Compliments of Joseph C. Collins



Create the perfect palette at home | PAGE 34



issue 21

ood to Be

Joseph C. Collins Insurance Associate Direct: (866) 458-4226



INSURANCE GROUP, INC.

American Insurance Group, Inc. 1100 First Avenue Suite 200 King of Prussia, PA 19406 **pet-friendly home** | 14



a bbq bash | 22

Front of Tear Out Card 1



Back of Tear Out Card 1

INGREDIENTS

- 4 slices middle bacon, rind removed
- 2 corn cobs, husks removed
- Olive oil, for brushing
- 6–8 curly kale leaves, stems removed and leaves shredded
- 9 oz. mixed cherry tomatoes, halved
- 2 avocados, cut into thick slices
 4 spring onions (scallions),
- finely chopped
- ½ jalapeño chili, deseeded and thinly sliced
- Toasted pepitas, to serve

TANGY LIME DRESSING

- 1 large egg yolk
- $1/_3$ c. lime juice
- 1 c. coriander (cilantro) leaves
- 2 tsp. honey
- ¹/₂ jalapeño chili, deseeded and thinly sliced
- 1/2 c. olive oil
- ¼ c. vegetable oil

SPICY CORN, BACON & kale salad

INSTRUCTIONS

1/ Cook the bacon in a non-stick frying pan over medium–high heat for 6–8 minutes, turning occasionally until browned and crisp. Transfer to a chopping board and cut into pieces.

2/ Preheat a barbecue grill to medium. Brush the corn with a little oil and cook on all sides until just charred and the kernels are tender. Remove, cool and cut off the kernels.

3/ Combine the kale, tomato, avocado, corn, spring onion and chili in a large salad bowl.

4/ Except for the oils, place the dressing ingredients in a small food processor and blend well. Combine the oils in a jug. With the motor running, pour in the oils in a slow steady stream until the mixture has thickened. If the dressing is too thick, just add a small amount of warm water. Season to taste.

5/ Lightly toss the salad ingredients with the dressing, scattering the bacon pieces and toasted pepitas over the top.

SERVES 4 AS A SIDE

Recipes from *The BBQ Companion: 50 Recipe Cards for Grilling Perfection* by Oscar Smith. Smith Street Gift, 2023. Photography © Billy Law



Dear Bill and Judy,

Home is where we go to relax and be surrounded by those we love, and this is especially true when we have a pet to come home to. No matter their size, shape, or species, pets bring joy everywhere they go. This issue of Good to Be Home celebrates the human-animal connection with a guide to prepping your home for a new pet's arrival, tips to incorporate dog or cat accessories into your home's design, and a look at the benefits of fostering an animal.

Whether you are a first-time pet owner or have had many pets through the years, getting your living space ready for a new dog or cat can feel daunting. But if you're planning on welcoming a new animal, the enclosed guidelines for doing so safely and effectively can help put your mind at ease.

There's no question that pets require a lot of stuff, from food and water bowls to toys to leashes. Luckily, if you feel like your four-legged friend's belongings are overtaking your own, there are some ways you can blend their items into your decor. Find out how inside.

Being a pet parent can be rewarding, but fostering an animal can be equally so. In this issue, you'll learn about some of the greatest benefits fostering an animal can bring to your household.

Here's to the pets that turn our houses into homes! As always, it's a pleasure to send you this magazine.

Joseph C. Collins



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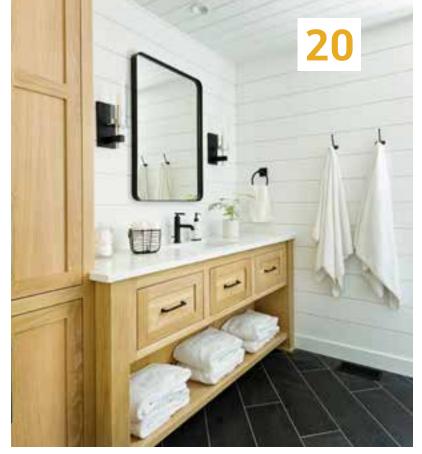
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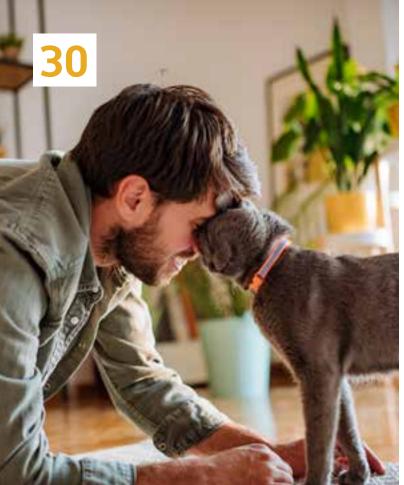
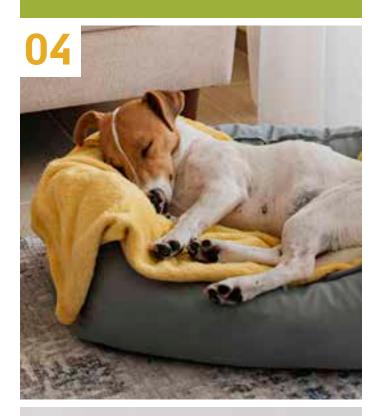


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velcoming a NEWPET

written by: LAUREN KIM

Are you thinking about adopting a cat or dog? Congratulations! Bringing a new family member home can be a joyful experience, but it also can be stressful for them. Follow these steps to help them happily adjust to their new surroundings.

STOCK UP

Getting a pet is like having a baby in many ways. After all, your life is about to change dramatically, and you'll require all sorts of supplies to care for your new furry bundle of joy. To determine what to feed them, you can seek advice from your vet, breeder, or shelter. It will also be helpful to have a crash-tested carrier for the ride home and an ID collar, toys, a pet bed, and some bowls for kibble and water. As far as pet-specific items, purchase a litter box for your cat and a leash, some pee pads (if they aren't house trained), and a crate for your dog.



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Knowing if your pet needs any immediate care or vaccinations is essential, so obtain copies of their medical records if you can. Shortly after adopting them, ask your vet to perform a checkup, vaccinate them, spay or neuter them, and, if desired, insert a microchip to identify them.

PET-PROOF YOUR SPACES

Your home should be safe for your pet. So keep potentially harmful objects, such as medications or small items they could ingest, out of reach or in a sealable container. Put protective covers on electrical cords and outlets, and prepare a place for them to sleep. You might also want to arrange their sleeping area in your bedroom to help them feel less anxious as they adjust to being in a new place.

WELCOME THEM HOME

Before taking your new pup into your home, stop in your yard to prevent any excited or nervous accidents indoors. Allow your kitty or



pup to explore once they are inside, but keep a watchful eye on them. Show them where to find their food, water, and bed and, for cats, the litter box. Your pet needs to feel secure in their new environment, so avoid having friends and family over right away. If you already own another cat or dog, carefully let them get to know each other, paying close attention to their respective body language. If introducing two dogs, do so in a neutral territory, like a local park, so your original pet is less likely to feel threatened. Should either seem uncomfortable, you may have to keep them separated at first.

CREATE A SCHEDULE

Establishing a routine can give your pet a sense of security, so set certain times for them to eat, sleep, play, and exercise. Be patient—it could take them weeks or even months to adjust to your place. But no matter how much time they require, it will be well worth it.

PROTECTING AGAINST Real Estate Fraud

written by: BONNIE JOFFE

Real estate fraud comes in various forms, which can make them 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.

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 applications, 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

Tactics 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.

Bait and switch

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 you're getting the best offer possible.

Escrow solicitation

Wire fraud occurs when scammers deceive homebuyers into transferring their closing costs and final down payment to a fraudulent account. This 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.

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



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.

"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."

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.



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.

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.



designing a more

PET-FRIENDLY HOME

written by: ALEXA BRICKER photos provided by: GETTY IMAGES, UNLESS NOTED

As any interior designer will tell you, the most important factor to consider when crafting the perfect space is your lifestyle. How much time you spend in a room, the way you live in it, and the purpose you want it to serve are all crucial to consider before you begin redesigning. But when asking yourself these questions, you'll want to make sure you don't neglect a central part of your household: your pet.

No matter what kind of pet you have, you want them to feel safe and comfortable in your home—after all, it's their home too. But let's face it: pet food bowls, toys, and care products are not always the most sleek and sophisticated-looking items. The question is, how can you better integrate your pet's essentials when you may not have the space or capability to redesign your home with them in mind?

In actuality, however, there are plenty of upgrades you can make, either by yourself or with a designer's help, that will dramatically improve your home's functionality for both you and your four-legged friend.





fun and functional mudrooms

Mudrooms are some of the most popular spaces for pet owners to store their animals' belongings. There are a few good reasons for this: these rooms are conveniently located near a door to the outside, they often contain a washing machine and sink, and they're out of sight for guests.

Built-ins can help you maximize the efficiency of this room. For example, the experts at DK Studio Architecture recommend a built-in kennel for your pup, which can be achieved by hollowing out the space under an existing counter and placing their crate inside. To conceal the kennel more seamlessly and potentially give your dog more room, you could instead remove a large portion of a cabinet, install or place cushioning along the bottom, and affix a cage wall that will close off the area and keep your pet securely inside.





a dining area for all

Food and water bowls can clutter your kitchen and take up a fair amount of space. One great solution is to install a low pullout drawer to keep your pet's bowls off the floor. Depending on the space you have, you can keep the drawer pulled out and accessible to your pet or keep it closed when they're not eating or drinking, simultaneously concealing the bowls and increasing floor space.

If space isn't an issue but the exposed bowls feel like an eyesore, there are plenty of fixes to prevent them from detracting from your kitchen's aesthetic—you just have to be strategic about it. For example, you could cut holes in a panel of wood for the bowls, paint it a stylish color that matches your kitchen, and attach the plank to the bottom of your island or to the side of a ground-level cabinet. This will help your pet's feeding area blend in flawlessly with the rest of the area while keeping messy bowls off your floor.

cozy sleeping quarters

As any well-intentioned pet owner knows, it can be challenging to get your dog or cat to sleep on their bed and not yours. However, by crafting an extra spacious and cozy zone they can retreat to, you can help improve the odds.

Like us, animals like to sleep in a place that feels safe and comfortable, so, first and foremost, make sure the bed and area you choose are conducive to their needs. Older dogs may benefit from an orthopedic-type bed, for instance, while cats like to lounge in warm and sunny spots.

There are so many different types of pet beds available, so look around to find one that blends in with the rest of your decor once you've planned where your pet's bed will go. A space that's very neutral and traditional should include a bed in a warm tan or brown color, and a colorful or patterned bed would be appropriate for a modern and colorful space.



a pristine feline potty spot

If you're a cat owner, you know how smelly and messy a litter box can be. Fortunately, you can upgrade yours by applying a concept similar to the aforementioned builtin dog kennel. As an example, Louisiana-based designer Lauren Granger created a hidden potty spot for her cat by clearing out a cabinet in her mudroom. You can do the same if you have a cabinet large enough to both accommodate your cat's litter box and provide room for them to jump in and out of it. Find a cat flap that fits your feline (most flaps will specify the size of cat they're suitable for), and measure out the flap's dimensions on your cabinet door. Cut the shape out of the door, and install the flap. Once it's installed, place the litter box inside and make sure your cat can enter and exit their loo comfortably. Leave the cabinet's door closed to prevent litter from spilling onto your floor and keep smells at bay.

Your home is as much an oasis for your pet as it is for you, so make sure it's designed with all members of your family in mind—including the furriest ones.





simple Home Upgrades for \$100 or Less

written by: ALLISON GOMES

Though many home-improvement projects come with a hefty price tag, there are plenty of other cost-effective upgrades that can make a significant difference in the look of your spaces. Here are some of the best budget-friendly projects for three of the most used areas of your home.

In your kitchen

For an easy update, replace all your cabinet handles and knobs to instantly elevate the appearance of the entire room. You can find numerous styles and finishes for as low as \$2 apiece, so it's just a matter of selecting ones that match the aesthetic of the rest of your decor.

If your kitchen doesn't currently have a backsplash, add a peel-and-stick version that mimics the appearance and feel of traditional tile without the high-end price tag. You can also transform an existing tile backsplash with a coat of enamel or urethane paint for a quick, affordable fix.

In your pathroom

Worn-out or builder-grade hardware can make your bathroom appear bland and dated, so swap out your sink faucet, showerhead, and tub spout for sleek, modern options. Completing these contemporary updates should be easy enough to do on your own, saving you the cost of professional labor as well.

Updating your light fixtures can also transform the look and feel of the space, though you may need the help of an electrician. Consider changing any sconces, pendants, or vanity lights in your bathroom to better match your current style. You can find reasonably priced options at homeimprovement stores or online retailers like Amazon.

In your living room

If your living room needs a little TLC, choose a fresh paint color that complements your existing decor or opt for an entirely new palette. Should the new hue clash



with your current light switches and outlet covers, simply swap to paintable options for as little as \$2 to make them seamlessly blend into your walls.

Another way to give your living room decor a quick refresh is by creating a gallery wall of antique or thrifted frames filled with your favorite photos or prints. You can also lay down a new geometric rug or swap out your pillow covers for cozier and more modern options to revitalize the space.

Home-improvement projects don't need to be costly to have a meaning ful impact. With a little creativity and a budget of less than \$100, you can make your home a more inviting place to live in and relax in.

A BBQ BASH

recipes by: OSCAR SMITH photography by: BILLY LAW



For many, right now is the best time of year to host get-togethers overflowing with grilled foods. These recipes from The BBQ Companion can help you fill your summer menu with delicious dishes made with fresh ingredients.

Recipes from The BBQ Companion: 50 Recipe Cards for Grilling Perfection by Oscar Smith. Smith Street Gift, 2023. Photography © Billy Law

with basil aioli | Serves 4

INGREDIENTS:

- 4 round wholemeal buns
- 1 avocado, mashed
- 1 cup rocket (arugula) leaves
- 1 large tomato, sliced

Chicken Burgers

- 1 lb. 2 oz. minced (ground) chicken
- 1 garlic clove, finely chopped
- ¼ cup basil leaves, torn
- ¹/₂ cup flat-leaf parsley, finely chopped
- 1 teaspoon chili flakes
- 1 teaspoon sea salt flakes
- ½ teaspoon freshly ground black pepper
- Zest and juice of 1 lemon
- 2 tablespoons dry breadcrumbs
- 1 egg, lightly beaten

Basil Aioli

- 8 oz. whole egg mayonnaise
- ¹/₂ cup basil leaves

The BBQ Companion cipes here!

Get the rest of



- **1**. Place the burger ingredients in a large mixing bowl. Mix well using your hands until you can see the herbs are evenly dispersed. Using wet hands, shape the mixture into patties slightly larger than the round of the buns. Place the patties on a plate lined with baking paper and cover with plastic wrap. Refrigerate for 1 hour.
- 2. To make the aioli, place the mayonnaise and basil into a small food processor and pulse until well combined and creamy. Taste and adjust the seasoning. Refrigerate until needed.
- 3. Preheat a barbecue hotplate to medium and lightly grease with oil.
- **4.** Cook the burgers for about 4–5 minutes each side or until cooked through. Split the buns and place, cut-side down, on the hotplate to toast. Allow the buns to cool slightly before spreading avocado on the base of each bun, then top with rocket, a burger, a slice of tomato, a large dollop of aioli and the remaining bun halves.



FISH TACOS with chipotle sauce | Serves 4-6

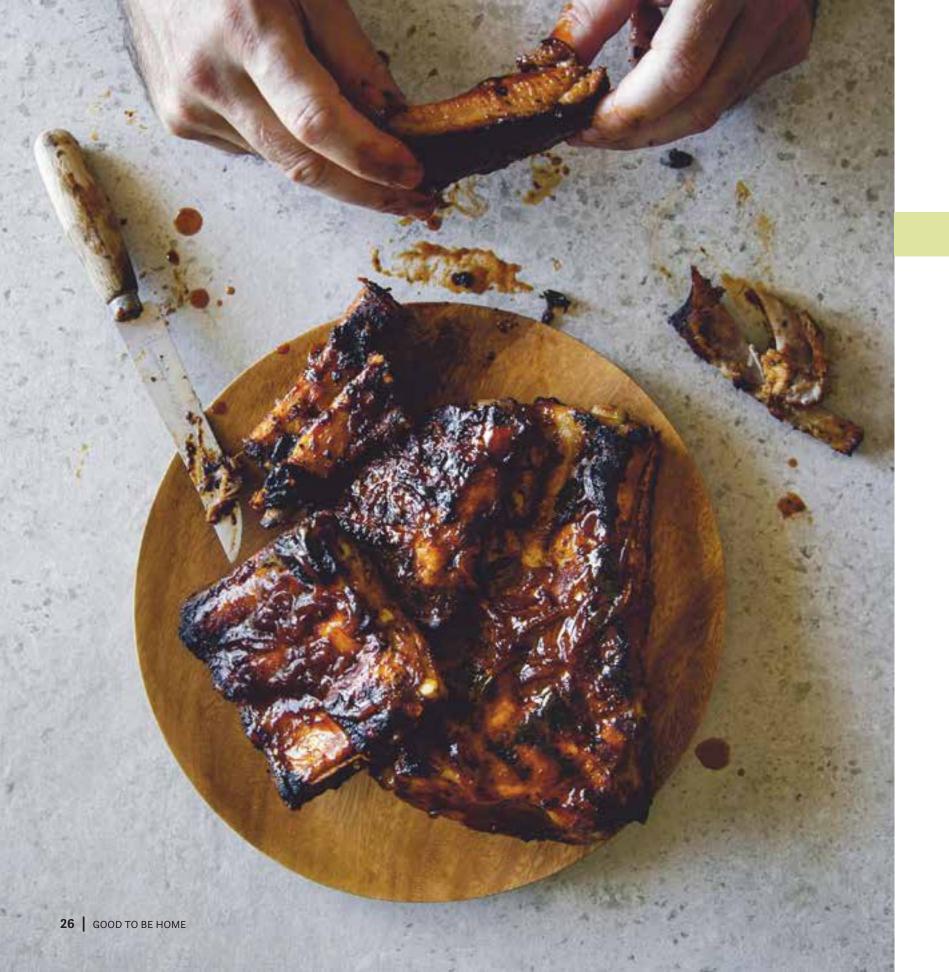
INGREDIENTS:

- 2 cups coriander (cilantro) leaves, roughly chopped
- 1 white onion, very finely chopped
- 2 lb. 3 oz. firm white fish, cut into long chunks
- Olive oil, for brushing
- 12 corn tortillas
- ¼ green cabbage, finely shredded
- 6 radishes, thinly shaved
- 3 limes, cut into wedges

Chipotle Sauce

- ¹/₂ cup whole egg mayonnaise
- ¹/₂ cup Greek-style yogurt
- 1 small chipotle chili in adobo sauce, plus 1 teaspoon of sauce
- ¹/₂ teaspoon dried oregano
- 1 tablespoon chopped dill
- Zest and juice of 1 lime
- Spice Mix
- 1 teaspoon paprika
- ½ teaspoon ground cumin
- ¹/₂ teaspoon freshly ground black pepper
- ¹/₂ teaspoon dried oregano
- ¹/₂ teaspoon sea salt flakes

- **1**. To make the chipotle sauce, place the ingredients in a blender and blend until smooth. Transfer to a serving bowl and season to taste. Combine the coriander and onion in a separate bowl.
- 2. Preheat a barbecue hotplate to mediumhigh and lightly grease with oil.
- **3.** Combine the spice mix ingredients in a small bowl. Pat the fish dry with paper towel, then brush with olive oil and sprinkle with the spice mix. Cover and refrigerate for 10 minutes, then cook the fish, turning once, for approximately 2 minutes on each side until just cooked through. Toast the tortillas on the hotplate or grill for about 30 seconds until lightly charred.
- **4.** Serve the fish with the tortillas, sauce, coriander and onion, cabbage, radishes and lime wedges.



southern-style BABY BACK RIBS Serves 4

INGREDIENTS:

- 3 lb. 5 oz. pork baby back ribs, cut into racks of 4 ribs each
- Dry Rub
- 2 tablespoons sea salt flakes
- 1¹/₂ tablespoons sweet paprika
- 2 teaspoons smoked paprika
- 2 teaspoons garlic powder
- 1 teaspoon dried oregano
- 1 teaspoon celery salt
- 1 teaspoon chili flakes

Barbecue Sauce

- ¹/₂ red onion, finely chopped
- 2 garlic cloves, finely chopped
- 2 tablespoons soft brown sugar
- 1 teaspoon sweet paprika
- ½ teaspoon smoked paprika
- ¹/₂ cup tomato ketchup
- ¼ cup cider vinegar
- ¹/₄ cup pure maple syrup



- **1**. Preheat a hooded barbecue grill to low heat.
- 2. To make the dry rub, combine the ingredients in a small bowl. Coat the ribs in the dry rub, then wrap in foil. Place 2–3 racks in each foil package for easy handling. Place the foil packs onto the grill and cover. Cook for 2 hours, turning every 30 minutes.
- **3.** Meanwhile, to make the barbecue sauce, combine the ingredients in a small saucepan with 1 cup water. Cook over low heat for 20-25 minutes until thick. Reserve half the sauce for serving.
- 4. Remove the foil packages from the grill. Increase the heat to medium and lightly grease with oil. Carefully unwrap the ribs and discard the foil. Brush the ribs all over with the remaining barbecue sauce and return to the grill. Cook, basting and turning regularly, for 30 minutes, until the ribs are browned and sticky, caramelized and charred.
- 5. Pile the ribs onto a serving platter and serve with the reserved barbecue sauce.



spicy corn, **BACON & KALE SALAD**

INGREDIENTS:

- 4 slices middle bacon, rind removed
- 2 corn cobs, husks removed
- Olive oil, for brushing
- 6-8 curly kale leaves, stems removed and leaves shredded
- 9 oz. mixed cherry tomatoes, halved
- 2 avocados, cut into thick slices
- 4 spring onions (scallions), finely chopped
- ¹/₂ jalapeño chili, deseeded and thinly sliced
- Toasted pepitas, to serve

Tangy Lime Dressing

- 1 large egg yolk
- ¹/₃ cup lime juice
- 1 cup coriander (cilantro) leaves
- 2 teaspoons honey
- 1/2 jalapeño chili, deseeded and thinly sliced
- ¹/₂ cup olive oil
- ¼ cup vegetable oil



Serves 4 as a side

- **1.** Cook the bacon in a non-stick frying pan over medium-high heat for 6-8 minutes, turning occasionally until browned and crisp. Transfer to a chopping board and cut into pieces.
- 2. Preheat a barbecue grill to medium. Brush the corn with a little oil and cook on all sides until just charred and the kernels are tender. Remove, cool and cut off the kernels.
- **3.** Combine the kale, tomato, avocado, corn, spring onion and chili in a large salad bowl.
- 4. Except for the oils, place the dressing ingredients in a small food processor and blend well. Combine the oils in a jug. With the motor running, pour in the oils in a slow steady stream until the mixture has thickened. If the dressing is too thick, just add a small amount of warm water. Season to taste.
- 5. Lightly toss the salad ingredients with the dressing, scattering the bacon pieces and toasted pepitas over the top.

The Benefits of written by: LAUREN KIM FOSTERINGA PET

Shelters take in approximately 6.3 million shelter animals yearly, but only 4.1 million are adopted, according to the ASPCA. Opening your home to a foster pet can save their life and help them transition to their forever home. And the pluses don't stop there—fostering can benefit you in many ways too.

Try something new

Fostering can be a great idea if you'd like to adopt a pet but can't afford to or haven't owned one before. Many cats and dogs need foster homes, as do small domesticated animals like birds, rabbits, and reptiles. Nurturing a pet for a month or two can let you get a feel for what it's like to own one, and in many cases, the shelter will give you the necessary food, medicine, and other supplies—you'll just need to put in your time and effort. This act of kindness may help you determine what type of animal you might like to eventually adopt and give you hands-on training that you'll appreciate if you get one of your own.

Create meaning

Housing a foster animal may add extra purpose to your life, as they'll rely on you for food, care, and protection. It can be gratifying to guide a shelter pet through an illness or injury and help them adjust to a loving home life. Nothing is quite as rewarding as watching an animal heal, gain more confidence, and truly enjoy their surroundings.

Teach your kids

It's likely your children or grandchildren will also grow from the experience since they may gain new skills and benefit from many important lessons about responsibility and compassion as they care for your family's foster animal.





Feel happier

Chances are you'll receive a double mood boost from fostering an animal; both pet owners and altruistic individuals are known to feel happier and less stressed. You might find that your foster pet cultivates a more fulfilling home environment, brings people together, and provides the type of unconditional love that only pets can.

Join a community

When you take in a rescue, you become part of a wider circle of people who enjoy being around and protecting animals, which may open the door to many new friendships. You could also seize more opportunities that will introduce you to others, such as by volunteering at your foster pet's shelter or by being of assistance at adoption events or vet visits.

Consider taking the next step

At the end of your time together, it might be challenging to send your little friend to a new home, but you can feel good knowing you've helped them prepare for the next step in their journey. This farewell doesn't have to be forever, though, especially if you find a family member or friend willing to adopt them—or if you adopt them yourself.



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color-conscions DECORATING

written by: ANDRE RIOS

It's downright visually arresting when colors sing together. After all, is there anything better than a forest-green pillow propped up on a sienna armchair? Believe it or not, there's a complex science behind color concord, even if it's something that seems purely subjective. In other words, our eyes can detect when a room has a pleasing palette, even if we're unsure *why* it just works.



If you approach home design with deliberate color schemes in mind, you can craft seriously stunning spaces. Use the following advice to identify cohesive hues and choose features like sofas, rugs, pillows, and art in perfectly balanced shades.

THE COLOR WHEEL

This detailed tool may seem intimidating at first, but once you familiarize yourself with it, you can find shortcuts to designing any room. The color wheel shows the relationship between colors, starting with the three primary ones (red, yellow, and blue) and the secondary shades you get from combining these (orange, green, and purple). More complex tones arise as you proceed outward to the wheel's edge. Here are the types of appealing schemes you can create by using it:

- Complementary: opposite-facing colors on the wheel that balance each other out, such as blue and orange
- Monochromatic: a tone-on-tone scheme that combines various shades of the same color, such as forest green, olive green, and aloe green
- Analogous: a symphony of like colors with similar base tones such as emerald and gold, which have primary yellow in common
- Triadic: a triangle of three evenly spaced colors on the wheel, such as yellow-orange, turquoise, and fuchsia, for bold yet balanced contrast
- Tetradic: a four-color scheme that includes two sets of complementary hues

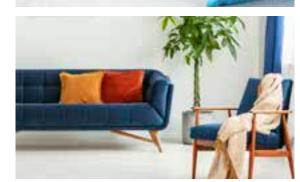
It's possible to dive even deeper into color theory, but doing so can really consume an afternoon. So it may be more efficient to use a digital color wheel, such as the one by Canva, to build nice palettes for your home rather than attempt to construct them on your own. Don't overthink this; just try out various schemes and placements on the wheel until you arrive at ones that stand out to you.





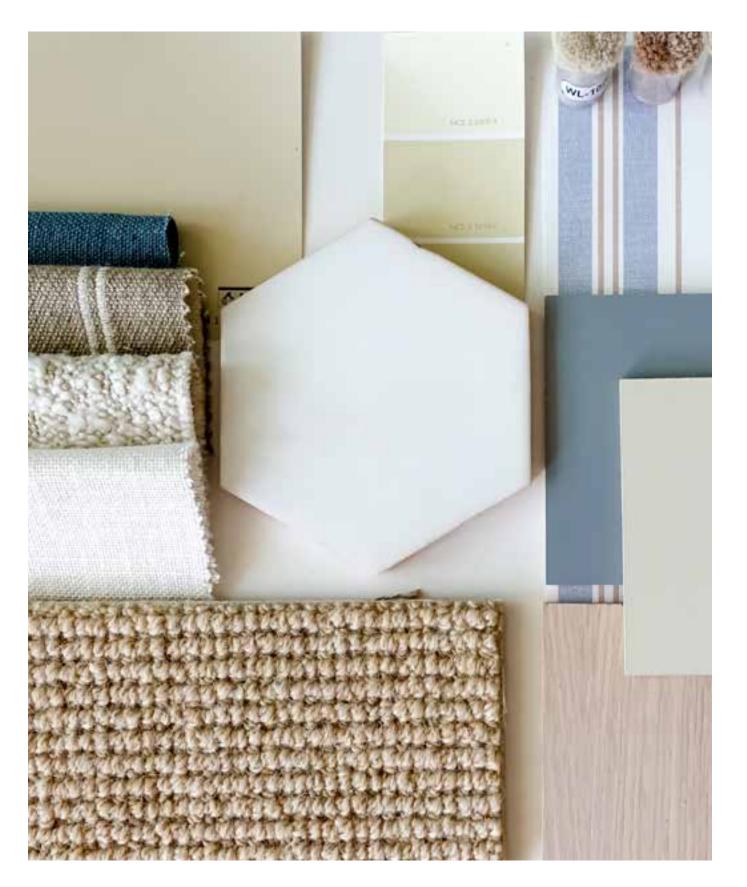








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NEAT AND NEUTRAL

Want a shortcut to style without having to spin a wheel? Embrace the trend of all-neutral rooms, which feature colors like white, gray, brown, and black. Going neutral is a very trendy approach to design, and rooms with these shades are fairly simple to arrange. But because such styles are devoid of bolder colors, they need a balance of dark, light, and medium tones to lend visual appeal. For example, decorate a tan dining table with medium-gray chairs, then top it with black candleholders and white candlesticks. It's that easy—these pieces will look magnificent together and create a perfectly pleasing atmosphere.

You may find the pure-neutral look too sterile and prefer more energetic or soothing pops of color. If so, go for it! Just keep in mind that every room needs neutrals; they balance bolder tones, keep them grounded, and prevent rooms from looking oversaturated. And, fortunately, you're free to blend neutrals as you'd like without fear of clashing. They don't exist on the color wheel because they're not based on combinations of red, yellow, and/or blue, so they won't compete with other hues.



FIND INSPIRATION

Now that you know how to build a color palette, you can play with various schemes and implement them right at home. Of course, that leads to the next challenge. Inspiration is often difficult for creative projects like home design, especially when you're dealing with an empty sandbox of a room and aren't sure where to start. How do you build a color scheme when you don't have a dominant hue in mind?

Perhaps the simplest way to begin a design or redesign is to base it on the space's current palette. Select your favorite material or decorative piece in a room, and work from there. Maybe you have a gorgeous tufted sofa in maroon and a tropical painting that features vibrant sea blues. Take the dominant colors of these pieces, and use the color wheel to find suitable hues that pair with them. Continuing the previous example, ivy green would form a triadic scheme with maroon and sea blue, so you could add leafy plants and matching accent decor to the room. Pepper in some light neutrals like beige pillows and dark neutrals like walnut end tables, and you have a balanced, harmonious space—again, it's that easy.

PLOTTING YOUR COURSE

Once you know where to start, you can shop for home goods that fit neatly into your preferred color scheme. Be sure to print out or take a screenshot of the palette you designed (or carry swatches) to use as a guide as you hunt down accurate hues. To stay on track with your new scheme, try shopping for furniture and decor in this priority order.

Large pieces

Opt for broad seating furniture and prominent storage pieces in neutral shades. (Remember to balance light tones with dark ones.) Alternatively, you could add one eye-popping element in a bold color like goldenrod or amethyst to give a room an excellent centerpiece.

Smaller decor

Think wall art, armchairs, plants, and side tables. These pieces are better for introducing bold colors, but try not to oversaturate rooms. If you ever feel like you're going overboard, select neutrals to pare back—after all, they will match virtually everything!

Accent decor

These are the simplest pieces to swap if you're tweaking the palette of a finished room. Find pillows, throws, vases, coffeetable books, and other ornaments that directly showcase your color scheme for pops of attention-grabbing vibrancy. IKEA's and Fable's online shops, for instance, offer tools that allow you to browse by color and pinpoint perfect matches.



If you're still feeling overwhelmed by the rainbow of shades on the color wheel and the multicolored patchwork of goods in home decor shops, you can hand the task of decorating to a professional. But whether you decide to go it alone or enlist help, there's a special, undeniable joy in identifying a beautiful piece of decor and just knowing that it will match perfectly with its surroundings. Slide a vase onto a shelf, step back, and admire it nestled among its new family.









What's Topping **BUYERS** WISH LISTS

written by: BONNIE JOFFE

Modern homebuyers are savvy about their wants and needs when shopping for a new place. On average, they desire around 2,000 square feet of finished living space, while first-timers favor homes that have open-concept layouts, demand minimal maintenance, emphasize energy efficiency, and feature modernized kitchens and bathrooms. To help you figure out what you want in a home, check out this guide on what fellow buyers are seeking.



EXTERIOR

and comfort.

Lighting

Buyers are no longer content with dim, boring lights in the front yard and by the main door. A substantial majority express a strong desire for outdoor lighting that enhances the attractiveness of the property's exterior and boosts nighttime safety.

Regardless of age or demographics, having optimal outdoor living spaces continues to be a priority for home shoppers. The most sought-after features emphasize space, security,

Patios

The importance of patios has surged in recent years, particularly since the pandemic's at-home mandates; per a fixr.com survey, 82 percent of homebuyers now value having an outdoor space for various activities, ranking patios above decks. Experts in homebuilding also note that hardscaping, in general, has become the most crucial exterior project for new homes.

Porches

People view porches as a seamless link between the front of the house





and the outdoors. Here they can enjoy the open air, perhaps with a comfortable chair for relaxation, and engage in social interactions with neighbors.

INTERIOR

The top consideration for most homebuyers when evaluating their options is space, especially for those currently in smaller living environments. In fact, many want an open floor plan with flexible, multifunctional areas.

Bathrooms

On their first levels, older homes tend to have only half baths with a toilet and sink. However, contemporary buyers want full main-floor bathrooms to better accommodate the chaos of daily life.

Dedicated home offices

The pandemic has also significantly increased remote work. According to a 2023 Pew Research Center survey, 35 percent of the workforce now works from home all the time and 41 percent on a hybrid basis. This has driven the demand for a separate area that provides the comfort, quiet, and amenities needed for maximum productivity.

Full-sized laundry rooms

The overwhelming majority of buyers want a fully equipped laundry room easily accessible to the main living areas rather than a cramped space at the house's rear or in the basement. This arrangement can also provide additional storage options.

Garages

A garage offers a versatile utility that extends beyond simply storing cars and other items. It can enhance a home's available space, serving as an area for various activities like exercising and carpentry or even as extra living quarters or an office. This flexibility makes garages a favored option over sheds and attics.

Open kitchens

The kitchen is considered one of the home's most important rooms, and open-concept versions that flow seamlessly into a dining room and, ideally, an adjacent living area, are particularly appealing to buyers. Table space for an eat-in kitchen, a central island, and extra counter space are also in demand.

Walk-in pantries

A common kitchen challenge is clutter, often caused by insufficient room for storing essential items such as canned goods, condiments, and food-storage containers, so most first-time homebuyers want a walk-in pantry to meet their extra storage needs. Typically spanning five square feet, such a space is a practical solution for anybody in need of additional storage.

In the end, however, a homeowner's wants and needs are often highly individualized, so consult with your real estate agent, who can help you find your perfect match.





How to attract birds to Your Backyard

written by: LAUREN KIM

Summer is a great time for appreciating nature and all its splendor, including one of its most varied species: birds. Even better, you can do so from the comfort of your own home by attracting them with various types of foods and water.

Provide Nourishment

There are several kinds of foods you can choose from, but some birds prefer specific types. For instance, put out banana slices or orange halves for cardinals and orioles, fill a nectar feeder with a sugar-and-water solution for hummingbirds, or provide unseasoned peanuts for blue jays and chickadees. Many birds will eat from a tray feeder filled with black-oil sunflower seeds, so you could start with that first. You can also use apps like the Audubon Bird Guide and Merlin Bird ID to determine which species are in your area so you can offer birdseed and other edibles that appeal specifically to them.

This time of year, replenish your feeders frequently, and hang them in the shade to prevent spoilage. Don't let them remain empty for very long, either, as birds prefer to flock to feeders that consistently have food.









written by: ANDRE RIOS

Amid your home's tidy facade, your house number may seem like a tacked-on, disruptive feature. But what if you approached this figure with a fresh perspective and treated it like a decorative element—one that doesn't just *have* to be there but actually deserves attention? For a quick and fun summer project, swap out an ordinary house number for one of these creative, sleek, or even unusual concepts.

hand-painted TILES

Add a touch of Mediterranean warmth with vibrantly painted enameled tiles, inlaying them on a brick mailbox or fence. Visit Etsy to explore a myriad of multicolored materials for your project; you might even find mosaic numbers that exude eclectic charm.

LAID-BACK landscaping

For a natural aesthetic, drill a house number onto a decorative boulder or prominent retaining wall in your landscape and frame it with flowers. Choose a floating aluminum number in a contrasting color to draw the eye.

rustie CHARM

Introduce a touch of country by installing a number made from weathered steel, a metal designed to develop a protective, rusted coating as it ages. Its handsome orange hue and weathered appearance will pair perfectly with wood cladding and stone elements.

ESTATE elegance

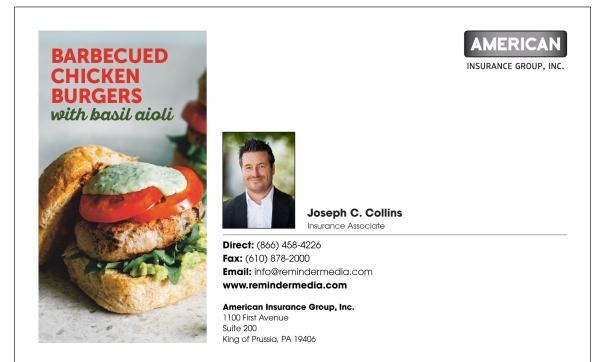
To dignify a humble feature, order a custom plaque that displays your house number and family name within a classic arched frame. A gold-and-black aesthetic will lend your home the luxurious feel of a time-honored estate or historic site.

amazing ART FORM

Reinvent your house number with an eye-popping, artful installation. Place a three-dimensional wire number on your porch railing, hang a figure in quirky fonts from a wind chime, or even paint it directly onto your front door.

Any of these out-of-the-box options will certainly attract attention and create an appealing exterior aesthetic; just make sure to have your HOA approve the project beforehand if necessary.

Front of Tear Out Card 2



Back of Tear Out Card 2

1/ Place the burger ingredients in a large mixing bowl. Mix well using your hands until you can see the herbs are evenly dispersed Using wet hands, shape the mixture into patties slightly larger than the round of the buns. Place the patties on a plate lined with baking paper and cover with plastic wrap. Refrigerate for 1 hour.
2/ To make the aioli, place the mayonnaise and basil into a small food processor and pulse until well combined and creamy. Taste and adjust the seasoning. Refrigerate until needed.
3/ Preheat a barbecue hotplate to medium and lightly grease with oil
4/ Cook the burgers for about 4–5 minutes each side or until cooked through. Split the buns and place, cut-side down, on the hotplate to toast. Allow the buns to cool slightly before spreading avocado on the base of each bun, then top with rocket, a burger, a slice of tomato, a large dollop of aioli and the remaining bun halves

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