Compliments of Joseph C. Collins

Good to Be HOME

ISSUE 37

A Tennessee *Transformation*

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Joseph C. Collins
Insurance Associate

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Joseph C. Collins
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Back of Tear Out Card 1

INGREDIENTS:

16 slices of sandwich bread

10 oz. cooked ham slices

¾ c. less 2 tsp. butter

Croque-monsieur topping

2¼ c. full-fat crème fraîche

7 oz. Gruyère, grated

Salt and pepper

INSTRUCTIONS:

1. At Delmontel, we make our own organic sandwich bread but you can buy yours at your local baker's or elsewhere. Carefully remove the crusts from the slices of bread using a serrated knife.
2. ***Make the croque-monsieur topping***
   Mix the crème fraîche and Gruyère together, seasoning with salt and pepper. Spread the mixture over half the bread slices. Top each with the slices of ham. Spread with another layer of the topping and cover with a second slice of bread.
3. ***Assemble***
   Melt the butter and brush it over the bread slices. Preheat the oven to 350°F and bake for 5 to 10 minutes. Eat with a fresh green salad or cut each croque-monsieur into four and serve with aperitifs.

Makes 8 Croque-Monsieur

Recipe from *Paris Pâtisserie: 70 Recipes at the Heart of Parisian History* by Arnaud Delmontel. Rizzoli International, 2026. Photography by Guillaume Czerw.

Dear Bill and Judy,

This time of year, there's something especially comforting about creating a home that feels both welcoming and well cared for. In this issue of Good to Be Home, you'll discover thoughtful ideas aimed to help you refresh your place, consider your personal sense of style, and protect what matters most.

Intentional design can transform the way you live at home. From clever storage upgrades that bring more ease and order to your daily routines to flexible entertaining spaces that adapt beautifully through every season, the ideas inside balance comfort with functionality.

You'll also meet designer Amber Guyton, whose vibrant approach to "soulful maximalism" proves that homes are at their best when they reflect the people who live in them. Her Nashville Nest project combines style with meaningful details. Reading about it may encourage you to embrace the colors and culture that make your own home unique.

Of course, caring for your property also means protecting it, and the issue starts and ends with addressing this important subject. First up: practical insights on reviewing your homeowner's insurance coverage for the new year. You'll also find room-by-room fire safety reminders to help you prepare for the unexpected.

As you settle into this season of renewal and possibility, may these pages inspire you to create spaces that feel more functional, personal, and secure. As always, it's a pleasure to send you this magazine.

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THE VALUE OF A HOME INSURANCE REVIEW

written by **ANDRE RIOS**

New beginnings may inspire you to set personal goals, review your budget, and envision home improvement projects. But in all this excitement, don't let one of your home's most essential features—homeowner's insurance—roll over without a second look.

According to the Insurance Information Institute, "As rising premiums and tightening coverage options continue to strain household budgets, millions of U.S. homeowners are grappling with the growing challenge of affording and maintaining adequate insurance protection." To ensure that you have all your bases covered and get the most bang for your buck, set aside some time this season to review your coverage.

Why review?

Due to their automatic renewal, you might assume that last year's protection still suits your property. But homes change over time, as do the costs of rebuilding them, and this reality should be reflected in your policy. Large investments, such as an updated kitchen and new roof, alongside smaller ones like upgraded appliances, can increase your policy needs. This is also true of valuable purchases like home office equipment, electronics, and even jewelry.

All of these factors can increase the cost to repair or replace the structure or its contents. Construction and labor costs fluctuate, sometimes outpacing the modest inflation adjustments built into many insurance policies. And personal property caps may fall short of what is actually inside the home.

What to look for

A focused review doesn't necessarily require wading through every clause or reading your entire contract page by page. First, confirm your home's replacement cost: what it would take to rebuild at today's local prices, not what the property might sell for. An updated estimate from a home insurance agent, contractor, or real estate appraiser can clarify whether this coverage limit remains adequate.

Next, revisit your personal property coverage. High-value items such as jewelry, collectibles, or specialty equipment often

require separate riders. Look at liability limits as well, especially if your household has a pool, frequent visitors, or large pets.

Moreover, revisit any exclusions. Standard policies typically do not cover flood or earthquake damage, and water-related endorsements (additional coverage areas) vary by region. You might even find that you're paying for endorsements that no longer apply, like home daycare coverage.

It may be worthwhile to compare insurers, even if you feel complacent about your current one. Significant premium increases, major renovations, or lingering concerns about exclusions may justify you comparing other options through an independent broker. However, not every review requires changing carriers, and simply adjusting your existing policy's coverage areas and limits may be sufficient.

Looking ahead

While assessing insurance isn't necessarily exciting, it can pay off in ongoing reliability. As the year begins and financial plans take shape, making these efforts to better protect your home as it stands today can help you take greater control over your finances and prepare for the unexpected.

*For more info, visit **iii.org***

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ISSUE 37

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All photos inside are provided by Getty Images unless noted.

hidden POTENTIAL

written by **DAN O'BRIEN**

When you're buying or selling a house, one of the first numbers you look for is the square footage. However, storage is often a better indicator of whether a home actually works. When your rooms have a place for everything and those places make sense, you stop managing your space and start living in it. The counter stays clear. Your morning runs more smoothly. A room feels settled even when it isn't perfectly tidy.

There's a practical dimension to consider as well. Built-in storage, including closets, pantries, and shelving reflected in an official floor plan, can factor into how your home is appraised. But you'll feel the difference in such upgrades long before any appraisal comes.

WHERE TO INVEST

Let's start with a place that can quickly get disheveled: closets. When your clothing is organized by how you actually dress, you spend less time at the start and end of each day making decisions. To maximize this effect, consider having a professional create a custom closet. But even modest upgrades inside an existing one can shift how the whole room feels. Replacing a single-hang rod with a double-hang rod, putting drawer inserts at eye level, and adding brighter lighting are just a few small changes that can make a big difference.

In a similar vein, focusing on your kitchen storage can change the heart of your home. For example, a dedicated pantry, whether it's a walk-in or in a well-configured cabinet wall, makes it easier to keep the room tidy. Visibility matters as much as capacity, though. If you can't see an item, you may not use it, and it can go to waste or become mere clutter. Clear bins, labeled shelves, and a consistent system for rotating stock make a pantry genuinely useful rather than just a place to close the door on.

Similarly, built-in shelving can upgrade living rooms, home offices, and hallways by doing two things at once: adding storage and giving the

room a backbone. In addition, when shelving is part of the architecture, the room often feels more complete. And if you have stairs, look underneath them. That triangular cavity is one of the most underused spaces in a home, so consider converting it into drawers, shelving, or a small closet.

Entryway storage is also easy to underestimate until you don't have it. If there's no clear place for dropping items when you walk through the door, those things spread onto chairs, counters, and floors. A built-in bench with cubbies, a row of hooks with a shelf above, or a well-chosen cabinet creates a landing zone that keeps the rest of the house from absorbing the chaos of arrivals and departures.

Finally, think outside the home. For many people, the garage becomes a catch-all for things that don't have a home inside. But smart planning of this vast space can create both order and utility. If space allows, install a pegboard for tools, ceiling tracks for seasonal items, and a dedicated zone for sports equipment. You'll likely find that when you make such changes, your garage will turn from a space you walk past to one that you look forward to using.

WHAT DOESN'T HOLD UP

Freestanding pieces often only solve the problem temporarily, shifting things around without resolving them; as a result, the room might feel assembled rather than considered. A tall bookcase propped against a wall or a rolling cart tucked into a corner can certainly work short-term, for instance, but neither usually creates the cohesion that built-ins do nor carries the same lasting value.

Also keep in mind that usability matters as much as capacity. Storage that requires effort, like a shelf that needs a step stool or a drawer that sticks, will mostly end up unused. Before investing, think about how people move through each room and where things should naturally fit.

The bottom line is that good storage makes your home more of a home. It supports your routines, keeps surfaces clear, and reduces the low-grade stress of not knowing where things go. Over time, you'll find that mornings run better and rooms stay calmer, making your home finally feel like it was designed for the way you live.

A TENNESSEE *Transformation*

Blessed Little Bungalow founder **Amber Guyton** shares how she crafted a comforting, character-driven home for a Nashville client.

interview with **AMBER GUYTON**
written by **MATTHEW BRADY**
photography by **AMY LAMB, NATIVEHOUSE PHOTOGRAPHY (NATIVEHOUSE.COM)**

Amber Guyton

How and when did Blessed Little Bungalow come about?

I have always been creative. As a kid, I was constantly repainting my room, rearranging furniture, and making my space feel just right. But my professional background is in marketing, and I spent years working in financial services and tech.

After earning my MBA, I relocated from Atlanta to San Antonio for a new job. About six months later, I bought a 1948 bungalow. Within a week of moving in, I had redecorated the entire place to make it my own. When my mom came to visit, she looked around and asked, "When are you going to do this for real?"

So I launched Blessed Little Bungalow, my blog about my home projects, as a side gig in 2016. Over time, readers began asking for my design help. That led me to start offering e-design services, and I slowly built a client base and project portfolio.

I went full-time with it in 2021 and have expanded to artwork that's sold at select HomeGoods stores and a Mitchell Black wallpaper collection, and I even published my first book. These days, I think of myself as a multihyphenate creative, but interior design remains at the center of it all.

You describe your style as "soulful maximalism." Would you elaborate?

I'm so glad you asked! Soulful maximalism is not only my design philosophy but also the title of my book. While I've always been drawn to maximalism, the word can sometimes carry a negative connotation, like chaos. The way I design is very intentional, though. Over time, I realized that the spaces I create consistently revolve around four ideas: joy, culture, layers, and intention—soulful maximalism.

THE WAY I DESIGN IS VERY INTENTIONAL, THOUGH. OVER TIME, I REALIZED THAT THE SPACES I CREATE CONSISTENTLY REVOLVE AROUND FOUR IDEAS: JOY, CULTURE, LAYERS, AND INTENTION—**SOULFUL MAXIMALISM.**

It celebrates who you are and what you love. Maybe the bookends on your shelf belonged to your grandfather, or a displayed object came from a trip that changed your life. Those details turn a space into your story. When everything in a room has purpose, maximalism feels curated rather than cluttered.

You mentioned joy. Do you sometimes have to remind clients to experience it in their homes?

Absolutely. Many people play it too safe, which can be frustrating. Some clients have lived in their home for years and still haven't hung art or even put nails on their walls.

Others think they need to keep everything pristine and neutral in case they put it on the market someday.

But the idea of a "forever home" has changed, especially for younger generations. People move more often, and that can make them hesitant to personalize their space. I try to encourage them to think differently. Your home should feel like a sanctuary—a place where you feel safe, comfortable, and truly yourself.

Many clients hire me because they see the color and energy in my work. I love Crayola, so I want my house (and often others') to look like a Crayola box—and not necessarily with the primary colors. I love the bold and jewel-toned ones, which truly make eyes light up and people feel happy.

Who is the client for this Nashville Nest project?

Cynthia is an attorney whose family is incredibly important to her. She's also passionate about civil rights and Black culture, and she loves to travel.

She purchased a tall, narrow house not too far from downtown and wanted help turning it into something that felt more personal. The house itself was beautiful and modern, but like many new builds, it lacked character. She needed help shaping everything into a cohesive home that reflected who she is.

How did you help her achieve this?

That living room was our first challenge. It has a two-story ceiling, which can sometimes make a space feel more like a lobby than a living area. I wanted to bring warmth and structure to the room while still embracing that openness.

We started by adding board and batten above the fireplace and painting it Iron Ore by Sherwin-Williams, which draws the eye upward and adds contrast without overwhelming the room. Then we layered a rug beneath her existing seating as an island that anchors the furniture and defines the space.

From there, we added a coffee table and incorporated pieces that reflected Cynthia's story, such as her favorite books, souvenirs, and family photos. We also created a gallery wall along the staircase, which brings warmth and legacy into the home without feeling overly traditional.

It didn't have a dedicated dining room, so we created one in the open area between the entry and kitchen. By using a low-profile table and a bench on one side, the space feels intimate rather than formal—perfect for entertaining without feeling like a boardroom.

Would you walk us through your bold wallpaper choice for the powder room?

I love using such spaces to introduce something unexpected. When you first enter her house, you see wallpaper with an Afrocentric, tribal-inspired print in a neutral palette, a black console table, and a gold mirror—hints of the home's color story before you even step into the main space. But in the powder room, I added a rust-colored wallpaper from my collection with Mitchell Black called Abstract Attraction, so the space serves as a bit of a surprise.

The house seems to exude comfort and elegance. How did you balance that?

Thank you. Texture, functionality, and color played a big role. For instance, I wanted Cynthia's bedroom to be a calming retreat so she could just melt into it at the end of the day. A good example is the lounger in the corner. Some people use their bed as seating; if there's a chair in a bedroom, it turns into a catch-all for clothes and junk. But I wanted to create an area where she can literally throw up her feet and relax.

Plus, even though the room has a bold terra-cotta color, it doesn't feel loud. The layered linen blackout drapes, soft ivory bedding, and restrained use of decor help ground the space. Altogether, it feels balanced, feminine, and serene.

Did the results make her feel truly at home?

I wanted to leave space for Cynthia to add on as she grew in her home. The style is maximalist, but it's still airy so she can change things without disrupting the overall flow and feel. In fact, if the project wasn't called Nashville Nest, I feel like Breathing Room would have been a nice name.

She loves the results and was an amazing client. It's the biggest compliment when a client invites you to the housewarming (especially if they didn't change a thing) or sends you a random text saying, "I'm sitting here in my home, and I'm so happy." I don't want my work to feel transactional. My best clients are repeat ones, and some of them even become friends. That's the type of relationship I hope I create with the work I do.

For more info, visit ***blessedlittlebungalow.com***

CREATING *COMFORT*

written by **MATTHEW BRADY**

During this time of year, a home's ambience often takes center stage, influencing the well-being and happiness of both those who live there and those who visit. Care for your place well, and you can make it a cozy haven regardless of the season.

Physical comfort: the foundation

Ask yourself what makes a home *feel* good. A great place to start is with the following:

Temperature

- Ensure that your doors and windows are sealed tight, and fix leaks with caulk, weatherstripping, or draft stoppers
- Inspect areas like your attic and basement to ensure that they have adequate insulation

Airflow

- Check your HVAC filter monthly, replacing it based on the time frame listed on the product
- Dust the air registers in each room once or twice a year
- Hire a pro to clean your ducts as needed, such as if mold forms or debris builds up

Decor

- Your guests will love sinking into soft textiles, which not only feel plush but also absorb sound
- Be strategic with how light flows into a room. Will it warm guests or blind them based on the direction of your pieces?

Spatial comfort: the finishing touch

You need to create a balance within your home: not too stuffy yet not too messy. The latter is particularly important since a mess draws the eye away from any positive touches.

- Move a reading chair by a window to add a touch of class and foster routine.
- Make sure that areas like your entry, dining table, and kitchen counters remain as clutter-free as possible.

Creating a comfortable home often comes down to simple, sensible choices. When you design for daily life over passing trends, yours can become a steady source of well-being in winter and beyond.

COZY UP TO WARM MINIMALISM

written by **ANDRE RIOS**

> "It's cold. It's unwelcoming. It's downright businesslike in a way that's better suited for an office than my home."

> "I love minimalism because it's clean, tidy, and organized. Items with meaning or purpose get to stay, and everything else goes."

People have quite polarizing views of minimalism, and it's easy to see why. This design approach doesn't slot quite easily into many homeowners' lifestyles, including those with children and pets or those who prefer to surround themselves with all things familiar and cozy.

Minimalism

Warm Minimalism

But what if minimalism took a step back from the edge of extreme blankness and became more appropriate for various people of different walks of life? Enter warm minimalism, a new take on this classic style that showcases an injection of personality and assures us that, yes, it's OK for homes to embrace both class *and* comfort.

A trend timeline

American minimalism was partially inspired by comforting Japanese Zen design, which values simplicity, a lack of clutter, and the harmony and mental clarity of inhabiting undisturbed spaces. But as the aesthetics of the 1960s and 1970s tweaked the design approach, it became decidedly distinct from its origins. A new take on minimalism rose that prioritized starkness and cleanliness above nearly all else. Among the best known minimalist trends is the all-white kitchen craze that caked every surface, floor-to-ceiling, in this neutral of all neutrals.

But recent years have seen more of an aversion to that kind of minimalism, even inspiring maximalism as a reaction so that people could swim in color and texture and wrap themselves in what they enjoy most. But warm minimalism falls somewhere in between, keeping only the best elements of both extremes.

Get the look

Here's how to marry the simplicity and smart organization of minimalism with the comfort and familiar touches of more traditional design.

Simple color schemes

While an all-white room might feel clinical, you can take a more reasonable approach to neutral-forward spaces and still create visual calm. Here's an example of balancing shades that can work anywhere in your home: Start by painting the walls a subtle, calming color like muted green or off-white with a touch of blue. Add large walnut furniture, then smaller pine furniture, tan linens, and black, blue, and white decorative objects. While the color range may seem limited, the balanced composition of dark-to-light shades and touches of calm blue will feel sophisticated yet inviting.

Purpose-first design

Extreme minimalism may only value items that serve a clear purpose, including storage cabinets and beds. These features are essential for organization and rest, but you don't have to pare down your spaces so ruthlessly. Warm minimalism also values the emotion of the home, so feature items that carry emotional impact too. Lay a rug that makes the area feel inviting, and incorporate multiple layers of lighting to craft a comforting, warm atmosphere. Finish each room with just a few conversation pieces that help balance the color range and showcase your personality. When you omit objects that exist purely to fill space and don't necessarily make you feel good, the results will actually look more stylish without them.

Cozy materials
Being minimal, by definition, means choosing only a few quality items. When it comes to spaces like bedrooms and living areas, this entails selecting comfortable, well-made, and natural materials. In your living areas, for example, choose seating and storage furniture made from materials like linen, cashmere, burl wood, and rattan. As an alternative to overdressing your bed, top it with just two to four well-made plush pillows, then finish the look with a comfortable quilt. The freedom from making a fussy bed with multiple components each morning will inspire more comfort as well!

Patterns over pieces
Throughout your entertaining spaces, like your dining room and den, opt for pieces in subtle patterns, which will draw the eye and do the work of multiple smaller pieces of decor without leaving behind a feeling of emptiness. For instance, rather than staging your dining table with several candlesticks and serving dishes, lay a single patterned runner across it, then finish the look with one grand centerpiece.

Design across time
Contemporary decor is often straightforward and well-structured, and it intentionally omits the intricacy of antique woodwork, including desks with detailed legs and armoires crowned in flared molding. While true minimalism shuns meticulously made furniture, warm minimalism welcomes you to create a more transitional look, balancing the chic austerity of newer pieces with the comfort and familiarity of older ones. Decorate with furniture from various time periods, and you'll craft a more engaging and well-curated space.

Architecture above all else
What are the most eye-catching elements of your interiors? Maybe you have detailed molding, arches, columns, stairs, prominent windows, or a fireplace. Don't obscure these intricate features with cluttered decor; give them the spotlight they deserve! Paint remarkable architectural elements with a semigloss finish so they catch more light, then decorate minimally around them, orienting your seating or bed to capture views of them. The result will perfectly embody warm minimalism: A few features carry major impact, and subtracting clutter adds value.

So, by all means, incorporate hand-me-downs and flea market finds alike, but use them with restraint. These elements will play off each other for fascinating visual harmony, inviting you to cozy up in an ambience that is as serene as it is simple.

Prime *weatherproofing* Products

written by
ANDRE RIOS

No matter where in the country you reside, climate whims can be a force to be reckoned with. From extreme heat waves in California to layers of ice chilling New England, there is ample reason to keep weather top of mind.

To protect your property against the elements and preserve your residence as a place of rest and repose, consider making some upgrades like these six to help secure your structure's integrity.

Hurricane straps

Reinforce your roof against destructive winds using these fortifying metal fasteners. Hurricane straps help adhere your roof trusses to the walls, providing ample uplift resistance to better prevent severe damage. While the products are often required for new home builds, they may be absent from others, especially older ones, even though they may be a godsend for roofs in some tornado-prone environments and areas with high coastal drafts. Opt for stainless steel straps for their water-resistant, long-lasting benefits; however, note that they will require installation by a professional roofer.

UV-resistant exterior paint

While most people equate sunshine with ideal weather, its ultraviolet rays can deteriorate your home's outer layer. To protect your siding, cover it in a coat of UV-resistant paint, which contains special blockers and stabilizers for enhanced defense. Don't slack on this if you live in a relatively cool region, either. Just as sunscreen is essential to wear in any amount of sunlight, UV-resistant siding paint can potentially save you money on repainting and siding repair over time.

Impact-resistant glass

Wrap your home exterior in extra stability thanks to products that not only tolerate tough winds and hail but also offer ultimate leak prevention for enhanced efficiency. Look for hurricane-rated glass, which is designed to endure flying debris, or insulated laminated varieties, both of which are highly rated for their thermal performance as well. While these options may be pricier than standard glass, they're essential for storm-prone regions. Additionally, they can offer peace of mind and potential utility savings in many places.

Gutter guards

Gutters do more than just capture water from your roof. They also help prevent standing moisture from causing roof rot and direct water away from the soil under your foundation, which may shift and swell when oversaturated, leading to issues like cracking or an unlevel structure. To preserve your gutters' efficacy and prevent damage, fortify them with guards. These porous layers allow moisture to run through them to your downspouts while also filtering out storm debris like leaves and sticks. For maximum roof and foundation protection, look for a product with dual-layer filtration.

Faucet covers

Winter apparel isn't just for keeping you and your loved ones warm. Jacketing your outdoor faucets against chilly weather, ice, and snow can help prevent frozen pipes, a costly issue that can lead to leaks or even floods. While you have many options and materials to choose from, consider thick foam faucet covers with built-in gaskets, which will remain sturdy while offering a dense coat of padding. Insulated faucet socks, meanwhile, are easier to install and don't need to sit flush with the wall, making them a more versatile choice. Before you select either product, though, you'll need to measure your faucets and their spigots and consider your siding type to find just the right fit.

Chimney spark arrestor

If winter storms motivate you to cozy up around your hearth, you need to safeguard your fireplace and chimney from stray fires, especially as ash and soot build up from frequent use. Thankfully, an arrestor—a metallic mesh screen—can cover your chimney vent to help block stray sparks from escaping then expanding into larger roof fires. (Note that this is not to be confused with a chimney cap, which rests above the opening and helps keep rain and critters out.) While many building codes necessitate arrestors, it's prudent to install them even where not required.

While there's no such thing as surefire protection against storms and severe temperatures, these products can help protect your household against the fickle forces of nature and preserve your peace of mind.

PRACTICAL POSTHOLIDAY

RESETTING POINTS

written by **DAN O'BRIEN**

When it's time to put a bow on another holiday season, many people's first instinct is to remove the focal point, such as the tree, first. This makes sense visually, but it's not always where the real grind of getting your home back in order lies. The more stubborn clutter may have accumulated in places like secondary rooms and on places like tables.

The following three examples provide strategic starting points. Consider using them, and you might just find that the holiday packing bottleneck opens and it gets infinitely easier to get things done.

UTILIZE YOUR RETURN PILE

If you're like most people, you'll probably have a few items to return or exchange after the season passes. Take advantage of this reality by setting a box by the door on day one. You'd be surprised how many other objects end up in it, such as the duplicate kitchen gadget or the wrong-sized sweater you bought last month. This helps create both decluttering organization and momentum.

STRIP THE GUEST ROOM

As anyone who has ever hosted overnight holiday guests will attest, the guest room often absorbs the brunt of the season's chaos: extra blankets, borrowed chargers, and half-empty toiletry baskets. Don't let your generosity become a nightmare if you open your home for such stayovers. Clearing and cleaning this room first can quickly make the house feel like yours again. So promptly put away everything that belongs in another room, fold what stays, and make the bed. A reset room gives you somewhere calm to work from (and return to when you need a break).

LET ONE SURFACE LEAD

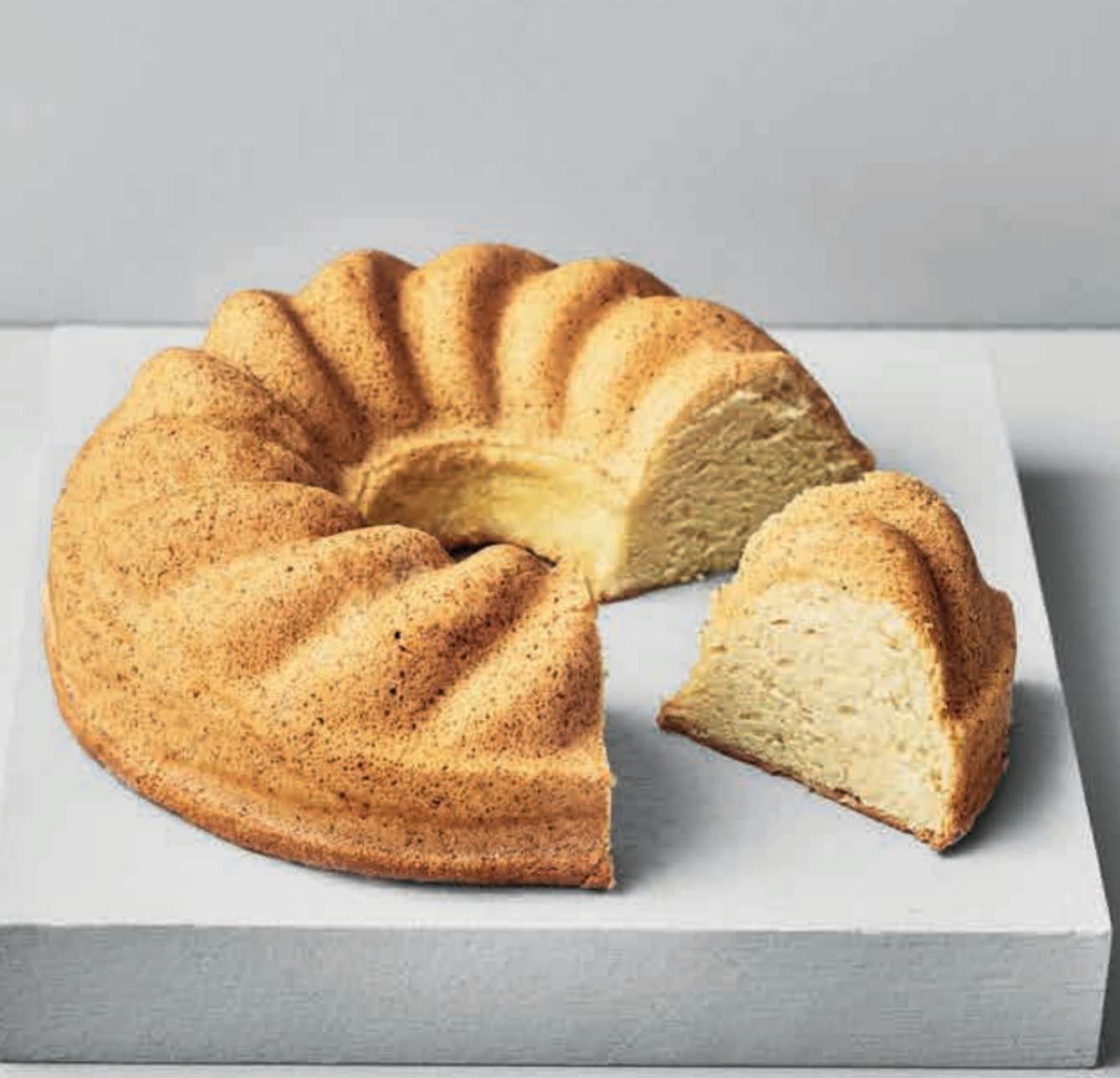
Finally, starting simple may be the best option of all. Pick a single plane, perhaps your entry table or kitchen island, and clear it completely. Don't sort or organize, just remove. That one bare area can change how the whole house—and your mindset—feels, inspiring you to get the rest of your postholiday packing and organizing done.

Flavor-Filled FRENCH FARE

Comfort food meets class with these recipes from *Paris Pâtisserie*, which exude European charm.

Recipes from ***Paris Pâtisserie: 70 Recipes at the Heart of Parisian History*** by Arnaud Delmontel. Rizzoli International, 2026. Photography by Guillaume Czerw

scan here to get the ***Paris Pâtisserie*** cookbook.



Serves 8

PARISIAN SAVOY SPONGE CAKE

Among the Savoy sponge cake recipes, the one from Pâtisserie Félix, a grand 19th century house in the rue Vivienne, is one of the very best.

INGREDIENTS:

- 14 eggs
- 2½ cups (1 lb. 2 oz.) superfine (caster) sugar
- Seeds from 1 vanilla bean
- 1⅓ cups all-purpose (plain) flour
- 1¾ cups cornstarch (corn flour)
- 1 pinch of salt
- Butter and sugar for the cake pan

EQUIPMENT:

Savoy cake or Genoese sponge pan, 10½ or 11¼ inches in diameter

INSTRUCTIONS:

1/ Preheat the oven to 375°F. Butter the pan and dust it with sugar.

2/ Separate the eggs into whites and yolks.

3/ Put the sugar, vanilla seeds, and egg yolks into a mixing bowl. Beat with an electric mixer fitted with the whisk attachment until the batter is very creamy and has become pale and thickened.

4/ Sift the flour with the cornstarch, then whisk into the cake batter.

5/ Whisk the egg whites with the pinch of salt until standing in firm peaks. Fold them into the batter using a spatula, mixing gently until they have been evenly incorporated.

6/ Pour the batter into the pan, filling it by two-thirds. Bake for 45 minutes. Check if the cake is cooked by pushing the tip of a sharp knife into the center; the knife must come out clean.

7/ Turn the cake out onto a wire rack.

recipe by **ARNAUD DELMONTEL**
photography by **GUILLAUME CZERW**

Makes 8 Croque-Monsieur

CROQUE-MONSIEUR

A classic today in Parisian bakeries which, in 1910, would have been on the menu of *Le Bel Âge* bistro in the boulevard des Capucines. Written references to this recipe have been found that date from the end of the 19th century, but without the 'Monsieur'.

INGREDIENTS:

- 16 slices of sandwich bread
- 10 oz. cooked ham slices
- ¾ cup less 2 tsp. butter

Croque-monsieur topping

- 2¼ cups full-fat crème fraîche
- 7 oz. Gruyère, grated
- Salt and pepper

INSTRUCTIONS:

1/ At Delmontel, we make our own organic sandwich bread but you can buy yours at your local baker's or elsewhere. Carefully remove the crusts from the slices of bread using a serrated knife.

2/ *Make the croque-monsieur topping*
Mix the crème fraîche and Gruyère together, seasoning with salt and pepper. Spread the mixture over half the bread slices. Top each with the slices of ham. Spread with another layer of the topping and cover with a second slice of bread.

3/ *Assemble*
Melt the butter and brush it over the bread slices. Preheat the oven to 350°F and bake for 5 to 10 minutes. Eat with a fresh green salad or cut each croque-monsieur into four and serve with aperitifs.

recipe by **ARNAUD DELMONTEL**
photography by **GUILLAUME CZERW**

Makes About 50 Chouquettes

CHOUQUETTES

With the suffix "ette" suggesting their diminutive size, *chouquettes* are reputed to have been created by Popelini, a fictional pastry chef under Catherine de Medici in the 16th century. It is said he developed a recipe based on pastry dried over a fire and called *popelini*, *popelin*, or *poupelin*. This "hot pastry" is a forerunner of the choux pastry that Jean Avice (Talleyrand's pastry chef) perfected, followed by Antonin Carême. Many choux pastry recipes, in addition to chouquettes that are sprinkled with pearl sugar, were created from this classic dough.

INGREDIENTS:

- 1 cup water (or ½ cup whole milk and ½ cup water)
- ½ tsp. salt
- ½ tsp. superfine (caster) sugar
- 7 tbsp. butter
- 1 cup plus 2 tbsp. all-purpose (plain) flour
- 7½ oz. eggs
- 1 tsp. liquid vanilla flavoring (optional)
- Pearl sugar, to decorate

INSTRUCTIONS:

1/ Preheat the oven to 425°F. Line a baking sheet with parchment paper.

2/ Bring the water (or milk and water), salt, sugar, and butter to the boil in a saucepan. Take the pan off the heat and add all the flour in one go, then mix briskly with a spatula until you have a smooth, soft dough. Return the pan to the heat and dry out the dough for around 10 seconds. Scrape it into a mixing bowl (to stop the cooking). Using a spatula, gradually beat in the eggs, checking the consistency as you go. If you trace a groove in the dough, it should close up slowly. Add the vanilla flavoring, if using.

3/ Spoon the dough into a piping bag fitted with a ⅝-inch plain tip and pipe choux buns on the baking sheet, 1¼ to 1½ inches in diameter and about 1¼ inches apart.

4/ Sprinkle each bun with pearl sugar, removing any sugar that falls onto the baking sheet, and bake for 20 to 25 minutes. Do not open the oven door during cooking or you risk the buns collapsing.

Variation: You can sprinkle the chouquettes with chocolate chips if you prefer.

recipe by **ARNAUD DELMONTEL**
photography by **GUILLAUME CZERW**

CROISSANTS

Although small, crescent-shaped cakes were already being made in 17th century Paris, it was not until 1770 that they were introduced to the French court by Marie-Antoinette. In 1830, two Austrians were selling *kipferls*, croissants made with brioche dough, at their Viennese boulangerie on the rue de Richelieu. In 1905, this king of Viennese pastries had a flaky texture and by 1920 the croissants were being made with butter. At this point, they became a fixture on the breakfast tables of the nobility and the bourgeoisie.

Makes 20 Croissants

INGREDIENTS:

- 3¾ cups (1 lb. 2 oz.) strong white bread flour
- 2½ tsp. salt
- 5 tbsp. superfine (caster) sugar
- 1 tbsp. acacia honey
- 1½ cups plus 2 tbsp. unsalted butter
- ¾ oz. baker's (fresh) yeast
- 1 cup whole milk
- 2 eggs, for glazing

INSTRUCTIONS:

1/ Fit a stand mixer with the dough hook attachment and put the flour, salt, sugar, honey, and 7 tablespoons of the butter in the bowl. Mix the yeast with the cold milk, add to the bowl and knead the ingredients together on slow speed for 2 to 3 minutes, followed by 7 minutes on medium speed. The dough must be smooth and elastic. Shape the dough into a ball, cover it in plastic wrap (cling film), and leave it to rise for 30 minutes at room temperature.

2/ Using a rolling pin, flatten the dough into a square and chill it for 30 minutes. Transfer the dough to a work surface. Place the remaining butter on top in the center, flatten it with the rolling pin and wrap the dough around to enclose the butter. Roll out the dough to a rectangle measuring about 24 x 12 inches.

3/ Give the dough three turns, usually a double turn and a single one, chilling the dough for 30 minutes between each turn. Roll out the dough to a rectangle ⅛ inch thick and measuring 20 x 10 inches. Cut the dough into 20 triangles and roll each one up from the base toward the point. You can lightly stretch your rolled out dough to make a croissant with more turns that will be flakier when baked.

4/ Transfer the croissants to a baking sheet covered with baking parchment. Leave the croissants to rise for about 1 hour until they have doubled in volume.

5/ Preheat the oven to 400°F.

6/ To make the glaze, beat the eggs together in a ramekin and brush over the croissants. Bake for 10 to 15 minutes until golden brown.

recipe by **ARNAUD DELMONTEL**
photography by **GUILLAUME CZERW**

a guide to EVERGREEN ENTERTAINING

written by **MATTHEW BRADY**

It's interesting how seasons can make certain gathering places more appealing depending on the time of year. For instance, guests may spill onto the patio in the evening warmth of July. Today, though, they likely gather closer to the fireplace while cold winds whip against the windows.

However, you shouldn't let your climate dictate your get-togethers. The key is to create living spaces that offer comfort any time of year. With just a little adaptability, flexible furnishings, and thoughtful planning, you can host successful gatherings year-round—wherever you live.

Prioritize flexibility

Memorable hosting often relies on what designers call flexible living spaces. In short, rather than building your furniture and decor around one specific season, the idea is to focus on what functions comfortably in any month. In some homes, that might be a covered patio or screened porch. In others, it may take the form of a sunroom, finished basement, or living room that opens to a deck.

Similarly, multipurpose rooms have been increasingly popular in recent years. Though the root cause—more remote work since the COVID-19 pandemic—was born out of necessity, homeowners, designers, and architects alike have embraced the idea. For instance, a converted garage could not only serve as a home office or workout space in everyday life but also double as a game room or guest room.

Account for temperature shifts

Regardless of your climate, the goal should be comfort. For people in warm states, that means being strategic with shade and airflow. For instance, adding light-blocking shading can reduce indoor heat gain on south-facing windows. In addition, foster cross-ventilation by opening windows across from each other on a mild day. And remember to be intentional with any ceiling fans—they should turn counterclockwise when the temps are warm, which pushes cool air down.

Colder regions, many of which are now feeling the chill, require a different approach. In these homes, insulation and heat retention take priority. Install energy-efficient windows to retain more warmth and keep guests cozy while also reducing your energy bills. If window replacement isn't in your budget, make sure that these openings are well sealed to keep hosting areas toasty. Adding a fireplace, outdoor heaters, or wind barriers can make a patio usable deep into the year. And, yes, the aforementioned ceiling fans can help: Running them clockwise can help redistribute warm air.

Focus on furniture

Where you place furniture is almost as important as the pieces you choose. One simple hack is to create more space between seating and tables for larger gatherings, which allows guests to mingle easily. Yet those same pieces can be brought

closer together to create cozier conversation areas, such as a quieter dinner. Another good idea: keeping lightweight, stackable chairs stored away in case extra seating is needed. (As a bonus, such furniture allows for easy indoor-outdoor movement.)

Speaking of the outdoors, dedicated alfresco furnishings have also improved significantly, especially since many performance textiles such as solution-dyed acrylics now resist moisture, fading, and mildew while still feeling soft. As a result, cushions can often remain outside longer without constant worry about sudden precipitation, making flexible hosting even more viable.

Even the smallest decor tweaks can make a big difference. Simply swapping pillow covers, rolling out a heavier rug, or adding textured throws for different seasons or holidays can elicit a different feeling for guests while the bones of the space stay the same.

Adjust the atmosphere

Ambience can also determine whether guests linger in a space, and lighting plays a central role in that experience. In winter, layered interior lighting helps offset the early darkness of the season, whereas string lights and lanterns extend gatherings comfortably into the evening during summer and fall.

Making use of portable objects can also make every season enjoyable. Fans and misting systems can cool a crowded patio in summer, of course. But for this time of year, firepits and outdoor heaters keep guests cozy during cooler nights. Larger upgrades, such as improved doors or built-in heating, can also be impactful.

Foster indoor-outdoor movement

When the weather cooperates, purposeful usage of your spaces can encourage gatherings to move naturally between indoor and outdoor spaces. If conditions shift in the fickle fall season, for example, a flexible plan keeps the evening comfortable. You might serve drinks outside before dinner moves indoors, allowing the flow of your gathering to adjust with the temperature.

Winter entertaining often benefits from flexible hosting as well. Instead of concentrating everyone in a single room (and creating a stifling atmosphere), set up your gathering to encourage guests to circulate between rooms throughout the evening. Come spring and summer, any open-house gatherings you host will feel especially relaxed as guests move between the kitchen, patio, and living room.

Your local climate will always impact your get-togethers, but it rarely determines whether they happen at all. Homes designed with flexibility in mind can better accommodate a wide array of conditions with equal aplomb—allowing the same home to welcome guests comfortably in every season.

room-by-room

FIRE SAFETY

written by **ANDRE RIOS**

According to the National Fire Protection Association, there were nearly 351,000 residential fires in America in 2024 alone, with losses totaling $11.7 billion. While you can't completely eliminate your risk of experiencing one, you can reduce your chances and improve your family's protection if you take these essential steps.

Whole-home tips

- Test all smoke and carbon monoxide detectors monthly. Set a reminder in your calendar so you do them on the same day each month.
- Replace detector batteries annually, carbon monoxide detectors every five to seven years, and smoke detectors every ten years.
- Swap out all cracked, loose, or damaged electrical cords where possible, replacing the appliance itself if that's not an option.
- Always unplug small appliances when not in use, especially those that create heat.

Living room

- Always plug large appliances into wall outlets, not extension cords.
- Place slip-resistant pads under area rugs to eliminate possible trip hazards during a fire evacuation.
- If you own a chimney, have it professionally inspected every year and cleared of any dangerous deposit build-ups.

Kitchen

- This is where most home fires and fire-related injuries occur, so *never* leave cooking food unattended, and distance any flammable items like oven mitts away from hot appliances.
- Keep a multipurpose fire extinguisher (labeled A, B, or C) or a Class K version (for grease) in your kitchen, and hang the instructions for using the product somewhere in the room for easy reference.

Bedrooms

- Be sure that there are no large obstacles between the bed (or any bedroom seating) and an escape route, whether that's a window or doorway.
- Test your windows regularly to ensure that they open properly and without too much effort.
- Avoid charging devices like your phone or laptop on your bed, where linens can limit airflow and cause heat to build up.

Home office

- Store all important documents, including birth certificates, passports, property titles, and tax forms, in a fire-resistant cabinet or safe at all times. This saves you the time of rushing to retrieve them during an evacuation.

Hallways

- Ensure that your hallways stay spacious and easy to navigate, by eliminating any fire hazards so that you can pass through safely.

Basement

- Keep anything that can burn more than three feet away from your water heater, furnace, and any other heat-generating machinery.

Laundry room

- To prevent dryer fires, clean the lint trap between cycles, avoid overloading the unit, and have the system inspected and its components cleaned annually by an appliance professional.

Bathroom

- Never leave burning candles unattended, and keep all matches and lighters out of reach of children.

- If you're looking to improve bathroom odors, use products that don't require heat or a flame, such as scent sprays.

Finally, here's the most important point to consider: According to the American Red Cross, you may have as little as two minutes to escape your home once a fire starts. So be sure to practice an escape plan with your family and pets twice a year so you can execute it if need be, being sure that you have a route to evacuate from every room. And as the Red Cross succinctly advises, "If in doubt, just get out!" Leave your home with your family immediately, and call 911 once everyone is outside and accounted for.

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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Back of Tear Out Card 2

INGREDIENTS:

14 eggs

2½ c. (1 lb. 2 oz.) superfine (caster) sugar

Seeds from 1 vanilla bean

1⅓ c. all-purpose (plain) flour

1¾ c. cornstarch (corn flour)

1 pinch of salt

Butter and sugar for the cake pan

EQUIPMENT:
Savoy cake or Genoese sponge pan, 10½ or 11¼ in. in diameter

INSTRUCTIONS:

1. Preheat the oven to 375°F. Butter the pan and dust it with sugar.
2. Separate the eggs into whites and yolks.
3. Put the sugar, vanilla seeds, and egg yolks into a mixing bowl. Beat with an electric mixer fitted with the whisk attachment until the batter is very creamy and has become pale and thickened.
4. Sift the flour with the cornstarch, then whisk into the cake batter.
5. Whisk the egg whites with the pinch of salt until standing in firm peaks. Fold them into the batter using a spatula, mixing gently until they have been evenly incorporated.
6. Pour the batter into the pan, filling it by two-thirds. Bake for 45 minutes. Check if the cake is cooked by pushing the tip of a sharp knife into the center; the knife must come out clean.
7. Turn the cake out onto a wire rack.

Serves 8

Recipe from *Paris Pâtisserie: 70 Recipes at the Heart of Parisian History* by Arnaud Delmontel. Rizzoli International, 2026. Photography by Guillaume Czerw.

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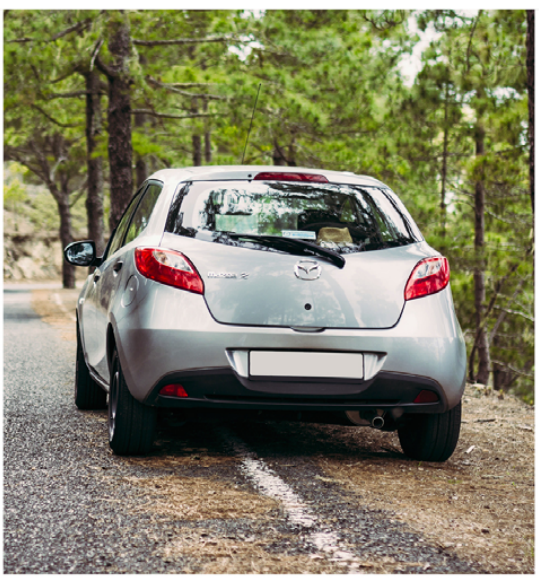

Whether you're in need of home, auto, or life insurance, we've got you covered. Our plans help save your family money through bundling, and I would love to help you find the plan that fits you best!

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