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The Shanner Group 1100 First Avenue Suite 200 King Of Prussia, PA 19406 how 'bout them apples? | 32

<mark>su</mark>mmer to fall decor | 38



Front of Tear Out Card 1

ARUGULA SALAD

with jalapeño vinaigrette

3 to 4 tbsp. pickled jalapeño slices, chopped, plus ${\cal V}$ c. pickling liquid

2 tbsp. extra-virgin olive oil

Kosher salt and ground black pepper

4 c. lightly packed baby arugula

3 radishes, halved and thinly sliced or ½ English cucumber, halved lengthwise and thinly sliced

1 c. lightly packed fresh cilantro or 4 scallions, thinly sliced on the diagonal

1⁄4 c. pumpkin seeds, toasted

2 ripe but firm avocados, halved, pitted, peeled and sliced



Stacey Shanner

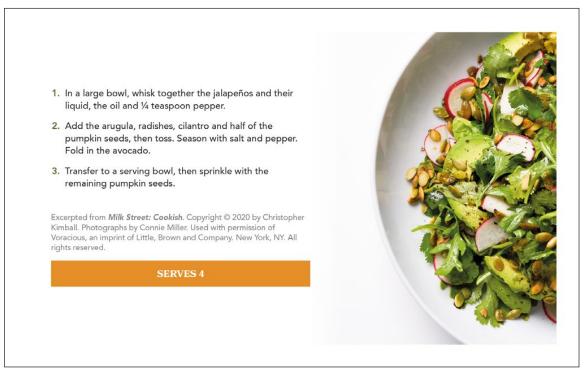
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57 percent of readers save these tear out cards to reference recipes and other helpful tips and pass along your contact info to referrals.

The Shanners

Back of Tear Out Card 1





Dear Bill and Judy,

Your home serves many purposes in these dog days of summer. It offers welcome shade on a hot day, a place to laugh and play with family, and a comforting spot to come back to after an exciting trip. This issue of Good to Be Home honors all that your home means to you, especially during this time of year.

Your home is so much more than four walls and a roof. It holds promise for you and your family. Tips for maximizing this investment, including a guide to at-home work spaces, watersaving solutions, and money- and energy-saving upgrades for your windows can help you ensure you're getting the most out of it.

In addition to making physical improvements, it's equally important to create a home environment that fosters creativity and fun. Craft ideas for larger-than-life lawn games, a DIY time capsule, and a homemade firepit can help you make lasting memories as summer fades.

When it comes to summer decorating, simpler is often better. Read all about ways to upgrade and personalize your mailbox, the art of mastering farmhouse decor, and, for later in the season, transitioning your decor from summer to fall.

Autumn will be here before you know it, and it's important to get ahead. Some of most recognizable elements of autumn, apples and pumpkins, can be put to good use throughout your home.

Here's to savoring everything summer has to offer. As always, it's a pleasure to send you this magazine.

Stacey Shanner



Stacey Shanner

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Add a personal letter to the front inside cover that speaks to your connections. This personalization leads 77 percent of recipients to better appreciate the sender.



The summer months can be a dry time of year for large portions of the country, and a lack of rain can put a damper on lots of things—especially the look of your lawn. Though it's tempting to install a sprinkler or pick up the hose to keep things green, it can be costly, a drain on resources, and even illegal in some places. Try your hand at these ideas instead.

INSTALL A RAIN BARREL

Putting in a rain barrel to collect water for future use is one of the most cost-effective ways to keep your lawn and garden hydrated. You can make your own to attach to your downspout relatively easily, or you can purchase a premade version. (Just make sure it meets local ordinances.)

ONLY CLEAN WHEN NECESSARY

Tasks like washing your car regularly or hosing down patio furniture can probably be put off until water is less scarce. Rain can also help take care of this naturally, so consider waiting a few weeks for these chores.

BATHE WISELY

You may be used to taking your time in the shower, and you're not alone. The recommended shower length for conserving water is about five minutes, though the average American showers nearly twice as long. Another eco-friendly shower tip: replace your current



showerhead with one that has a lower flow rate. And pull the plug on baths, if possible—they generally use much more water than showers.

WAIT FOR A FULL LOAD

Appliances like the washer and dishwasher use copious amounts of water, so be sure that each load is completely full before running. It's also a good idea to take advantage of your machine's water-saver cycle, if it has one.

BE WARY OF LEAKS

A leaky toilet or pipes can be responsible for hundreds of gallons of wasted water. Make sure everything is running in tip-top shape to avoid hidden costs. In the same vein, be mindful of flushing toilets too often or treating the toilet as the disposal for tissues and other products that should be tossed into the trash can.

Good to BeHOME

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10

Each issue is filled with feel-good content that engages your audience and makes 80 percent of recipients more likely to do business with you.





table of **CONTENTS**





household management -

- 04 Your Home, Your Investment
- 22 A Virtual Workspace
- 34 Summer Buying and Selling Tips

decor -

- 08 DIY Corner
-] Get Familiar with Farmhouse
- 38 Summer to Fall Decor

home improvement -

- 0] Summer Water-Saving Tips
- 14 Dangers of Deferred Maintenance
- 26 How to Hang (Almost) Anything
- 46 Choosing the Right Windows

food -

18 A Taste of Summer



42 Prep Your Yard for Fall

seasonal -

- 28 Life-Sized Lawn Games
- 32 How 'Bout Them Apples?
- 40 Decorate with Pumpkins

issue 02

your investment

written by: CHRISTY MURDOCK EDGAR

192

t's considered a truism that owning a home is a better financial option than renting. After all, as logic goes, why should you pay your landlord's mortgage when you can pay your own? Intuitively, it feels true, too, but how true is it? And how can you really know you're making the right decision?

The value of homeownership is twofold, including both financial benefits and intangible differences that encourage better financial, educational, and professional habits. These can pay dividends in a variety of ways for generations to come. Analyzing statistics associated with homeownership allows you to determine that buying a home isn't just a good idea—it's an essential part of personal wealth building and management.



4 GOOD TO BE HOME

FINANCIAL BENEFITS OF HOMEOWNERSHIP

According to the Federal Reserve's 2020 *Survey of Consumer Finances*, a homeowner's net worth is more than forty times greater than that of a renter. Setting aside the value of the home itself, how does homeownership create such an impact on wealthbuilding? The following are just a few of the ways that homeowners benefit financially from their investment in real estate.

Forced savings strategy

Your initial investment, in the form of a down payment, along with consistent monthly mortgage payments, offers a relatively painless method of forced savings. While providing a home for yourself and your family, you are building equity in your home month after month. Even without taking into consideration any potential appreciation, you'll save tens or even hundreds of thousands of dollars that can be held and passed on to your heirs, accessed through a home equity line of credit or loan, or recovered through a home sale.

Home value appreciation

The long-term pattern for home prices is upward, with differing rates of appreciation in different years and in different parts of the country. Home values tend to rise year over year, offering a steady and, for the most part, reliable return on investment. Smart updates and improvements can create even more appreciation, allowing you to maximize your home's value and market appeal.

Fixed interest rates

Compare home buying with a fixed-rate mortgage to renting over a thirty-year period. With the likely





potential for annual rent increases, renters will experience much higher home costs during the same period, while the buyer's largest expense remains essentially fixed despite inflation and changes in the home's total value. That means that today's mortgage payment may feel like an outright bargain decades from now. Add to these fixed rates the current historically low interest rates on offer and you have a powerful financial incentive to begin your home-purchase process sooner rather than later.

Tax advantages

Mortgage interest paid along with property taxes and some specific improvements, like those associated with energy upgrades or medical requirements, provide significant tax deductions. You'll save even more on your taxes if you're working from home in a dedicated office space. This allows you to deduct expenses associated with both finished and unfinished space, depending on your office and storage space requirements.

Building intergenerational wealth

While homeownership is associated with a personal increase in net worth, it also provides significant financial resources to your heirs. Since inherited homes are taxed at their stepped-up, fair market value (FMV), your heirs will not have to pay capital gains tax on the property's appreciation. That means that you both will be able to take advantage of the tax-sheltering benefits associated with owning a home.

INTANGIBLE BENEFITS OF HOMEOWNERSHIP

Once you get beyond the dollars-and-cents benefits of owning a home, you'll find that there are also less obvious intangible factors at play, allowing homeownership to contribute to increased net worth



HOMEOWNERSHIP CAN HELP CREATE A FUTURE-FOCUSED MENTALITY THAT WILL BENEFIT YOU AND your family

and financial security. These factors can help create additional good habits and long-term perspectives that pay dividends in a variety of ways.

Increased stability

When you're renting, you are subject to a variety of factors that may discourage you from staying in one place. Rent increases, inadequate property management, and even unpleasant neighbors may make it easier for you to look for a new place than to stay put. Homeownership, on the other hand, encourages stability, helping you put down roots and providing a sense of permanency and security for your family.

Investment mindset

In many ways, homeownership teaches you the value of money. As you see your home value and equity increase over time, you internalize the value of investing, which can impact your willingness to make good financial decisions in other ways. In addition, you learn to understand the factors that increase your property's value, ensuring that you take care of it with an eye toward its long-term value.

Increased focus on the future

In fact, homeownership can help create a futurefocused mentality that will benefit you and your family. Understanding long-term return on investment, homeowner's insurance, maintenance, and value-added enhancements help you make other decisions with an eye on their long-term impact. Taking the long view is a winning strategy for a variety of investment and financial-planning initiatives, and homeownership can help you flex that muscle.





MATERIALS:

- Work gloves
- Nonstick spray
- 18-inch bowl
- Large bucket
- Concrete mix
- Masonry trowel
- 14.5-inch bowl
- Heavy weights
- Sandpaper
- Lava rock granules
- Gel fuel canisters
- Grill grate/metal screen
- Industrial scissors
- Large lava rocks
- Longneck lighter

DIRECTIONS:

1. Be sure to put on work gloves before starting this project. To begin, spray the inside of the 18inch bowl with nonstick spray.

and, using the trowel, pour the concrete into the 18-inch bowl

- 3. Place the 14.5-inch bowl into the center of the concrete, and weigh it down with the weights. Be sure that both bowls are level, and that there is about 2-3 inches of concrete in between the bowls.
- 4. Tap the outside of the bowl gently to remove any air bubbles, and give the concrete at least 48 hours to harden.

DIRECTIONS:

- 1. Cut the scrapbook paper to wrap around the body of the hand wipe container. Decorate and label the paper as you wish, and glue the paper around the container. Make sure to leave the lid uncovered.
- 2. Have your kids fill it with their favorite memories, and put the lid back on it.
- 3. Store the time capsule in either a closet or a drawer, and open it at the beginning of next summer.



TIME **CAPSULE**

MATERIALS:

- Scissors
- Scrapbook paper
- Large plastic container of hand wipes, emptied out and washed
- Decorations
- Markers or pens
- Glue

2. Mix the concrete in a large bucket, until it is half-full.

5. Once set, remove the inner bowl first, and then gently remove the concrete from the outer bowl. Use sandpaper to smooth out the edges.

- 6. Place a layer of the lava rock into the bottom of the concrete bowl, and add the fuel canisters to the center.
- 7. Cut the metal screen to fit over the concrete, and place over top of the canisters. Cover the grate with a thin layer of the large lava rocks.
- 8. When ready to use, light the fuel canisters through the grate with a longneck lighter.

NOTE: To extinguish the firepit, follow the guidelines for the gel fuel canisters.

Ideas for what to store inside:

- Seashells
- Travel photos
- Souvenirs
- Hand-drawn artwork
- · Goals for the upcoming school year
- Receipts for fun things you bought or places you visited

get familiar with FARMHOUSE

written by: ALEXA BRICKER

If you've ever delved into the world of Instagram or Pinterest, you're probably familiar with the rustic, worn-wood, and country-style accents that characterize farmhouse interior design. And whether you're looking to transform a particular

room or to give your entire home a makeover, you don't necessarily need a professional to achieve the farmhouse look. The ideas and tips below are designed to make this trend an easily accessible style for you to achieve in your own home!



farmhouse: fashionably functional

To some, farmhouse might feel too dated or too country—but the modern resurgence of this trend has proved it's anything but. This style can work well in virtually any home or environment—you just have to know how to make the most of it.

What is farmhouse?

Although there is a lot of room for creativity when it comes to mastering this style, there are a few markers to keep in mind. According to online retailer Wayfair, farmhouse is quintessentially American in style, and it often has a traditional or vintage feel-with wide-open spaces to signify togetherness and emphasize family life.

Common elements:

- Utilize muted shades of white, gray, blue, cream, and green. If you opt for white or cream walls, bring in touches of color with your furniture, such as a softgray sofa or powder-blue end tables.
- · Consider antiquing or making use of old pieces you already have. Reclaimed wood, for example, can be used for shelving, and milk jugs and woven baskets will give your kitchen a quaint look.





- Large pieces of furniture, like a large island or dining room table, add to the comfortable and inviting look that is common in farmhouse design. A deep farmhouse sink is another marker of this style that will look wonderful in your kitchen.
- When it comes to textures and materials, comfort is key. Light wood finishes, like birch or oak, are best. You can also make use of items that appear worn, such as wrought iron bed frames or handmade benches, as hallway seating or storage.
- · Leave shelving areas and cabinets exposed, and line them with decorative knickknacks such as antique bottles, mugs, and tins. This will enhance the traditional feel of the space and provide a lived-in look.

do-it-yourself decor

One of the best parts of farmhouse design is the ability to use your creativity to create a mix-and-match look with your decor. Utilizing antique pieces and transforming them into something new and functional is one of the best ways to do it!

old-fashioned pulley planter

Although pulleys were once used solely for lightening heavy-duty lifting jobs, they can now be repurposed as a farmhouse-style holder for plants, to create a decorative piece that is both practical and aesthetically pleasing.

MATERIALS:

- 1- to 2-yard rope
- 2 hanging pails
- Antique pulley
- Soil
- Plants
- · Ceiling hook
- Drill or screwdriver
- S-hook
- Chain

DIRECTIONS:

- 1. Tie one end of the rope to one of the pails, and thread the other end through the antique pulley. Make sure the rope is at a desired length for hanging, and tie the opposite end to the other pail. Add soil to each pail, followed by the plants.
- 2. Install the ceiling hook according to the package instructions, and make sure it's secure. Attach the s-hook and chain to the pulley, and hang from the ceiling hook.



upcycled bookcase bench

DIRECTIONS:

- 1. Turn the bookcase onto its side, and, using a drill fitted with a ¹/₂-inch drill bit, drill holes into each corner and the middle of the bottom sides. Screw the couch legs into each hole.
- 2. Measure the dimensions of the bookcase top, and size the foam slab and pegboard (or piece of wood) to match.
- 3. Lay out the fabric, place the foam slab on top, and cover it with the board. Cut the fabric, leaving about 4–5 inches around each side of the board.

- Saw



MATERIALS:

- Old bookcase
- Power drill and ½-inch drill bit
- 4-6 couch legs
- Measuring tape
- Pegboard or thin wood board

- 2 yards outdoor fabric
- Foam slab
- Fabric scissors
- Staple gun and staples
- Adhesive glue
- Fabric dividers, optional
- 4. Pull the fabric taut to the board and foam, and, using the staple gun, secure the fabric to the board, folding it around each corner.
- 5. Glue the upholstered cushion to the top of the bench for seating, clamping down each corner with a weight or heavy object.
- 6. Utilize the empty spaces of the bookcase for storing various items, or purchase fabric dividers for concealed storage.

the langers of written by: CHRISTY MURDOCK EDGAR Deferred Maintenance

We all have those items on our to-do lists that we find ourselves putting off to another day. Maybe it's a squeaky door, a loose floorboard, or some peeling paint around a window or door frame. You'll get to it someday, right? Well, it may be time to take a tour of your property and identify your deferred maintenance items, then get serious about checking off the items on that list. That's because a little deferred maintenance can add up to a major repair bill if it goes on too long.

How does deferred maintenance impact your home's value?

Left too long, deferred maintenance can affect your home's value in a variety of ways, including the following:

Increased damage

A little bit of peeling paint turns into wood rot and a hefty repair bill. A little leak under the sink seeps into the subflooring and turns into a major floor replacement. When you put off the little things too long, they can turn into big things that cost far more in both money and time than the original repair.

Increased operating costs

When you don't clean the dust from under and around the refrigerator, your appliance has to work harder to cool your food. When you don't change your HVAC filter, it has to work harder to heat and cool the house. Failing to take care of your appliances on a regular basis means that they are less efficient, and therefore it can ultimately cost you more in energy, repairs, and replacement.

Lower resale value

At the same time that you are letting the little things pile up, your neighbors are taking care of their properties, making repairs, updates, and upgrades on a regular basis, and increasing their overall property values. As a result, your home will likely sell for less because it will compare unfavorably to others in the neighborhood and because of all the repairs the buyer's home inspector will identify.

Create a home maintenance checklist

One of the best ways to ensure that nothing falls through the cracks is by creating a home maintenance checklist. You may want to organize your maintenance tasks by the month or by the season, or you could try upkeeping one or two things each week or blocking out one weekend each quarter to take care of everything.



However you choose to organize your maintenance, you'll be more likely to complete it if you make it convenient for yourself. Preorder HVAC filters so that you'll have them on hand. Put together a basic tool kit so that you don't have to run out to the store every time you need to make a minor repair.

Not very handy? Consider booking a reliable handyman to come in on a regular basis or to show you how to do some basic tasks. In addition, the internet is full of tutorials for every possible home repair and improvement.

What follows are some ideas for basic maintenance that you might want to complete on a weekly, monthly, seasonal, and yearly basis. This is by no means an exhaustive list, but it is enough to get you started.

Weekly

Each week you'll want to give your home a basic cleaning and a visual once-over. Dust, clean floors, and tidy up the bathrooms and kitchen. Pull weeds and stay ahead of needed lawn care as well.

During this basic weekly check-in, make note of anything that seems potentially problematic. Is there some water leaking around the kitchen faucet? Go ahead and get that repaired. Is the caulk dried out and cracking around the bathroom sink, shower, or tub? That's a quick repair that you can do yourself. Did you notice a dead branch on a tree outside? It may be time to get someone out to look at the tree while the problem is still isolated.



Monthly

Check your furnace filter to see if it needs to be replaced. Keep in mind that if you have pets or if there are several people in your home, your filter may get dirty faster. At a minimum, it should be replaced every one or two months.

Check smoke detectors and fire extinguishers to ensure that they are functioning properly. Deep clean your garbage disposal, dishwasher, and washing machine. Get out the hose and rinse off outdoor spaces. This is also the time to check for outdoor damage, peeling paint, and necessary landscaping like hedge trimming or overgrowth.

Seasonally

Each quarter, replace the batteries in your smoke detectors and test the detectors to ensure that they're working properly. Deep clean your home, clean the refrigerator coils, and clean the dryer lint outtake. Check for water leaks and wind damage in your attic, and check your basement for leaks.

Each season comes with its own focus, so do the following:

• Spring

Clean your gutters to prepare for those April showers. Pressure-wash hardscapes. Check window screens and frames as well as door frames, and repaint trim as needed. Walk the property on a rainy day looking for standing water or other drainage issues, and repair or remediate. Have your AC serviced before you need it.

• Summer

Now that spring showers have ended, make repairs to decks and hardscapes as needed. Clean windows, and check siding for needed repairs. Look for insect nests, and have a pest inspection and treatment as needed. Clean out the garage, and reorganize other storage areas.

• Fall

Have the chimney cleaned and heating system inspected. Check hardscapes for cracks and other damage. Flush outdoor faucets and irrigation systems, and turn off water in order to avoid cracked pipes and lines. Check the insulation, and replace as needed. Test the sump pump, and have it repaired if necessary. Buy shovels, snow melt, and heated mats before you need them.

• Winter

Check for ice on surfaces, and clear as needed. Check the attic and basement, especially during times of heavy snow. Go through your home, checking door locks, window locks, flooring, stairs, and other surfaces to determine if there are needed repairs. Check light fixtures, faucets, and appliances, and determine if replacements or updates are needed.

Home maintenance doesn't need to be a burden, and deferred maintenance never needs to become a problem. With a little organization and preparation, you can ensure that your home is always in tip-top condition.



recipes by: PATTERSON WATKINS photos by: SHANA SMITH

ATASTE OF Jummer

Fresh and bright is the name of the game when it comes to summer cooking. Fruits and vegetables abound this time of year, and it's the best time to make produce the main attraction in your dishes. This double dose of recipes does just that!

PAPPARDELLE WITH SCORCHED TOMATO AND summer vegetable bologneze

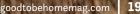
Ingredients:

For the vegetable Bolognese:	2 cups crushed tomatoes
2 teaspoons olive oil	1 teaspoon salt
2 garlic cloves, peeled and minced	½ teaspoon black pepper
1 cup baby portobello mushrooms	
¼ cup celery, minced	For the pasta:
¼ cup carrots, peeled and minced	1 tablespoon olive oil
¼ cup onions, peeled and minced	2 cups cherry tomatoes (on the vine, if possible)
¼ cup zucchini, finely chopped	4 cups pappardelle pasta, cooked
¼ cup yellow squash, finely chopped	¼ cup Parmesan cheese, shredded
1⁄2 cup red wine	2 tablespoons basil, chopped

Instructions:

- 1. For the Bolognese: Heat oil in a large skillet over medium-high heat. Sauté the garlic, mushrooms, celery, carrots, onions, zucchini, and yellow squash for 5-6 minutes.
- 2. Pour in red wine, and bring to a simmer. Cook for 3 minutes or until wine has partially evaporated. Stir in the crushed tomatoes, and season with salt and pepper. Cover, and cook for 15 minutes or until vegetables are tender.
- 3. While Bolognese is cooking, preheat the broiler to high. Drizzle cherry tomatoes with olive oil, and broil for 5 minutes or until charred.
- 4. Spoon Bolognese over cooked pappardelle, and top with scorched tomatoes, Parmesan cheese, and basil before serving.







Ingredients:

Ready-to-bake piecrust

2 cups half-and-half

2 teaspoons vanilla extract

¹/₂ cup sugar, divided

5 egg yolks

3 tablespoons cornstarch (disso 3 tablespoons of half-and-half)

1 cup sour cream

6 strawberries, sliced

Instructions:

1. Bake piecrust according to package instructions, and let cool.

- sugar. Bring to a scald of 180°F, whisking frequently.
- until ready to assemble.
- to slice and serve. Garnish with mint.

SUMMER FRUIT AND your cream tart

	2 kiwis, sliced
	⅔ cup blueberries
	⅔ cup raspberries
olved in)	⅔ cup blackberries
	⅔ cup mandarin orange slices
	4–6 fresh figs
	Fresh mint sprigs, for garnish
	*Feel free to swap fruit for your favorites or what's in season where you live.

2. In a large saucepot over medium heat, whisk together half-and-half, vanilla, and ¼ cup

3. In a large bowl, whisk together egg yolks with remaining sugar until fluffy. Using a ladle, pour the hot half-and-half in a thin stream into the egg mixture, while whisking, to temper the eggs. Pour mixture back into the pot, and whisk in cornstarch mixture. Whisk for 2-3 minutes or until thickened. Remove from heat, return to the bowl, and let cool to room temperature. Fold in sour cream until combined. Keep refrigerated

4. Fill baked piecrust with pastry cream, and top with fresh fruit. Refrigerate until ready

Optimizing the Home for the **Work-from-Home** Model **written by:** CHRISTY MURDOCK EDGAR



or many people, 2020's COVID-19 restrictions resulted in a double whammy of both professional and personal adjustments. Along with managing the new normal in their jobs, parents became teachers, tutors, and counselors as they helped their children navigate the virtual classroom environment. Now, as some areas are still teaching with a hybrid model and working from home is becoming the norm, adults are continuing to juggle the demands of virtual work and school with all of their other daily tasks.

How virtual school and work is changing the home environment

While the expansion of a permanent work-fromhome structure is on track to change the corporate environment indefinitely, most parents see virtual school as a temporary response to the pandemic. Still, with some families foreseeing the possibility of ongoing online or hybrid schooling and others finding that the virtual classroom works better for their children, many families are making long-term changes to facilitate virtual classroom environments.

MORE PRIVATE SPACES

While open floor plans remain popular, the rise in telecommuting and online learning has reinforced the need for more private, separate spaces. Many current homebuyers are looking for extra bedrooms, flexible living spaces, multiple home offices, and other areas where they can have the privacy they need for Zoom classrooms and meetings.

Homes with garage apartments, guest or pool houses, or accessory dwelling units are also popular, providing even more privacy and separation. These spaces can be ideal for virtual classrooms, reinforcing the separation between work time and playtime, and school and home for online learning.

SMART HOME ENHANCEMENTS

The added convenience of smart home features can help enhance the working and learning environment and the comfort level for students and their parents. Smart outlets, lighting, and temperature controls can help offset the increased power usage that comes with multiple home offices, virtual classrooms, and more time spent at home.

Smart home integration can help parents run things more efficiently while working from home, even as they're called upon to supervise their children's study time. In addition, smart appliances and cleaning solutions can offset the additional wear and tear placed on the home environment by the round-the-clock demands of a growing family.

UPGRADED TECH INFRASTRUCTURE

All of that extra technology requires upgraded wiring and more powerful internet access. Parents may be

Spaces that convert for multiple uses may **make it easier to set up an office or a virtual classroom** in

another room of the home, like a little-used formal dining room or guest bedroom.



looking to install multiple modems and routers in order to facilitate seamless streaming and private, dedicated connections. Other homes will benefit from Wi-Fi boosters in order to carry a signal to those more remote spaces inside and outside the home where virtual work or learning is taking place.

CONVERTIBLE SPACES

A child attending virtual school in his or her own bedroom may face a host of distractions that make it difficult to stay on task and get work done. Similarly, the siren call of the computer and television at all hours of the day may make it difficult to stay on task for those working from home.

Spaces that convert for multiple uses may make it easier to set up an office or a virtual classroom in another room of the home, like a little-used formal dining room or guest bedroom. Wall-mounted or mini office desks can keep the space tidy when it's not in use. Built-in storage



helps to keep paperwork or schoolwork out of sight and out of mind in the evenings and weekends while making it accessible when needed.

MORE OUTDOOR PLAY SPACE

One of the most missed elements of a traditional school day is recess. Having the opportunity to go outside and blow off steam in the middle of the day facilitates learning and teaches the importance of active play.

Currently, homebuyers are looking for homes with more outdoor space, private, fenced yards, and level lawns for sports and games. In addition, sheltered terraces or screened porches offer the opportunity for you and your family to get some fresh air or a change of scenery, even if the weather is less than ideal.

How the virtual model could change the real estate market

Both virtual school and the increasing availability and long-term viability—of work-from-home options may allow families to give up their need to live in town, ushering in new potential for outlying suburban and rural communities. In addition, young professionals are increasingly foregoing the obligatory postcollege move to the city in favor of buying a starter home in a less expensive small town where they can get more for their homebuying dollar. This could create a permanent shift in population density as Gen-Zers marry and have children of their own.

Whether you're looking to create more room for an office or a virtual learning environment in your home or to add updates that will be beneficial when it comes time to sell, it's important to consider how the virtual model is impacting your life at home now and in the future.

HOW TO HANG (amost) ANYTHING

Other than adding a fresh coat of paint, hanging pictures and decorations can be the easiest way to make your house feel like home. But knowing how to hang those items can be a different story. There are different tools, methods, and best practices depending on the type of wall you're working with.

We've curated a list of the most common wall types and materials, and instructions for how to best hang items.

DRYWALL

For light items:
Measuring tape
Pencil
Hammer
Nail
Level

Stud finder Pencil Drill & drill bit Wall anchor Screwdriver Screw Level

For heavy items:

Best practices:

Before hammering a light object, measure where you want it to hang, and mark the area with a pencil. Hammer the nail at a 45-degree angle, hang the item, and check that it is level. For heavier items, you'll need a stud finder so you can hammer directly into a stud and an anchor for support. Once you've marked your spot, drill a hole in the wall slightly smaller than the anchor. Hammer in the wall anchor, and use the screwdriver to insert the screw. Hang the item, and check that it is level.

TILE

Materials:	
Measuring tape	
Painter's tape	
Pencil	
Coolant, such as	
mineral oil or water	

Best practices:

Measure where you want the object to hang, then use a pencil to mark the spot on a piece of painter's tape, which will help protect the tile later on. Next, dip the drill bit in the coolant for ten seconds, and slowly begin drilling. Apply light pressure, and gradually increase the drill speed until you have reached the desired depth. If the drill bit begins to overheat at any point, take it out and dip it in the coolant again. Finally, using a hammer, drive the wall anchor into the wall. Drill in the screw, and then hang the item, checking that it is level.

Drill & carbide- or diamond-tipped drill bit Hammer

Wall anchor

Screw

Level

STONE OR BRICK

Materials:	Wall anchor
Measuring tape	Hammer
Pencil	Screwdriver
Painter's tape	Screw
Drill & drill bit	Level

Best practices:

Before you get started, measure where you want the object to hang, and mark the spot with a pencil. Next, use painter's tape to mark an inch from the tip of the drill bit so you don't drill too far. Drill at the spot you marked, making sure to stop once you reach the tape on the drill bit. Using a hammer, insert the wall anchor into the hole, and then drive in the screw. Hang the object, and then check that it is level.



WOOD

Materials:	
Measuring tape	
Pencil	
Drill or hammer	

Screw or nail Wall anchor Level

Best practices:

Measure where you want the object to hang, and then mark it with a pencil. Using your drill, start a small pilot hole first to help minimize splitting. (A nail will suffice for wooden walls, but a screw provides great holding power.) Drive in the screw or nail, and then hang your object, checking to ensure it's level. For thinner wooden walls, such as paneling, follow this same process, but insert a wall anchor that will spread out before driving in the screw or nail.

LIFE-SIZED lawn games

The dog days of summer are here, and with them come ample opportunities for you and your family to spend more time outdoors, enjoying the warm weather and a laid-back atmosphere. Make the most of your family time by trying one of these life-sized versions of classic board games!

▼ JUMBO block-stacking game

Kids love building things, and when the fun doubles as one of the most exciting games to play as a family, it's even better!



GIANT dice-shaker game

Everyone loves games that combine chance and strategy—especially when they involve rolling enormous die. All you need for this game are a few simple materials and you'll be having fun in no time!

materials:

Five 3½-inch x 3½-inch wooden cubes Black and white indoor/outdoor paint ¾-inch Spouncers (circle foam brushes or dabbers) Clear spray sealant Aluminum bucket

materials:

54 feet of straight two-by-fours Measuring tape and pencil Saw (chop saw, skill saw, or hand saw) Sanding block and 100- or 120-grit sandpaper Damp cloth Stain of your choosing Rags Finishing paste

directions:

- 1. Mark your two-by-fours just over $10\frac{1}{2}$ inches.
- 2. Cut the pieces of wood, and sand. Once they're all sanded, wipe down with a damp cloth.
- 3. Stain your wood pieces with the rags.
- 4. Once the stain has dried, apply finishing paste.
- 5. To play, follow the traditional rules of Jenga[®].

directions:

- 1. Paint your cubes with the white paint. Allow to dry.
- 2. Using the Spouncers, paint black dots on each side of the cube to make the pips. Make sure your sides are numbered from one through six.
- 3. Once the paint dries, spray your cubes with the clear spray sealer.
- Place your cubes in the bucket until you are ready to play, following the standard rules of Yahtzee[®].

OUTDOOR word game

A word-based game can be a great educational tool for kids—and you can upgrade the experience by taking it outdoors. You don't even need a board, just easy-tomake jumbo letter tiles!

materials:

34 feet of one-by-fours	Damp cloth
Measuring tape	Black indoor/outdoor paint
Pencil	Small, flat paintbrush
Chop saw or miter saw	Clear spray sealant
Sanding block and 100- or 120-grit sandpaper	

directions:

- Mark and cut your wood into 3³/₄-inch pieces. This will give you approximately 100 square tiles.
- 2. Once your pieces have been cut, begin sanding on all sides. Wipe clean with a damp cloth.
- 3. Paint letters on each piece, using the chart to the right to make sure you have the correct number of pieces for each letter.
- 4. Once the paint is dry, seal with a clear spray sealant.
- To play, follow the traditional rules of Scrabble[®] using your lawn as the board.



LIFE-SIZED checkers

Checkers is one of the most fun thinking games, and it's relatively easy to learn—even for kids! This giant, backyard version makes the game all the more fun for a warm afternoon outdoors.

materials:

24 Frisbees Red spray paint Black spray paint 12-foot x 12-foot lightcolored outdoor rug Tape measure Painter's tape Trash bags (optional)

directions:

- In a well-ventilated area, spray paint twelve of your Frisbees red and twelve black. Once the paint has dried, add a second coat, if necessary.
- 2. Roll out your rug, and mark off 18-inch x 18-inch squares using the painter's tape.
- Spray paint every other square black. (Tip: you can use trash bags to cover the squares you don't want to be sprayed black.) Allow to dry.
- 4. Follow the traditional rules of checkers to play.

letter chart:

Here's a list of how many tiles to make for each letter in the outdoor word game.

1 each: *J*, *K*, *Q*, *X*, *Z* 2 each: *B*, *C*, *F*, *H*, *M*, *P*, V, W, *Y*, and blank 3 tiles: *G* 4 each: *D*, *L*, *S*, *U* 6 each: *N*, *R*, *T* 8 tiles: *O* 9 each: *A*, *I* 12 tiles: *E*





HOW BOUT HEM A

written by: RACHEL STEVENS

hough they weren't always native to the United States, apples have become one of the most popular fruits in America—especially during fall. Varieties are seemingly endless, with grocery store shelves stocked with new names all the time.

If you're looking for the best apples for a variety of uses, such as baking and making cider, not all apples are created equal. Choose wisely to make the best-tasting recipes!

How to properly store your apples

Before jumping into how you can use your apples, you'll need to know how to properly store them to get the most out of their flavor and texture.

WHERE TO STORE

Your refrigerator's fruit drawer is the best place for apples, since the ideal storage temperature for most apples after picking is 30 to 35 degrees Fahrenheit. Use a plastic bag with holes to keep them well ventilated, and keep them alone in the drawer, as they emit ethylene, which can spoil other produce faster.

HOW LONG APPLES KEEP

When stored properly, apples retain their freshness, if uncut, for six to eight weeks. Before storing, wrap your apples in a damp paper towel to lengthen their shelf life.

Baking

Nothing is more American than an apple pie! Apples that are good for baking will typically have very hard, dense flesh that keeps its shape and texture well under heat.

BRAEBURN

The Braeburn apple originated in New Zealand in the 1950s, and has since become popular with Americans who love a spicy-sweet pastry or pie. Braeburns keep their shape well when baked and have a strong flavor to complement cinnamon. **Best for apple coffee cake.**

GOLDEN DELICIOUS

One of the most popular apples, the Golden Delicious gives a sweet, mellow flavor to your baking. The advantage of using a sweeter apple, like a Golden Delicious, is that its natural flavors require little or no added sugar. They are not as firm as other baking apples, so they make for an excellent addition to softer desserts. **Best for apple strudel.**

GRANNY SMITH

The tangy, firm texture of a Granny Smith makes it ideal for baking dishes that you want to have more of a crunch. Since its sourness can be overwhelming on its own, you can use sugar and your favorite toppings to balance it out. **Best for an apple tart.**

HONEYCRISP

The Honeycrisp apple is one of the juiciest varieties, making it perfect for baking, as it will caramelize nicely and retain its shape. Its flavor, as the name suggests, is honey-sweet with just a hint of tartness. **Best for apple pie.**

Cider

A fresh glass of homemade apple cider, whether enjoyed hot or cold, is a fall staple. However, making cider is a food science that requires some research into levels of sugar, acid, and tannins to achieve the perfect-tasting cup.

MCINTOSH

The tart flavor and tender white flesh of a McIntosh make it ideal to be pressed and juiced. Because of its acidity and high sugar content, it smells strong but tastes sweet. **Best for hot aromatic cider.**

GALA

The Gala apple is one of the most widely produced apple varieties in the country, and rightly so! It is mildly sweet and not too overwhelming, so it's ideal if you want to create a cider with added sweeteners. *Best for chilled cider batches.*

RED DELICIOUS

The classic Red Delicious apple is one of the most recognizable varieties. It has a bright red exterior with creamy white flesh that's great for snacking, but you can get more out of your Red Delicious by letting its flavor shine in a classic cider recipe. *Best for hot cinnamon cider*.



LATE SUMMER BUYING & SELLING BUYING

34 GOOD TO BE HOME

Most experts would tell you that spring and early summer is peak season for buying or selling a home, and statistics show that they're right. But that doesn't mean that the rest of the summer is wasted time for people looking to buy or sell.

August, in particular, can be a productive month, as people are looking to move before winter months arrive and possibly into different school districts.

If late summer is still prime time for real estate, how can you make the most of this time to ensure your new home dreams become a reality by the fall? Try some of these tips!



FOR SELLERS

Beat the heat.

Holding an open house in the summer heat might sound like an uphill battle, but if you turn your home into an oasis from the scorching sun, buyers will be much more likely to pass through. Consider keeping your home even cooler than usual and offering a refreshment like lemonade, ice-cold water, or even ice pops.

Spruce up the exterior.

By late summer, your lawn might start to look a little dull and brown from the heat, which is not ideal for showing the potential of your space. If you haven't done so already, try your best to keep the exterior of your home as presentable and green as possible to attract more buyers.

Feature fun in the sun.

If you have particularly desirable areas of your home for enjoying the season (such as a spacious porch, pool, hot tub, or luxurious deck), make these features the highlight of your open house or listing. There's no other time of year when these features will look more appealing, so you should take advantage of it to show them off.

Know the latest must-have home feature.

Homebuyers' priorities changed drastically because of COVID-19—especially in one particular way. With more people working remotely and kids learning remotely, the need for dedicated work areas became paramount. With school around the corner, it's an ideal time to emphasize any office areas and show the potential of unused spaces in your basement or attic, your garage, or even your shed. In addition, consider sound-resistant windows if you don't have them already. They will not only show off their energy efficiency during summer heat but also offer silence, especially in the office and bedrooms, which will make your home even more appealing.







FOR BUYERS

Manage expectations.

Spring is technically real estate's busy season, but we're still feeling the aftereffects the pandemic had on the housing market in 2020, which can be more advantageous for buyers this year as supply and demand balances out more. Even though the mortgage rates are expected to rise a bit as the year goes on, they are still low, making homebuying more fiscally realistic.

Get ahead of the competition.

You'll likely be competing among a relatively large pool of buyers in the summer, and that means you'll need to be vigilant for the best deals, know what you're willing to compromise on, and be ready to act. Things can change quickly in real estate, and, especially late in the summer, it's important to be aware of the latest changes in the market that could affect your purchase.

Walk the neighborhood.

Take advantage of the nice weather to explore your prospective neighborhood. There's no better way to get an idea of the types of neighbors you'll have, the neighborhood's special features, and quality of the area than by walking around and exploring it yourself. When you do, also take note of the noise levels, since a boisterous neighborhood can negatively impact everyday life—especially if, as mentioned earlier, you're one of many who now permanently work from home.

Whether you're buying or selling, late summer certainly offers its advantages, especially in 2021. If you follow the suggestions above and talk to an expert to get the most up-to-date information about the overall market and your area, you'll be ready to make your move.



IT'S NEVER TOO EARLY TO START THINKING ABOUT SWITCHING UP YOUR DECOR IN TIME FOR FALL. IN NO TIME, COLORS WILL BE SHIFTING, LEAVES WILL BE FALLING, AND THE WEATHER WILL BE TURNING. TAKE INSPIRATION FROM THE GREAT OUTDOORS AND SWITCH UP YOUR INTERIOR.

Make easy switches

Accents like throw pillows, cushions, and blankets are great ways to add autumnal colors into your home. Warmer colors like shades of red and orange are ideal, as they can really bring that fall touch into your living space.

Use fall as an excuse to clean

Spring-cleaning doesn't need to be the only time you take on decluttering. While you're in the middle of taking down the old and putting up the new, clean your space as well. Dust off the mantel, sweep the floors, and ensure that you have a blank canvas going into this interior transition.

Incorporate fragrant fall touches

Few things take us to a new season quite like certain smells. Candles with scents like ground cinnamon, chai, sandalwood, pecan pie, and, of course, pumpkin spice, are "scentsational" additions to any home.

Consider adding lighting

The days are slowly but surely getting shorter, meaning you may want to think about putting additional lighting around the interior and exterior of your home. Even something as simple as tea lights on your kitchen table or small lanterns at your doorstep could make a big difference in adding a warmer tone and ensuring you can see well in and around your home when the sun sets.

Take inspiration from nature

Fall foliage is one of nature's finest gifts, so why not put it to use? Get crafty and save money at the same time. Choose colorful leaves from your yard, and dry them by pressing between book pages, or for thicker leaves, consider safely ironing them for a few seconds between two layers of bed sheets. After your leaves dry, hang them in inexpensive picture frames, gluing them in place with Mod Podge or an acrylic spray. You can also incorporate your dry leaves into a table centerpiece, or tie the stems with twine to create a festive garland.







Who doesn't love decorating with pumpkins when autumn rolls around? There are so many ways to get creative with this iconic gourd, including carving them and using them to add a touch of the season to your porch or entryway. But there also many other uses you might not have considered.

Use these ideas to create out-ofthe-box pumpkin decorations for the upcoming season.







Go floral

A pumpkin can make an ideal vase for seasonal florals. Using the widest end of the vase as a template, trace a circle around the top of the pumpkin. Cut out the circle, and remove the pumpkin's insides until it is hollow. Once completely dry, place the vase inside, and fill it with your favorite flowers. The floral arrangement can be used as a table centerpiece or placed outside on your stoop or porch to greet guests.

Forget the orange

Say goodbye to traditional orange pumpkins and hello to elegant white or pale green pumpkins. Placing these neutral-colored gourds throughout the house will be a welcome change. You can even decorate them with metallic-colored paint for modern appeal.

String them along

If you have a fireplace mantel that could use some sprucing up for fall, create a pumpkin garland. Using twine, tie a series of miniature pumpkins together by their stems, and drape it around the mantel for a dramatic, seasonal look.

Light them up

Instead of carving faces into your pumpkins and placing candles inside, turn them into beautiful, natural luminarias to line your walkway. Use a small knife to cut out a leaflike or other intricate pattern around the surface of each pumpkin. Cut a hole in the bottom of each pumpkin, and remove the guts. Carefully place small electric tealights or candles on the ground, and place a pumpkin on top of each.

Before you know it, autumn will be here. Now is the time to start planning for a little end-of-summer cleanup so your yard will be ready for the season ahead.

Garden

To prepare for any fall planting, clean out garden pots and dry out or preserve any fruits, vegetables, or herbs so they don't go to waste.

Now to Properly Prepare Your Yard for Fall

Grass

Your lawn still needs water beyond the summer months. Make sure your hose and sprinklers stay out, especially if you plan on planting or fertilizing during the fall.

Weeds

Remove all decaying plants, and clean up any unwanted growth to prepare for fall plants.



Patio

Make any patio repairs before leaves begin to fall, and either ensure that you have a proper place to store items or invest in furniture covers that can take on rain and weathering.

Driveways and Walkways

Once the weather turns harsher, it's usually harder to make necessary fixes to these often used areas. Take note of any cracks or crumbling spots, and seal or repair where needed.

Shed

Take this time to reorganize for the upcoming season. Put away tools, decorations, and items you no longer need, and bring your rakes and wheelbarrow front and center so that you are ready to take on fall lawn care.





WINDOW PAINS: A STRESS-FREE GUIDE TO CHOOSING NEW WINDOWS

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Windows don't just serve as an important barrier between your home and the elements they also play an integral part in its attractiveness. If you're wondering if it's time for an upgrade, these tips can help.

Is it time for a replacement?

Knowing when windows are well past their expiration date is not always cut and dry. Some windows can last for over fifty years, but most will need replacing a little sooner. Here are some tell-tale signs yours may need replacing:

- If you live in a particularly windy or rainy locale, your windows may need replacing more often.
- If you've noticed your windows are starting to warp or are broken, it's wise to upgrade before the problem gets worse.
- If you're looking to save money on your energy costs, replacing windows is a great way to conserve.

Which windows are right for you?

VINYL WINDOWS

Vinyl windows are an affordable option and are also an energy-efficient choice due to their insulation ability. In addition, these windows do not require painting.

ALUMINUM WINDOWS

Aluminum windows are another budget-friendly and low-maintenance option. However, these windows conduct both heat and cold and are less energy-efficient than vinyl windows.

FIBERGLASS WINDOWS

Fiberglass windows require little upkeep and are energy efficient because of their ability to effectively insulate. Despite these features, these windows can be more expensive and difficult to find.



The inclusion of useful tips is one of the top reasons 58 percent of recipients have referred the professional who sent them the magazine in the past 12 months.

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Front of Tear Out Card 2

FISH SANDWICHES with tahini yogurt

½ c. plain whole-milk yogurt

¼ c. tahini

2 tsp. ground coriander, divided

1½ tsp. ground cumin, divided Kosher salt and ground <u>black pepper</u>

2 tbsp. extra-virgin olive oil

Four 4 oz. skinless haddock fillets

4 French rolls or Kaiser rolls, toasted



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