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# THE REAL ESTATE & LIFESTYLE MAGAZINE

BERKSHIRE HATHAWAY HOMESERVICES

ISSUE 07

## MIDCENTURY MEETS MODERN IN THE MIDWEST



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**Determine Your Real Estate Needs and Lifestyle Goals**

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## THE REAL ESTATE & LIFESTYLE MAGAZINE

Dear Bill and Judy,

It's the summer of adventure! Whether you're cruising the open road—sun sparkling, windows down—or relaxing in your own backyard, there's so much to experience as a bright new season unfolds.

In the summer edition of The Real Estate and Lifestyle Magazine by Berkshire Hathaway HomeServices, each story will transport you to destinations near and far. You'll read about home decorating tips, innovative remodeling hacks and interior design inspiration for a truly stylish summer. You'll also explore savory cuisines and spectacular places, just with the turn of a page.

So, add this magazine to your summer reading list. If you have any real estate and lifestyle-related questions this season, please reach out. Here's wishing you a summer filled with countless adventures and endless sunshine!

Happy reading,

**Your Name Here**



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PHOTO BY SARAH SHIELDS

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# How to Decorate a Coffee Table

Written by **ANDRE RIOS**

**An attractive coffee table can unify a seating room, introduce visual contrast, and add the final decorative touches to the space. But a bare table alone won't do the trick. Try these simple tips for adorning your coffee table, which can elevate it to a pleasing focal point.**

## THE COMPONENTS

The essentials of coffee table design include:

- One tall centerpiece, such as a vase of flowers
- Contrasting wide objects, such as books stacked into tiers
- Conversation pieces, such as souvenirs or handicrafts

Before you shop for or assemble these elements, scan the surrounding room. Your coffee table should reflect the same colors and shades represented throughout the space.

Because good style balances distinct materials and textures, you should also consider which materials are unrepresented in the room. For example, if your

space is full of plush upholstered seating, embellish your coffee table with hard materials like stone and metal for contrast.

Then prioritize your personal interests. This is *your* coffee table, so compile possessions that express your individuality.

## ARRANGING

Place objects on your coffee table according to its shape and these time-tested principles.

### *Square surface*

Imagine a four-part grid within its perimeter, then set down objects to fill each section, keeping them equidistant from one another.

### *Rectangular surface*

Place tall decor in the center of the table, then two objects (or stacks of objects) on either side of it.

### *Round or oval surface*

Arrange decor in a circle with even spacing.

## WHAT TO AVOID

Don't overfill your coffee table—leave space for setting down a beverage or book. Don't obscure sightlines either. While oversized vase dressings are popular contemporary decor, going overboard will only obstruct views. Finally, don't be afraid to revamp and experiment often. Coffee table decor is simple to place and replace, so redecorate seasonally or as upcoming trends capture your interest.





Dennis Walsh



Teresa Walsh

# TEACHING THE TOOLS OF THE RENOVATION TRADE

Renovating your home can elevate it to new levels of style, convenience, and even value—that is, if you handle it correctly. Enter Dennis and Teresa Walsh, who provide an essential tool for those tackling renovations: real estate know-how. Together, they teach people how to unlock hidden equity in their homes, make strategic improvements, and ultimately maximize their ROI potential.

Written by ANDRE RIOS

## A LIFETIME IN REAL ESTATE

The Walshes are no strangers to this industry. “I have worked in construction, remodeling, real estate, and architectural design and have been a professional trainer and speaker for over thirty-five years,” Dennis says. “I even started my first remodeling business at just fourteen.” Teresa, who has worked in real estate since age nineteen, inspired their current venture by wanting to create a helpful resource for real estate agents. Their efforts have led them to counsel approximately 200,000 business professionals, holding nationwide seminars and courses to share industry wisdom.

## ELEVATING YOUR HOME

Today, the Walshes’ work is centered around two key websites, including a consumer-

focused site, [yourhome.academy](http://yourhome.academy), which offers courses like Residential Construction Mastery, a magnifying glass on how homes are built, including common methods, technology, and components from foundations to windows. “We walk you through the process from the ground up,” Dennis explains. Meanwhile, their Residential Remodeling Mastery class provides a detailed renovation road map, guiding homeowners, renters, and real estate investors through such topics as finding reputable contractors, exploring financing options, and avoiding common mistakes. (The couple also has a second site for real estate professionals, [sellnewhomes.com](http://sellnewhomes.com), which teaches agents how to work more effectively with builders, developers, and new homebuyers.)



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“[Sixty] percent of home shoppers say they want a brand-new home. However, about 38 percent of those are open to comparing new homes with existing ones to find the best financial fit.”

#### THE COURSE EXPERIENCE

When homeowners hop onto yourhome.academy, they can utilize the self-study training courses at their own pace; each totals about seven hours of instruction. Upon registration, users can download worksheets and interactive forms to better apply and retain knowledge. The construction course, for instance, teaches students how to read blueprints and scale rulers, complemented by printable examples they can follow. “It’s a one-on-one coaching set, but I say that we take people on a little journey,” Dennis says. Subscribers also receive lifetime access to revisit the materials.

#### FROM WHOLESALE TO RETAIL

The core concept behind the Walshes’ homeowner courses is to help people “sell retail not wholesale.” Dennis breaks down the difference as “cleaning it up a bit, staging it, and then putting it on the market versus finding untapped equity in the home, making improvements to generate a profit.” He also offers a compelling example for homeowners explaining why they should pursue selling retail: investing \$40,000 in

strategic improvements could yield an additional \$40,000–\$50,000 or more in profit upon sale—a return of up to 120 percent.

#### CRAFTING A “NEW” HOME

The lessons to be gained can benefit house hunters as well. For instance, Dennis highlights a significant real-estate trend: “60 percent of home shoppers say they want a brand-new home. However, about 38 percent of those are open to comparing new homes with existing ones to find the best financial fit.”

This is where their residential remodeling course becomes invaluable. Instead of paying top dollar for a new home, he urges homeowners to find an older home with good bones that is yet to be updated, secure it at a better price, then take on the improvements themselves, ultimately creating a like-new structure. “As an added benefit, homeowners get to choose their preferred flooring, cabinets, appliances, and paint, personalizing the space to their exact taste—something not always possible with new builds,” Dennis notes.





Granted, this isn't a novel concept. Well-known TV shows and social media influencers have popularized home renovations and house flipping. But the Walshes' courses go further, offering homeowners practical steps for making these dreams come to life.

### THE REMODELING VALUE ANALYSIS (RVA)

A 2025 Houzz survey indicated that 52 percent of homeowners planned on undertaking major home improvements last year. To address such demand, Dennis teaches real estate agents to create a remodeling value analysis (RVA). Unlike a typical comparative market analysis (CMA), which just compares similar sold homes in a property's area, an RVA helps homeowners understand exactly how strategic improvements can impact their home's value—and which ones to pursue. This analytical process helps homeowners decide whether remodeling makes sense or if they'd be better off selling their current home and finding one closer to their ideal. "You don't want to be the most expensive home on the street because then the value of the other homes brings it down," he cautions.

### WHAT'S NEXT?

Dennis Walsh states that more resources are ahead for both of their platforms, and he's dedicated to keep making a difference for homeowners and agents across America. "We are in the process of recording several YouTube videos to help consumers of all kinds," he says. "Whether you're an owner or an agent, these courses could change your life."





# WONDERFUL WINDOWS

Written by ANDRE RIOS



## ***Black steel-framed windows***

A sweeping movement in home architecture, these windows balance expansive panes with simple, sophisticated frames. Black-steel window frames are practically a shortcut to contemporary design, so trading out builder-quality versions, such as white vinyl ones, for them can elevate any home with in-vogue elegance. Likewise, replacing bulkier doors with black steel-framed glass versions can breezily blend indoor and outdoor spaces.



In fact, black frames are so popular now that many homeowners are employing a handy tactic for imitating them: painting window and door frames black. Darkening the trim around your glass can simultaneously modernize your interiors and lend sophisticated touches to your exterior facade. Best of all, this cost-effective option doesn't require you to invest in brand-new windows to get that fresh new feel.

## ***Creative colors***

Ornate woodwork frames, such as those emblematic of Craftsman homes, are now generally less popular than simplistic steel options, but there are other methods for modernizing your windows. Try updating classic features with eccentric, statement-making colors instead.

These window upgrades offer stunning possibilities. Painting the frames in your home office gray-blue could lend the room a smart, sophisticated look, while brightening your kitchen with vibrant matte-gold frames can make your backyard views resemble pieces of framed art.

**Windows deserve more attention than they normally seem to get. Though these essential home features grant us beautiful outdoor views, permit pleasant sunlight into our homes, and break the monotony of exterior siding with their stylish panels, we often overlook them—or, rather, look right through them. But if you invest a little effort and money into yours, you can upgrade them from plain and practical to utterly attention stealing.**



windows hanging; incorporate your quirky color choice into your interior decor and exterior garden for a cohesive palette.

#### **Efficient tint**

Tinting your windows slips a pair of sunglasses on your home, filtering sunlight and adding essential privacy. There are various types of tinted films to consider, including shatter-preventing security film and highly stylized decorative film, but your key priority should be minimizing UV sunlight. Temperature-control film, for example, can block as much as 99 percent of the sun's radiation and 80 percent of its heat, which can help drastically reduce your monthly energy costs—making it an investment that can pay for itself.

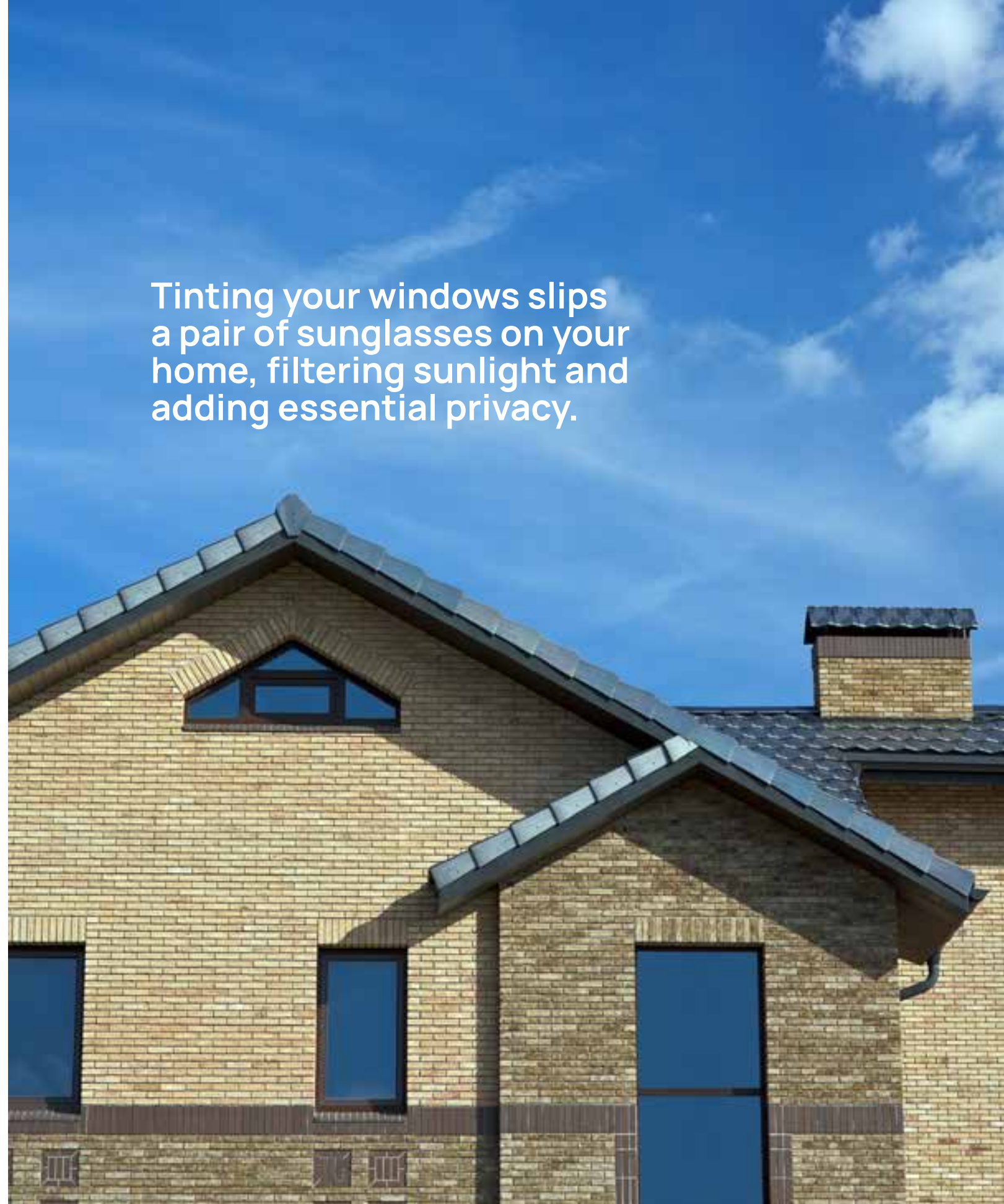
In terms of style, dark and reflective tints that obscure the outside-in view are on trend—especially those with deep-blue hues, which add sophisticated color to exterior glass without discoloring your views from indoors. Window-tinting specialists can apply these treatments to virtually any style of pane for everyday practicality and a modern appearance, though you can install them yourself if you really trust your handiwork.

However, note that installing tint can void an existing window's warranty since the manufacturer may see this as tinkering with its product—generally a no-no when it comes to purchase protection. You should be in the clear if you're upgrading older windows with expired warranties though. To save money, prioritize tinting common-room or south-facing ones that may get more sun.



Good home design is about balance, though, so if you wish to embrace colorful window frames, use neutrals to ground them. For example, if you paint your bathroom windows a soothing-yet-elegant seafoam green, pair them with white walls and tan-stone finishings. And don't leave the

**Tinting your windows slips a pair of sunglasses on your home, filtering sunlight and adding essential privacy.**





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### ***Pleasant picture windows***

If contemporary design has it out for any window feature in particular, it's muntins: strips of material that create grids on panes of glass. Rather than settling for cross-hatched, obscured views, upgrade your windows to floor-to-ceiling picture ones—these practically invisible options will grant you expansive sights and a minimalistic look. "Floor-to-ceiling windows flood your home with light, make a modern interior/exterior statement, and help break down the barrier between indoors and out," says Andersen Windows & Doors on its website. Pair them with matching sliding-glass doors for a clean, consistent look that will feel current.

Muntin-free picture panes don't necessarily offer practical benefits, especially for those with nosy neighbors, so they will definitely need a tint—otherwise, they will eliminate all privacy and bake your home with unobstructed sunlight. The right combination of UV-filtering and privacy film can patch up these features nicely. You should also work with a contractor to make such upgrades. A dramatic project like this will only be possible after some serious renovations, and swapping sturdy walls for non-load-bearing windows can spell engineering trouble. For a DIY alternative, you can cut the muntins off your windows, then replace the panes for an affordable picture-window look.

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*You may have other principal concerns as you rethink your windows, including their storm-resistant strength and airtight efficiency. Thankfully, updated technology and materials mean you have more upgrade options than ever. Fiberglass windows, for example, provide both excellent durability and insulation for ongoing benefits. Consider your priorities, from practicality to aesthetics, as you shop. Having a clear intention in mind is essential for making smart window enhancements that ensure pleasing results.*



# MIDCENTURY MEETS MODERN *IN THE MIDWEST*

Interview with **SUSAN YELEY** / Written by **MATTHEW BRADY** / Photography by **SARAH SHIELDS**

Indiana-based interior designer Susan Yeley discusses how she made a cozy-yet-dated home more functional and contemporary for a Bloomington family.

## Was your path to design straightforward?

It was more of a beautiful zigzag. I was a dual English/Spanish major in college and went to graduate school at the University of Chicago for philosophy and religion. While doing the latter, I accepted an unpaid internship at the Merchandise Mart, a furniture-and-fabric showroom, just to see what the design world was about. Soon after, I switched from U of C to the Harrington Institute of Interior Design. I eventually took a job at a high-end residential firm in Chicago before moving back to Bloomington and gradually starting my own.

## You use the term “Bloomerangs” to describe Bloomington natives who return to the area. What makes these particular Bloomerang homeowners unique?

First and foremost, they’re easygoing people you’d want to be friends with. I like to call them unicorn clients because they’re very trusting of designers’ expertise yet also bring great taste and a sense of fun, wanting their spaces to be interesting.

This house belonged to friends of the wife’s family; she remembers going there as a child. She and her





husband were living in New York but wanted a home base here to be closer to loved ones. The job itself took a few years: they weren't initially planning on doing any extensive architectural changes, but as we delved in, we saw possibility! It was a privilege to tackle their entire home, and it gave us the opportunity to make the color palettes and materials cohesive. As a result, the rooms flow together, adding a whole other level of joyfulness. It was a terrific collaboration overall; I really feel as if we were gifted these clients.

**Was it challenging to balance the old with the new, especially considering the wife's history with the house?**

Actually, it was fun trying to figure out how to maintain its history while also making it livable and functional in the 2020s. After all, we live differently than people did in the

midcentury—we're more casual, for instance, and are willing to admit that we clean and cook.

Regarding the latter, the house had a terrific little breakfast nook, but the kitchen itself was small—just a place where one person could make dinner and then take it out to the dining room. These folks love to cook and entertain, so we expanded the kitchen footprint into the breakfast nook and, as hard as it was to give the nook up, opened it all up into the hallway behind it.

**The living room really stands out. What steps did you take to modernize it?**

We took down the existing paneling that was on many of the house's walls and replaced it with new white oak paneling, which is seen around the whole perimeter of the living room. The original was quintessentially midcentury

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but not great quality. We carefully laid out numbered panels that had to be installed in chronological order because the grain was continuous—that was a bit tricky, but it turned out beautifully. We also added windows to augment the connection to the outdoors, a very important element of midcentury residential architecture.

As far as the furniture, the couch is distinctive because it's angled, featuring a custom-designed wedge that gets a little wider as it extends toward the fireplace so people can put their feet up. Fortunately, these clients didn't want a TV in the room, allowing us to leave the fireplace as is and make the space conversation focused.

**You mentioned light, which is ample throughout. How did it inform your design decisions?**

We can't get enough light! That said, light is actually one of the worst things for your textiles; it fades upholstery. In the living room, the angled windows adjacent to the fireplace face south, allowing sunlight to pour into the space, which is wonderful, but we had to put a light-filtering film on them. The painting above the fireplace is a pastel, so we also enclosed it in museum-level glass for protection. Similar considerations were made for the art in the bathrooms, not only because of the light but also the humidity.

**The main bedroom has tremendous height, yet it seems very comforting. Would you explain how you achieved that?**

You nailed the problem: no one wants a bedroom that makes them feel like they're in the Library of Congress lobby. We kept this room's shell but gutted the rest and

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added the windows, which mimic the originals in the living room. The armoires along the wall have loads of storage space but only go up eight feet, which brings the eye down. The paneling on the walls also adds a warm touch, making the space feel not quite so grand and lofty while evoking cozy midcentury vibes.

**Tell us how you went about updating the basement:**

Much of our town is built on limestone, so basements here tend to get wet. But these clients ensured that theirs was dry and clean, making it easy for us to create a beautiful and useful space for them there. We installed new custom stairs and shelving and, because the husband works in film, added a comfy sofa and a huge screen back in the dark interior. We also wanted it to be an extra space for visitors to stay, hence the white pullout sofa from Clad Home and full-sized tulip table, which can be pulled over for eating breakfast or having a cup of tea away from the chaos that might be happening in the kitchen. Overall, it turned into a great little underground living space. I don't always like underground living, but this is a basement I'd want to hang out in!

**You've said that you value understated perfection. Would you elaborate?**

One of my favorite things about doing design in this part of the

country is the accessibility that many people here want their homes to have, which reflects shared Midwestern values and is present regardless of a client's financial situation or taste. This house has a beautiful architectural line, but you can't tell from the street how luxurious it is or the level of craftsmanship that went into the design. That was intentional, but the modesty is deceptive: every inch of this house was designed to be perfect, if understated. There's a thoughtfulness in this kind of work—we are really artistic and purposeful but don't necessarily want to shout it from the rooftops. This quality may not be unique to the Midwest, but it's certainly common here.

**2025 marked your firm's twenty-year anniversary. What does that mean to you?**

It's still fun work to do, and I don't just mean the design. When you own your own company, you do a little bit of everything: shopping, designing, marketing, networking, finances, etc. But I also get to interact with all kinds of people, from my incredible team to our clients, contractors, tradespeople, artisans, and makers. It continues to be very satisfying for me to work with homeowners and feel the impact our art makes in their lives.

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*For more info, visit [susanyeleyhomes.com](https://susanyeleyhomes.com)*



# REFRESH YOUR RECREATIONAL SPACE

Written by  
**ALLISON GOMES**

SOUPANSHIPPEXELS

**WITH SUMMERTIME IN FULL** swing, it's a great time to focus on reviving your outdoor space, especially your patio or deck if you plan on doing any entertaining. While other parts of your home's exterior also need attention, this spot is where you and your guests will gather. And between ice, snow, rain, and whatever else Mother Nature might have

hit it with in winter and spring, it's likely a little worse for wear. But it's never too late to give this area some extra care, ensuring that you'll enjoy it to the fullest in the second half of the year.

**Start with a thorough cleaning** Whether your outdoor structure is made of wood, concrete, or composite, it's important to give

it a cleaning at least once a year. Mildew, algae, and grime build up more quickly than you might think, especially in shaded or damp areas. Left unchecked, they can make the surface slippery and dull and even lead to decay. If you haven't done so already, dedicate a day to clearing off any furniture, sweeping away debris, and rinsing the surface with a hose.



If it needs a deeper clean, use a pressure washer on a low setting or a scrub brush and a solution made for your specific material. Just be careful not to damage wood grain or paver grout, for example, by using the wrong setting or cleaner.

#### Check for repairs

While you're cleaning, keep an eye out for damage that may have developed over the last year. In a wooden deck, look for loose nails or screws, warped boards, and signs of rot. To ensure safety, fix any wobbly railings or unstable steps immediately. For a patio, check for cracks or

chips that could worsen if left alone; small ones can often be repaired with a ready-mix concrete patch, while larger issues may require professional attention.

#### Seal or stain if needed

Most patios and decks need refinishing every one to three years, though the exact timing depends on factors like sun exposure, weather, and foot traffic. To see if yours is due, try this quick test: sprinkle a little water on the surface. If the liquid soaks in instead of beading up, it's time for a fresh treatment. Before you start, choose a stretch



LUMA PHOTON FLASH, FLUX

SHAWUNSPUSH

of weather with several dry days before and after application, and check your product's instructions for recommended cure times, especially considering the summer heat. In some cases, you may also need to sand or brighten any wood before moving forward.

After prepping the surface and repairing any damage, apply a high-quality sealant or stain designed for your specific material. This will not only revive the color but also protect against moisture, UV damage, cracking, warping, and splintering, helping it look great and last longer.

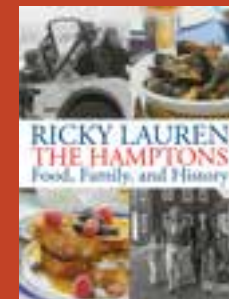
#### Create a more inviting setup

Once the area is clean and secure, take a few extra steps to turn it into a structure you'll actually want to spend time on. The best setup depends on how you plan to use it. If outdoor entertaining is on the agenda, think about adding a dedicated prep station for grilling or serving. Prefer quiet mornings with a cup of coffee? A bistro table and a pair of comfortable chairs might be all you need. Adding planters, string lights, or an outdoor rug can also go a long way in making the ambience feel welcoming.

No matter how you choose to style it, giving your outdoor space the attention it deserves will pay off in both durability and beauty. Proper maintenance and thoughtful planning can transform your deck or patio into a favorite gathering place and help you enjoy every minute of it.

# COASTAL CUISINE

Recipes by RICKY LAUREN  
Photography by ANNE STRATTON



RECIPES EXCERPTED FROM *THE HAMPTONS: FOOD, FAMILY, AND HISTORY* BY RICKY LAUREN. RIZZOLI NEW YORK, 2025. PHOTOGRAPHY BY ANNE STRATTON.



SCAN THE QR CODE  
for the full cookbook.

## BARELY BREADED FILLET OF SOLE

Here is a simple way to make fried fish lighter and more healthful—and perhaps even to sell it to the children at the table. Bread the fish on one side only! It's crispy and delightful, and has fewer calories and a more delicate taste. Begin the meal with a soufflé and serve the fish with steamed chopped spinach.

SERVES 4

### INGREDIENTS:

½ cup  
all-purpose flour  
Lawry's garlic salt  
6 (6-ounce)  
fillets of sole  
2 large eggs, beaten  
1 cup panko  
bread crumbs  
1 cup oil  
Lemon wedges

### INSTRUCTIONS:

**1/** Season the flour to taste with the garlic salt. Dredge one side of each fillet in the flour. Dip the floured side of each fillet in the eggs, then coat the same side with bread crumbs.  
**2/** Heat the oil in a skillet and fry the uncoated side of the sole first, until the fish turns white. Flip the fish over and fry until golden brown. Transfer to a platter and serve with lemon wedges.

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# Pasta with Hamptons Summer Vegetables

For this recipe I always use the freshest, youngest, and most tender vegetables that are available in season. Growing them yourself or picking them up at a local farmstand is the most fun. I enjoy gathering baby peas bursting from their pods, sweet baby carrots, ripe tomatoes, and young, proud green-and-white asparagus spears, to which I add tender zucchini. I always marvel at the colorful selection in my basket. Generally, I combine the fresh vegetables with a delicate pasta like angel hair (capellini). Everybody likes this light spring/summer meal. Add a simple salad and a crusty breadstick and enjoy!

MAKES 4 TO 6

## **INGREDIENTS:**

2 tablespoons olive oil	1 cup snap peas
½ cup pine nuts	1 cup grape tomatoes, halved
2 cloves garlic, minced	¾ cup chopped fresh basil
1 cup sliced white mushrooms	Salt and pepper
1 cup sliced zucchini (yellow and green), lightly steamed	⅔ cup heavy cream
1 cup broccoli florets, lightly steamed	2 cups grated Parmesan cheese
1½ cups baby carrots, lightly steamed	1 pound capellini, cooked
6 green-and-white asparagus spears, sliced and lightly steamed	

## **INSTRUCTIONS:**

**1/** In a large saucepan, over medium heat, add the oil and sauté the pine nuts and garlic until golden brown, 2 to 3 minutes.

**2/** Add the mushrooms and sauté for 2 to 3 minutes. Add the steamed vegetables, peas, tomatoes, a half cup of the basil, and salt and pepper to taste. Cook until the vegetables are heated.

**3/** Stir in the cream, 1 cup of the Parmesan, and the remaining one-quarter cup basil. Serve over the pasta, accompanied with the remaining 1 cup of Parmesan for sprinkling.





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# Blueberry Crisp

Aunt Susan and I went blueberry-picking together with our young children in Amagansett. We decided to have a contest to see which team could pick the most berries. The smushed ones did not count. We had so much fun that we all forgot who won! I still remember how much we laughed. This crisp always reminds me of that magical day.

SERVES 6

## **INGREDIENTS:**

### **FOR THE BASE**

3 cups fresh blueberries  
2 tablespoons sugar  
Juice and zest  
of 1 lemon

### **FOR THE CRISP TOPPING**

$\frac{3}{4}$  cup all-purpose flour  
1 cup packed light  
brown sugar  
1½ cups rolled oats  
6 tablespoons ( $\frac{3}{4}$  stick)  
salted butter, softened

## **INSTRUCTIONS:**

**1/** Preheat the oven to 375°F.

**2/ TO MAKE THE BASE:** Toss the blueberries, sugar, lemon zest, and juice together in a bowl. Pour into a 9-inch square baking dish.

**3/ TO MAKE THE CRISP TOPPING:** In a food-processor bowl, mix the flour, brown sugar, rolled oats, and butter and pulse until the mixture resembles crumbs. Spread this over the berries.

**4/** Bake until golden on top, 40 to 45 minutes.

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# Ricky's Cinnamon and Vanilla Challah French Toast

## SERVED WITH FRESH BERRIES

I love to start my family's day at the beach with this lovely, warm, delicious breakfast. If I can sell seconds to them, then I am the Queen of the Kitchen! I use an egg challah. I cut it 1 inch thick and as much on the diagonal as possible to get the largest slices. French toast is best when it's crispy and golden on the outside and rich and custardy on the inside. The trick is for the bread to soak up the maximum egg mixture without falling apart in the pan. I love the smell of the vanilla and the sound of bread frying. Top it with cinnamon or powdered sugar, then berries on top for the visual effect after plating. You may also present this with grape jelly, strawberry preserves, a "honey bear," and a bowl of cinnamon sugar on the side.

SERVES 6

### **INGREDIENTS:**

6 large eggs  
3 cups low-fat milk  
2 teaspoons vanilla extract  
Pinch of salt  
12 (1-inch-thick) slices day-old challah bread, cut diagonally  
Unsalted butter  
Safflower or canola oil  
Cinnamon sugar or confectioners' sugar  
Syrup or jam or honey

### **INSTRUCTIONS:**

**1/** Preheat the oven to 250°F.  
**2/** Beat the eggs, milk, vanilla, and salt together in a large bowl until cream-colored. Pour into a shallow dish. Dip the bread in the mixture, one slice at a time, until soaked.  
**3/** Sweep a stick of butter around the inside of a hot oiled skillet. Fry the bread in batches over medium heat until golden brown, turning once, about 3 to 4 minutes on each side. Remove to a baking sheet in the oven to keep warm until all the slices are cooked. Serve sprinkled with cinnamon sugar and syrup.



# THE ALLURE OF RV TRAVEL

Written by LAUREN KIM



Are you looking to enjoy a unique adventure this summer that won't break the bank? Consider hitting the open road in a recreational vehicle! By cruising in a comfortable RV, you can see all that the United States has to offer while avoiding pricey airfare and lodging. Discover the pluses of renting one along with some best practices for ensuring an unforgettable getaway.

> **Benefits of RVing**

For many, the idea of renting an RV may be intimidating, whether due to the process's apparent complexity or the vehicle's larger size. However, it can be the perfect solution for whatever vacation you might be envisioning. For one, you can take it virtually anywhere in the country—with RV campsites in every state, it's easy to get within steps of your destination no matter the time of year. Park your rig in Las Vegas for easy access to all sorts of entertainment, stay on amusement park grounds at the Fort Wilderness Resort right outside Walt Disney World in Florida, or even take a tour of several national parks on one big road trip, experiencing all the wonders nature has to offer.

Furthermore, an RV may provide immense convenience, helping to reduce a lot of the stress that can come with planning and budgeting for a getaway. Looking to do a multistop vacation with friends or family members and don't mind close quarters? Rent an RV with

several sleeping areas to avoid the hassle and cost of booking various hotel rooms. And if you want to bring a pet, many large RV rental companies like Cruise America permit you to do so for no additional charge.

On top of that are the comfort-focused amenities many RV options offer. With a kitchen, bathroom, and electricity, you can spend the day hiking through a forest or exploring a city and then retreat to your air-conditioned or heated RV to clean off and cook up a delicious, low-cost meal. Afterward, you can crawl into bed to dream of other amazing spots to visit. Besides all the other perks, this type of travel also comes with enticing flexibility, allowing you to easily pack up and head off to wherever the whim hits.

> **Renting an RV**

For your first trip, you may want to consider renting a Class B or C vehicle. The former is about the size of a van, making it compact and fuel efficient, while the latter is akin to driving a truck,



typically featuring a bunk area over the cab for extra sleeping or storage space. Neither type is overly difficult to drive, and each may have all the features and room you need, including a kitchen, bathroom, and sleeping areas; some can even sleep up to eight people. Renting a Class B or C RV will generally cost you about \$100 to \$400 a night, depending on its age and size.



Another option you could consider is a Class A vehicle, though this isn't often an ideal choice for newbies since these are much larger and heavier and drive like a bus, making them more difficult to maneuver. Or you could go with a towable RV, such as a pop-up camper or teardrop trailer. Just keep in mind that you'd have to hitch it to another vehicle to transport it, so you'll want to make sure yours is equipped to handle that.

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There are two main ways you can rent an RV: connect with a private owner through a website like RVshare, which may give you access to more quirky and customized vehicles, or go with a large company like Cruise America for a consistent, reliable rental experience. In addition, consider your pick-up and return choices. For instance, you could have your vehicle delivered directly to your campsite so you don't have to drive it or opt for a one-way rental if you'd prefer to take another mode of transportation home. Not all rentals offer every option, though, so always do your research before making your final decision.

> **Other considerations**

The key to avoiding hiccups on your trip is to plan it carefully. To start, you'll need a driver's license to operate an RV, which in most cases will suffice. However, you may need to earn a specialized license and complete a safety course if your vehicle is over 26,000 pounds or longer than forty feet, as is often the case for Class A RVs—another reason to go smaller with a Class B or C. Check your state's regulations ahead of choosing your vehicle to verify its requirements.

In addition, make sure to build your budget carefully, factoring in any other fees outside your

rental expenses. For instance, rental insurance costs an average of \$15 to \$30 per day, while campground fees may range from as low as \$20 to over \$100 a night depending on the season, location, and amenities, including hookups for electricity and water. You may also want to consider forking over the extra \$50 to \$150 to have your RV's wastewater disposed of at the end of your journey; otherwise, you'll have to dump it yourself. Some other basics to assess include fees per miles driven, a post-trip cleaning charge, and, of course, fuel.

Finally, be sure to map out your route and stops in advance. Besides fuel efficiency, you'll need to consider road width and overhead clearances to ensure that you don't have a mishap as you travel. Further, campsites can fill up early at some popular destinations and may not accommodate all types of RVs or have every feature you desire, so make sure to look at all the details and reserve your reservations well before your departure date.

No matter where you venture, renting an RV can make for a thrilling vacation. Start planning yours today so you can soon make new memories traveling cross-country or enjoying the great outdoors.



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**Pick Your National Park**

Purchase an America the Beautiful annual pass, and get access to the vast National Park System, featuring 433 individual park sites, for less than \$100 a year.



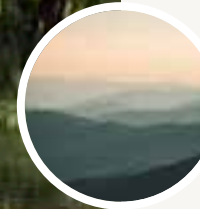
**FOR THE ADVENTURER:**

**Yosemite National Park** (*California*)  
Ideal for thrill seekers who love hiking, rock climbing, and breathtaking vistas



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**Yellowstone National Park** (*Idaho/Montana/Wyoming*)  
America's first national park, with geothermal features and a rich history



**FOR THE NATURE LOVER:**

**Great Smoky Mountains National Park** (*North Carolina/Tennessee*)  
Offers scenic drives, diverse wildlife, and tranquil forests



**FOR THE PHOTOGRAPHER:**

**Grand Canyon National Park** (*Arizona*)  
Iconic landscapes and incredible sunrises and sunsets



**FOR THE SOLITUDE SEEKER:**

**Glacier National Park** (*Montana*)  
Remote beauty, fewer crowds, and serene mountain views

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# PROTECTING AGAINST REAL ESTATE FRAUD

Written by BONNIE JOFFE

Real estate fraud comes in various forms, which can make it challenging to identify. Hackers employ diverse database systems, enabling them to target different groups, especially unsuspecting first-time homebuyers and financially struggling homeowners who are behind on their loan payments. Utilize this guide to help you or your loved ones recognize and safeguard against these common crimes.

## BAIT AND SWITCH

Predatory mortgage lenders use this deceptive tactic to entice customers with low-interest-rate programs and attractive terms and then replace them with more profitable ones for the lender.

### **Tactics**

After you submit your application, the lender states that the initially advertised loan is no longer an option or that you no longer qualify for the previously quoted rate. This usually results in you paying additional unexpected fees.

### **Prevention**

Ask your lender to offer a rate-lock option for your loan and provide a comprehensive breakdown of all associated fees and terms. Carefully read all the details in the loan document, make sure you understand what it says, and demand answers to anything that's unclear before putting your signature on it. In addition, you should seek and compare quotes from different lenders in your local real estate market to ensure that you're getting the best offer possible.

→ Before engaging with a third-party service, it's essential to first consult with your lender or mortgage service provider.

## ESCROW SOLICITATION

Wire fraud occurs when scammers deceive homebuyers into transferring their closing costs and final down payment to a fraudulent account. This most often happens in the late stages of a home purchase, when buyers are preoccupied with last-minute tasks, making them more susceptible to falling victim to a scammer's schemes.

### **Tactics**

The fraudster may impersonate your real estate agent, lender, or title company and send you an email marked as "urgent" and containing updated wiring instructions.

### **Prevention**

Never rely on an email alone for confirmation—it may appear legitimate but very well could be sent from a fake account. Be sure to always call your agent directly to verify any changes. Also beware of grammatical or spelling errors, which could indicate that the letter or email is a scam.



## FORCED-LOAN REFINANCING

This underhanded scheme is designed to steal your money and sell your identity by obtaining your birth date and Social Security number.

### **Tactics**

The scammer poses as a third-party lender and will send you a letter, text, or email informing you that you must refinance your loan. Much like the escrow-wiring communication, this may seem on the up-and-up as it usually includes the name of your lending institution, loan number, and amount you owe, along with a phone number to call.

### **Prevention**

Ignore any types of communication from a supposed lender. Reputable lenders advertise through traditional channels such as online and mass media. Moreover, a third party representing the lender would never contact you to modify your loan since you would have to be the one to initiate any changes.

↓  
Reputable lenders advertise through traditional channels such as online and mass media.

## FORECLOSURE RELIEF

Scammers excel at infiltrating systems to acquire homeowner data, which they subsequently utilize to target individuals facing financial difficulties, those behind on their mortgage payments, or those in preforeclosure. They exploit these vulnerable homeowners through strategies like foreclosure rescue and relief scams.

### **Tactics**

Such people may try contacting you through various means, such as emails, letters, texts, or phone calls, pretending to be government officials or attorneys. They offer to negotiate your mortgage terms on your behalf to prevent foreclosure but demand exorbitant up-front fees for their services. Unsurprisingly, these scammers often don't follow up on their promises, ultimately leading to your home's foreclosure.

### **Prevention**

Before engaging with a third-party service, it's essential to first consult with your lender or mortgage service provider. Additionally, validate the credentials of any mortgage-relief service providers by checking with the US Department of Housing and Urban Development (HUD) before deciding to use their services.

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## MOVING

Similar to bait-and-switch schemes with mortgages, some movers give lowball estimates compared to other movers but then don't honor the quoted price.

### **Tactics**

After the moving company arrives and loads your belongings onto the truck, they increase the price, claiming that the weight is greater than initially estimated. (Though this can be legitimate, a scammer will knowingly underestimate the cost when you are furnished with the original quote.) Unless you agree to pay the new, higher price, they may refuse to unload your belongings or transport them to your new residence.

### **Prevention**

Extremely low estimates should sound an alarm. Always obtain at least two or three quotes with a "not-to-exceed-price" clause, and get everything in writing before giving a deposit. Also, be sure they provide you with a bill with all the charges at least two days before your move date. Never feel under pressure to work with a mover you have concerns about.

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*It can be easy to get sucked into a home-related scam unwittingly, so a good rule of thumb is to only give out your personal information to people you know and trust. Always consult with your real estate agent, who can help verify the legitimacy of lenders, movers, and any other outside agencies.*





# GRILL PREP MADE EASY

Written by **ALLISON GOMES**

Nothing captures the spirit of warm weather like the aroma of food sizzling on the grill. But before you fire yours up, take a few minutes to give it a tune-up.

## GAS AND CHARCOAL GRILLS

Begin by giving your grill a once-over. For gas varieties, check your propane tank connection by turning on the appliance and adding soap and water to the valve and hose. If you see bubbles, it means there's a leak to fix. Also, make sure that the burner tubes are clear since bugs love to nest in them. For charcoal, ensure that the airflow openings are working well and remove any ash from the interior.

Next, tackle the grates. Heat the grill for a few minutes, then let it cool slightly before removing the grates and scrubbing them with a grill brush and soapy water; let them soak for a bit if they're especially grimy. If you notice any signs of rust, use a cleaning block to help remove it.

With the grates removed, clean the bowl, lid, and drip tray with dish soap and warm water. Let everything dry completely before reinstalling, and add a layer of oil to the grates to help prevent any rust from forming.

## FLAT-TOP GRILLS

Follow the same basic steps for gas grills: check the propane connection and remove rust from the cooking surface with a cleaning block or steel wool. From there, scrape away excess residue with a grill scraper, and wash the cooking area with water and dish soap. When the surface is clean, it's a good idea to re-season it, especially if you had to remove any rust. Turn the burners on again, and apply a thin layer of cooking oil, letting it heat until it smokes and burns off. Repeat the process several times to form a protective nonstick layer that's ready for your next cookout.

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## Front of Tear Out Card 2

●●● Why You Need a  
**REAL ESTATE  
AGENT**

Every year, a small portion of homes are put up for sale by owner (FSBO). But according to the National Association of REALTORS® (NAR), selling without a realtor makes the process more difficult. Here's a few reasons why hiring an agent can save you time and energy and reduce stress.

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## Back of Tear Out Card 2

●●● **INDUSTRY KNOW-HOW**

You probably don't have a lot of experience with the ins and outs of real estate. The industry can be tricky to navigate, but an agent has the education and experience to back up their decisions.

●●● **NEGOTIATION SKILLS**

If you don't fancy yourself an expert negotiator, that's where a real estate agent comes in. They have mastered the art of negotiating and can ensure your home sells for a fair price.

●●● **A NEIGHBORHOOD AUTHORITY**

Whether you're moving down the street or four states away, an agent with extensive knowledge of the neighborhood you're interested in can help you find your next home. They will know the average price of homes in the area, plus extra information you might not be able to find in an internet search.

●●● **CONFUSING PAPERWORK? HANDLED.**

Instead of spending hours on the internet trying to find out what escrow means, your agent can explain everything to you in basic terms and handle the often difficult process of completing a real estate transaction.

●●● **WORKING FOR YOU**

Agents are required to have your best interest in mind, which can be a breath of fresh air during a particularly stressful process. It's beneficial to have an expert opinion to back you up and marketing expertise to make sure your home is seen by the right people.

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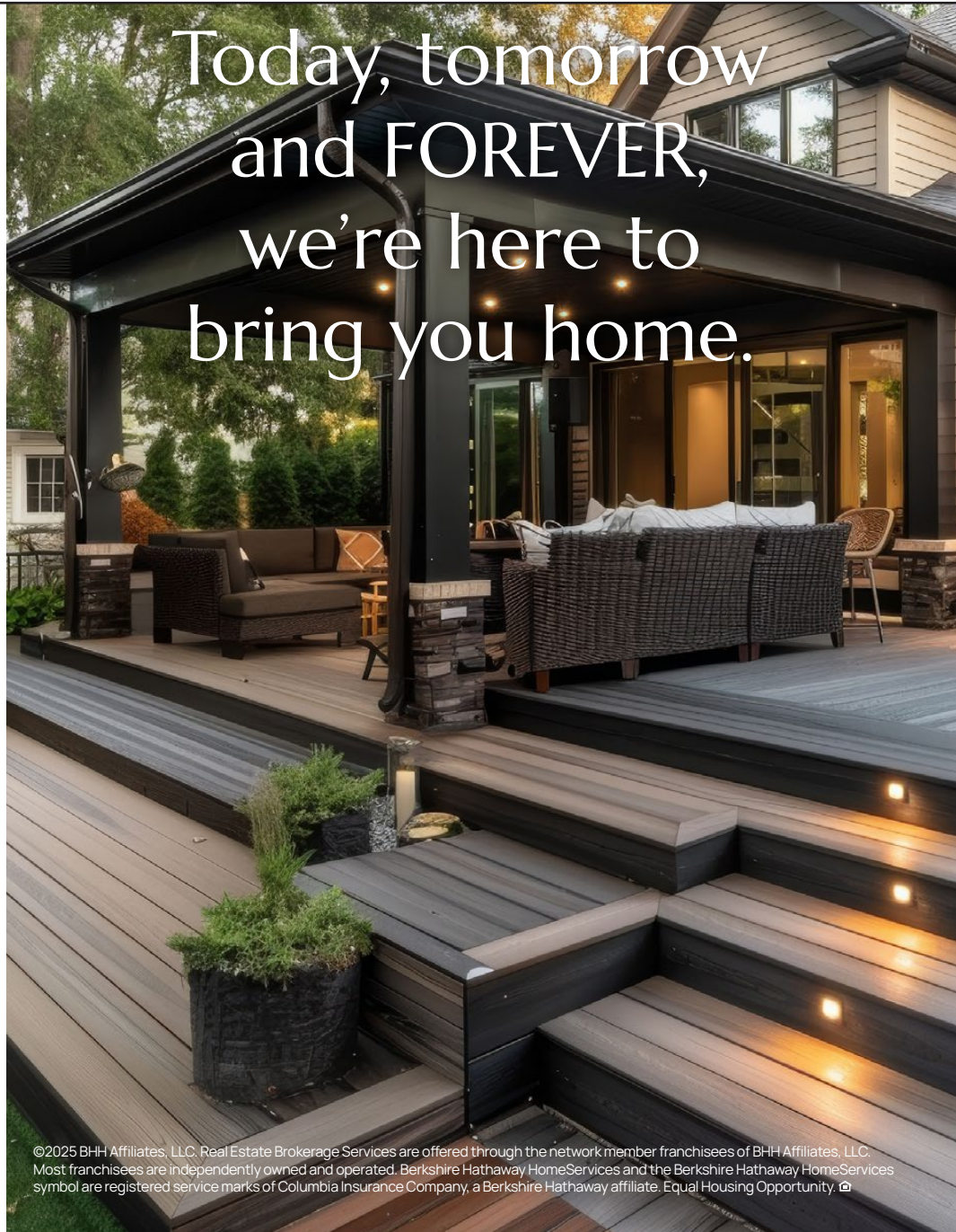
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