



Keep the Glow, Lose the Risk

Smart Fire Pit Safety for Your Backyard

A fire pit can turn your yard into a cozy retreat, but it also comes with responsibility. The National Fire Protection Association emphasizes that safe setup and good habits are the best way to prevent accidents and wildfires. Start by choosing a level, open spot away from structures, trees and anything that can burn. Check local regulations since some communities limit outdoor fires during dry or windy conditions.

Keep these safety essentials in mind:

- ▶ Use only approved materials like dry firewood or manufactured logs
- ▶ Keep fires small and manageable to avoid sudden flare-ups
- ▶ Create a safety zone of at least 10 feet around your pit
- ▶ Never leave a fire unattended and always supervise children
- ▶ Keep a bucket of water or hose nearby for emergencies
- ▶ Fully extinguish the fire by dousing, stirring and repeating until cool

When the fire is out, double check that no embers remain. Many outdoor fires restart hours later because they were not extinguished completely. With mindful preparation and a few consistent habits, your fire pit can be a safe, relaxing part of your outdoor space.

Two Ways to Tap Home Equity – Here's How to Choose the Right One

Accessing your home's equity can help fund renovations or major expenses but choosing between a HELOC (home equity line of credit) and a home equity loan can feel confusing. Here's a simple breakdown of the differences so you can make a confident decision.

- 1 Understand how each option works.**
A home equity loan provides a lump sum with a fixed interest rate. Payments stay the same over time, which makes budgeting easier. A HELOC is a revolving line of credit. You borrow as needed during the draw period and pay interest only on what you use.
- 2 Compare flexibility and predictability.**
A HELOC works well for ongoing projects or expenses that come in phases. A home equity loan is better for one-time costs with a clear budget.
- 3 Know the risks.**
Both loans use your home as collateral. Missing payments can lead to foreclosure, so be sure the repayment schedule fits your financial comfort zone.
- 4 Factor in rate type.**
HELOCs often have variable rates, while home equity loans typically have fixed rates.

Before choosing, compare offers, interest rates and repayment terms to find the option that best supports your goals.





The Art of Picking the Perfect Rug Size for Any Room

Finding the right rug size can instantly transform a room, making it feel grounded, balanced and pulled together. Here's a simple guide to help you choose confidently.

Q: How big should a living room rug be?

Large enough to anchor the seating area. Ideally, all furniture legs sit on the rug, but at minimum, front legs should rest on it to unify the space.

Q: What about dining rooms?

Choose a rug that extends at least 24 inches beyond all sides of the table. Chairs should remain on the rug even when pulled out.

Q: What works best in bedrooms?

Place a large rug under the bed so it extends on both sides. For smaller budgets, two runners on either side also work well.

Q: Any quick rule of thumb?

Aim for a rug that fills the space without touching the walls. Leaving a border of visible flooring helps rooms feel intentional rather than cramped.

Tip: When in doubt, size up. Rugs often look smaller once they're in place, and a larger rug tends to create a more cohesive, welcoming feel.



THE **GOLD** STANDARD

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