

What To Know About Mold And Mildew



For your family's health and your home's structural integrity, don't let mold grow. Experts can help.

(NAPSI)—If you're like a lot of homeowners, your domicile is in danger from an insidious, invisible growth—mold—and you don't even know it. That's because for many people, mold conjures up images of smelly, green and black growth that can cause serious respiratory issues. It is often found in a home after an intrusive water event, such as a flood or a severe rainstorm. The reality is, just about every home has mold, though it only becomes a concern when there are moist building materials and you begin to notice visible mold growth and can smell it.

Why To Fight Mold

Mold and water damage can have a negative effect on your and your family's health, as well as on the safety and structure of your home. People with allergies to mold may experience sneezing, runny nose, red eyes, rash and upper respiratory problems.

Homes in areas where there's a potential for flooding, tornadoes, or hurricanes are especially at risk. Mold typically grows in damp places such as basements and crawlspaces. Apart from floods, the four major causes of mold and water damage in residences are: leaks in the building envelope (that is, around window frames, roof); unattended plumbing leaks; high humidity levels

(particularly from unvented or improperly vented indoor moisture sources, such as kitchens, bathrooms, and clothes dryers); and condensation on cool surfaces (on kitchen and bathroom surfaces, on window frames, in basements).

How To Fight Mold

The good news is there are steps you can take to identify and remove mold, and prevent its re-occurrence by keeping the water out of the house. AIHA (formerly American Industrial Hygiene Association), the organization for scientists and professionals committed to preserving and ensuring occupational and environmental health and safety (OEHS) in the workplace and community, created free resources for consumers including: "Facts About Mold: A Consumer Focus," a downloadable guide to the problems of mold growth and what you can do to prevent it; and a brief video, "What is mold? Who's affected?"—a quick guide to the dangers of mold in your home.

Who Can Fight Mold

If mold damage is severe, it may be time to seek the help of an OEHS professional or Certified Industrial Hygienist with extensive mold investigation and remediation experience. You can find a list of OEHS experts at www.aiha.org/public-resources/consultants-listing.

How Millennials, Gen X Feel About Finances Now

(NAPSI)—Americans are navigating a rapidly evolving pandemic environment—and that extends to how they're feeling about their finances, according to the latest Wealth Watch survey.

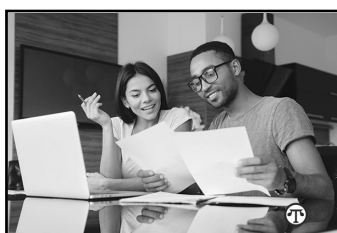
"As people across the country begin to emerge from the pandemic, they are reporting a combination of emotions —from happy (48%) and excited (36%) to anxious (21%) and overwhelmed (13%)—and these feelings are extending to their financial outlook," said Aaron Ball, Senior Vice President, Head of Insurance Solutions, Service and Marketing, New York Life. "We saw the starkest differences in financial confidence among Millennials and Gen X, both groups that have faced unique financial challenges before and because of the pandemic."

The Generational Divide Created by COVID-19

With priorities shifting across generations, different financial outlooks have developed. Millennials appear to be most concerned about post-pandemic budgets, while also expressing high levels of confidence in their long-term financial futures and retirement preparation. Gen Xers, conversely, are more confident about their short-term budgets, but more uncertain about their financial futures.

Compared to Gen X, Millennials appear to have a more optimistic long-term outlook, with 45% (vs. 35% of Gen X) showing confidence that their retirement savings will last the rest of their lives and 68% (vs. 62%) confidence that they will be able to retire at the age they choose.

Millennials, however, are feeling a crunch in short-term navigaton of the evolving COVID-19 environment and



While confident about their long-term future, many Millennials and Gen-Xers are concerned about how the pandemic affects their finances now.

shifting financial responsibilities day-to-day. Compared to 32% of Millennials, Gen X had 61% of respondents say that resuming costs that the pandemic otherwise paused would not affect their budgets.

When asked how best to describe their financial strategy, 24% of Millennials said they "absolutely" know what they are doing, compared to 18% of Gen X who said the same. Millennial men were the demographic most likely to report that they "absolutely" know what they are doing (35%), compared to 14% of Millennial women, 21% of Gen X men, and 16% of Gen X women.

Moving Forward

Both generations have hurdles ahead, whether it be post-pandemic budgets or future financial responsibilities to anticipate.

"Protecting yourself and your family against a financial loss, while also taking the right steps to grow your wealth and prosper across all phases of life is a constant balancing act," added Ball. "It's difficult for individuals to navigate that on their own. Guidance from a financial professional helps maintain this equilibrium."

Learn More

For further facts and stats and to see the entire report and survey methodology, visit www.newyorklife.com.

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"Yard Sale Checklist"
Have you ever hosted a yard sale with dismal sales? You Make a dollar per hour for your efforts. No Fun.

If you want to add to your savings account or start an emergency fund by throwing a yard sale, use these tips to host an epic event.

- ★ **Define Your Goal**
Get rid of stuff fast? Make as much money as possible?
What is the goal of your yard sale?
- ★ **Schedule Your Sale**
If you're moving, you may also be up against some tight deadlines that complicate things. If you have a lot of time, you can maximize your result by scheduling a few events that target special or seasonal items.
- ★ **Merchandise**
Locate and sell anything you no longer want or need. Don't base what you sell on what you would buy. Offer to sell stuff for family and friends. Look beyond household stuff as your merchandise. Take the time to wipe off the dust and dirt.
- ★ **Differentiate Your Event**
Label your sale. Offer free delivery! Recruit the help of your neighbors. Offer free lemonade, cookies, or even just ice water.
- ★ **Advertising**
Siuslaw News Garage Sale ads are \$26 and includes 2 Garage Sale signs.
- ★ **Supplies**
The right supplies can make your sale run more smoothly. So as you get closer to the big day, gather everything you need: markers, calculators, tables, shelves, boxes, bags, and more!
- ★ **Pricing**
Are you selling things to make money or to get rid of them? This question affects everything you do, from how you price things to how willing you are to negotiate.
- ★ **Staging**
If you really want more bang for your buck, borrow, from the big retailers' playbook for how to display your merchandise, you can find this online.
- ★ **Avoid Problems**
The early birds, future burglars, being the hostess with the mostess are just a few problems that can come up. Prepare ahead of time!
- ★ **Wrapping It Up**
Have a plan for what you'll do with your unsold merchandise.

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