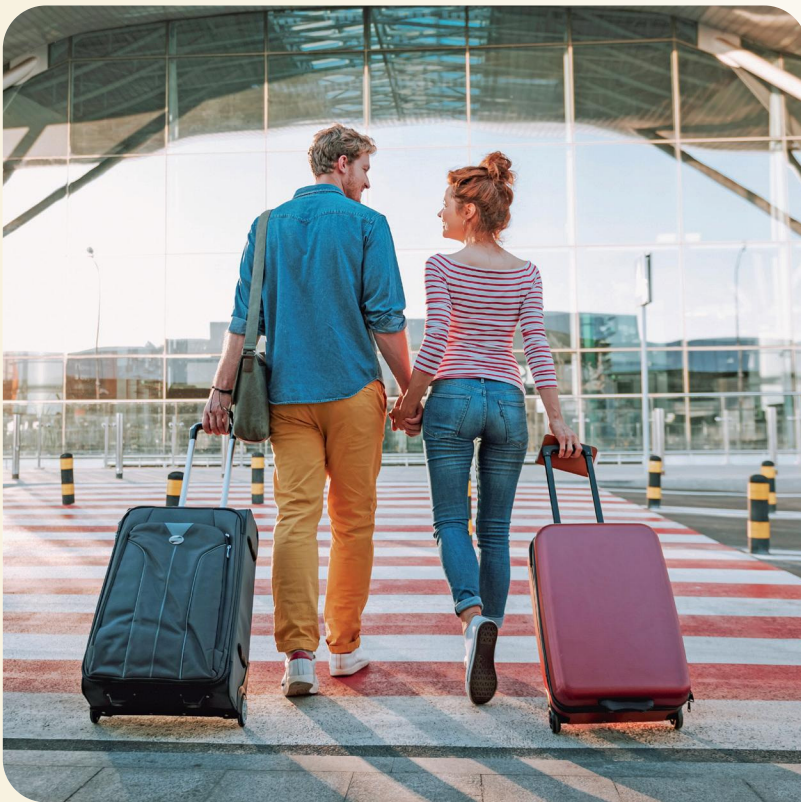
One of the many pleasures of being a homeowner is having the freedom to evolve your home environment to reflect your changing lifestyle. While sometimes this entails a large makeover project, don't underestimate how gratifying a simple project can be as you move toward a more comfortable home. Here are just some examples of quick ways to freshen up your living space:

- **Add a contrasting colour to a room** – By painting wood trim or a bookshelf or hutch a different colour, or painting one wall in a room a different colour to make an accent wall. This can create a significant visual impact.
- **Install removable wallpaper** – On a wall opposite a room's doorway to create a dramatic focal point.
- **Paint the kitchen cabinets or change the hinges, handles and knobs** – This is a particularly cost-effective and easy change to make.
- **Add houseplants** – The association with nature creates a



peaceful ambiance and they purify the air.

- **Add an area rug** – With complimentary accent colours to help to pull everything in a room together.
- **Artwork** – To bring life and a pop of colour to a room. Fill any barren spaces you may have or switch up your current artwork if you want a change.



Protect Your Trip from the Unexpected

There was a time when the only travel insurance most vacationers considered was for flight cancellations. Nowadays, there are many different policies available to help cover costs incurred due to a mishap that occurs during a vacation – or even before it takes place.

Anyone who has traveled a lot can easily imagine the domino effect that even a simple setback, such as traffic congestion or a weather delay, can have on your travel plans. In these cases, a highly protective insurance policy can sound very reassuring. However, such policies are not without specific conditions and extra premiums, so understanding the terminology is critical. For example, "trip delay," "trip cancellation" and "cancel for any reason" may each be defined differently from one provider to another. To determine which policy might serve your need best, consult with a qualified insurance broker.

Stay Cool and Save your Money

As temperatures begin to rise, you'll want to be sure your air conditioning is operating at maximum efficiency to help keep your energy bill from ballooning. Beyond maintaining the basic operation of your A/C unit, there are several ways to reduce the load on your system and ensure your home air temperature is optimal, such as:

- **Raise the temperature** – By setting your thermostat a few degrees higher than you normally would, your AC doesn't have to work as hard to maintain a comfortable temperature.

