

THE BENEFITS OF ENERGY-EFFICIENT HOMES



Consumer efforts to be more eco-conscious are more and more noticeable. For proof of that, one need look no further than the increase in vehicle charging stations. Such stations are more accessible than ever and illustrate that consumer preference is increasingly leaning toward products that leave as small a carbon footprint as possible.

Another indicator of a growing interest in eco-friendly products is the popularity in energy-efficient homes. In fact, a recent survey from the National Association of Home Builders found that energy-efficient features are among the most sought-after “must-haves” among homebuyers. Among those surveyed, 83 percent desired Energy Star-rated windows, 81 percent wanted Energy Star-rated appliances and 80 percent preferred energy-efficient lighting. Though eco-conscious sensibilities compel millions of homeowners to make their homes more energy-efficient, that’s not the only reason to upgrade your home. The following are a handful of the many benefits of energy-efficient homes.

• Save money: Inflation was one of the biggest stories of 2022, as the cost of living rose dramatically in the wake of world events. According to data from the U.S. Bureau of Labor Statistics, inflation led to an overall 6.5 percent increase in prices. But that increase was dwarfed by the cost of electricity, which increased by 14.3 percent in 2022. Energy-efficient appliances can help homeowners overcome that spike, as the U.S. Department of Energy indicates upgrading to such products can help homeowners reduce their energy costs by as much as 30 percent.

• Improve resale value: As the NAHB survey indicates, modern homebuyers want energy-efficient homes. They’re also willing to pay more for such homes. Research from the mortgage lender Freddie Mac found that homes with energy-efficient ratings sold for nearly 3 percent more on average than homes without such ratings.

• Live healthier: The benefits of energy-efficient homes aren’t just economic, though health-related benefits certainly produce an economic incentive as well. According to the American Council for an Energy-Efficient Economy, insulation and air sealing protect individuals from heat waves and other ripple effects of climate change. The ACEEE notes that weatherization can improve indoor air quality and comfort, a notable benefit for asthma sufferers and seniors. In fact, the ACEEE estimates that integrating energy efficiency programs in homes could reduce seniors’ risk for falls in their homes, potentially saving \$2 billion in fall-related health care costs over the next decade, and improve asthma outcomes, which could reduce health care costs by as much as half a billion dollars.

Energy-efficient products and practices pay numerous dividends, making them a worthy expenditure for any homeowners looking to upgrade their homes.



Real Estate Trends



Should You Refinance?

The ads make this sound quick and easy, but it’s not that simple. However, in some cases, you can get a lower interest rate, saving hundreds a month.

Refinancing can also allow homeowners to change loan terms, consolidate their debt or pull needed capital out of home equity to fund renovations or pay bills. But you’ll need to factor in personal details and the impact of market forces before deciding. You should first see how much lower your interest rate can get, then discuss fees and the new loan’s term. Here’s a deeper dive into making these critical decisions:

INTEREST RATE

Ironically, a lower interest rate may not be enough to make a refinance work financially – not if it isn’t lowered enough. Finance experts say the reduction needs to be at least 1-2 percent in order to functionally save a homeowner any money. Most recently purchased home have very low interest rates. But if you’ve been in your home a while, it might make sense to look into a refinance since you could knock off a percentage point or more. That would save you hundreds – or perhaps even thousands – depending on where you are in the life of the loan.

ADDITIONAL EXPENSES

Remember that lender fees which must be paid out of pocket or rolled into the new loan will lower your savings. There could be other hidden costs, too. So-called “no closing cost” refinancing, for instance, typically involves charging a higher interest rate, in order for the bank to recoup those funds.

LOAN TERM

There can be long-term implications with refinancing. Consider shortening the term of the loan, to either 20 and 15 years so that they’re not simply resetting the original three-decade clock on your home loan. There is a formula for deciding what’s right for your particular situation. Divide total closing costs by the annual payment savings you expect to receive to get to the number of years you’ll need to break even. Everything after that represents your savings.

Refinancing also allows you to opt out of an adjustable-rate mortgage during the period when the interest rate may fluctuate in ways that are not in your favor. Check to see how soon you’ll reach the period where this rate is fixed – usually 5, 7 or 10 years into the loan – before deciding. You may start saving on your mortgage soon by allowing the loan to naturally mature.

REAL ESTATE 101

Check Your Credit

Review your credit first before beginning the process of refinancing or purchasing a home. Not sure how to get started? The Consumer Financial Protection Bureau offers a credit-report review checklist to help, at <http://bit.ly/2ot7r84>. You’ll find tips on ensuring accuracy, payment history and improving credit status.

[Pets](#) ♦ [Yard](#) ♦ [Food](#) ♦ [Faces of Real Estate](#) ♦ [Home Staging](#)

A banner advertisement for finding a new home. It features a collage of images: a stone house with a white door, a blue wall with a window, and a wooden door with a stained glass window. The text reads: "Find Your New Home" in large white letters. Below it, it says "Quickly find your new home with SW Washington's most comprehensive source of home data." and "Your Way Home Begins Here columbianhomes.com". The Columbian Homes logo is also present.

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Pets

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Lucille

Sponsored By Rowena Lusby



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Gender: Female
Age: 3 Years
Breed: American Pit Bull Terrier

To adopt this pet into your family, please visit southwesthumane.org.

Here's what I need in my new home:

- ✿ I would like to meet any kids I might be living with.
- ✿ I would do best in a low traffic home with kids over age 14.
- ✿ I'm really social and love spending time with people. I'd love a family that is home often.
- ✿ I would do best in a single-family home or condo with a fenced in yard.



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Be A More Green Pet Parent

Sustainable living includes our four-footed, feathered and finned friends as well.

Nearly three-quarters of pet parents polled by Rover said they are interested in learning how to live more sustainably with their pets. More than 80% say that taking care of their pets in an environmentally friendly way is important to them. Here are some ideas on greening up your pet's life.

POOP BAGS

Dogs poop, on average, 274 pounds of dog poop per year. And, if you're a good pet parent, you're scooping all of that up in a poop bag. Start by using eco-friendly biodegradable poop bags, and then make sure you meet the brand's specific disposal requirements.

LITTER LIABILITIES

Cat litter has long used clay as its primary material. Clay-based litters contain sodium bentonite, which makes the cat litter

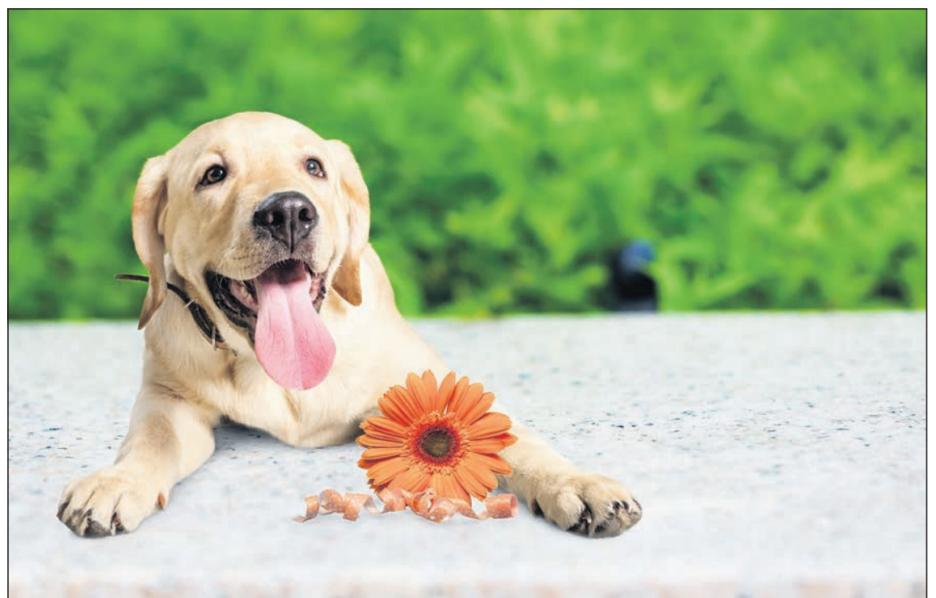
clumpy and easy to scoop. But sodium bentonite is strip-mined, which can destroy forests and wild habitats. Sodium bentonite is also not biodegradable, meaning it piles up in landfills. But there are new litters on the market to try, including those made with sawdust shavings, walnut shells and wheat.

PET FOOD

Pet food is a controversial topic. And while you may have carefully pored over nutrition labels, have you ever considered the environmental impact of your pet's food? Rover recommends choosing organic pet food and treats for your best friend. It also points out that foods labeled natural are less regulated than organic foods, so choose those first.

BIOFRIENDLY BEDS

You can find all kinds of pet beds that are made from



recycled, biodegradable or biobased materials.

Look for beds with removable, machine-washable covers. Keeping the bed out of the laundry, Rover says, preserves its shape and fullness.

SHOP LOCALLY

Just like with human

products, pet products are most environmentally friendly when produced locally. Reducing the distance of travel and the packaging needed makes locally produced the way to go when reducing your impact on the earth. Look beyond pet foods and treats and shop locally for dog and cat toys, bedding and more.

Some pet toys come from as close as your bathroom cabinet. You can make your own pet toys out of old towels, T-shirts and clothing that may have otherwise ended up in the landfill. If you're in the store, look for toys that contain less plastic and more durable rather than cheap toys that they'll go through quickly.

& Featured Homes

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\$859,900



297 W Laurel Street, Washougal

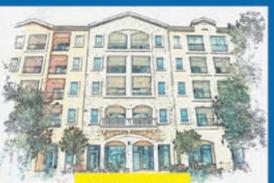
STUNNING FARMHOUSE DESIGN IN NORTHSIDE
Custom construction w/territorial views! Large windows & natural light, custom cabinetry, hard surface floors throughout Main. Butler's pantry, Quartz slab counters in kitchen & baths. Upgraded carpet, entry bench, premium plumbing finish, gourmet appliances, mud-set tile shower & free standing tub at Primary Suite. Covered outdoor living, energy efficient builds. Fully landscaped, fenced, sprinklers. Camas School District! ML# 23085166.

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Mixed Use!

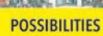



00 NW 20th Avenue, Battle Ground

\$1,570,000 7.54 Acres Mixed Use - Many Possibilities on This One! Convenient to I-5. Some of the uses may be Mixed Use, Microbrewery, Lodging, Medical Clinics, Day Care, Office or Schools. Buyer to do their Due Diligence. ML# 22291129.

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CONSIDERING A POOL?

Most people think of the afternoons spent in the sun, forgetting what goes into construction and upkeep.

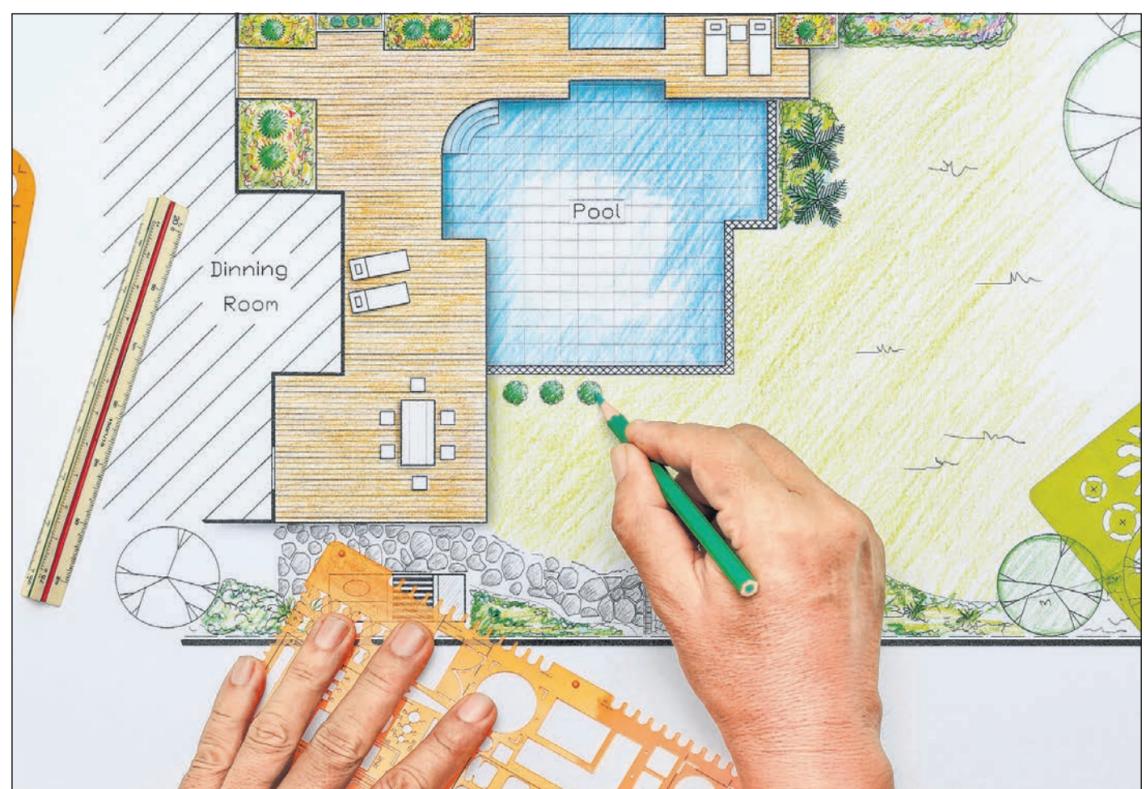
You might not get the return on investment you're hoping for either. So plan carefully before taking the plunge, making sure you have the space to build, the budget to complete and the willingness to work hard on maintenance. They'll cost tens of thousands of dollars, even when installed during initial construction. Decking, water features, attached grills and furniture only ups the price tag. Here are other major considerations before deciding:

ZONING AND RESTRICTIONS

In some cases, you may not be allowed to build. Request and review the most up-to-date building and neighborhood restrictions as well as local zoning laws. Qualified contractors should also be able to discuss the permitting process and any other potential hurdles before you get started. Those who are allowed to move forward with building a pool may still be subject to local rules about depth, fencing and proximity to utilities.

YOUR LOCATION

You may also be restricted by your plot of land. Pools are best sunk into level yards, as huge additional expenses are associated with more challenging topography. Soil type may play a role in how the pool is constructed. Some yards simply aren't big enough for a pool. There still has to be room for the rest of your construction to



continue, and those with children or pets may want to make sure they have more green space to enjoy.

MAINTENANCE AND EXPENSES

Beyond the initial capital outlay, pools require regular maintenance – and costs can add up. The chemicals needed to keep the water sparkling and clear can

run more than \$100 a month, depending on pool size, climate and how much you use it. The pool interior must also be maintained. Plaster finishes last 10 to 15 years, while vinyl liners must be replaced every 5 to 7.

Pumps, pipes and related equipment to transport and treat the water must also be maintained, and eventually replaced

in time. Look for your utility bill to tick up as these machines do their work. Consult with your insurance agent before building, since coverage may be quite expensive depending on the company. The good news is, some offer discounts based on the safety measures you add during the construction process.

- Greenshoot Media

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- Maintains confidentiality of sensitive information.
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- High School Diploma/ GED; recognized equivalent of a High School Diploma (RED) or Foreign High School Diploma (FHD).
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The Columbian

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The qualified candidate:

- Must be 18 years old.
- Must have a valid driver's license and excellent driving record.
- Must be able to drive, stand, stoop, bend and deliver up to 600 bundles of newspapers, weighing up to 30 lbs. each.
- Must have superior ability to work well with others and as a team member.
- Must have good basic math skills.
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EOE

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QUALIFICATIONS:

- Ability to frequently and effectively use hand tools to set-up and operate insert machines and associated equipment.
- A high level of mechanical and trouble-shooting skills are required to operate insert machines and make adjustments on the run as needed.
- Familiarity with computers to input, prepare and ensure accuracy of electronic downloads to inserter planning system and machine controls.
- Use forklift and pallet-jacks to deliver pallets of circulars to their proper position at insert machines, making sure there is no lag time in the availability of inserts needed by production workers. Previous lift truck operator experience a plus.
- Ability to perform maintenance on inserters and associated equipment.
- A proven record of dependability.
- Must have the ability to work under tight deadline pressures and have good work attitude.
- Ability to communicate effectively verbally and relate well with people.
- Basic math skills and detail oriented.
- Problem solving skills.
- Ability to work independently.
- Must be in good physical condition--able to lift 50 pounds routinely.
- Candidates will be trained as Insert Operator and must be able to work flexible hours, weekends, and holidays.

Entry level trainee position starts at \$17 per hour.

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We may have an interesting opportunity for you!

The Columbian Circulation Department is seeking a responsible and independent person that is committed to providing excellent customer service to join us as an Assistant District Manager. This entry-level position is dedicated to servicing our readers by delivering newspapers on routes that are not currently assigned or contracted. Other duties include providing on-route orientation for independent contractors and assisting staff in satisfying readers each morning.

The successful candidate will possess:

- The ability to work in a team environment and enjoy customer service work
- The passion to make a difference each day while serving customers
- The ability to follow written and verbal instructions
- The ability to work approximately 1:30AM – 6:00AM shift weekdays and up to 8:00AM on weekends, 6 days a week
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The Classifieds

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Clark County has a colorful history!

Photos provided by Clark County Historical Museum

Get a snapshot into the past in each Sunday's Life section with **Images from the Attic: Clark County History.**

The Columbian

A PRODUCT OF THE COLUMBIAN'S ADVERTISING DEPARTMENT

When They're Not Calling Back



You've applied and applied – now what?

Proactive job searchers with great qualifications still sometimes fail to garner interviews.

It may just come down to how you're approaching the process. Often times, we grow comfortable with what we've done before, or fail to notice common mistakes in our paperwork because we've had a copy laying around for so long.

These little things can turn into big stumbling blocks, in particular if you're applying for job with a long line of other similarly qualified applicants. Here's a look at trouble areas that often trip people up along the way:

READ AND REVIEW

When applying, pay close attention to the required qualifications. Read carefully to make sure that your experience and education match up with what

potential employers are looking for. If not, your application will be quickly passed over for someone who is more suited to their needs. Review all of your social-media accounts and delete content that is unprofessional or presents you in a poor light. Nearly 80 percent of companies surveyed by the Society for Human Resource Management said they use online resources for recruiting – so that means they're far more likely to stumble across postings or photos that might disqualify your candidacy.

FOLLOW DIRECTIONS

Application processes and the required submissions can vary wildly. In many cases, submitting your cover letter, resume and application might simply be a first step in the process. For instance, hiring managers may ask for examples of certain work product. It's important to closely follow these special instructions when applying in order to be considered for the

position. Aside from providing more insight into a potential candidate, these additional requirements give employers a sense of how detail oriented and responsible you are.

RESUME PROBLEMS

Consider contacting an expert to discuss customizing your resume with suggested keywords, while highlighting specific work experience that syncs with the job requirements. Read and re-read to make sure there are no spelling or grammatical errors, since that would damage your candidacy. If you're not confident in your ability to catch your own mistakes, try grammar- and spell-checking software. Make sure everything is up to date, and that nothing is embellished. Finally, test that your resume can be opened once it arrives. Email copies to friends and ask them to attempt to open it on a variety of platforms to make sure it can be accessed after you apply.

-Green Shoot Media

THE NEWSDAY CROSSWORD

Edited by Stanley Newman (www.StanXwords.com)
ALLITERATIVE: With the accent on the second syllable
by S.N.

ACROSS

- 1 French gal pal
- 5 First sound in "cent"
- 10 Billiards bounce
- 15 S&L amenities
- 19 ___ one's way (proceed)
- 20 Cybermessage
- 21 Hawaiian greeting
- 22 Compare prices
- 23 Shakespearean comedy
- 26 Starter for drive storage
- 27 Really feel the heat
- 28 Russian news agency
- 29 Plaid pattern
- 31 What "Bingo!" might mean
- 32 Arizona flora
- 34 Farm's rat catchers
- 36 McCourt memoir
- 39 Nevertheless
- 40 Come apart
- 41 Later on
- 42 Extreme elation
- 43 Garment label
- 46 Mars alias
- 47 Needing nutrition
- 48 Campus buildings
- 49 Major Prado artist
- 50 Smoothing tool
- 52 Film about Dr. King's march
- 53 One making alterations
- 54 Spam that's inedible
- 57 Elvis' record label
- 58 Former Nebraska senator
- 59 Belittle
- 60 Hawaiian handout
- 61 Newbery Medal retelling of the glass slipper story
- 65 Flour source
- 66 Song superstar Dion
- 68 Tot's wheels
- 69 "Messenger" molecule
- 70 Sink, as the sun
- 71 "Grand" musical production
- 72 Fulfills an order
- 73 UCLA athletes
- 76 Counting intervals
- 77 Segment
- 78 Metal in tubas
- 79 Speedy, in product names
- 83 Tunnel blaster
- 84 Synagogue scroll
- 85 False move
- 86 Writer Dominick
- 87 Bridal party
- 89 Mary Rodgers
- 90 body-swapping story
- 91 Brazen
- 93 Qualifies for
- 94 Be furious
- 95 With 91 Down, exact duplicate
- 96 Negligible
- 97 24 Down's extended feature
- 100 Included with
- 101 Dickens novel
- 106 USAF VIP
- 107 Chef's attire
- 108 Ruse
- 109 School that 007 attended
- 110 Narrow advantage
- 111 Burger serving
- 112 Jockey's attire
- 113 Fulfilled, as an order

DOWN

- 1 Pointy tools
- 2 Kitty complaint
- 3 Entice
- 4 Alpine flower
- 5 Pop singer Gomez
- 6 Actor Epps or Sharif
- 7 '60s "swell"
- 8 Guy in the familia
- 9 Held tightly
- 10 Currant-based liqueur
- 11 ___ Well That Ends Well
- 12 Pal of piglet
- 13 Cries of surprise
- 14 Thing with springs
- 15 2022 World Series winners
- 16 One of Tolkien's trilogy
- 17 Righteous
- 18 Extends across
- 24 Wading bird
- 25 Judge of quality
- 30 Raggedy ___ (dolls)
- 32 Barista's serving
- 33 Daisylike flower
- 34 Guys bearing bags
- 35 St. Theresa's home
- 36 Proud ___ peacock
- 37 Fresh Air broadcaster
- 38 Shoe for the shore
- 42 Modeling wood
- 44 Nautical assent
- 45 Abrasive mineral
- 47 Another word for 8 Down
- 48 Dual pronoun
- 49 Any birthstone
- 51 Spot for sports
- 52 Potato parcels
- 53 Family car
- 54 Female friend of Emerson
- 55 Get more complicated
- 56 Rachel Carson book
- 58 Wading bird
- 59 France's patron saint
- 62 Fundamentally
- 63 Novelist Segal
- 64 Reliable
- 67 Treasury Dept. agency
- 72 Certain warning signal
- 73 Skater Boltano
- 74 Puts in quality order
- 75 Tildes, essentially
- 77 Exec's energizer
- 78 Cardboard coasters
- 80 Word processor function
- 81 ___ matter of speaking
- 82 Crucial
- 84 Big fuss
- 85 Not very sturdy
- 86 Imbided
- 88 Significant obstacle
- 89 Arson, for instance
- 90 Monk's garments
- 91 See 95 Across
- 92 Performed without speaking
- 96 Attempt, so to speak
- 97 Jazz phrase
- 98 Poetic black
- 99 Ibsen protagonist
- 102 Bottled brew, briefly
- 103 Early PC monitor
- 104 ___ Lanka
- 105 It's nothing

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