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## The Latest

# October is Cybersecurity Awareness Month

### **AMERICAN NATIONAL BANK IS COMMITTED TO CLIENT EDUCATION ON BEST PRACTICES FOR PROTECTION WHEN USING MOBILE BANKING.**

As the use of mobile devices increases for banking, American National Bank wants our clients to know that we take security very seriously. The widespread use of Mobile and Text Banking means much more convenience for clients and better ways to monitor account activity. Unfortunately, it also means there are more opportunities for fraud. American National Bank provides a secure environment for Mobile Banking by keeping our Online Banking services up-to-date to protect our clients from fraudulent activity. We want to ensure that you have access to the latest recommendations for accessing these services or anytime you are navigating the Internet. Personal information is extremely valuable and fraudsters continually find new ways to obtain this information for use in malicious activity. It takes ongoing diligence by everyone to help ensure Internet and Mobile Banking risks are reduced through secure computing habits and personal device configurations.

#### **REDUCE RISKS BY IMPROVING SECURE COMPUTING PRACTICES**

- Manage System Settings and Device Updates
- Download apps only from reputable sites and “App Stores”
- After apps install, they will often ask for unnecessary permissions to features on devices such as camera or location services. Closely review the requests and minimize application permissions to only those that are absolutely necessary
- Install system and application updates as soon as they become available
- Disable Bluetooth unless needed (if using Bluetooth enabled devices, disable discoverable mode after connecting if your smartphone doesn’t automatically turn off)
- Configure software firewalls on devices to protect from unauthorized electronic access. Some operating systems provide a firewall functionality which only needs to be enabled and configured while others will require you to download and install an app from a reputable App Store
- Avoid accessing banking and shopping applications using private user ID’s and passwords while connected to public Wi-Fi networks Enable device “Personal Hotspots” or “Peer to Peer”

#### **Wi-Fi ENHANCE SECURITY ON MOBILE DEVICES WITH THESE SIMPLE STEPS**

##### **1. Add a Mobile Security App**

- Research and install reputable mobile security software such as anti-virus and anti-malware that extends the built-in security features of the device’s mobile operating system for iOS, Android and Windows phones

##### **2. Don’t Modify a Mobile Device to:**

- Enable features that void warranties
- “Jail break” or change the root file system
- Enable yourself greater control of device features

##### **3. Passwords**

- Keep passwords safe – Avoid writing them down or sharing passwords. Use strong passwords that have 8 or more digits consisting of numbers with both upper and lower case letters

- Don’t use the same passwords for Online Banking that you use for online shopping sites

- Keep passwords used at work different from those for personal use - Change your password whenever you think it may have been compromised

- Ensure your sign on and passwords are hidden when accessing American National Bank’s Online

## Banking and Mobile Banking App

### **4. Information Protection**

- Phone fraud is a growing problem – Never provide private information to an unknown caller. Verify the authenticity of an unsolicited caller before providing confidential personal or financial information
- Insist on making a return call to a bank or credit card company using a number from a statement or the company's website - The Bank will never call you unsolicited and ask you for confidential financial information or Online Banking credentials

### **5. Physical Device Protections**

- Don't leave your device unattended in public locations
- Use the screen lock function on the device and change the password/passcode frequently
- Delete all confidential information stored on the device before taking it in for service or repair
- Reset devices to factory defaults and delete all data on old devices after exchanging or upgrading devices
- Don't store financial information on your mobile devices
- Report stolen devices to the bank and change or update log in credentials to online banking systems
- Regularly back up your mobile device
- Manage what is shared online

## **A STRONG PASSWORD IS THE FIRST LINE OF DEFENSE AGAINST FRAUD**

**When Creating a Password:** Make your password meaningful to you but avoid using personal details about yourself that are publicly available from social media or other sources that may make your password easy to guess.

### **Things to Do:**

- Use a mix of lower and uppercase letters, numbers and symbols
- Use at least 8 characters
- Use the first letter of each word of a memorable phrase

### **Things to Avoid:**

- Consecutive numbers or letters
- ID, login, or account numbers
- Family member's or pet's name
- Favorite holiday or sports team
- Place or date of birth

### **Smart Password Management:**

- Create a new password every 90 days
- Use different passwords for different online and system accounts
- Don't use your company password on public sites
- Don't use your company password on multiple sites
- When purchasing online, check out as a "guest user" instead of registering

### **Password Storage:**

- It's best not to write down passwords or store them on your computer in spreadsheets or other documents
- Consider using a password manager, or "password vault," a software program that keeps a number of passwords in a secure digital location. By encrypting the password storage, it offers the ability to use a single master password for accessing a number of different passwords used for different websites or services

## **BUSINESS EMAIL COMPROMISE PREVENTION – THE LATEST TIPS**

### **Top Email Fraud Scams:**

1. CEO scam – Fraudulent message appears to be coming from senior executives within the company
2. Supplier email – Email looks like it's coming from a supplier whose email address is being spoofed
3. Attorney email – Business acquisition email appears to be sent from an attorney
4. Non-Financial Data phishing scheme – Instructions to send personal information other than payments

### **What to Look Out For:**

The following requests can be signs of a scam, which can have a sense of urgency or a need for confidentiality:

- Change a company profile within an internal system
- Add a new contact representing the company
- Update a payment account
- Request new payment for a business transaction
- Request a sudden change in business practice

### **Best Practices:**

If you receive a suspicious email, be mindful of the following:

- If you “don’t recognize” the sender
- Avoid clicking on links or opening attachments
- Do not “reply” to the email. You may inadvertently be communicating with fraudster instead of the intended party

**Validate Using Other Communication Channels:**

- Pick up the phone and call the sender using the company directory or vendor information
- Ask the sender to send the new payment instructions from the company letterhead and validate the letterhead

**Develop Confirmation Procedures For Non-Standard Requests:**

- Create confirmation procedures for non-traditional requests
- Define the approval process for implementing a new account number
- Authenticate the request by asking the individual to provide old invoice numbers or payment amounts
- When possible, ask your vendors to acknowledge the payments

**DISCLAIMER:** American National Bank has provided these Mobile Banking Security Best Practices to assist you in protecting your confidential and financial only when needed information and to help reduce risk. American National Bank is not responsible for losses related to security weaknesses within your personal Online Banking access devices such as your home computer, tablets and mobile devices. American National Bank does not provide any express or implied warranty, guarantee or promise concerning the content, completeness, accuracy or value of the above information. All persons or entities should confirm the accuracy as it applies to them specifically or their business or system. These Mobile Banking Security Best Practices are provided as information only and American National Bank will have no liability to a client or any other person or entity, for any direct, indirect, incidental, special or consequential damages arising out of the information above.



## Salvation Army Tree of Lights Kickoff

The Tree of Lights is coming... **11.8.18**. Join us in the American National Bank parking lot at 90<sup>th</sup> and Dodge on **Thursday, November 8th from 5:30 – 7:00 p.m.** for the Salvation Army's Tree of Lights Kickoff!

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## News & Events

### Building Financial Literacy in Schools



American National Bank is pleased to announce the recent opening of two elementary school branches, Lewis & Clark Elementary School Branch in Council Bluffs on Friday, October 12th and Carriage Hill Elementary School Branch in Papillion on Wednesday, October 17th.

American National Bank and the two elementary schools have teamed up to bring a financial literacy program to students in K – 5th grade. Students who receive parental permission can open a checking account and make deposits weekly to start saving for the future. Students are encouraged to set savings goals with incentives throughout the year to keep them on track. As part of the program, 5th grade students take a test and are interviewed to become bank tellers. As tellers, they are trained to handle their peers' transactions and market the bank's student-specific accounts.

“Research suggests creating a hands-on experience with financial literacy has a greater impact on positive money management empowering our youth to take charge of their financial future.” said Andrea Patten, American National Bank Branch Manager. “We truly appreciate our partnership with the school districts and look forward to building the foundation for a savings-focused youth.”





## **News & Events**

### **Light the Night Pink for Breast Cancer Awareness Month**

Have you noticed our PINK building in the evening at our 90th and Dodge location? We are proud to show our support for the cause during the month of October.

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## **News & Events**

### **Empowerment Network Step-Up Program Update**

Step-Up Omaha! is a community-based initiative of the Empowerment Network and the City of Omaha that is responsible for connecting more than 4,500 youth and young adults ages 14-21 with community and business partners for career exploration, job training and internships. This program collaborates to bridge the employment gap and invest in the workforce of the future by recruiting, training and preparing career-minded youth and young adults in our community to make positive life choices, empowering them to fully maximize their personal potential.

American National Bank is proud to be a founding partner of this program and has been involved since its inception. In 2018, American National Bank sponsored eight Step-Up interns who expressed an interest in the bank, specifically because they had a desire to learn about the banking industry and managing money. The interns came ready to explore various careers throughout the bank and were excited to gain real-world experience. We were fortunate enough to have two students join our staff as full-time employees after their internships and are looking forward to hosting more interns next summer.



## Resell Remodeling in Omaha, NE

Strictly Business Magazine, October 2018

This may not be possible for everyone, but that doesn't mean you shouldn't look into all the possible ways to get the most money for your home when it's your turn to sell. So, what do you need to know before and during your home selling venture? And, if remodeling work is required in the process (which it usually is) where do you start? Well, we've asked a few local experts to share their advice on the matter.

Since the temperatures are dropping and the busy holiday season has snuck up on us once again, you should know that these winter months are typically the slowest time of year for home sales. With fewer buyers looking, it may take longer to sell your home and you may not get as much money as you were hoping for. Don't let that discourage you, though. If for whatever reason you need to sell your home immediately, you can take some comfort in knowing that while there may not be as many buyers this time of year, there also won't be as many sellers to compete with. Not to mention that the Omaha market trends have indicated a continual increase in home sales over the past year, which means market conditions are good for sellers. However, if you are able to wait and sell your home in the spring, you can use these winter months to take on all the remodeling projects that need to be done to get your house in optimal condition for selling.

For the most part, buyers are looking for a house that is move-in ready. They don't want to have to take on an exhaustive list of home improvement projects after they get everything unpacked and situated in their new home, which is already a stressful undertaking. If your mind is jumping ahead to basic interior design upgrades like painting or staging your home for the open house, reel it back in. First, you need to address any significant underlying issues that will be uncovered during the inspection process.

Having your home inspected before listing it is recommended in order to avoid any costly surprises once the home is under contract. In the long run, it makes a lot more sense to face the scary unknowns and just get the inspection out of the way. Don't simply hope for the best. If anything hazardous is found on the property after the contract is signed, it could cost you in legal fees on top of the cost to fix the problem(s), and it will either force you to accept a lower price or result in you losing the sale altogether. In Omaha, the average cost of a home inspection is about \$328. The sense of security you'll have after learning the exact condition of your home before putting it on the market will make every penny worth it. Most real estate contracts have an inspection clause to protect the buyer anyways. So, get ahead of the game and get on the phone with a local home inspection service.

An inspector's report covers the entire scope of a home, including the insulation/ventilation systems; plumbing (pipes, drains, water heating equipment, and sump pumps); electrical (service panels, breakers, and fuses); wood features to check for rot or termite damage, fireplaces including chimneys and vents; structural components including the foundation of the home; the interior and exterior roofing system; radon and other toxic chemical testing; interior features including walls, ceilings, attic, floors, windows, doors, stairs, and railings; and exterior features including siding, decks, walkways, and driveways. Due to the extensive nature of a home inspection, the visit will take about three hours, but there are ways you can prepare beforehand to make the process go quicker and smoother. For example, you can make sure the inspector has enough working space around your furnace, air conditioner, and water heater by removing any clutter that might be in the way. In addition, the home inspector will need to turn on the stove, run the dishwasher, and test the HVAC units, so make sure all your utilities are on. Simply cleaning your house and having all the necessary documents on the renovation history of the home readily available will also speed up the inspection process.

Something we'd like to note is that an inspection is not just beneficial when you're looking to sell your

home, it's a service you should have done regularly for your own safety and to ensure you're being energy efficient. Having an inspection done once a year is recommended.

If any plumbing defects are identified during the inspection, this is definitely something you want to take care of immediately. There are some major health risks associated with bad plumbing systems. If pipes are leaking, this will result in mold and mildew in those areas. A faulty plumbing system can also affect the quality of running water in your home. If you're noticing a foul smell or any kind of discoloration from your faucets, call a plumber.



Brad Birge  
Big Birge Plumbing

"If you're planning to sell your home, you're likely cleaning up, painting, washing the windows, installing new carpet, and staging it to look beautiful... But did you know one thing that often gets forgotten about is the plumbing?" **Brad Birge with Big Birge Plumbing** informs.

"We've found it to be true that many home buyers are looking for beautiful kitchens and fancy (ok at least fully-functioning) bathrooms. Buying a home is one of the biggest investments people will make. You can expect potential buyers to be looking around in some really odd places and they want to see it look fresh and clean. That being said, we've compiled a list of simple, easy, lower cost tips that can help you sell your home!

**1. Bathrooms and kitchens**—Many sellers make sure the bathrooms and kitchen are clean; the floors are mopped and mirrors are streak-free. Don't forget to pay extra attention to the little details in places like the crud on the faucets, bottom of the toilets, and inside of the dishwasher. Also, make sure the toilet bowl is sparkling white and if there is any discolored caulk around a fiberglass tub or shower that can be easily removed and replaced with fresh caulk. Other tips to note in terms of bathrooms and kitchens:

- a. Buy fresh towels to display.
- b. Buy organizers for the drawers to improve the functionality of the space.
- c. Give your clutter a new home in a storage unit, or donate

what you don't need to your favorite charity!

Remember, people want to picture themselves in your home, so it needs to feel and look fresh.

**2. Sniff test**—A stinky bathroom or kitchen is totally unappealing to new buyers. Is your bathroom smelling like mildew? Does your kitchen smell like old food? Make sure you've gotten rid of any gross smells in advance. Vinegar usually works wonders when it comes to getting rid of smells. Clean out your garbage disposal, dish washer, and clean out the pop-ups in your sinks so the water runs smoothly down the drain and can take away the smells. After tackling any order problems at their source, you can place a potpourri bag in a decorative bowl or light some scented candles. This will not only enhance the smells in your home, it will add a beautiful touch.

**3. Under pressure**—Have you checked the water pressure in your home? If you have low water pressure or a shower head or faucet that's not running smooth you may want to try cleaning out the faucet aerators and checking your pipes for leaks or consider replacing the shower head if needed. You might be able live with low water pressure, but it's not going to impress potential new buyers.

While the plumbing of your home may not be the most glamorous part, it can often make or break the deal. And here's a secret for you... You don't have to hire a plumber who leaves a mess and treats you rudely! We're not your average 'Joe the Plumber' at Big Birge Plumbing. If you need plumbing

help, give us a call and we'll be there with a wrench and a smile.”

After gaining peace of mind from the inspection, and addressing any major concerns that may have arose during the comprehensive check-up, you can now assess what your budget is for other remodeling projects based on the value you intend to sell your home for. By this point, you'll want to have a trusted real estate agent in your corner to give you a realistic figure for what your home is worth. It can be tempting to think you can sell your home yourself in order to avoid paying an agent commission to do it for you. Our advice is to resist this urge. Aside from their superior marketing reach and ability to take care of the daunting amount of paperwork involved in selling a home, a real estate agent has the knowledge of the valuations in the area and can provide you with an accurate idea of what your home will sell for. Any agent will tell you not to be one of those people who spends a ton of money remodeling their house, expecting to see that same amount reflected in the closing price. That is just not how it works. There is no reason to spend \$3,000 on new hardwood floors if the resale value is less than that. Only invest in projects that will recoup your expenses and create actual equity. So, set a realistic asking price, evaluate your spending budget, and allot available funds to improvements that will make an actual difference when it comes time to list your home.



Joshua Vogel  
American National Bank

“In my experience with home sales in both the local and national markets, I’ve found a key phrase that stands out more than most in regard to Resell Remodeling: Observe the basics,” states **Joshua Vogel, mortgage loan originators with American National Bank.**

“Overpricing your home is a kiss of death, even when it remains a seller’s market. Before starting a resale remodel project, first consider the sales price of other comparable homes in your immediate area. You surely wouldn’t compare a fixer-upper to a newly remodeled home. Once you have an idea of what your sales price will be, you will then be able to budget accordingly. Particularly popular among first-time home buyers is the bathroom remodel. A majority of upgrades to a bathroom can be completed by simply refinishing surfaces, rather than replacing them. For instance, countertops, tile, and even the shower basin can be refurbished with a spray-on texture that provides quick coverage, and a like-new finish. Local companies can perform this service for you at a very minimal cost. Also, remember to replace old shower doors, or remove them, to add the illusion of space.

Perhaps one of the more noticeable and profitable upgrades is the kitchen remodel; however, it is important to remember that the average return on that investment is only 98.5%. If cosmetic updates are needed, keep them minor. Brighten up the kitchen by sanding and painting existing cabinets. Add stylish detail without the cost by changing curtains and window molding. Kitchen countertops and backsplash may also benefit from adding decorative spray-on finishes and texture, similar to the bathroom countertops. Formica is out, faux marble is in.

The trick to getting the most resale value for your home is to keep the updates simple and cost-effective, without going overboard. Observe the basics. Update and upgrade within reason, keeping interior colors light and neutral. Potential buyers expect to see a clean canvass for their own inspirations.”

Most realtors will tell you that the kitchen and the bathroom are what sell houses, and they’d be right. We hear it again and again. So, if you are going to spend money on remodeling, these are the areas to prioritize. Don’t go after it blindly, though, and definitely don’t try to take on a project that you don’t have the means or skills to do correctly. Dad can do a lot of things, but he can’t do everything. Find a local contractor with the knowledge and experience to get the job done right the first time.



Mike Prendergast  
Modern Concepts Tile

“From the drawing board to the final product, our quality materials, workmanship, and custom designs will make your home improvement project enjoyable and the end result will exceed all your expectations!” Exclaims **Mike Prendergast with Modern Concept Tile**. “With 15 years of experience in the tile contracting field, we’ve helped a lot of homeowners revamp their kitchen spaces and bathrooms to get their house in top-notch shape for selling.

Our goal is always to ensure our clients are happy with the end result, but it’s important to remember that home renovations made for the purposes of resale do not necessarily have to look good by your standards, they are meant to match the preferences of most potential buyers. Keeping things simple with neutral color schemes is a safe route to take. Your average buyer today wants to be able to picture themselves living in their new home, which can be hard to do if they can’t get past a seller’s personal taste. Keeping functionality and maintenance in mind when remodeling is also good to do.

People aren’t just looking for a space that is visually appealing, they want durability and easy upkeep. This is why ceramic tile is so popular in a variety of areas in a house, and it’s one of the only flooring options that truly works in any room. Most commonly found in kitchens and bathrooms, it also serves its purpose well in foyers, mudrooms, living rooms, and other high-traffic walkways within the home.

Ceramic flooring can last essentially forever if it’s taken care of properly. It doesn’t crack easily, but if it ever does, replacing one or a few tiles is more preferable than tearing up the whole floor. Plus, it is easy to clean!”

Mike goes on to say, “Countertops are a highly visible aspect of the of the house’s central hub—the kitchen. So, if your house currently has old, dull laminate countertops, this would be a good time to consider updating them. Kitchen trends in recent years have reflected a shift toward low-maintenance, seamless counters made up of materials like granite or other natural stones, but ceramic tile still has its place in the kitchen. At Modern Concept Tile, we specialize in appealing and detailed backsplashes that can complement any kind of surface. Tile is also an excellent choice for secondary prep surfaces, such as islands, eat-at counters, and wet bars. I’ve seen a kitchen be completely transformed by applying a subtle touch of tile design. When you’re trying to make your space look more high-end or modern, tile is a pretty inexpensive solution.

With all the options available in tile products today, the combinations of tiles and designs are endless. There really isn’t anything we haven’t done or won’t try. With the manufacturing techniques available today, we can mix-and-match different materials such as natural stone, glass mosaics, and faux finishes with the different combinations of patterns and shapes. Tile can even be custom printed to give the appearance of hardwood, aged or stained in a variety of ways.

In terms of bathroom renovations, I’ve seen homeowners completely rip out their bathtubs in order to create bigger shower space. This trend is definitely growing and I think it makes a lot of sense based on what the majority of buyers are looking for these days. It’s still important to have at least one bathtub in the house, though, or else you’ll lose the interest of buyers with small children. Otherwise, most people would prefer to have a nice roomy shower that allows for more than one shower head and plenty of elbow room. We did an installation recently in which we took out an entire soffit, wall, and cabinet to create a nice walk-in, no-door shower in the master bathroom. It turned out amazing. You can check out photos from this project, along with other renovations and designs in our portfolio, on our Facebook page.”

After the big stuff has been taken care of, then you can focus on the cosmetics. Sometimes all it takes to make a space look and feel attractive to buyers is a fresh coat of paint. We’ve heard some horror stories when it comes to DIY painting projects. You may think that doing the job yourself will save you

money, but you run the risk of ruining carpet or trim in the process, or it might just end up looking uneven. We encourage readers to hire a professional to save time and avoid any costly accidents. Gerst Painting offers a comprehensive list of painting, wallpapering, and carpentry services for your home. Improving homes in the Omaha area since 1977, Gerst has earned a reputation as one of the country's premier repaint specialists.



Mike Gerst  
Gerst Painting Inc.

“We deliver proven craftsmanship, unmatched efficiency, attention to detail, excellent customer service, and an unwavering commitment to quality. We can offer homeowners color consulting to make sure they are optimizing their investment as a homeowner, while getting the look that will resonate well with potential buyers,” comments **Mike Gerst with Gerst Painting Inc.**

“As I mentioned back when we talked about residential remodeling, cool grays and beige tones are good classic choices, both offering the perfect backdrop for any accent color combinations. Shades of white are also timeless. The lightness will open up the room to make it feel like it bigger space.

If you do decide to do the painting yourself, keep in mind that there is truly no cost-cutting measure in buying cheap paint; buy the best quality paint you can afford for a smoother application process and long lasting results. If you're painting unfinished walls, be sure to apply an initial coat of primer. Use a latex-based primer if you plan to use a latex paint and an oil-based primer with oil-based paints. I'd say oil-based paint is more durable, but it takes longer to dry, and cleanup requires turpentine or paint thinner (mineral spirits). It is good for trim work because trim takes more abuse over time than walls do. Latex is another good option for general painting projects such as walls and ceilings as it is easier to work with and dries more quickly, but it isn't quite as dependable as oil-based paint. Try using zero VOC finishes, if possible. They don't contain any toxic ingredients so they won't produce air pollution or harmful orders.

At Gerst, our services include latex/waterborne finishes, zero VOC finishes, refinishing of existing cabinets and wood trim, painting of existing cabinets and trim, wallpaper removal, and drywall repairs, along with other wall coloring services such as vinyl, glass cloth, wall murals, and so much more.”

An alternative to your basic paint job is the rising fad of faux finishing, which is a term used to describe a decorative paint finish that replicates the appearance of another material such as marble, stone, or wood. Thomas Faux Finishing offers metallic plasters, textured designs, beaded effects, and other high-end decorative paint finishes. They are all custom and seamless, delivering a contemporary or transitional look that has the ability to completely transform any room.



Thomas Rajkovich

## Thomas Faux Finishing

“This is a seller’s market!” Announces **Thomas Rajkovich with Thomas Faux Finishing**. “In addition to remodels and new construction, we are working with several homeowners who are investing in wall finishes that will bring them maximum value before they sell their home. Just one accent wall with a faux finish design can affect the feel of an entire room. Choose from textured, metallic patterns or pick something with a rustic, earthy feel. You’ll be amazed by the results, and so will everyone else who visits your home.”

Another consideration towards making your residence more desirable to potential buyers is energy efficiency and advanced home technology. “We are on the verge of a ‘smart-



Pat Killeen  
Engineered Controls

home’ boom,” claims **Pat Killeen with Engineered Controls**. “Installing technology that allows you to control everyday home functions such as lights, appliances, thermostat, and windows with just the click of a button on your smartphone could be what gives you the competitive edge other sellers. People are beginning to expect this type of convenience in their homes. Not only does it provide a sense of security, but it also reduces energy costs. That is why Engineered Controls represents a wide range of Honeywell residential smart-home products, the most trusted and recognized name in home comfort and security. From the most state-of-the-art Wi-Fi enabled thermostats, zoning systems, and whole-house air cleaning systems, to wireless home security and video systems; everything is geared toward making homes more safe and energy-efficient. Honeywell’s Total Connect Service provides a personalized web portal with mobile apps that allow the homeowner to stay connected to their home’s heating and cooling system and security system from anywhere on their smartphone, tablet, or laptop.”

A bad roof could also be draining your pockets. A poorly insulated roof can let in too much heat in the summer, resulting in huge air conditioning bills, and on the flip side, it can let off too much warmth in during the winter, leading to unwanted heating costs. Considering almost half of the money you spend on utilities goes toward the heating and cooling of your home, this is an issue that can’t be easily overlooked.



Matt Preister  
Xcel Roofing

“A new roof could save you money on your homeowners’ insurance and/or taxes,” notes **Matt**

**Preister with Xcel Roofing.** “If you haven’t updated your roof in the last 10 years, this is something I would highly suggest doing. The underlayment, the protective layer underneath the shingles that acts as a secondary moisture barrier, can get old or damaged over time. It may be time to upgrade yours. In addition, the wind ratings of shingles on the market have increased dramatically over the last decade. Whereas old singles couldn’t withstand winds over 70 mph, shingles and roofing systems today, like what Xcel Roofing installs, are rated for up to 130 mph winds. In addition, as a part of our roof replacement process, we make it a point to go into the attic to confirm that the ventilation system is doing what it should to protect you from unnecessary energy expenses. ”

Xcel proudly uses Owens Corning, the leader in insulation, roofing, and fiberglass composites. Xcel has recently earned a PLATINUM Preferred Contractor status. This limited Platinum status allows for the strongest coverage of 50-year warranties but also workmanship warranty for life (as long as you own your home)!



Jorge Andazola  
Red Lion Roofing

Windows and siding are both culprits as well when it comes to energy wasting concerns. “Throughout the years, we’ve noticed that our clients need more than just simple repairs to their homes, they need options to better insulate themselves and their families from the storms of life, and maintain more of their hard earned cash in the energy savings that come with a modern window. In addition, siding does more than make your home look good, if good materials are used and they’re installed correctly, it can protect your home from moisture and helps the insulation work better,” commented **Jorge Andazola with Red Lion Roofing.** “Call Red Lion Roofing today and speak to one of our window or siding specialists who can help you diagnose just where you are in need of a window replacement, or what options are available in terms of siding. We’ll help you build a quote and a solution that matches your budget, and more importantly: your needs.”

Joshua Vogel also pointed out that, with respect to current market trends, it’s just as important for the exterior of your home to look visually appealing as it is for the interior. Patch any dead areas of grass with sod from your local nursery. Add a splash of color for maximum impact with eye-catching flowers from your local garden center. If your doorways or windows are overwhelmed by greenery, get out the shears. Foundation plants with varying heights and colors can be used to replace overgrown shrubs for dramatic effect. Curb appeal can go a long way with sellers.

***Doing these things may not get you those large lump sums of cash you were imagining when you decided to sell your house, but they will surely earn you more money than what you’d probably get at signing if you didn’t do them. Contact your local experts today to get started!***

