

Compliments of Stacey Shanner

Good to Be

issue 05

H O M E

DID YOU KNOW:

The magazine is typically displayed in the home for 3-4 weeks per issue. Half of recipients rank it as the most valuable branded product they receive from businesses.

**DARK
COLORS**

in your
INTERIOR DESIGN

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home's decor* | PAGE 4

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Front of Tear Out Card 1



small kitchen beef and
TOMATO SOUP



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The Shanners

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



Back of Tear Out Card 1

SERVES 2 small kitchen beef and **TOMATO SOUP**

ingredients:

- 10½ oz. trimmed beef, chuck, or braising steak, with no fat
- 2 tbsp. olive oil
- 1 onion
- 1 carrot
- 1½ tbsp. unsalted butter
- 2 fat tomatoes
- 1 glass red wine
- Parsley to serve

instructions:

1. Preheat the oven to 375°F. Chop the meat into small cubes. In a wide frying pan, warm enough olive oil to cover the base. As it starts to smoke, add the beef pieces and shallow fry them for 4 to 5 minutes until they are well colored. Roughly chop the onion and carrot, then add to the beef and let them color for a few minutes. Take everything out of the pan and drain off any fat.
2. Add the butter to a pot and heat until it foams and is just turning brown. Put the beef and vegetables back in and stir well.
3. Cover with a quart of water and let it bubble away until the liquid has almost disappeared.
4. Meanwhile, put your tomatoes in a roasting pan with a little olive oil or butter and roast for 15 to 20 minutes until soft.
5. When your beef soup is reduced by at least half, top up to a quart again and repeat the process, then let it cook down again so that it is almost gone. Finally, add the red wine. The soup should be dark and the meat should be soft. Add in the tomatoes and garnish with parsley.

Excerpted from *Soupology* by Drew Smith, Rizzoli New York, 2020. Photography Tom Regester.



Dear Bill and Judy,

The start of a new year is the opportunity for a reset: you can set goals, change your habits, and make improvements to your home. This issue of Good to Be Home is dedicated to helping you plan your year wisely so you can make the most of it.

One of the biggest misconceptions about home renovations is that you have to go big to see any real return. In this issue, you'll find ideas for turning your bathroom into your own personal spa, upgrades to make your home healthier, and exterior maintenance solutions you can all complete on a budget.

Speaking of budgeting, it's important to set financial limits for your home-improvement project. Learn practical advice for setting up a 2022 improvement-project budget, and get insight into some of the most cost-effective upgrades you can make this year.

Once the holiday season ends, your home might start to feel less cheery, leaving you feeling a little blue, too. Give your environment a boost with tips for enhancing natural light and home accessories to promote improved wellness.

Another way to make your home more joyful is to open it up to guests, and there are plenty of reasons to this time of year, with award-show season and football's biggest game approaching. The enclosed recipes are guaranteed to impress all your watch-party guests.

What are you hoping to accomplish and for your home this year? As always, it's a pleasure to send you this magazine.

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



MAXIMIZING *natural light* IN YOUR HOME

written by: NATHAN SMITH

If your home is feeling a little dark and dreary, try some of these tips to lighten the mood.

add some mirrors

By strategically placing mirrors on your walls, you can increase the brightness in a room or hallway. This is especially helpful in spaces with limited windows. Hanging a mirror across from a window or glass door allows sunlight to reflect across the room and illuminate even the darkest corners of a space. In addition, more mirrors will help make a room feel larger, so experiment with the size and number of mirrors that you use.

install more windows

If a room is lacking natural light, one of the best ways to increase its brightness is by installing windows, or you can replace an existing window with a larger one. Also, try replacing an existing solid door with a glass door. If you're concerned about privacy, options like frosted glass, etched glass, and fluted glass allow light to enter while maximizing privacy.

choose the right paint

The color of paint you choose for a room can help improve its overall brightness. Colors can reflect or absorb light, so choose the paint for your walls and ceiling carefully. Light gray, white, cream, and tan will help reflect light better. Dark colors absorb

light and could cause your home to appear darker. Additionally, be sure to go with a silky semigloss or gloss paint for the walls and ceiling to help reflect light and create a brighter space.

change up your decor

Much like the color of paint you choose for a room, the palette of your decor can make an impact. You should choose lighter colors to help reflect light and create a spacious feel for your rooms. Remember, you don't need all-white decor; pale shades of gray or blue will help lighten up your living space. You can then add deeper colors with accents like pillows and throws.

find the right curtains

Curtains help increase your home's privacy, but they will also limit the amount of light that enters your space. You could forgo window treatments altogether, but that creates a lack of privacy, so opt for light-colored or sheer curtains instead.

clean your windows

This might seem obvious, but it can have a big impact. Accumulated dust and dirt built up over time will limit the amount of sunlight coming through your windows. Doing a deep clean once a year can help increase the amount of light entering your home, but you should also regularly clean your windows inside and out to help brighten up the atmosphere of your rooms.

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04

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

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issue 05

MAKING THE MOST OF

Dark Colors

IN YOUR INTERIOR DESIGN

written by: ALEXA BRICKER

For the past decade or so, all-white and neutral-colored interiors have been the most popular options when it comes to interior design. As styles like farmhouse and ultramodern grew in popularity, sleek white-marble countertops and eggshell walls started popping up in homes everywhere. And while light-colored interiors are not likely to disappear from

the mainstream anytime soon, trends are starting to shift, and homeowners are learning that a little use of color can go a long way.

Utilizing dark, rich colors in your interior design can help create a more modern sensibility. Read on to learn how to do so effectively and in a way that is still true to your own style.



START WITH A COLOR SCHEME

If your spaces are bright white from the furniture to the walls, don't simply start bringing in colorful pieces without thinking through how they will contrast with your current aesthetic. First, establish a color scheme to determine which elements in the room should be dark and which can remain light. For example, if you want to update the color scheme in your living room to black and white and you already have white walls, you could bring in dark-colored seating, end tables, and accessories and leave the walls as they are. Similarly, if you're working with light-colored furniture and accents, a dark accent wall or area rug can help your room look more put together.



BE CAUTIOUS WITH PATTERNS

Patterns have their place in interior design, but when it comes to going dark, too many patterns can make your spaces look dated or gaudy. If you do want to introduce patterns into your room, stick to one or two. Incorporating wallpaper or a patterned mural is a great way to achieve this. Otherwise, consider limiting dark furniture and accessories to solid colors. Jewel tones, such as emerald, sapphire, and garnet, are a popular route for solid colors, as they can create interest and make a room look more sophisticated.



DON'T GO DARK IN EVERY ROOM

Dark colors can be effective for highlighting a room's focal point, but if you go dark in every single room of your home, your design could start to look macabre and lose its luster. If you have a particular room that gets a lot of natural sunlight, incorporating dark colors into it can help contrast some of that brightness. To do so, you can hang mirrors or photos in dark frames, which will reflect natural light and help distribute it evenly throughout the room, or you can opt for dark window treatments that can be adjusted to let in the perfect amount of light.

Also, be mindful of the rooms you choose to incorporate dark colors into. The kitchen, for example, is not necessarily the best place for dark-colored walls or window treatments if you're looking for an energizing and vibrant feel.

INCORPORATE SUBTLE DARK ELEMENTS

If you're just making the switch over to using dark colors in your home, the key is to start with small and subtle changes. Go dark and bold with the focal point of a room, such as a statement sofa, a large coffee table in a dark



wood stain, or a gallery wall made up of dark frames. You could also choose to be even more understated and leave all the dark elements to accessories and accent pieces. Fill white built-in shelving with dark candles, vases, and other decorative pieces, or accentuate white French doors with black metal pulls and dark curtains. Using dark colors doesn't mean your design needs to be dramatic—you can still retain a minimalist aesthetic if that's what you prefer.

MAKE CABINETS AND SHELVING STAND OUT

Switching up the color of your cabinets and shelves with a fresh coat of paint is one of the easiest and least expensive ways to make a room look brand new. If you don't want to commit to painting an entire room in a dark shade, choose a color for your cabinetry and shelves that will stand out against the current wall color. For instance, if your kitchen walls and countertops are white or another light shade, paint your upper and lower cabinetry a dark color like black or dark blue. If your living room walls are light, paint your fireplace mantel a dark color or install dark shelves. Most people go light in the bathroom with a white sink and light floors. However, opting for a dark-colored sink, dark hardware for the faucet and shower, or dark tile flooring can give your bathroom a more modern feel.

If you're ready to get away from whitewashed interior design, there's no time like the present. Use these tips to start thinking outside the box and go bold with your home decor.

REAL ESTATE TIPS FOR YOUR *Pandemic Savings*

written by:
CHRISTY MURDOCK EDGAR

While the COVID-19 pandemic has caused a lot of economic instability, it has also resulted in unprecedented levels of personal savings for some people, as well as a busy real estate market. As it turns out, an inability to go out to brunch or on vacation for more than a year makes a big difference in people's budgets and levels of disposable income.

For many homeowners, the end of shutdowns brings with it questions about what to do with all that reserved cash. Should you have a shopping spree or spend it on a long-delayed vacation? While those might be fun for the short term, a better idea is to convert that money into more significant, long-term financial stability by reinvesting it in your most important asset—your home.



Apply it to the principal on your mortgage

If you've managed to save several thousand dollars over the past two years, it may be time to reach out to your trusted lender and find out what kind of difference your savings could make toward your mortgage. A principal payment can work in one of two ways, either as a prepayment to shorten your mortgage amortization schedule or as a mortgage recasting designed to reduce your monthly mortgage payment while keeping your repayment schedule the same.

Talk with your lender, and find out what fees or penalties might be involved in either of these options. At the same time, determine whether today's lower interest rates might make refinancing a more cost-effective alternative. Whichever strategy you choose, you're sure to improve your bottom line for years to come.

Add it to your equity to live mortgage-free

Do you already have a fair amount of equity in your home? If so, this may be a great time for you to think about how you might be able to get out from under your mortgage altogether. By downsizing your current home or moving to a more affordable market, you can potentially combine your savings with the proceeds from your home sale to become debt-free.

Work-from-home policies have become permanent for many professionals, meaning that it is no longer necessary to prioritize commute times or proximity to the office when looking for a new home. That opens up a world of possibilities for relocating to an area with a lower cost of living and makes your home-buying dollar go further.

Make needed repairs around your home

You may have spent part of the pandemic taking on DIY projects, and, at the same time, you probably ran into some repairs that you were unable or unwilling to tackle yourself. This is a great time to put some of your savings to work.



Deferred maintenance can result in a cascading effect, undermining your home’s value over time. By getting ahead of repairs and keeping your home in tip-top condition, you can ensure that it is more serviceable for you and more marketable for future buyers down the road. Focus on upgrades that you would personally enjoy and that future buyers will appreciate, ensuring maximum return on investment (ROI).

Contact a trusted real estate agent about the most cost-effective improvements you can make and how they will affect your home’s equity. Don’t forget outdoor improvements, which frequently offer even more ROI than interior changes.

Upgrade to a more desirable home

Whether your family has grown or you simply want to upgrade your space, this is a great time to move up, and your extra savings and added equity can help you make the leap.

Remember that only you can define what makes a home desirable for you and your family, whether that means a larger yard or a home closer to the city. Make sure that you focus on your personal preferences when it comes to your new space.

Purchase an investment property

If you’d like to build more long-term financial security and diversify your investment portfolio, consider putting your savings into an investment property. There are a few options for managing an investment property, including using it as a short-term flip or a long-term buy-and-hold investment. You could also bring in renters on a multiyear lease or take advantage of the possibilities offered by Airbnb and other similar platforms to rent out a vacation property.

Combine your investment property with other short-term and long-term investments to get even more out of your savings. For example, you could purchase a property in a college town

now, let your kids live there while they’re in school, and then rent it out once they graduate. You could also purchase a property in a seaside town where you’re planning to retire, and then rent it out in the years ahead to offset the cost, allowing you to retire mortgage-free.

Purchase a second home

Much like with an investment property, it may be a perfect time for you to invest in a second home using a combination of your savings and home equity. Crunch the numbers on your annual family vacation rentals to see how much you could save by purchasing your own property. Better yet, rent out the property for part of the year, and keep it for your own use the rest of the year to offset your costs even more.

If you’re not sure where to start, ask your trusted real estate agent or broker for assistance. They’ll be able to help you determine the strategy that’s right for you when it comes to maximizing your savings through real estate.

Healthy HOME IMPROVEMENTS

for the New Year

written by: NATHAN SMITH

Many people usher in the new year with the motto “New year, new me” as a motivational call to improve their lives both physically and mentally. If you’re ready to make significant lifestyle changes, consider these additions that can help transform your living space into a healthier home.



Home Gym

By clearing some space in an extra room, a garage, or a basement, you can create many possibilities for building a home gym. People focusing on improving their physical health should consider some of these options for their new workout space.

Weights

- Dumbbells or a barbell with plates allows you to perform a variety of lifts to build muscle.
- Kettlebells come in varying weights and can help improve your core strength as well as your stability.
- A weight bench is a foundational piece of equipment that allows you to perform curls and rows.
- A squat rack allows you to perform exercises like squats and bench presses.

Cardio

- Treadmills allow you to build up a sweat and burn calories by increasing your daily steps, and most models allow you to adjust the speed and incline.
- Ellipticals offer low-impact workouts that work both your arms and legs.
- Stair climbers help build lower-body strength and balance.
- Rowing machines focus on your legs, arms, and back.

Small items

- Resistance bands can help improve your strength and are also good for stretching before and after a workout.

- Jump ropes are an affordable option that focus on muscle endurance and cardio.
- Yoga mats are great for a post-workout stretch or for a yoga session.

Whole-House Water Filter

Clean water is a must for any household, but the Environmental Protection Agency (EPA) acknowledges water from the tap can have varying levels of contaminants, such as chlorine, lead, and nitrates. However, a whole-house water filter helps remove these contaminants from your water. This system is installed where the water line enters your house and brings healthy water to every tap in your home. A whole-house water filter not only can help improve drinking water but also can help lead to healthier bathing for improved skin and hair.

Whole-House Air Purifier

Attaching one of these air-purification devices to your HVAC system can work to reduce the amount of dust, pollen, mold spores, and pet dander that builds up in your home's air and ease your allergy symptoms. Additionally, whole-house air filters can help extend the life of your HVAC system by reducing the amount of dust that builds up inside it.

Central Vacuum System

A central vacuum system can improve the overall cleanliness of your home while combating pesky home allergens. Central vacuum systems have greater suction power than standard vacuum cleaners, giving them the increased ability to extract dust, dirt, and other debris out of your house. The lack of power cords and larger trash capacity take the stress out of cleaning, and the power unit is typically not located within the home, so the noise is minimal.





Natural Lighting

Seeing and soaking in more natural light can have several benefits, including better sleep, improved mood, and increased vitamin D levels. To add more natural light to your living space, you can increase or replace windows in your home. Skylights and large windows are the best options wherever possible. When you can't add windows, consider painting your walls a lighter color for a brightening effect.

Noise Reducers

Peace and quiet is necessary to ease your mind after a stressful day. However, it is elusive if you live on a busy street. Implementing noise-reducing upgrades can help you find your Zen. Weather-stripping your doors, caulking around your windows, and hanging sound-reducing curtains can all help limit the noise penetrating your home. To help buffer the overall noise level, add more furniture pieces, curtains, and drapes to reduce the acoustics in echoey rooms. Also, consider upgrading your appliances to models designed to run quietly.

Sauna

A good fit inside your home or in your yard, a sauna has many benefits, including soothing sore muscles, relieving sinus congestion, and reducing stress. There are a variety of styles to choose from, ranging from dry saunas heated by fire, hot stones, or electricity to steam saunas that apply water to a heating element. Infrared saunas are a modern option that use light to create heat.

Healthier Flooring

If you're looking to change the flooring in your home, go with options that are nontoxic. You can add floors made purely from trees, such as hardwood, bamboo, and pine, which can be easily cleaned to prevent allergen

buildup. As a more budget-friendly option, linoleum is long-lasting and made of natural materials such as pine resin, wood flour, and cork dust.

Nontoxic Paint

Painting a room or an accent wall is a simple and stylish upgrade, but be aware of what is in your paint. Some paints contain toxic chemicals called volatile organic compounds (VOCs). The EPA reports that excessive exposure to VOCs negatively impacts your health in several ways, ranging from headaches to eye, nose, and throat irritation to organ damage. To avoid these hazards, choose a paint that does not contain VOCs, and avoid paint with high concentrations of acetone, benzene, formaldehyde, toluene, and xylene.

Committing to living a healthier life is a great goal to have. By adding some of these options to your home, you'll be one step closer to achieving your resolutions.



6 HOME PRODUCTS

written by:
RACHEL STEVENS

to combat the winter blues



The changing of the seasons is a beautiful time to appreciate nature, start new goals, and try new recipes. However, at least ten million American adults say they experience seasonal affective disorder (SAD), more commonly known as seasonal depression, during the wintertime—and the symptoms can be hard to navigate. Less sunlight, colder weather, and little time spent outside can affect anyone both physically and mentally.

If SAD affects you or someone you love, these home products can help lift the mood while awaiting the arrival of warmer days.

**If you are experiencing new symptoms of depression, consult your doctor.*

RADIATE summer vibes

Nature has many healing properties, and the most beneficial parts of the outdoors, such as plants and sunlight, are more prevalent during warmer seasons. Try bringing the outdoors inside with these decorative and interactive items.

Artificial sunlight/light therapy

Sunshine feels great and is beneficial for your health. When the sun recedes in winter, anyone can feel the effects of losing out on the vitamin D and warmth it provides. While you can't duplicate the sun's rays, you can replicate it and reap its benefits by trying artificial sunlight and light therapy. Light therapy, also called phototherapy, is one of several treatment options SAD professionals can recommend. The specific wavelengths can help your body retain more vitamin D, so place your light in a space where you tend to relax. Consult your doctor, and discontinue use if you experience headaches or other side effects.

Zen garden

Zen gardens originated in Japan and are small sandboxes that you can fill to your liking with items such as a bridge, a rake, and stones to promote mindfulness and meditation. The benefits of owning a Zen garden are plenty. First and foremost, it can spur creativity and help you focus—reminding you to slow down and enjoy the small moments. Your Zen garden can be as large or small as you'd like; place it on a desk or create a large one in a recreational room.

COZY up

Rest is important for your mind and body to work at their best. Embrace the coziness of the season with these items guaranteed to make you feel warm inside.

Weighted blanket

Blankets are essential for the colder months while curling up on the couch with a book or movie. However, weighted blankets are the best option to invest in to help relieve anxiety. Science suggests that the weight of the blanket mimics a hug, which can be healing. Your body releases more serotonin (your brain's pleasure chemical) when it feels deep pressure. Just make sure you choose the correct weight for you.

A self-warming mug

During your relaxation time, drinking coffee, tea, or hot cider can keep you feeling great. The problem is, if you don't drink it while it's still hot, the cozy, warming effect cools off. Smart mugs are a great solution for keeping your drinks warm for a few hours.

SMELL the difference

Your sense of smell is tied closely to your emotions. Scented items can improve the overall atmosphere

of your home and complement the natural and cozy elements previously mentioned. Adjust the scents to your preference for the greatest benefits.

Essential oil diffuser

Many people advocate for the benefits of essential oils, and diffusers are relatively inexpensive to invest in. Scents like lavender, lemon, and mint can reduce your anxiety and depression symptoms, while the smell of citrus oils can remind you of summertime. Just be mindful to keep the oils stored safely away from pets and children.

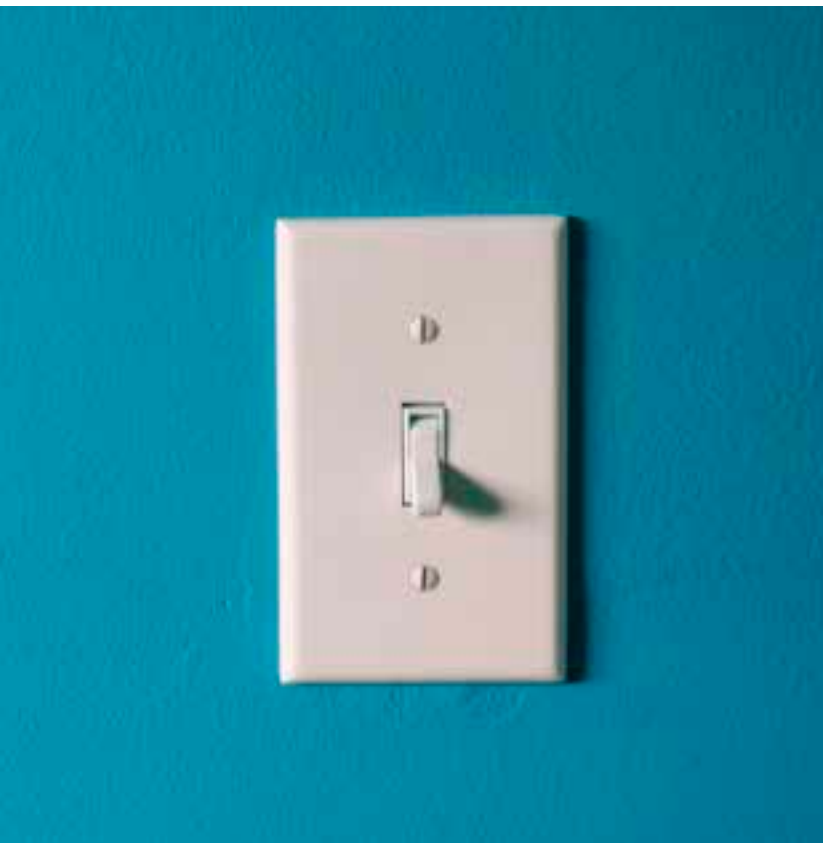
Wax warmer

Instead of burning candles, invest in a wax warmer that you can use all season long. Wax melts come in a wide variety of scents to try, so a wax warmer can keep your home smelling great—and it's safer than an open-flame candle.

While seasonal depression can be hard to get through, there is light at the end of the tunnel. Until then, these products are here to help you find some relief and enjoy your winter the best you can.

written by:
MATTHEW BRADY

DIY PROJECT IDEAS for 2022



When we think of New Year's resolutions, we normally think about ourselves—diet, exercise, daily habits, and other personal goals. However, resolutions to improve your home can be easier to keep, especially if you plan ahead for them. What's more, they tend to pay dividends long after those other resolutions have fallen by the wayside.

The good news is that there are many ways to increase your home's value yourself without breaking the bank. Here are a few simple DIY projects that will make your home more beautiful, more valuable, and more pleasant to live in. They require minimal financial commitment while potentially boosting return on investment—and you can spread out your projects (and their costs) over the course of the year.

WINTER

Replace outdated hardware.

Although they're highly desirable, kitchen renovations tend to be expensive—thousands of dollars expensive. Instead of spending money on a new backsplash and cabinets, consider the more cost-effective alternative of replacing weathered hardware. This simple change can transform your kitchen while still keeping your budget intact.

Estimated cost (per hardware):
\$1–\$20+ depending on the material

Swap out light switch faceplates.

Whether you live in an older home or a brand-new build, light switch faceplates are often overlooked. While functional, swapping them out for decorative faceplates can add a stylish finishing touch to your home. With only needle-nose pliers and a screwdriver,

you can upgrade your light switches in minutes. (Just make sure that the power to the circuit is turned off before you begin.)

Estimated cost (per plate): less than \$1–\$30+

Add a fresh coat of paint.

One of the most affordable ways to transform a room—or your whole home—is with paint. Start small by sprucing up your favorite room with no-VOC paint, or go bigger by transforming your kitchen through painted cabinetry. You're only limited by your time and your imagination.

Estimated cost (paint and tools):
\$20–\$80, depending on room size and supplies

Consult with your real estate professional.

Your most important resolution for 2022 could be to

talk with your real estate agent. An agent will be able to walk you through the design trends that everyone is clamoring for right now, which will allow you to make a more informed decision about where to spend your home improvement dollars; an agent can also refer a trusted home inspector if need be.

Estimated cost: free!

SPRING

Give your mail a new home.

Too often, mailboxes don't get so much as a second glance. However, replacing your mailbox is a simple update that can add a pop of sophistication to your outdoor decor and increase your curb appeal. You can choose how much of your mailbox you want to replace. Whether it's just the mailbox itself or the entire mailbox/post unit, your local hardware store is bound to carry something that will fit your style.

Estimated cost (mailbox replacement): \$20–\$60

Estimated cost (mailbox/post): \$30–\$100+

Revive your deck.

If you have a deck that could use a makeover, consider refinishing it in spring, when there's less foot traffic and more moderate temperatures to allow for proper curing. Giving your deck a thorough cleaning and applying a protective coat of semitransparent stain can bring it back to life.

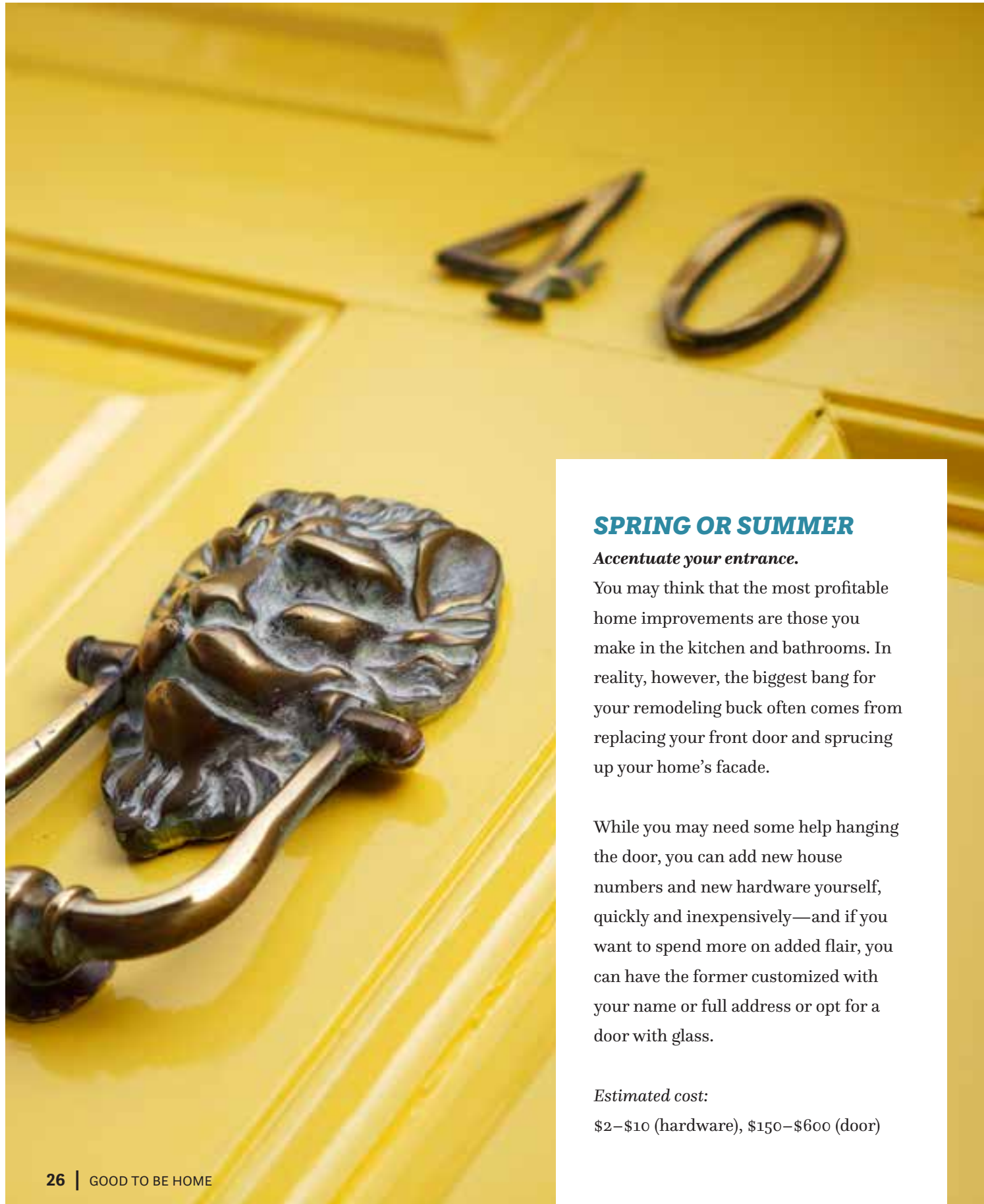
Estimated cost (plus tools):

\$30–\$100 depending on the size of your deck



**CONSIDER
REFINISHING YOUR
DECK IN THE SPRING,
WHEN THERE'S LESS
FOOT TRAFFIC.**





SPRING OR SUMMER

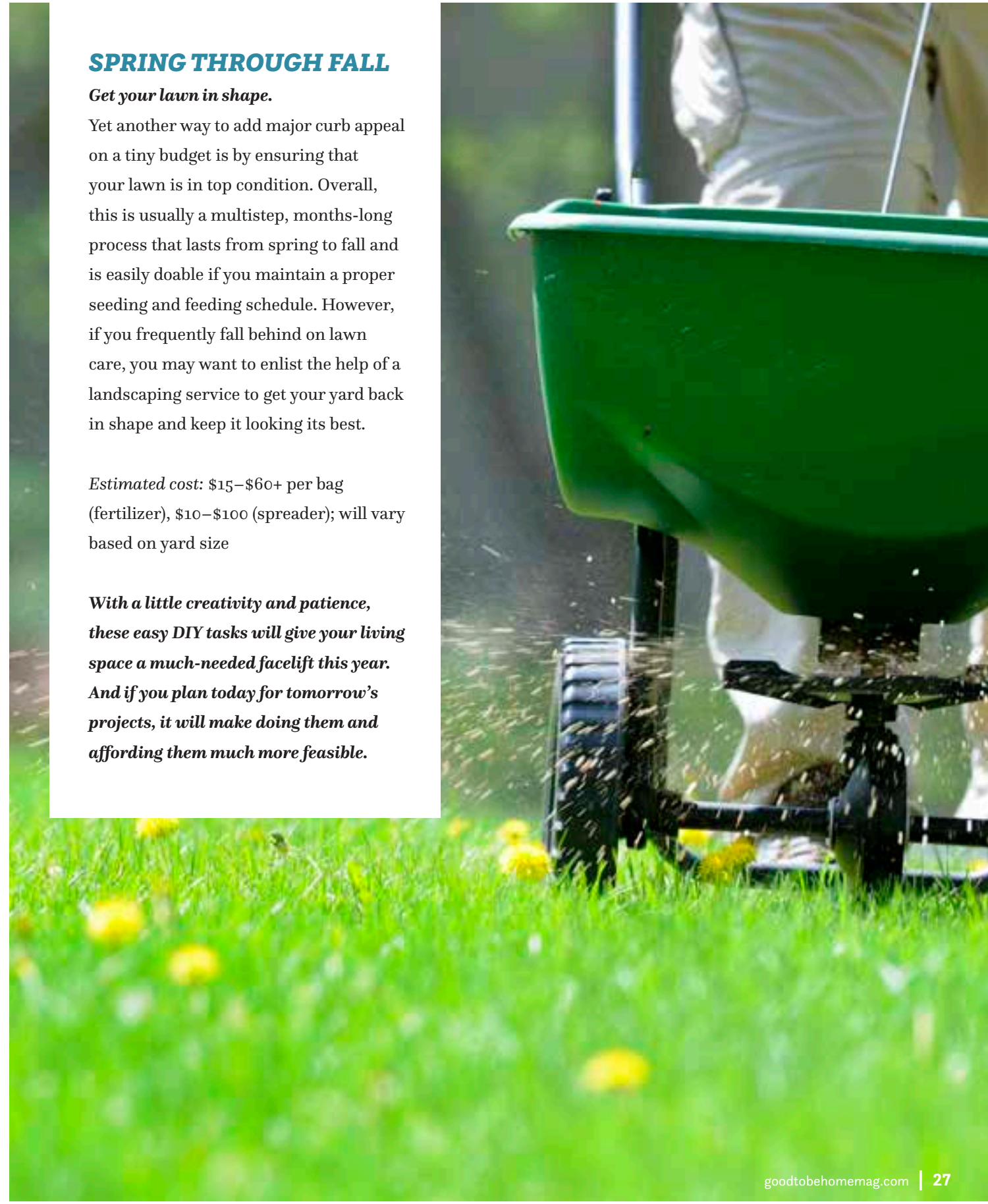
Accentuate your entrance.

You may think that the most profitable home improvements are those you make in the kitchen and bathrooms. In reality, however, the biggest bang for your remodeling buck often comes from replacing your front door and sprucing up your home's facade.

While you may need some help hanging the door, you can add new house numbers and new hardware yourself, quickly and inexpensively—and if you want to spend more on added flair, you can have the former customized with your name or full address or opt for a door with glass.

Estimated cost:

\$2–\$10 (hardware), \$150–\$600 (door)



SPRING THROUGH FALL

Get your lawn in shape.

Yet another way to add major curb appeal on a tiny budget is by ensuring that your lawn is in top condition. Overall, this is usually a multistep, months-long process that lasts from spring to fall and is easily doable if you maintain a proper seeding and feeding schedule. However, if you frequently fall behind on lawn care, you may want to enlist the help of a landscaping service to get your yard back in shape and keep it looking its best.

Estimated cost: \$15–\$60+ per bag (fertilizer), \$10–\$100 (spreader); will vary based on yard size

With a little creativity and patience, these easy DIY tasks will give your living space a much-needed facelift this year. And if you plan today for tomorrow's projects, it will make doing them and affording them much more feasible.

A photograph of a white rectangular plate filled with golden-brown buffalo wings. The wings are garnished with sliced green onions. To the right of the wings are fresh vegetables: several carrot sticks, a whole red radish, and several stalks of celery. In the top left corner, there is a small white bowl containing a thick, orange-red dipping sauce. The plate is set on a dark wooden surface.

easy apps for GAME DAY

recipes by: PATTERSON WATKINS

photos: AS NOTED

photo by: PATTERSON WATKINS

If there are two things that can bring people together, it's a love of sports and a love of food. When these two are combined, the result is even better. These three appetizer recipes are simple and quick, and they cater to many appetites and dietary restrictions. Even if you're not into the big game, you'll be into these snacks!

buffalo and beer **WINGS** | SERVES 6-8

Ingredients:

1 cup stout beer
1 cup buffalo hot sauce
3 tablespoons butter
3 garlic cloves, peeled and minced
2 tablespoons brown sugar
2 tablespoons cornstarch
¼ cup water
2 teaspoons Worcestershire sauce
1 pound chicken wings (about 24)
Oil, for frying
Celery sticks, on the side
Carrot sticks, on the side
Blue cheese or ranch dressing,
for dipping

Instructions:

1. In a medium saucepan over medium heat, whisk together beer, buffalo sauce, butter, garlic, and brown sugar until simmering, about 4-5 minutes. Whisk cornstarch with ¼ cup of water. Pour in cornstarch mixture, and whisk until slightly thickened. Add in the Worcestershire sauce, and stir. Remove from heat, and set aside.
2. Heat oil in a fryer or Dutch oven to 350°F.
3. Drain wings, and pat dry with a paper towel. Gently place wings into the fryer in small batches. Fry for 6-8 minutes or until crispy and cooked through. Remove from the fryer, and place in a bowl. (You can also cook the chicken wings in the oven instead of deep-frying. Preheat oven to 400°F, and cook for 12 minutes or until golden brown and cooked through.)
4. Once the wings are cooked, toss with the sauce, and serve with celery sticks, carrot sticks, and blue cheese or ranch dressing.

kung pao **CRUDITÉS** | SERVES 10–12

Ingredients:

For the dipping sauce:

- 1 cup mayonnaise
- ½ cup sriracha
- ⅓ cup rice vinegar
- 1 tablespoon hoisin sauce
- 2 teaspoons brown sugar
- 1 tablespoon soy sauce
- 2 teaspoons sesame seeds
- 1 garlic clove, peeled and minced

For the crudité:

- 1 cucumber, sliced
- 2 large carrots, peeled and sliced
- 3 baby bok choy, leaves removed
- 6 radishes, halved
- 6 scallions, trimmed
- 6 baby red bell peppers, halved
- 1 cup snap peas

Instructions:

1. In a medium bowl, whisk together the kung pao dipping sauce ingredients until smooth. Keep refrigerated until ready to serve.
2. Arrange crudité on a platter with dipping sauce to serve.





photo by: SHANA SMITH

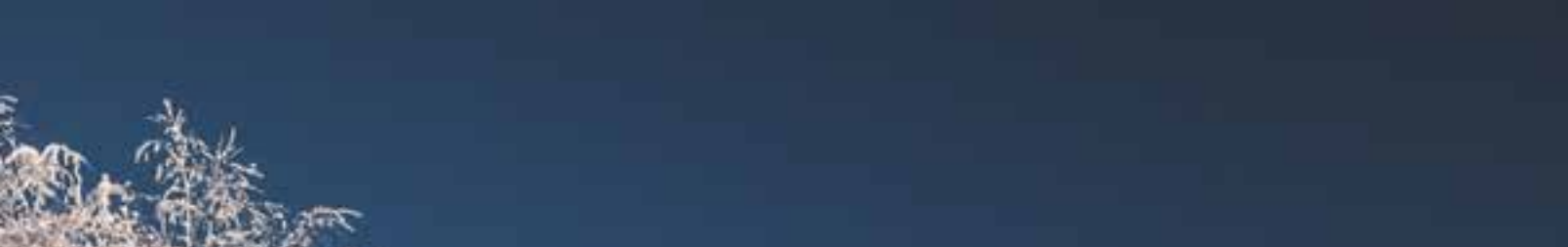
avocado-cilantro DEVILED EGGS | SERVES 12

Ingredients:

6 large eggs, hard-boiled and halved
1½ avocados, peeled and pit removed
¼ cup low-fat sour cream
2 tablespoons cilantro, plus extra
for garnish
½ teaspoon black pepper
½ teaspoon salt
½ teaspoon celery salt
1 tablespoon lime juice
Zest of lime
Paprika, for garnish

Instructions:

1. Cut the hard-boiled eggs in half, separating the yolks from the whites. Set the egg whites aside, and put the yolks in a blender.
2. Add avocados to the blender, and mix.
3. Add in the sour cream, cilantro, black pepper, salt, celery salt, lime juice, and lime zest. Blend until smooth.
4. Fill a pastry bag with a decorating tip with the mixture, and pipe the mixture into the eggs.
5. Garnish with extra cilantro and a sprinkle of paprika.



maintaining your
OUTDOOR SPACE
DURING WINTER



written by: NATHAN SMITH

Winter is a season filled with wonder and enjoyment, but it also has some of the most dreaded weather of the year. Areas with colder climates must prepare for inches of snow and ice, while those with warmer climates may contend with frost and an occasional winter storm.

No matter where you live, the tips here will help you care for your property and be ready for whatever weather winter throws at you.

REMOVING *snow and ice*

If you live in a cooler climate, one of the joys of winter is watching snow fall from inside your home. However, that joy will quickly dissipate when it's time to remove



a significant accumulation of snow and ice from your sidewalks and driveway. These suggestions can help you safely clear your property.

- Shovel frequently, if possible. Even if it is still snowing, removing smaller amounts of snow at a time is much easier, not to mention safer, than leaving it until a large amount accumulates. A good rule of thumb is to shovel driveways and walkways after a few inches have fallen.
- Use the right shovel for the job. Plastic shovel blades are lightweight and a solid option for small accumulations and larger shoveling jobs. Steel shovel blades stand up to wet, heavy snow and can chip away ice.
- Avoid placing snow near your home's foundation when shoveling your driveway or porch. Doing so could cause pipes to freeze or your foundation to form cracks.

- Don't forget to clear out space for your dryer vent. Any blockage in front of your vent could become a fire hazard.
- If you have a leaf blower, put it to use. This will help you quickly remove light snow from your porch, stairway, or driveway.

If a layer of ice has formed, you may need some help melting it. There are numerous products you can use, including:

- **Sodium chloride:** Better known as rock salt, this is a popular and affordable option. It works in temperatures above 15 degrees, but beware, as it can damage concrete, asphalt, and plants.
- **Magnesium chloride:** While more expensive than rock salt, it is safer to use around plants, shouldn't damage your walkway or driveway, and works in temperatures down to nearly 5 degrees.

- **Calcium chloride:** This is also more expensive than rock salt, but it works in temperatures below zero and shouldn't be as damaging to your property.
- **Sand and kitty litter:** Both will improve traction for walking or moving your car but don't have the same effect on melting ice as the other options.

Safety first

The National Safety Council reports that snow removal results in thousands of injuries and nearly one hundred deaths per year, so proceed with caution. If you're an older adult or have any serious health conditions, it is wise to hire someone to remove the snow for you.

Never overexert yourself when removing snow and ice, and make sure to follow these tips to help safely clear your property:

- Always wear footwear with good traction and insulation in winter weather.

- Dress in loose-fitting layers when shoveling snow; you can remove a layer if you're overheating.
- Stretch before you begin shoveling to help prevent injury and fatigue.
- Push the snow instead of lifting, if possible. This will help you exert less energy.
- If you must lift, bend your knees, and lift with your legs. Do not lift with your back.
- Do not throw snow over your shoulder or to the side, as this can strain your back.
- Try to shovel snow that is fresh and powdery. Remember that lighter is better.
- If the snow is heavy, only remove a portion of the depth at a time, or use a smaller shovel.

- Take frequent breaks from the cold, and hydrate regularly.
- Always wear gloves when using deicer, and use a handheld spreader on larger areas like your driveway.

PROTECTING *against frost*

Even if you live in a warmer climate, winter weather can impact your yard, especially the landscaping. States as far south as Texas and Arizona can experience freezing temperatures during the winter, so it's crucial to prepare for frost.

If frost is in the forecast, follow the tips below to help care for your outdoor plants:

- Apply two to three inches of mulch around the base of your plants to keep soil warm during cold spells.
- Make sure your plants and the soil are well watered. Watering can help protect against light frost, and moisture helps soil retain heat. You should water your plants early in the day, but avoid watering them if the temperature is below 40 degrees or if there is snow on the ground.
- Cover sensitive plants before a frost, and consider investing in a few frost blankets. These insulated blankets are made from a lightweight material that is breathable, keeps your plants warm, and even allows some light to penetrate. The goal is to cover the plants all the way to the soil. The ground is much warmer than the air, and covering plants to the soil traps warm air inside. Remove the cover once the temperatures begin to rise.

- Plants growing in pots or containers are more sensitive to cold than plants growing in the ground. You may need to move your potted plants to help them withstand the cold. This can include moving them closer to your home under an awning or into a garage or shed.
- If extended cold temperatures or a hard freeze is in the forecast, you may need to bring some plants indoors. Certain plants, like tropical varieties, are more sensitive to the cold.

If your yard has a sprinkler system, turn it off during freezing temperatures. Once the cold spell has passed, run your sprinklers, and inspect the system for any leaks or broken heads. Don't forget to disconnect and dry out hoses, as leaving water in a hose can cause freezing and cracking. Additionally, insulate outdoor faucets by placing a foam faucet cover over them.



A man wearing a blue baseball cap and a dark blue vest over a white t-shirt is working on a white window frame. He is looking upwards and to the right, with his hands on the frame. The background is bright and slightly blurred, suggesting an outdoor or well-lit indoor setting.

simple ways to BUDGET FOR HOME PROJECTS

written by: MATTHEW BRADY

If you have a home, then you probably have some sort of budget that accounts for monthly bills, such as the mortgage, electricity, and groceries. This often doesn't leave a ton of money left over for things like home maintenance, so it would be a wise decision to be financially forward-thinking with your projects. Doing so allow you to not only stretch your budget over the course of the year but also target your timelines intentionally, which is a win-win no matter how you look at it.

do an overview

The first thing you should do is look over your 2022 calendar. Ask yourself, and then pencil in, what projects you plan to get done in each season.

For example, if you want to replace your windows, would summer be a good or bad time? It might be ideal if you have kids because you can focus more attention on the project. The potential downsides, though, are long wait times to start the project (because, again, many people prefer work to

be done before the school year commences) and hot air streaming into your house while the work is being done. These are the types of balancing acts you can expect to address as you plan ahead.

cut back and save

Only you know your household's spending habits, so here are some things to consider as you anticipate saving for your 2022 projects.

Prioritize.

There are probably some things you can easily cut out of your daily spending, such as coffee runs, eating

**“OUT OF SIGHT,
OUT OF MIND”**
should not be your
money mantra.

out for lunch, and online shopping. Determine which purchases can be eliminated, and then make a list of your priorities.

Monitor your accounts frequently.

“Out of sight, out of mind” should not be your money mantra. If you normally wake up and check Facebook and Twitter, consider adding your bank accounts to that list, too, so you always know where your finances stand.

Create a dedicated savings account.

If you already have a dedicated home-improvement savings account, great! You're that much closer to

streamlining your budget. If you don't, setting one up is an easy first step to kick off your budgeting journey. Decide how much you want to add to this account every month, or increase the amount if you already contribute regularly.

Put extra money away.

This could mean setting aside anything from tax refunds to an end-of-year bonus. It's tempting to spend this extra money on a new outfit or an expensive dinner, but putting it away in savings for your home projects will pay off in the long run.

Try the 50/20/30 rule.

This principle states that you should dedicate 50 percent of what you earn to necessities, 20 percent to savings, and 30 percent to things you want, such as gym memberships, a daily coffee, and eating out with friends. Follow this rule to consistently add to your savings, and, if feasible, tweak the final two to 25 percent each to help pay for your projects and take less out of your nest egg.

do your due diligence

Once you have a grasp of your household's spending habits and a budgeting plan, you can start looking at companies and materials to get the best bang for your buck. Time is on your side during this initial planning process, so take advantage of it to be thorough with your research.

If you have projects that will require you to hire contractors, look at reviews—and, better yet, use a home-improvement website like Angi to get a sense of project price estimates in your area. (As a bonus, businesses will often offer discounts on jobs if you go through Angi.) You can also lean on the trust of your



local community. If you are part of your town's social media group on a site like Facebook or WhatsApp, ask around for suggestions. You may get a glowing review for contractors, be able to see their handiwork up close, and get an idea of how much they charge.

Taking the DIY route? You should be just as diligent with your materials and tools. You likely have tried-and-true brands you love, but you might be surprised to discover that there are better options out there, either in terms of quality or price. For example, say you need lumber for a deck project. You may instinctively go to a big-box store like Home Depot or Lowe's, but don't overlook your local lumber yard or sawmill. It may have a bigger selection, higher-quality wood, and better prices.

think outside the box

With your project schedule in place, you need to plan ahead to determine how you'll pay for it all. Fortunately, there are many cost-savings options out there.

- **Combine projects.**

If you and your neighbor use the same lawn-care company, you may get a multihome discount.

- **Get multiple offers.**

Competition usually drives prices down, so get estimates from several contractors.

- **Schedule off-season work.**

For most contractors, peak season is during warmer weather, so, if it's feasible, schedule a project like a window or roof replacement in late fall or winter to help save money.

- **Do work yourself.**

If you are planning a kitchen remodel, for example, you could easily tackle the hardware or even the backsplash, saving you money on labor costs.

In addition, searching for deals could save you hundreds or even thousands of dollars. For example, a roofing company may have an interest-free offer for a year. That would allow you to spread out the payments at no extra cost—as long as you commit yourself to paying it off completely over those twelve months. Just make sure to ask questions and read the fine print in both the offer and the contract.

Home projects can be exciting, as they can transform your living space and potentially increase your return on investment if you sell. Preparing and budgeting wisely can go a long way toward how satisfied you are with the results.

easy tips for creating a home spa

written by:
ALEXA BRICKER

Is there any better feeling after a long day than coming home, putting your feet up, closing your eyes, and taking a few deep breaths? Well, actually, those who have a luxurious bathroom know there is: relaxing in your very own personal spa.

And if you think it will cost a fortune to achieve a spa-like atmosphere in your home, think again. You can make many easy upgrades to create a comforting and lavish look and ambience that will make your bathroom your new favorite room in the house.

countertops and finishes

When you picture a spa, what do you see? Part of the luxurious feel of a spa is the way stylish and modern surfaces contrast with plush towels and accents. When it comes to hardware for your cabinets and drawers, opt for sleek rectangular shapes in materials like gold or acrylic for a contemporary look. Stone or marble countertops in a light gray or white shade will also add to the opulent and clean appearance. You can match the finish of decor, such as mirrors and shelving, to that of your hardware to tie the room together.

plants and greenery

No spa is complete without natural accents. Plants and

other greenery are essential for a spa-like bathroom because they not only look beautiful but also may help with air quality and create a pleasant aroma. In order for plants to thrive in your bathroom environment, include varieties that do well in high humidity like ferns, pothos, aloe, and eucalyptus. Potted plants should be kept in a stand or holder off the floor since excess moisture tends to collect on the ground in bathrooms, while hanging plants can be kept near a window or even in or around your shower.

modern amenities

You can make a variety of technological upgrades to improve the quality of your bathroom experience. What improvements you choose to make will depend on your budget and your priorities for how you plan to use your bathroom. For example, if you enjoy taking a long soak after a hard day's work, consider installing a jacuzzi tub or purchasing scented candles to place at the perimeter of your tub. If you prefer a shower, a high-quality showerhead is key. Consider investing in a thermostatic showerhead, which allows for the control of water temperature and pressure simultaneously.

Imagine waking up on a cold morning and venturing to the bathroom without having to worry about your feet freezing on cold tiles. If you're willing to spend a bit more, heated floors are a high-end and increasingly popular option for home spas. It might seem frivolous, but it's an investment that can pay dividends, especially if your home is in a luxury market.

comfortable touches

You could install the highest-quality showerhead and decorate your bathroom with the finest accessories, but if your towels, bath mats, and the like are scratchy or worn, your bathroom will never truly feel like a spa.



Invest in high-quality, high-thread-count towels in white or another shade that matches your bathroom's color scheme. Where you keep your towels is equally important. Instead of hanging them on the back of your door or on a hook outside the shower, install wall shelving, and neatly roll your extra towels to give them that fresh, spa-like appearance.

soothing scents

Scent is the most powerful of all the senses. The smell of a room can immediately impact the way we perceive it. Make sure your bathroom is filled with the pleasant and soothing scents of a traditional spa by incorporating an essential oil diffuser or burning incense. More specifically, scents like lavender, ylang-ylang, and peppermint help promote feelings of calm and will put you at ease every time you step into your bathroom.

self-care extras

The one thing that will surely take your bathroom to the next level is filling it with extra items you can use to prioritize your self-care. For example, a new vanity setup with a lighted mirror will make your morning and evening skin care routines much more enjoyable. If you are often on your feet all day, a foot-soak tub can work wonders. You can also keep Epsom salts handy to add to your bath for easing aches and pains. No matter what extras you choose to incorporate, just make sure the items are personal and ones that you'll get the most use out of.



Cleaning Up YOUR CREDIT

written by: RACHEL STEVENS

Credit can be a scary subject to approach because it's often unavoidable. Credit affects a lot, but it can also be a great financial tool when used properly. When your credit score is good, your rates, loans, and other aspects of your finances will likely be good, too.

Read this guide to help you master your credit score once and for all!

How is a credit score calculated?

The calculation of your credit score, which can range from 300–850, is a measurement of several factors. What follows is a list of percentages to keep in mind, which is based on the standard FICO credit score.

- **35 percent:** Payment history. Missing a payment can be a score sinker, but paying on time or even ahead of time can be a great boost to your score.
- **30 percent:** Amount owed. Depending on the amount of available credit you have, you can either be under- or overextending. If it's the latter, banks may believe you are at a higher risk of default.
- **15 percent:** Length of credit. The more time you've spent building your credit, the better.
- **10 percent:** Credit mix. The number of credit cards or other types of credit you have can help or hurt you. It is best to have a good mix of credit cards, loans, and retail accounts.

- **10 percent:** New credit. Banks will consider how much new credit you take on within a short period of time, so avoid opening multiple accounts in the span of a few months.

Credit scores are ranked as follows.

- 300–379: Very poor
- 380–669: Fair
- 670–739: Good
- 740–799: Very good
- 800–850: Exceptional

A trusted financial advisor can help you better understand your score and its potential impact on your financial well-being.

Why do credit scores matter?

Most people know their credit score or at least have an idea of their range. However, if you haven't looked at your score before, you are entitled to one free credit score report every twelve months from any of three national credit reporting companies: Equifax, Experian, and TransUnion. Many websites claim to be free and secure, but it is best to use the ones authorized by the federal government.



Your credit score matters for several reasons beyond applying for a credit card or loan. Overall, the number assigned to your name represents how likely you are to repay debt, which is a big deal to lenders in any capacity. Credit scores can also impact everyday finances, from mortgage rates to insurance.

Can accessing my score lower it?

There are many myths about credit, one of the most common being that checking your credit score will lower it. This is false. You can look at your score through your credit card company or other safe avenues as frequently as you'd like without penalty. In fact, checking your score regularly is a good way to ensure your information is accurate, up to date, and not compromised by fraud.

Looking at your credit score or credit report is considered a "soft inquiry." However, if you decide to make a large purchase, such as a home mortgage, shopping around for rates with lenders can affect your score, as this is considered a "hard inquiry."

How does credit affect my home loan?

Lenders can be particular about your credit score when reviewing your application for a home loan because they want to ensure you are responsible enough to make the payments on time. While credit is just one factor in your application, it is an important one. Home loan lenders are businesses that rely on your payments for their income, so you'll need to show them that you are responsible.

Simply put, the higher your credit score, the higher your home loan can potentially be. When paying off your mortgage, a difference of a few points could mean the

difference between a 3 percent and 3.25 percent rate, which can add up when paying off a traditional 30-year fixed-rate mortgage. If your score is low, you may want to consider adding a letter to your application to explain any temporary outstanding dips in your credit history.

net to prevent late payments and any fees associated with them.

Cancel unused cards

If you're not using a certain credit card or line of credit,

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.



Overall, be prepared to speak with a lender who has questions about your score. Print out a credit report, and speak to a financial advisor with any questions.

Can I clean up and fix my credit score?

So you've checked your score and you're unhappy—don't worry, you can bring it back up! Here are a few tips to fight a low score.

Consider enrolling in autopay

As previously mentioned, missing payments is a score sinker. Utilize the autopay function on credit cards so you don't miss any payments. You should still check to ensure the payment went through and that you're paying off as much as you can. This is merely a safety

drop it. Unused credit is wasteful to your score. Since part of your score is calculated by your credit usage, it's best to stick to cards and retailers you like and will use.

Downsize your debt

One of the simplest ways to bring your score back to where you want it is to get out of debt. If you've been using too much of your credit line, start paying in larger chunks if chipping away with the minimum payment isn't getting you anywhere. Figure out where you can cut back on spending and put that money toward your debt.

You can master the credit world, as intimidating as it can be, but you don't need to do it alone. A trusted financial advisor can cater to your specific needs when it comes to improving your credit standing.

recommendations & referrals

are the core of my business and always greatly appreciated.

Thank you for your continued support!



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Front of Tear Out Card 2



cauliflower and
wild mushroom
SOUP



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Back of Tear Out Card 2

SERVES 4 cauliflower and wild mushroom **SOUP**

ingredients:

Handful of dried mushrooms—shiitake or any wild mushrooms, especially morels or porcinis

1 cauliflower
1 leek
2 stalks celery
Handful of cilantro

instructions:

1. Soak the mushrooms in 1 quart of boiling water to reconstitute for about 15 minutes. If they are bigger than a soup spoon, then snip them smaller with scissors.
2. Put the cauliflower, whole, into a large pot and cover with boiling water. Trim and dice the leek and celery neatly and add to the pot. Add the cilantro stalks, reserving the leaves. Cover and simmer for 20 minutes until the vegetables are soft. Strain the broth and reserve a few cauliflower florets, the leek and the celery.
3. Transfer the mushrooms and their soaking liquid to a clean pot. Add a cup of the cauliflower broth (the remaining liquid can be added to another vegetable broth). Break off the florets from the cauliflower—two per serving. Add in the leek and celery. Warm through and serve each bowl with several leaves of cilantro.

Excerpted from *Soupology* by Drew Smith, Rizzoli New York, 2020. Photography Tom Regester.

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Your back covers are a great place to draw attention to an upcoming seminar or community event of your choosing.

86 percent of recipients have taken an action as a result of receiving the magazine.



The Smith Family
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Stacey is the best of the best! Our family was very pleased with her services, especially Snowball, our little pup! She listened to all of our concerns, wants, needs, and dreams. Stacey is totally awesome! I will be sharing her information with everyone that I know.



The Miller Family
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Stacey was very patient with us, even though we were very picky. She knew how important it was for us to have a great experience and great service. We would definitely refer Stacey to all of our friends and family.



The Austin Family
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Stacey is truly a very impressive person. She works fast, efficiently, and effectively. Her services are top of the line and we were very satisfied with her work. We love Stacey!



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