

APARTMENT LIVING TIP

New Habits Instead of New Year's Resolutions

New Year's resolutions are as much a holiday tradition as "Auld Lang Syne" but often don't last much beyond Groundhog Day. Instead of making promises to yourself about keeping your apartment tidy, start cultivating actual habits. These daily routines are the crucial bridge that transform goals into reality.

Schedule Time: Rather than feeling like a specific task is a boss waiting for you to show up, slot some time into your schedule to do something, no matter how small. You may hate dusting your whole apartment, but if there are only three minutes of your daily 20 minutes of "home time" left, it won't feel like a big deal to pick up the duster and get the bookshelves done. Make it fun by setting a timer after dinner, then zipping around scooping up toys, doing a quick vacuum and sorting socks. Or it may be your style to putter around by yourself for two hours on Saturday morning.

Know Thyself: "I'd wipe down the shower here, but the sponge is in the kitchen and the spray is in the car." Sound familiar? Spend a few bucks on supplies and keep them in specific rooms. And if keeping track of too many tools/supplies make you less likely to accomplish a task, take shortcuts by purchasing disposable wipes (earth-friendly options are available).

Make One Change: Just adding one new habit to how you move about your apartment can add up to a more efficient home. Unloading the dishwasher while waiting for coffee to brew, or making it a point to look around a room before leaving it to see if anything needs returning to where it usually "lives," is a great start for the New Year.

FUN APARTMENT

Creative Painting

Some apartment dwellers lament being "stuck with" neutral walls, but they're not thinking creatively enough. You don't have to paint the walls in order to brighten up your surroundings or give the room a makeover—paint the furniture instead.

Changing the color of your bed frame or nightstand can change the tone of the room just as much as changing the color of your walls, and it's easier and less expensive than painting a whole room. And, since you can paint one piece at a time and mix and match, you can change things up and refresh your décor as often as you like without investing a lot of time and money in the project.

SEASONAL RECIPE

Grapefruit & Avocado Salad

3 large grapefruits peeled and sectioned
3 avocados peeled, pitted, and sliced
1/4 c. orange juice
1/4 c. olive oil
2 tbsp. lime juice
1 tbsp. honey
salt, pepper

Arrange grapefruit and avocado in a dish. Whisk orange juice, olive oil, lime juice, and honey together and drizzle over the grapefruit/avocado slices. Season to taste with salt and pepper. Serve and enjoy!

Fun Fact: There are more than 100 billion molecules of water in a single snowflake.

COMMUNITY TIP

Meeting New People

A great way to make yourself feel at home in our community is to make friends with your neighbors. But how do you go about meeting them? Here are some simple tips.

Be Friendly: The next time you're taking out the trash and notice a new face, say "hi" and introduce yourself. When you check your mail, chat up the person who is also checking his mail.

Get Social: Stop by the office to check out our social events! These events are a perfect way to meet your neighbors!

Be Active: The list of amenities that drew you here in the first place is a great way to meet the people that live here. When you go to the gym, leave your headphones at home and strike up a conversation with the person on the treadmill next to you.

The friendlier you are, the quicker you will make friendships that may even last a lifetime!

MY QUESTION

What's Covered?

While renter's insurance will differ depending on your policy, it has two main parts that it covers. The first part is general coverage of your personal possessions from theft or damage. Your possessions are also protected from risks such as fire and wind. However, the insured risks do not include flood and earthquake damage.

The second part is liability coverage against financial loss resulting from injury to a visitor in your home. Let's say someone slips while at your place and breaks their leg. Renter's insurance will protect you from medical and legal costs they may try to collect. Also, some policies will cover your possessions away from your home, such as items in your car, or items you take on vacation. These policies will reimburse you a percentage of items stolen.

Remember, your apartment management company insurance does not cover your personal possessions, and may only cover liability in community areas. It's a wise investment to get renters insurance today!