

2024 Spring Automotive & Home Improvement

Use this handy guide full of helpful ideas to get ready for summer!

Understanding your car's evolving technology

(StatePoint) Over-the-air updates, which are remotely delivered updates to a vehicle's technology, offer potential benefits to everybody on the road and improve the driving experience. Yet a new study reveals that in many cases, these updates should be accompanied by consumer education.

Timely research from Toyota's Collaborative Safety Research Center (CSRC) and the University of Iowa highlights that drivers are not always sure what new automotive software entails or how to use it.



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"Our goal is to support the integration of the latest automotive tech so that drivers reap the full benefits of these up-

dates. As we continue to develop new vehicle safety systems, or simply improve the ones we already have, consumer education may help build trust, acceptance and use," says John Lenneman, Ph.D, senior principal research scientist, Toyota North America, CSRC.

This seminal research included two driving simulator studies at the University of Iowa, assessing the understanding of over-the-air updates without consumer education, and measuring the benefit of including consumer education. The project also developed a tool for designers to measure the change in a system following an update.

One of CSRC's primary aims is to share its research, with the hope that the automotive industry can benefit from the findings of its safety advances. That's why the research team is excited that the study is already having an

impact on system design and educational materials, helping designers identify when and how consumer education should be incorporated into updates. For example, the research found that for updates that don't require interactions from the driver, such as automatic emergency braking, education is not necessarily needed, whereas for other updates, the driver may need a description of what the system does, or even an understanding of what their responsibility is when using the technology.

More information about the work of the Toyota Collaborative Research Center can be found by visiting amrd.toyota.com.

Over-the-air automotive updates, when combined with proper consumer education, have the potential to make roads safer for everybody.

Color tips to make your home exterior pop

Home exteriors make a first impression, setting the tone for neighbors, guests, and if a property is on the market --prospective home buyers. So how do you boost your curb appeal and make your exterior pop? According to those in the know, a lot of it has to do with color.

"Choosing deep, bold colors for your door or siding can provide eye-catching focal points and dramatically increase curb appeal," says Jon Lapp, vinyl siding product manager at ProVia.

To help you make selections that work best for your home and

vision, ProVia is offering the following insights:

Siding

Color and texture play significant roles in the overall look and style of a home, so consider pairing your vinyl siding with other materials, such as manufactured stone, decorative shake, or board and batten. Whether you go for soft earth tones or deep hues of primary colors, color retention technologies will maintain the look through the years. To that

end, here are a few qualities to look for in your siding:

- UV protection: Think of it as sunscreen for your house. This layer of protection helps shield your siding from the destructive effects of the sun's UV rays.

- Weather barrier shield: Anti-weathering materials on the siding's surface can help



ensure long-lasting color fidelity and low-maintenance freedom for your home's exterior.

- Heat resistance: Heat-resistant inorganic pigments ensure exacting deep col-

ors, reflect heat from exterior walls, and deflect solar rays to reduce solar heat build-up and unsightly weathering.

- Anti-fade protection: A strong molecular chain, found in super polymer vinyl siding, is engineered for superior color retention.

"At first, it might be difficult to tell the difference between a good vinyl siding panel and an outstanding one. But over time, the true strength and quality of each panel will be revealed," says Lapp.

It's for this reason that ProVia's entire lineup of super polymer vinyl siding is formulated with Tri-Pigment Reflective Technology, Color Keeper Anti-Fade Protection, Weath-

See **Color** on page 6

Seven reasons to upgrade to electric and induction cooking appliances

(StatePoint) Cooking with gas? Industry experts say there are many reasons to consider retiring your gas-powered appliances.

To help you understand what your kitchen may be missing, Melissa Haber, the vice president of EuroChef USA, the exclusive importer of the Verona and Lofra brands of residential cooking appliances, offers seven reasons why your next home upgrade should include making the swap to electric or induction cooking.

1. You're health- and eco-conscious. Gas appliances at home are associated with an increased risk of asthma and other illnesses, particularly in children, as they emit harmful air pollutants like nitrogen dioxide and methane, even when they're not in use. The same pollutants are also harmful to the environment, contributing to air quality issues and climate change. In fact, national annual emis-



© Susan Serra

sions from gas cooktops are equivalent to the emissions transmitted from half a million cars.

2. They're easy to maintain. Compared to the metal grates of a conventional gas stove, the flat surface of an electric

or induction cooktop is nearly effortless to clean. A damp dish rag and soap works for most cleanup sessions. For more involved messes, a little vinegar goes a long way.

3. They offer safety benefits. With no open flame,

electric appliances lower the risk of burns or fires, particularly those with safety features such as "power on" lights and residual heat warnings that inform users when the surface is still hot. Induction cooking also has safety benefits, since only the cooking vessel is directly heated and the surface of the cooktop itself does not retain or give off heat.

4. You value precision. Induction cooking is faster and more efficient than cooking with gas. The high-end induction ranges offered by the Italian brand Lofra, which combine elegant design with modern cooking features, are a good example of how accurate temperature control allows you to prepare meals like a professional in the comfort of home.

5. Making changes can be feasible. Installing a gas hookup can be costly, time-consuming and involve inspections. The installation process for electric appliances on the

other hand is easier and less expensive. Not able to replace your gas appliances with electric? Investing in a range hood is a sensible solution that

can cut your appliance's air pollution by about half.

6. You'll be ahead of the curve. A growing number of cities and municipalities are banning new gas hookups for appliances to reduce air pollution and help fight climate change. Making the switch to electric or induction can help you get ahead of the regulatory curve.

7. New options are being introduced. With sales of electric appliances on the rise, a few select manufacturers have taken note, and to meet customer demand, have recently introduced additional options offering style and sought-after features. For example, the Italian brand Verona offers electric ranges in its Prestige and Designer Collections that deliver an upgraded look, with single and double oven options to suit varying needs and tastes. All

See **Appliances** on page 4

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Car-shopping tips for students and grads

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with an unknown history, consider a Certified Pre-Owned (CPO) vehicle. CPOs are often a safer bet, as they come with a warranty and have gone through a multipoint inspection to ensure quality. Some contracts even include 24/7 roadside assistance.

Seek Special Deals

You'll want to get around campus or commute to your first job in style, so look out for special deals and programs offered to students that can help you find a fun, modern car with all the latest safety and technology features at an affordable price. For example, MINI USA is offering the 2019 MINI Oxford Edition exclusively to college students and recent graduates. This includes current full- and part-time students of any two- or four-

year accredited college or university, any recent college graduates within 12 months of their graduation, as well as students enrolled in post-bachelor's degree programs, such as graduate school, law school or medical school. For no additional cost, this edition offers \$6,900 worth of optional equipment as standard, including a connected infotainment system, rear-view camera, park distance control, a dual-pane panoramic moonroof and heated seats.

Factor in Other Costs

Remember, the cost of maintaining a car also includes auto insurance. Take this into consideration when determining what you can afford. You can stretch your budget with a bit of comparison shopping and by looking into discounts that suit your lifestyle. For example, some policies offer breaks for safe driving, good grades, low mileage, community service participation and more.

Buying a car while paying

for college or settling into a first job may sound overwhelming, but by doing a little research and keeping your options open, there are many ways to affordably secure and maintain a great car.

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College is a time when many young people buy their first cars. But with the rising cost of a degree, students and their families will want to ensure they are getting a good value on vehicle purchases.

Here are some great ways to get more bang for your buck:

Go Certified Pre-Owned

The last thing busy college students need is to sink time and money into regularly fixing a clunker. Rather than purchase a standard used car

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All tuned up

Most of us know that regular maintenance is key to a well-running vehicle. That's why we get our oil changed, have our tires rotated and so forth. Another important part of the regular maintenance schedule is the tune-up. Because the in-

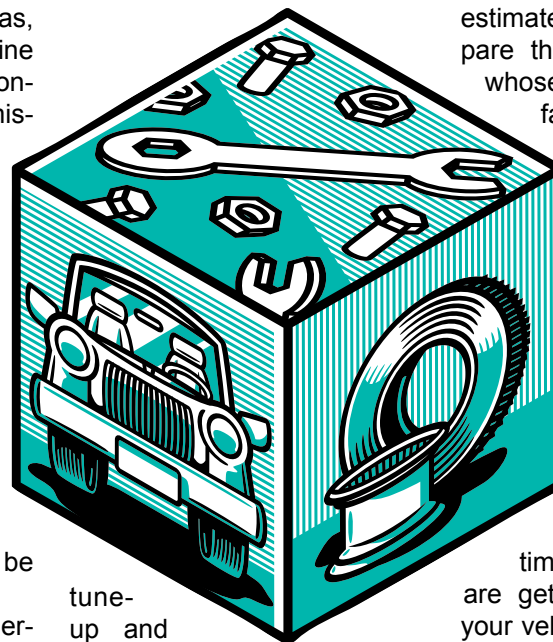
ternal workings of vehicles have changed so much over the years, the definition of a tune-up may vary from the simple replacement of spark plugs to the complete overhaul of several areas within the vehicle.

Most experts agree that the best tune-ups involve an

inspection of several areas, including the battery, engine mechanical, powertrain control, fuel, ignition and emissions. Not every shop defines a tune-up in this way, however. Generally, the more involved the tune-up, the more it costs.

When scheduling a tune-up, it is important that you find out what it will entail and how much it will cost. Be wary of really low estimates; chances are the shop is pushing for your business and the final bill for the tune-up will be much higher.

The best shops understand that not all drivers know what a tune-up is and request one on the assumption that it will fix whatever is wrong with their vehicle. They will ask why you think your vehicle needs a



estimates, sit down and compare them. Select the shop whose estimate includes a fairly thorough inspection at a fair price. You want to make sure that when you drive away from the shop your vehicle is running smoothly and efficiently.

The term "tune-up" means different things to different people. Keep that in mind as you shop around for estimates. Know what you are getting before you take your vehicle in, and if you are getting a tune-up for any reason other than maintenance issues, relay that information to the shop. If you don't, you could end up paying for a tune-up plus a repair.

tune-up and go from there. You may discover that what you really need are new battery cables rather than new spark plugs.

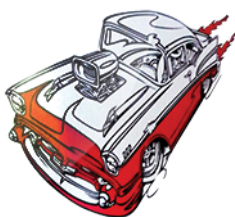
Once you have several

gas-powered cooking appliances," says Haber.

Whether you want to prioritize your family's health and safety, or you simply want to

embrace the convenience of modern cooking technology, electric and induction appliances can be a game changer in your kitchen.

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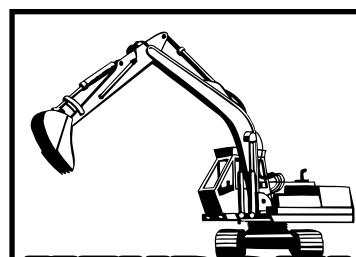
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Appliances

Continued from page 1

are equipped with five burners that accommodate pots of any size, and a multi-tasking dual element that ranges from simmer to boil with the simple turn of a knob.

"As more consumers have come to realize the value and advantages of electric and induction cooking, it became important to us to offer them the same versatility and style they might expect with traditional



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Building a custom home? Read these tips first

Many people dream of building a custom home in a beautiful location. However, the journey of building a home from scratch is not always smooth.

“As a builder in sunny Southwest Florida, we work with all kinds of clients. Whether they are drawn to the timeless appeal of Naples, the coastal charm of Bonita Springs, the urban energy of Tampa, or the peaceful embrace of Sanibel, our job is to help them create their dream home and tell their unique story,” says Glen Harris III, regional partner of Alair Florida, an industry leader.

To help you navigate the intricate world of custom home-building, Alair Florida is shedding light on some common challenges prospective homeowners face and offering solutions based on their expertise.

Creating a custom home is an exciting journey with both triumphs and trials. Here are



some common concerns:

1. Balancing Vision and Budget:

Challenge: Juggling expansive design ideas with realistic budget constraints.

Solution: Overall project costs can be unpredictable with a standard cost-plus contract, particularly if you have an expansive vision. That’s why it’s important to work with a builder who encourages a pre-construction phase, whereby specifications and line-item costs are fixed. This

process allows you to make design adjustments on paper before construction begins, and in turn, your builder will present you with a fixed cost-plus contract. As the project moves forward, be sure to request regular updates and clear project timelines.

2. Navigating Regulatory Terrain:

Challenge: Dealing with

the complex world of permits and regulations often causes delays.

Solution: Work with a builder who possesses local knowledge. Doing so can streamline the process as they will understand and adhere to specific requirements.

3. Timing the Sourcing of Materials:

Challenge: Excitement of hand-selecting materials tempered by potential supply chain disruptions.

Solution: If your builder is experienced in material sourcing and high-quality craftsmanship, this will help them navigate such challenges to avoid delays while ensuring your new home is built to the highest standards.

4. Adapting to Evolving Design:

Challenge: The temptation of design changes impacting the project timeline.

Solution: Striking a balance between innovation and sticking to the timeline is crucial for success. Your builder should act as your trusted advisor, connecting you with savvy designers, architects and other experts who understand the local market and the range of other factors that can affect

your timeline.

5. Unforeseen Costs and Delays:

Challenge: Unexpected challenges despite meticulous planning.

Solution: Establishing a contingency fund and maintaining open communication with your builder is prudent. To that end, your builder should take a client-driven approach and actively involve you in the decision-making process.

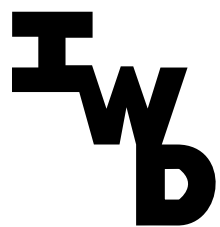
Steven Cowan, Alair Old Naples partner, says, “Your builder should be committed to cultivating a collaborative partnership with homeowners. Every decision, whether it’s a change order or intricate detail, should be a result of thoughtful and shared deliberation.”

For more information about building in Southwest Florida, visit www.alairflorida.com.

With careful attention and industry expertise, guided by a trusted custom home builder, you can transform your vision into reality, backed by the assurance of transparency, fixed-price contracts, quality craftsmanship, professional design services, and a client-driven approach. (StatePoint)

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Need new tires?

Know the three major factors: tread wear, exposure to heat and tire age – and you'll know when to get new tires.

Why worry about tread wear? It's all about your safety. With good treads, your car will drive better on the road. When tire treads are worn, your vehicle may be unable to handle weather conditions like rain and snow. Worn treads can also make other parts of your car wear down faster. And remember - having insufficient tread is considered illegal in many states, so please check your tire tread regularly!

Here is a super easy way to check your tire tread. With President Lincoln's head pointed down, insert a penny into

the tire tread, your tires are fine. Otherwise, your treads are too shallow and it's time to replace your tires.

Regardless of tread wear, many vehicle manufacturers generally recommend that you replace your tires after six years. Most tire manufacturers recommend that you replace your tires at 10 years. Check the manufacturer's recommendations on your specific tires.

Exposure to heat and the sun's ultraviolet rays may cause structural changes to your tires. Any extreme weather conditions can combine with rocks, potholes and road conditions to wear down and damage your tires. That's why you want to choose the right tires for your climate and season.



Color

Continued from page 1

er Barrier Shield and SPX-2000 UV Blocker. These components work together to combat fade and increase weather resistance.

The Entry Door

The entry door is an amazing place to make a coglor statement. However, if you buy an exterior replacement door and try to finish it yourself, achieving the flawless finish you're hoping for is easier said than done. Then there's the trim, and possibly sidelights and a transom that also need to be painted to match or coordinate with the door color.

From classic hues, such as rustic bronze or forest green, to trending colors like avocado or burnt orange, you

can ensure a consistent, beautiful and lasting finish by having your manufacturer paint the door before it leaves the factory floor. Bonus: the color will also be under warranty. Look for a manufacturer that crafts custom doors, allowing you to choose different interior and exterior colors and other specifications tailored to your taste.

To get inspired for your home exterior project, visit provia.com. In addition to photo galleries of finished projects, the site's home designer tools allow you to visualize how various elements will look on your home.

By selecting professional-quality exterior products, you can ensure long-lasting durability and a big boost in curb appeal. (State-Point)

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As spring approaches, potholes are coming

It's that time of year again. The time of year when new potholes pop up on roads from coast to coast.

Yes, spring is when many of the potholes that mar American streets form. Snow and ice from the winter months melts and seeps into the pavement. When temperatures drop again, as they tend to early in the year, the water refreezes. As it does that, it expands, causing the concrete to crack.

That's obviously a big deal for anyone who owns and drives a vehicle. After all, even a seemingly small pothole can produce a surprising amount of costly damage.

How much? According to a new study from AAA, U.S. drivers spent \$15 billion to repair pothole damage over the last five years. That's right; potholes cost us \$3 billion per year!

How can a hole in the road cause so much financial drama? Consider that a pothole can do more than just pop one of your tires. It also can: Damage your wheel rims, ruin the engine or exhaust system, screw up your car's alignment, destroy its shocks and struts, or, as AAA's John Nielsen put it in a release: "The problems range from tire punctures and bent wheels, to more expensive suspension damage."

If you're between 35 and 44, by the way, watch out. As part of its research, AAA found almost one-third of drivers within that age range have dealt with pothole damage in the last five years. (That's the most of any age range.)

Also watch out if you're of any age and one of these pavement cavities dings your auto. That's because another surprising takeaway from AAA's study is these incidents usually aren't one-offs.

In other words, should a pothole dent your wheel rim – or worse – expect something similar to happen again down the road. Specifically, expect it to happen two more times within a five-year

window.

Hearing that this kind of damage costs U.S. car owners \$3 billion each year may be interesting, but it doesn't mean much to individual drivers. If that describes you and you'd like to know more about how much an unfortunately situated crater could hurt your bank account, check this out. According to AAA: the average repair bill associated with one of these pothole mishaps is \$306

In 64 percent of cases, the repair bill is \$250 or less

For 30 percent of people, the related bill is between \$250 and \$1,000

6 percent of incidents result in a bill that's over \$1,000

Of course, how much you pay to repair pothole damage depends on the make and model of your vehicle as well as a number of other factors. (Just replacing a tire can cost you anywhere from \$100 to \$500 or more, depending on the vehicle you drive.)

Insurance plays an important role here too. That's because having the right kind and right amount of car insurance keeps you from having

to hand over a lot of your hard-earned cash when it comes time to pay for these repairs.

When most people think of collision coverage, they think about protecting themselves if their car gets into an accident. Usually that means hitting another car or another car hitting yours. Collision coverage also steps in, though, if you damage your vehicle by hitting a guardrail, lamp post, or - you guessed it - a pothole.

Something to keep in mind here: what you pay for collision coverage depends on your deductible. Go with a higher deductible (what you

pay out of pocket if you file a claim) and your rate or premium will be lower. Go with a lower deductible, and your rate will be higher.

Finally, some more words of wisdom related to this situation, courtesy of AAA: to minimize pothole damage to your vehicle, make sure your tires are properly inflated, make sure your tread grooves are deep enough too. If they're not, buy new tires.

If avoiding a pothole isn't possible, slow down, keep your foot off the brake pedal and try to straighten the steering wheel before impact.

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How to prevent bugs from bugging you at home

(StatePoint) Colder months have us spending more time indoors. Unfortunately, insects have the same idea, as they head inside to forage for food and seek shelter from the low temperatures.

“Those who want a bug-free home will have to be proactive year-round. Ants, certain fly species, such as winter crane flies, and other insects, are adapted to cold temperatures and can be very active during these cooler months,” says Daniel Perry, Zevo entomologist at Procter & Gamble.

To prevent unwanted

houseguests and banish bugs from your living spaces, check out these cold weather tips:

- **Ventilate humid areas:** As the weather gets colder, hot water is more in use in places like the bathroom or basement. These closed spaces can create humid environments where insects tend to gravitate. To attract fewer bugs, keep these areas well-ventilated.

- **Prime your space for plants:** If you have plants that you bring inside in the winter, properly prime and debug your home beforehand to prevent potential infestations, and check all your houseplants for unwanted insects before you bring them inside and every week afterwards.



© Jose Carlos Cerdeno / iStock via Getty Images Plus

- **Tidy up:** Cleanliness is the most common strategy for coping with bugxiety (fear of bugs) and there’s a good reason for it – it’s effective. Make sure you take out your garbage regularly, especially. Be sure not to leave food (perishables especially) out for excessive periods of time as

that can attract insects.

- **Get round-the-clock protection:** Get the peace of mind that comes with 24/7 protection against flying insects. Zevo Flying Insect Traps use blue and UV light to continuously attract and trap insects to an adhesive back that you never have to touch. Place the traps in the kitchen, garage and other areas where doors and windows are frequently opened, and keep them plugged in to protect your home day and night from pesky flying insects.

- **Fight back:** Nip signs of a bug problem in the bud by dealing with it immediately. Spot a bug? Zevo Insect Killer Sprays kill bugs you see, targeting and shutting down biological pathways found only in bugs, not people or pets, making them effective and safe when used as directed.

“While bugxiety is very real for the majority of Americans, fortunately there are many strategies for keeping them out of the home that won’t disrupt your family,” says Perry.

DIY spring car care

Through preparation, time, money and mechanical skills,

your vehicle survived the winter. Spring has arrived, and

once again, you will need to prepare your vehicle for the upcoming season. Many people will take their vehicle to a shop and say, “Call me when it’s done,” while others won’t maintain their vehicle at all. But you, you’re different. You’re going to pop the hood and get your trusty steed ready to take to the road.

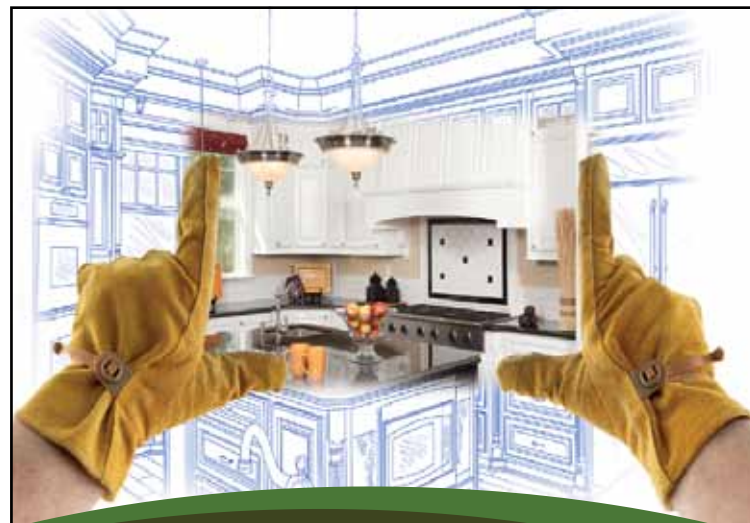
Checking the tire pressure

and wiper blades and cleaning the interior are maintenance 101 for you. You’re more concerned with the inner workings of the vehicle. Start with the battery. Check the posts and connections. Make sure they are free of corrosion and making good contact. The same goes for the spark plugs—clean them if necessary.

Spark plugs can fire three million times every 1,000 miles, so proper operation is crucial.

Check the oil and oil filter. Your vehicle’s manual will have recommendations on how often to change the oil and filter. A good rule of thumb is every 3,000 to 5,000 miles.

See **Car Care** on page 10



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How to pick plants that will thrive in your climate

(StatePoint) When choosing what kind of plants to put down in your yard, you likely focus on the what and the where. After all, a beautiful plant in a prime location enhances curb appeal and even bragging rights.

You may pay less attention though to understanding your plant hardiness zone and all the ramifications that come with it. To help ensure your plants don't just survive, but thrive, the experts at lawn care equipment manufacturer Exmark are sharing the following insights about plant hardiness:

What is Plant Hardiness?

The secret to growing healthier plants is called plant hardiness. Plant hardiness is the ability of a plant to survive adverse growing conditions such as drought, flooding, heat and cold. Ever watched with frustration as a late-season temperature dip leaves your beautiful buds with a serious case of frostbite? That's why plant hardiness zones were developed.

American farming contributes billions of dollars to the gross national product every year, which is one reason why the USDA has long monitored weather data. If determining when the average final frost may occur for every region in the country is worth billions, what could that same knowledge mean for your garden? Well, choosing plants with hardiness levels appropriate to specific planting zones gives you the best chance of gardening and landscaping success.

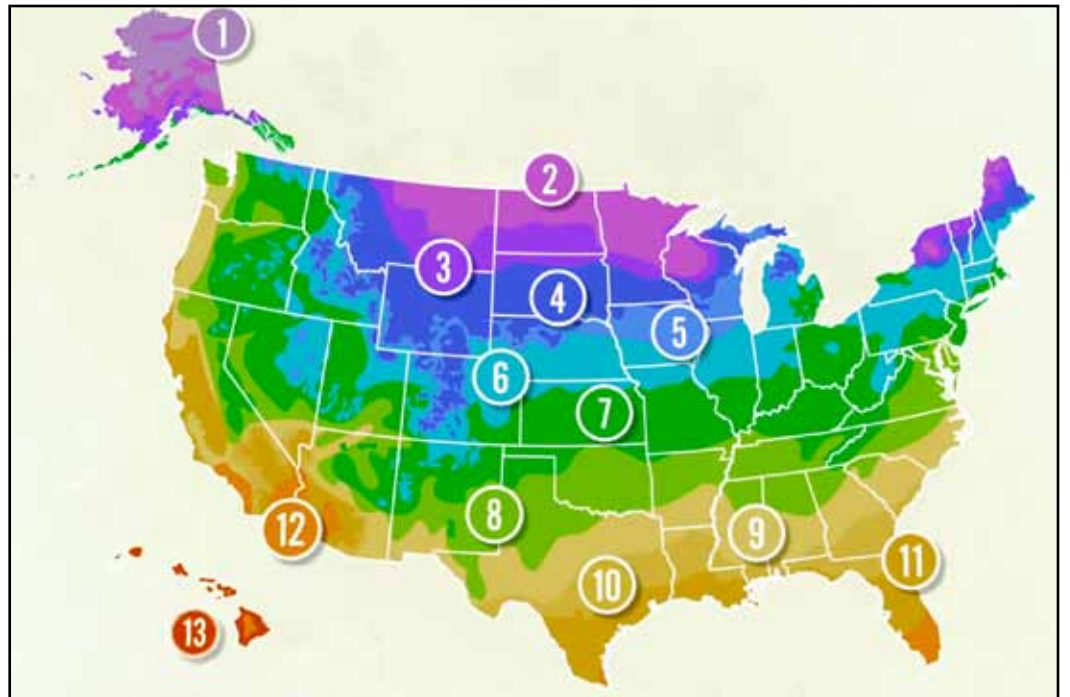
What is My Growing Zone?

The United States is divided into 13 zones. Zones 1-6 being the coldest, and 7-13 the warmest. Zone 1 averages -60 degrees F while zone 13 never drops below 70 degrees F. A general guideline is to plant anything designated for your zone or lower, but never higher. Know what zone you live in, and be sure to always check the tag on the back of the plant or seed pack before planting anything.

Perennials Versus Annuals

There's a reason you see palm trees in Miami, not Minnetonka, Minn. In the case of perennials, it's not about when the first frost is, but how cold it gets, and whether that plant can survive and thrive through winter.

Plant hardiness zones are less im-



Hardiness zones can help you decide which plants will thrive in your climate.

portant however when it comes to annuals. Because these plants are only meant to last the length of one growing season; waiting until after the average first frost date will save you from having to re-plant. Know that even if your plant survives the frost, it may never match the photo you saw advertised at the nursery.

Planting Zone Rule

See **Climate** on page 10

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Car Care

Continued from page 8

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outside temperature is now warmer, and as you probably know, oil gets thicker when it's cold and thinner when it's hot. Using an oil grade of 10W40 means that the oil will flow at a 40 viscosity rate during the warmer spring months.

Another filter to check is your vehicle's air filter. The air filter keeps dust and other debris from getting into the engine's moving parts. Dust and debris in your vehicle's engine can cause it to be less efficient and underperform. It is a good idea to replace the air filter annually or every 12,000 to 15,000 miles.

Next, check the coolant level. The radiator on a cold engine should be completely full. The reservoir should be at the "cold" level. Again, check the vehicle's owner's manual to determine when the system should be flushed and fresh coolant added.

The next level to check is the brake fluid level. If the level has fallen below the "low" mark, it may indicate excessive brake wear or a leak somewhere in the system. Unless you are certified to repair brake systems, you should take the vehicle to someone who is. This function of the vehicle is too important to not be overseen by a professional.

Check all the belts and hoses. Winter could have damaged these parts. Replace any fraying belts or bulging hoses.

Being a do-it-yourselfer can be rewarding and save you money. But keep in mind that your vehicle is one of the most expensive things you own. It can also be dangerous if not properly maintained. Do your best to do it yourself, but consult a professional if you're not sure what you are doing.

Secure

Continued from page 12

The UBC research team devised a method to scan people seated in an automotive seat. A smaller MRI device is moved several times to stitch together different views until there's an entire body image. Researchers are looking at how seat belts interact with bones and internal organs, and are excited by the data's potential.

"We will publish this data with Toyota, and make it available to other injury biomechanics researchers, too," says Peter Cripton, director of the Orthopedic and Injury Biomechanics Group at UBC.

The pregnant-body research and models may shed light on another top topic among parents: whether third-party devices designed for pregnant women add a safety

benefit. These include pads to put on top of seat cushions, specialized lap belts and metal shields, for example.

"These devices may seem logical, but they're not subject to the kind of rigorous testing used for seats, belts, airbags and car interior parts, and they may not be compatible with the way your car works," says Said.

For more information about CSRC's research, visit amrd.toyota.com/division/csrc/.

With better information in the future, pregnant women will be able to drive and ride in cars more comfortably and with greater confidence. (StatePoint)

Climate

Continued from page 9

of Thumb

Plant hardiness zone maps are, well, all over the map. Consider the number assigned to your zip code as a starting point. You may live right at the break between one zone and the other. Remember that it's better to guess too low, than too high. In the South, the heat can put real stress on a plant not made for it. Your particular geography can also affect your hardiness zone, like if you live on a hill or in a valley.

For more insights, check out the USDA Plant Hardiness Zone Map, and watch "Find Your Plant Hardiness Zone," a recent episode of "Backyard Smart," an original series from lawn care equipment manufacturer, Exmark. To watch the video, visit Backyard Life, which is part of a unique multimedia destination with a focus on helping homeowners improve their outdoor living spaces. There you can also download additional tips and view other Exmark Original Series videos.

Understanding what plants will thrive in your climate is essential to having a healthy lawn and garden. Fortunately, free resources abound to help you garden and landscape successfully.

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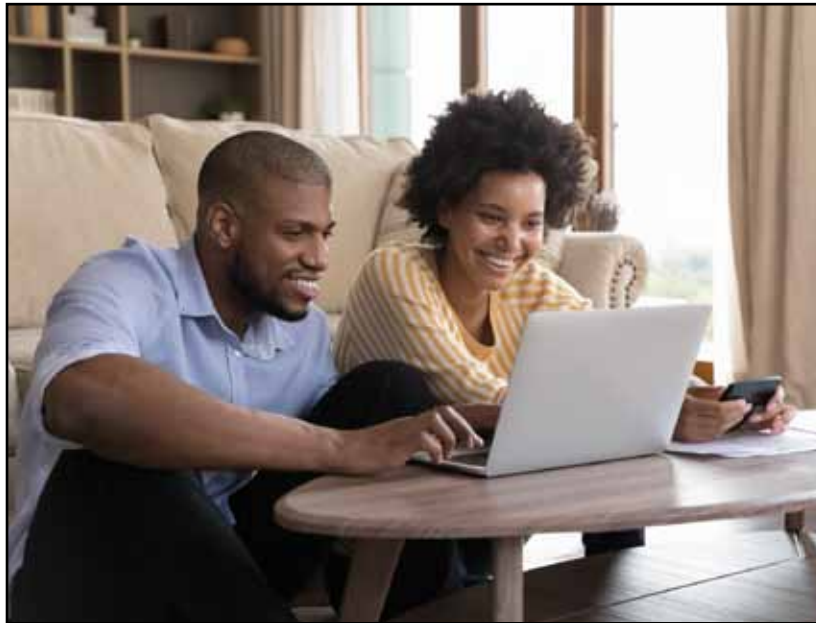
Obtaining a home loan is not the most modern or pleasant aspect of the homeowner's journey. It involves reams of paper, an average 45-day waiting period to see what rate you'll receive, and according to some industry insiders, too many middlemen collecting unnecessary fees.

With the idea that a mortgage is actually just data collection, verification and some simple math, ChatMTG, a recently-launched website powered by AI, is offering a 10-minute mortgage application process that cuts out the middlemen and their associated fees, yielding an average rate savings of 1.25% and reducing monthly payments by 13%. Over 10 years, this adds up to a total mortgage cost savings of \$56,000 or 67%.

"If homeownership is the American dream, then mortgage applications are the nightmare," says Adam Kalamchi, co-founder and CEO of Staircase, the company behind ChatMTG. "The interest rate borrowers are charged is not the product of a competitive market, but rather the accumulation of inefficiencies and hidden fees."

Real people are saving time and money. One borrower using ChatMTG secured a loan for his dream home in Washington, DC in under 10 minutes and saved \$90k on the new \$500k condo.

Here's the process for applying for a loan using this new technology, whether



© Jacob Wackerhausen / iStock via Getty Images Plus

you're one of the 6.3 million Americans eligible to refinance or among the millions eager to become a homeowner:

1. Determine eligibility: Integrating directly with all major existing mortgage systems and data providers, ChatMTG can give you a rate estimate in under 1 minute. Without

pulling credit and using just purchase address, purchase price, down payment, and some basic info, such as how long you plan to stay in the home, the technology calculates the cheapest mortgage option available and presents a straightforward and unbiased result.



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2. Upload documents: If you decide to move forward with an application, simply upload required PDFs such as your bank statements, paystubs and W-2s.

3. Input data: ChatMTG extracts the data and asks questions to fill in any remaining gaps, just like a human loan officer would do, but instantaneously and without the risk of human error.

4. Submit: ChatMTG then completes the loan application document with your information. All data sent to and from ChatMTG is encrypted and is significantly safer than the traditional method of sending documents via email or fax.

To learn more or to try out the platform, visit <https://ChatMTG.com>.

"As it turns out, originating mortgages can be done quickly and at very low cost. Our hope is that one day, we are going to look back and won-

der how we allowed ourselves to believe that something so simple was so extremely complicated," says Kalamchi. (StatePoint)

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Keeping pregnant drivers and passengers comfortable and secure in cars

Pregnant women don't always feel they are safe and secure in cars today due to seat belts fitting differently on pregnant bodies. Researchers are posing the question, can the status quo be changed?

"The common misperception that seat belts aren't safe for pregnant women surprised me," says Juliana Said, a body design engineer at Toyota Motor North America R&D. "Our team had an idea: can we help show that the designs are safe, while investigating areas for further enhancement?"

When Said and her colleagues started to look at the issue, they encountered unexpected challenges. There was limited research about the effectiveness of seat belts with expectant mothers or their babies. Additionally, there appear to be many third-party



Researchers explore seat belt fit on pregnant bodies. Photo courtesy of UBC Upright Open MRI Research.

safety devices popular among parents that are untested and unverified.

But the biggest challenge is the widespread, erroneous belief among pregnant

women and their families that seat belts are unsafe for a fetus during a crash – and that belief is so entrenched that some expectant mothers drive unbelted.

Statistics however show that when worn properly, belted pregnant women are much safer in crashes than those who don't wear them.

Said and her team started to work with Toyota's Collaborative Safety Research Center (CSRC), which contracted with the University of British Columbia (UBC) for access to a specialized magnetic resonance imaging (MRI) machine designed to map anatomies of all sorts of body shapes in a seated position.

"While pregnant women properly wearing seat belts have better outcomes than no seat belts, there are opportunities through new research to further explore seat belt fit for pregnant women," says Jason Hallman, senior research

manager for CSRC.

The center and its research collaborators set about the task of creating data that engineers can use to potentially come up with future designs.

"We design seat belts using standardized dummies and processes," Hallman says. "There's no standardized dummy, no standardized tools available specifically for assessing pregnant occupant safety. Therefore, the industry doesn't have a clear understanding of how future seat belts could better protect preg-

nant women or fetuses during a crash."

Using this data, CSRC will create a

computerized, three-dimensional model of pregnant bodies of different shapes and sizes in different phases of pregnancy.

The research project could help enhance one of Toyota's research achievements, the THUMS digital crash injury model. THUMS is like a virtual crash-test dummy, constructed from painstaking research on different kinds of human tissue and how they react to crash forces.

See **Secure** on page 10

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