

Front of Tear Out Card 1





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Back of Tear Out Card 1





Dear Bill and Judy,

As the seasons change, so does our relationship with our home. Fall presents its own unique set of considerations when it comes to home maintenance, and it often brings about a newfound appreciation for the comfort of our living spaces. This issue of Good to Be Home celebrates autumn's arrival and how it helps us better understand the true meaning of home.

Locally I share different nonprofits like feed the hungry. You can check them all out on my page TeamDuffy.com/charity also checkout the links to ways you and your family can volunteer, donate and even have your leftover food picked up and given to the needy when you move! I'd love to be a part of that though well before you get to the hiring a mover.

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Whether in-person or virtually, reaching out for support and community helps us all stay connected. As always, it's a pleasure to send you this magazine.

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WORKING 9 to 5 (with a clean house)

When you dedicate forty or more hours a week to your job, other obligations often fall by the wayside —like the upkeep of your home. Although balancing your time is a juggling act, these tips can help you stay ahead of your cleaning throughout the week.



START SMALL

When it comes to cleaning, small efforts can make all the difference. In fact, just simply straightening up before you go to bed—washing the dishes, folding and putting away laundry, and picking up after your family—will help you start the next morning on the right foot.

ENSURE THAT EVERY MINUTE COUNTS

With a busy schedule, time is of the essence. Since nobody enjoys coming home to a mess, take advantage of tasks that can be done while you're working. Before you leave, consider throwing in a load of laundry and hanging it to dry once you return. In addition, since most dishwashers have a heated dry feature, they can run during the day. Another option is utilizing a robotic vacuum that can run on a set schedule.

If you work from home, take advantage of the extra time you have. For example, you could load and run the dishwasher during your lunch break so everything's ready for dinner, or you can dedicate your former rush-hour drive time to make dinner or get other tasks done so you have more time for yourself in the evening.

CREATE AND STICK TO A SCHEDULE

Like anything else in life, a schedule can help immensely with cleaning. Committing to a set cleaning schedule will enable you to chip away at chores throughout the week and not feel completely overwhelmed on the weekends. Consider breaking down the tasks into daily, weekly, monthly, and seasonal goals.

MAKE IT A GAME

If you have children, getting them involved can make a world of difference. To keep them interested, consider making the cleaning process a game. Simple things like hanging a chart on the refrigerator and offering an incentive once they complete a certain number of tasks will keep them entertained. Plus, making it fun will help to teach them how to clean up after themselves, all the while making less work for you.

Practicing these tips will help keep your house in tip-top shape, regardless of your work schedule.



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Good to Be Home magazine is published by ReminderMedia. For more information about Good to Be Home magazine, please visit us at www.remindermedia.com_email.us.at nfo@remindermedia.com, or call us at 866-458-4226.

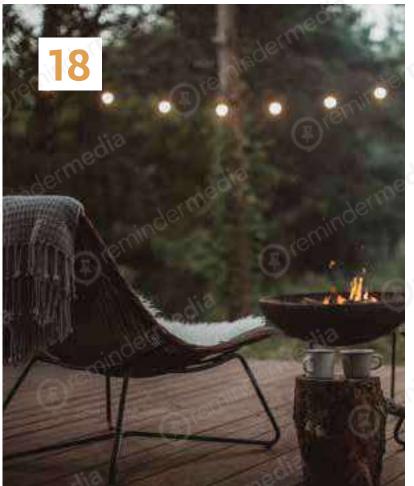
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modern farmhouse

The modern farmhouse look has taken the country by storm. This versatile design aesthetic focuses on wood materials, light colors, and elegant country-chic decor.

High Budget

Barn doors

What's a farmhouse without a sliding barn door? Update your entryways yourself or with the help of a professional to get these statement pieces that are the foundation for all other design elements. Places like your pantry and closets are ideal for a single barn door, while bedrooms and offices are great rooms to place double barn doors.

Countertops and tables

You can never have too many wood finishes in a modern farmhouse design, so consider changing to butcherblock countertops in a stain that contrasts with your cabinets. You can also try updating your coffee, dining, and end tables with a similar wood stain.

Lighting

Most farmhouse designs include rustic chandelier lighting, so update spaces like the dining room that would benefit from an overhead light. Look for chandeliers made from iron or wood that have exposed bulbs or fun Mason jar lampshades.



Low Budget

Paint

Light, airy colors are what set the tone for a modern farmhouse look. Paint areas like your kitchen and living room, but don't limit yourself to just painting walls. You can also update cabinets and furniture for an entirely new look. Beige, light green, and light gray are common farmhouse colors you can't go wrong with using.

Hardware and faucets

While a farmhouse sink update may not be in the budget, you can update your sink's hardware. To accomplish a farmhouse kitchen sink aesthetic, choose solid black hardware with a curved, pull-down faucet. Use this same black or even a rusted metal finish for your cabinet hardware.

Greenery and hanging signs

Part of the farmhouse aesthetic is incorporating whimsical, country-chic decor and plants. Instead of purchasing signs to hang, consider making your own. Purchase canvases from a local craft store, and search the internet for a quote or design you can re-create. Real plants can be expensive to maintain, so try purchasing a few inexpensive fake plants, such as succulents and ferns.



pohemian

Bring nature inside your home with boho-style design. This whimsical, natural aesthetic has been popular since the sixties and is marked by patterns, bright colors, and natural materials that make a home warm and peaceful.

High Budget

Wicker or natural furniture

Natural materials are an important part of the boho look. Updating your coffee table, barstools, and accent furniture to wicker or another natural material will set the perfect vibe for the rest of the space. Consider pieces such as a papasan chair, woven ottomans, and bamboo side tables.

Patterned area rugs

Hand-woven rugs made from natural materials are great additions to a bedroom, living room, or dining room. Look for geometric patterns or macramé, specifically.

Wood shelving

Wicker or wood furniture is a great start, but you'll want somewhere to display your boho-inspired decor. Install wood shelving in a natural, light-colored wood, such as maple, oak, pine, or birch.

Low Budget

Pops of color and pattern

Add geometric or intricately patterned throw pillows or blankets to your couch and sleeping area. Mix in a pop of color with sage green or terra-cotta orange towels, table runners, and vases.

Texture

Natural elements don't have to be reserved exclusively for furniture. Add woven placements to your table settings, organize with wicker storage baskets, and swap your photos into wooden picture frames.

String lighting

Boho pendant lighting can be pricey, but the good news is that string lights are inexpensive and a great addition to your design. Incandescent bulb string lights can add warmth and peace, especially in a bedroom.







industrial

Industrial interior design is an edgy style inspired by factories from the late nineteenth and early twentieth centuries. This style is meant to promote productivity and is designed with durability in mind. Industrial is now widely used to achieve a darker, more livedin minimalist look rather than a bright and light minimalist look.

High Budget

Metal and leather furniture

Put a generous amount of your budget toward quality, long-lasting cast-iron and leather furniture. Contrast a leather couch with a studded iron coffee table, or try a leather-studded headboard and metal-framed nightstands.

Factory-inspired lighting

You'll be using a lot of deep colors, so it's important to light your space adequately. Incorporate exposed Edison bulbs and metal pipes that evoke the factory look. Consider splurging on statement pendant or chandelier lighting.

Wood beams

If you don't already have them in your house, highquality wood beams can make your ceiling seem higher than it is, adding to the creative, open-concept feel. Experts have the tools to do a quick, safe, and greatlooking beam installation. If you have existing beams, consider having them sanded and restained to a darker color.



Low Budget

Brick wallpaper

Since building a brick wall isn't realistic for many people, you can create an optical illusion by applying an inexpensive peel-and-stick brick wallpaper as an accent wall in your kitchen, bedroom, or living room.

Light bulb swap

Pendant and chandelier industrial lighting can be expensive. But you can take the lampshade off your table lamps or purchase a lamp base, and replace the bulb with an Edison bulb to add instant industrial mood lighting to any room.

Faux leather

If you aren't planning to splurge on a leather couch, you can opt to purchase faux leather pillows or couch covers that will add an edge to your existing living room furniture.

Making the Design Your Own

While trendy designs are fun to create, you don't have to follow them to a T to create a beautiful style. Working alongside an interior designer unique and functional for your own home.

ONDUMBER SHANA SMITH

Some people think pumpkin gets an overabundance of attention this time of year. However, in reality, pumpkin only comes back into our lives for a short window each year. If you can't get enough of pumpkin-flavored foods, then you're in luck! This double dose of recipes—one sweet, one savory—is sure to satisfy your pumpkin fix.

cheezy pumpfein bacon pasta bake | serves 8

ingredients:

For the pumpkin sauce:

1 clove garlic, minced 15 ounces pumpkin puree

1 cup chicken broth

1 cup milk

¼ cup olive oil

1 teaspoon salt

1½ teaspoons rubbed sage

Pinch of nutmeg

Black pepper

For the pasta:

1 pound pasta

1 pound boneless, skinless chicken breasts

¼ cup cooked bacon, crumbled

1 cup mozzarella cheese, divided

¼ cup Parmesan cheese, divided

Parsley, for topping

instructions:

- 1. Preheat the oven to 350°F.
- 2. For the sauce: Puree all ingredients in a blender until smooth.
- 3. Cook the pasta according to package directions, stopping slightly early so the pasta can finish cooking in the oven. Drain, and set aside. Bring a separate pot of water to a boil, and add the chicken, cooking for 10-15 minutes or until no longer pink.
- 4. Remove from the water, and then shred. In a separate bowl, toss the cooked pasta, chicken, and bacon with the pumpkin sauce, and half of the cheeses.
- 5. Transfer to a greased 9" x 13" baking dish, top with remaining cheese, and cover.
- 6. Bake for 25–30 minutes or until the cheese is melted and the sauce is bubbling. Sprinkle with fresh parsley, and let stand for a few minutes before serving.













the TOP 10 HOME IMPROVEMENTS

for fall written by:
CHRISTY MURDOCK EDGAR

These home improvement projects are easy and affordable, and enhance your home's livability and market appeal.

There are many ways to add value to your home, but expensive and extensive renovations

may not always offer the best return on investment. In fact, according to the National Association of REALTORS® (NAR) most recent Remodeling Impact Report, it's not always the big-ticket items that pay off when it's time to sell.

This list includes a variety of home improvements that are ideally suited for fall DIY and weekend warrior projects. Each offers the chance to add to your enjoyment of your home today and adds value and market appeal when it comes time to sell in the future. Best of all, these affordable projects offer exceptional ROI potential.

1. LAWN MAINTENANCE **AND UPGRADES**

Think about how much of your home's curb appeal is dependent on the condition of the lawn. While many homeowners spend their weekends on lawn maintenance during the spring and summer, in fall they tend to focus more on leaf raking and removal. Be sure to take the time to properly aerate your lawn and prepare it for hibernation. Cover planting beds

with fresh straw or mulch, and have irrigation systems drained and prepared for winter.

2. PLANT NEW TREES

According to the Arbor Tree Foundation, fall is an ideal time to plant new trees. Fall planting offers an added growing season before the stress of the hot summer months and encourages optimal root growth. According to the USDA Forest Service, healthy, mature trees can add an average of 10 percent to a home's value, as well as providing insulation and home energy savings. That means that planting a tree this fall could pay dividends for years to come.

3. UPGRADE YOUR CURB APPEAL

There are a variety of ways to add curb appeal with simple and affordable upgrades. These can include

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painting the front door (black is a color with high ROI), replacing the hardware, street numbers, mailbox, and light fixtures, and painting or power washing the front steps. If you're looking for even bigger impact, consider having a new garage door installed—it can practically pay for itself in value when it comes time to sell.

4. INSTALL A FIREPIT AND **UPGRADE YOUR OUTDOOR SPACE**

Fall is the perfect time to upgrade your outdoor spaces and install a firepit for those cool autumn evenings. This upgrade is simple to do yourself and it can improve your home's marketability as part of an overall outdoor refresh. Consider repairing, refinishing, or expanding an existing deck or terrace, adding landscape lighting, or having an irrigation system installed for additional appeal.

5. INSTALL AN ELEGANT WET BAR

You may remember the giant 1970s rec-room bars, but today's wet bars are sleek and chic. You probably have space in an existing coat closet or unused nook where you can fit shelving, a small counter and sink, plus an undercounter wine fridge. This provides a lovely accent and helps to simplify serving when entertaining at home.

6. UPGRADE YOUR CLOSET SPACE

Reimagine or reconfigure your current closets for added appeal and user-friendly convenience. Knock out a wall to turn a step-in closet into a walk-in, or borrow some space in the bathroom to create dual closets. Install an updated organizational system in an existing closet for a custom design and optimal space utilization. Add upgraded lighting and finishes for a high-end look and feel.

7. REFINISH OR REPAINT CABINETRY

If you don't have the budget for a kitchen overhaul, start with the most prominent visual feature—the cabinets. Check online for how-tos and design ideas, and refresh the whole kitchen with a cabinetry facelift. The most important factor here is taking the time to do the job right and to allow freshly painted or refinished cabinets to dry thoroughly before replacing the doors and installing new hardware.

8. REPAINT THE INTERIOR

Repainting the interior of your home can have a significant impact on the way buyers see your home and the way you do as well. According to NAR's report, repainting helps homeowners enjoy their space more while also offering a simple DIY way to add more value to the home. Choose from a neutral palette to make the interior more appealing to eventual buyers. Or, if you don't have the time or energy to repaint the entire interior, start simple with a fresh coat of paint in the entryway or foyer.

9. REPLACE OUTDATED FIXTURES **AND FINISHES**

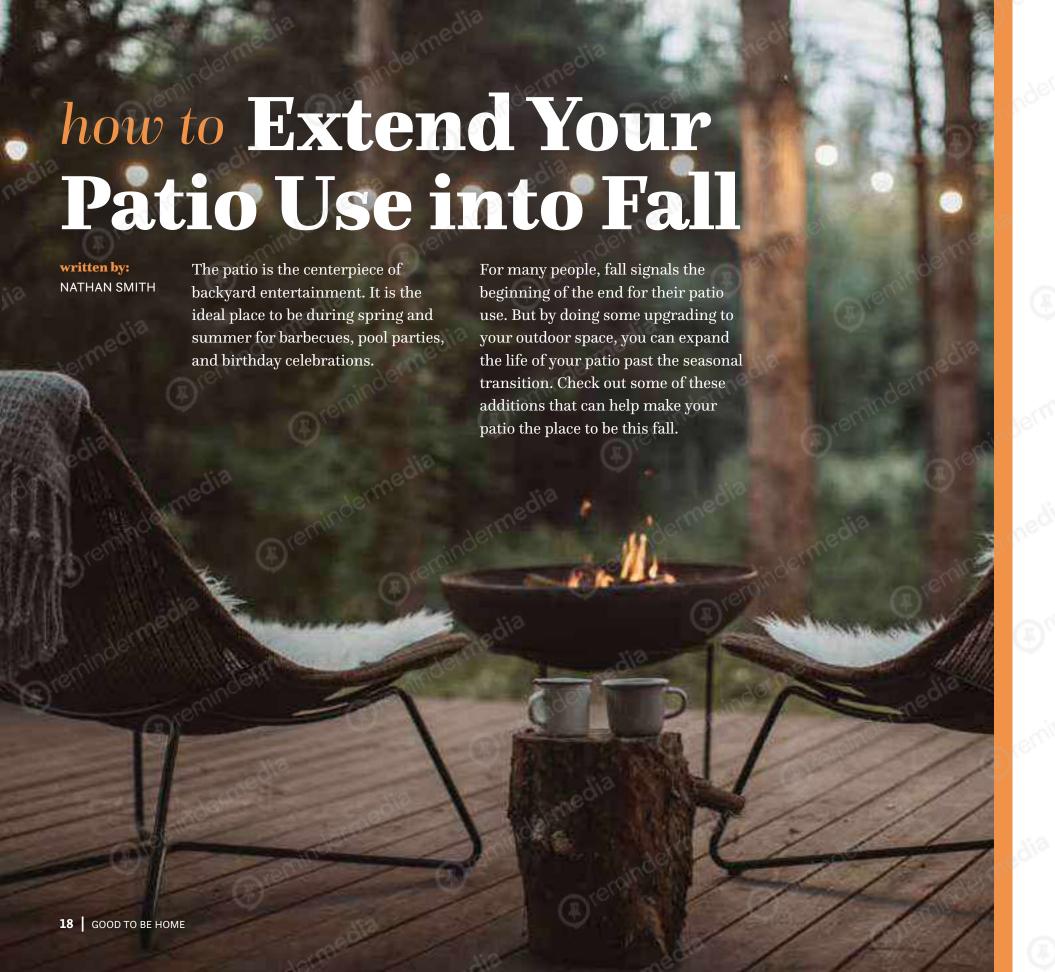
If you're looking for a super-simple and inexpensive way to upgrade your home's interior, changing outdated fixtures and finishes is the way to go. Replace mismatched light switches and outlet covers with new, neutral styles. Replace old-fashioned interior door hardware with a cohesive, contemporary finish throughout. Change out cabinet hardware, update lighting fixtures, and switch out faucets to create a modern look and feel throughout your space.



10. INSTALL SMART **HOME UPGRADES**

Smart home upgrades offer the benefit of energy efficiency while you're living in the home and a "wow" factor when it's time to sell. Start simple with smart door locks and light bulbs, and then invest in a smart home thermostat and security setup. Plan ahead to ensure that all your smart home devices work well together for a simpler, more integrated, and more enjoyable system.

Not sure where to start? Your real estate professional knows what buyers are looking for in your area and can help you prioritize your to-do list. Reach out to discover your home's current value—and what smart upgrades you can do to increase it.



Firepit

Your friends and family will love having long talks into the night while sitting around your firepit, and there are a variety of options to choose from to suit your needs. Wood-burning firepits are popular nothing says fall like the smell of burning wood and roasting marshmallows on a cool night. However, if you're not a fan of building your own fire, you can opt for a gas-burning firepit instead. Firepits also come in an array of designs, such as bowls and tables, and you can find models made of concrete, composite materials, and steel

Patio Heater

Don't let the cool temperatures force you inside. A patio heater will help keep you comfortable on brisk evenings. Like firepits, there are several options to choose from to fit your needs. Patio heaters can use gas or electric power and come in tabletop and stand-alone varieties. One benefit of patio heaters is their mobility. Even most larger models have wheels, allowing you to move them around.

Outdoor Fireplace

Like its indoor counterpart, the outdoor fireplace can be the center of your entertaining. Outdoor fireplaces are fixed in place and can be made of stone, steel, or both. They can also be custom-built to fit your existing outdoor area. One of the best aspects of an outdoor fireplace is it can warm a sizeable area, so it is the perfect addition to a larger patio space.

Chimineas—Spanish for "chimneys" are a particular type of outdoor fireplace, distinguished by a long chimney-like ventilation system. The design of chimineas keeps rain off the fire while providing heat, and directing smoke up through its vertical vent. And with its rustic look, the chiminea can be a wonderful centerpiece for your patio. But remember: chimineas are not designed for very low outdoor temperatures. So, if you live in an area with extreme winters, you should plan to store your chiminea indoors.

Outdoor Kitchen

If you enjoy eating outdoors, upgrade your grill to a full outdoor kitchen. Cooking some of your favorite comfort foods outside is easy when you have an area to prep food, a sink, and a fridge. Customize your outdoor kitchen space with additional appliances like slow cookers and pizza ovens. There's nothing like cooking some of your favorite tailgating foods in the backyard while watching the big game with loved ones.

For of-age guests, an outdoor bar can be an entertainment highlight. Items like a kegerator, blender, and a stock of spirits ensure that you can make the best seasonal drinks for games and holidays.

Upgraded Patio Furniture

If you are choosing new patio furniture this fall, think about the materials strategically. Metal will be cool to the touch on brisk evenings, while wood and wicker can retain heat much better. If you do opt to update your metal furniture, do so by adding warm cushions or covers.

When it comes to fall, the cozier the better. Try upgrading your space with some warm blankets, comfy throw pillows, or an inviting outdoor couch.

Hot Tub

A hot tub is the ultimate addition for rest and relaxation. While it might get too cold to use your pool, you can still take a soak in a hot tub. There are numerous styles to choose from: inground or portable; inflatable or wooden; circular or square. There are styles to fit everyone's needs and preferences. After a long day of work or raking leaves, you'll love lying back and letting your muscles relax as you watch the stars above.





Entertainment

For many, fall is all about football. No matter if you're cheering on your alma matter or your favorite pro team, catching the game can mean less time outdoors. But by adding an outdoor television to your patio, you can watch the big game alfresco. Remember: get a television made for the outdoors.

Setting up a large white sheet or screen and a projector is a great option, since you can more easily take it down and bring it inside in the event of inclement weather. Curling up outside under the stars with a favorite movie will be a fun activity for everyone.

Just because the weather is cooler doesn't mean you can't be active outdoors, and playing backyard games is a great way to do it. You can make a more permanent addition by adding horseshoe pits or a bocce court—your friends and family can enjoy these throughout the year. Looking for something a little less permanent? Cornhole is also a party favorite and perfect for tailgating at home.

Cool-Weather Plants & Veggies

Adding some foliage can help make your patio more inviting during the fall. There are plenty of plants that will continue to bloom well into autumn. Try planting lettuce, broccoli, radishes, spinach, and kale. You'll not only get to show off your green thumb but also enjoy your bounty for dinner.

Outdoor Lighting

With the days growing shorter, you'll need some extra light to be able to enjoy your patio to the fullest. There are plenty of lighting options to make a more welcoming backyard, including wall lights, path lights, and string lights. You can also stagger candles throughout your dining and lounging areas for increased visibility at night.

The sole purpose of your patio is to enjoy it. By applying some of these ideas to your outdoor space, you will have a few more months to make lasting memories with your friends and family.



FOR BREAST CANCER AWARENESS MONTH



October marks Breast Cancer Awareness Month, and whether you or someone you love has been personally affected by the disease, these two homemade crafts can help bring comfort during difficult times.

Materials:

½ cup rolled oats, plus extra for the top of the soaps

Food processor

Scissors

2 pounds clear glycerin soap base

Microwave-safe mixing bowls

Wooden stirrers

8–10 drops rose fragrance

2 drops pink food dye

Soap molds

Spray bottle of rubbing alcohol

1 pound shea butter soap base

Directions:

- 1. Grind ½ cup of rolled oats in a food processor until fine.
- 2. Cut up small pieces of glycerin soap base, and place into a microwave safe bowl. Microwave the soap in 30-second intervals until melted, stirring with the wooden stirrers after each time.
- 3. Mix in drops of rose fragrance and 2 drops of pink food dye.
- 4. Pour the mixture into molds, and then spray the top of the soap with rubbing alcohol to remove bubbles. Allow to set for 15-20 minutes.
- 5. Prepare the second layer by melting the shea butter soap base in the microwave. Once melted, add the ground oats, and stir.
- 6. Spray the pink layer with rubbing alcohol again, pour the white layer over top, and sprinkle with rolled oats.
- 7. Allow to set for several hours, and then cut into slices.

Materials:

2 medium-sized pieces of soft fabric

Scissors

Small pins

Needle and thread

Small applique hearts or other decorations, if desired

Polyester filler or other stuffing material

Directions:

- 1. Cut out two heart shapes of equal size from your fabric. Pin the two hearts together, right side out. If you want to include other decorations on the pillow, sew these onto the hearts before you pin them together.
- 2. Sew the two pieces of fabric together, leaving a small opening for the stuffing. Stuff the pillow, and sew the opening shut.



STORAGE CONSIDERATIONS

- · If you haven't done so yet, put away outdoor furniture and other items left over from summer. Determine which need to be repaired or discarded, and clean them before you put them away for the season.
- · Clean your grill, and either cover it or put it into your shed
- Check with your pest control service to determine whether you need to get a handle on seasonal nuisances such as ants and squirrels.
- Make your mudroom a storage spot for backpacks and sweaters. Put down weatherproof mats and boot scrapers before the first snow falls.
- If you have a pool, talk to your service provider about winterizing and closing the pool for the year. Determine whether you need a cover, and remove floats, toys, ladders, and any other temporary elements from the pool.

LEAF-RAKING 101

- · Consider raking for an hour or two each weekend in order to stay ahead of the task and keep it from becoming a huge chore.
- · Explore hacks for leaf raking like lawn vacuums and sweepers, tarps, and claws to make clearing your lawn a little easier and more efficient.
- Ask your township what the rules are for the disposal of leaves and other yard waste in your area. Some places require leaves to be bagged, while others only require them to be stacked at the curbside.
- · Contact a local lawn-service company to get leaf-removal estimates. It may be worth it to pay for one or two cleanups

each season, especially if you live on a property with a large number of trees.

EXTERIOR MAINTENANCE

- This is a good time to power wash your home's exterior, windows, and hardscapes. In addition, once most of the leaves have fallen, it will be time for you to clean the gutters and downspouts and clear away any wet leaves from your home's foundation.
- In cooler climates, consider covering planting beds with hay or pine straw in order to provide an extra layer of protection for bulbs or dormant perennials. Alternatively, you may want to plant a cold-weather grass to preserve the bed over the winter.
- Consider which of your potted plants need to be thrown away and which ones may be brought inside for the winter.
- If you have an in-ground irrigation system, all the water needs to be blown out and exterior water lines need to be shut off for the season to help prevent exterior pipes from freezing.

INTERIOR CLEANING

- · While cleaning is usually associated with spring, fall is a great time to give your home another good airing out. Having summer in the rearview mirror should allow you to throw open the windows and let in some fresh air.
- · The coming months may involve holiday guests, meals, and baking, so be sure to give your guest room and kitchen a thorough cleaning and make any needed repairs.





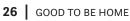
- · With school back in session, it may be a good time for you to do a deep cleaning of your children's rooms and playroom. Store or donate outgrown clothes and toys that they no longer play with.
- Clean out your closets in preparation for the months ahead, and organize storage areas like the attic, basement, and garage so that you'll have an easier time finding all your holiday decorations.
- Since you'll power wash the exterior windows, this is a good time to clean the inside of your windows as well as window frames and blinds.

PREPARING FOR WINTER

- Schedule a fall checkup of your heating system with an HVAC expert to ensure that it's running at peak efficiency. Be sure that you are changing your filters every one to two months.
- Check the air vents for excessive dust or lint in order to determine whether your ductwork needs to be cleaned. If so, have this done as soon as possible.

- · Check for drafts around window and door frames, and add more insulation or seal cracks and crevices if need be. Put weather stripping around doors to keep cold winds out.
- Have your fireplace and chimney cleaned and inspected.
- If you experience cold winters, stock up on firewood, ice melt, and windshield washer fluid, and check to ensure that your snow shovels are in good repair. Have your cars winterized as well, and add a blanket to each trunk in case of a breakdown in cold weather.
- Replace lightweight summer curtains with heavier drapes for added insulation.

Remember, fall cleaning and maintenance isn't just about appearances. It can save you money by helping your systems run more efficiently, and it can help you avoid costs associated with deferred maintenance. You'll preserve the value of your home when you take care of it properly through every season of the year.





If you're looking for a fall-flavored breakfast option that's quick, easy, and incredibly delicious, these recipes have you covered. Overnight oats are, just like the name suggests, a breakfast you prepare at night, leave in the fridge, and enjoy the next morning. Try them all, or mix and match the toppings for your own flavor combination!

EACH RECIPE MAKES ONE SERVING

Needed for all recipes:

34 cup rolled oats 34 cup milk of choice 8-ounce Mason jar

CHOCOLATE-HAZELNUT OVERNIGHT OATS

INGREDIENTS:

½ tablespoon cocoa powder 1 tablespoon maple syrup 1 tablespoon hazelnut butter

INSTRUCTIONS:

- 1. Add the oats and cocoa powder to the jar, followed by the maple syrup and hazelnut butter. Top with your milk of choice, and mix well.
- 2. Refrigerate overnight.
- 3. When ready to eat, add toppings of your choice, and enjoy!

APPLE-CINNAMON OVERNIGHT OATS

INGREDIENTS:

½ teaspoon ground cinnamon Diced apples 1 tablespoon honey

INSTRUCTIONS:

- 1. Add the oats, cinnamon, and apples to the jar, followed by the honey. Top with your milk of choice, and mix well.
- 2. Refrigerate overnight.
- 3. When ready to eat, add an additional sprinkle of cinnamon or other toppings of your choice.

PECAN-PUMPKIN PIE OVERNIGHT OATS

INGREDIENTS

½ teaspoon pumpkin spice ¼ cup pumpkin puree ¼ teaspoon pure vanilla 2 tablespoons chopped pecans

INSTRUCTIONS:

- 1. Add the oats and pumpkin spice to the jar, followed by the pumpkin puree and vanilla. Top with your milk of choice, and mix well.
- 2. Refrigerate overnight.
- 3. When ready to eat, add in pecans or other toppings of your choice.



written by: MATTHEW BRADY

FOR MANY, AUTUMN IS THE BEST TIME OF YEAR. THE RETURN OF **COOL BREEZES AND COMFORTING** FOODS CAN BE INVIGORATING. IT'S ALSO A BOOKMARK OF SORTS, ESPECIALLY FOR YOUR FINANCES—A PERFECT TIME TO TAKE STOCK OF YOUR SPENDING TO SEE WHAT LIES AHEAD. THESE TIPS CAN HELP YOU MAKE SIMPLE, SENSIBLE CHOICES AND TAKE ACTION TO MAKE THE MOST OF YOUR MONEY DURING THE YEAR'S FINAL LAP.

bask in the bounty

Autumn is all about fresh food, and you can get more bang for your buck with these tips.

Focus on Fall Fruits & Veggies

This one's all about supply and demand: you can usually get good prices on in-season fruits



and veggies because they're so plentiful. So stock up on autumn produce like apples, beets, pomegranates, squashes, and sweet potatoes. They are bursting with flavor and health benefits—especially varieties found at the local farmers market—and won't bust your budget.

Store Up Soup

Speaking of fresh vegetables, they enhance another fall favorite, soup, making it easier for you to maximize the produce you buy. Soup also freezes quite well. It can last up to three months frozen, so you can make one large pot of it and feed your family for weeks.

focus on financials

Planning ahead is one of the best ways to prepare for the future, and that's especially true when it comes to your year-end finances.

Work Benefits

Company benefits often kick in at the beginning of the year, so pay close attention to your company's open enrollment period to determine the best insurance option for you and your family. Consider benefits like a flexible savings account (FSA), a health savings account (HSA), and a 401(k) (especially if there's company matching) to determine what would best suit your family. Two important things to keep in mind: just because your benefit choices worked for you this year, that doesn't mean they will next year; and for an existing FSA, make sure to use your money if there's an end-of-year deadline. Finally, any companysponsored discounts (such as a weight-loss program or gym membership) need to be submitted by the end of the year, so make sure to hand in your paperwork to cash in.





Investments

Things change all the time in the financial world, especially taxes and laws, and these tend to go into effect in the new year. If you're looking ahead with your investments, such as your stock portfolio or loans, stay on top of what's happening—and expected to happen—going forward so you can make wise choices. The best course of action? Reach out to a financial advisor, who can steer you toward the path that's right for you.

Holiday Shopping

You may pay the price (literally and figuratively) if you wait until December—when the calendar is winding down, stock is usually depleted, and you're likely desperate—to do your holiday shopping. But if you're smart about it, you can plan ahead and slow down the holiday rush.

Be intentional with your preparation, especially concerning where you'll shop and what you're willing to pay. Scour the internet, and keep a spreadsheet of prices; that way, you'll get a sense of how much you can expect to spend and what's a good deal. Also, if possible, set aside a little money out of every paycheck for the holidays, or strategically use your paycheck calendar. If you get paid biweekly, two months out of the year usually have an extra payday. If this occurs in October for you this year, see if you can dedicate part or all of your extra check to your holiday shopping, which will really help when the January credit card bills arrive.

People usually focus on big financial decisions, and rightfully so. But, as these simple suggestions for your fall finances show, minding the many minor things that pop up can pay off as well.





all is characterized by picturesque landscapes and rich colors. It might feel like you need to bring all the elements of the season together to decorate well, but your home doesn't need to be covered from top to bottom in bright orange and red to be well-decorated.

You can achieve a simple and cozy minimalist autumn atmosphere in your home by making these small changes and swaps in your decorating.

Decorate with intent

Fall decor shopping can be both fun and overwhelming at the same time. To avoid overspending on items you don't need, set the intention for your home this fall before you start your shopping or decorating. Defining how you want the space to make you feel will guide you when shopping and choosing pieces.

Your decor should also serve a purpose for your space. Whether that purpose is to add color or function as a centerpiece for the room, think about exactly where each item will go and why it fits your needs.

Natural elements

When you think about fall, you likely picture natural elements like pumpkins, leaves, and pine cones. Your fall decor doesn't need to include these elements exactly as they are. Instead, adapt them to match your home for a more subtle, but still beautiful, look.

Pumpkins and gourds

Traditional jack-o'-lanterns can look slightly out of place inside the home, especially if you group them together. This can create a harsh and cluttered look—not to mention, jack-o'-lanterns rot quickly.



YOU CAN ACHIEVE A ZiMple and cory MINIMALIST AUTUMN ATMOSPHERE IN YOUR HOME.

Instead, incorporate pumpkins in a new, minimalistic way. Consider purchasing and painting fake pumpkins in colors like white, black, or gold to stand out but also blend cohesively with the tone of your room. If you like to paint, try adding a design with a monogram of your family's name or a leaf pattern. You can have friends and family help paint them, too.

For a natural element, look at your local farm stand or grocery store for squash gourds. These unique, mutedtoned, and patterned vegetables make for wonderful decor since they last a bit longer than pumpkins do.

Pine cones and leaves

Fall garland is typically made with rich red, yellow, and orange leaves, which is perfect for those who like a bold, traditional fall look. However, if you prefer a more minimal style, this type of garland can be overwhelming. Consider garland with neutral, natural elements like pine cones and small greenery.

Firewood

One of the easiest, most functional pieces of fall decor you can use is a stack of firewood. Place a bundle of firewood in a decorative holder near the fireplace, or wherever you think looks the nicest, in your home. Use pieces of firewood that are triangle-cut for a neat look. You'll have firewood at the ready, and a fun decorative piece for your living space.

Hints of texture and print

Aside from the natural elements of the season, classic fall materials, such as warm flannel, can make your home feel cozier. Swap your normal patterns for seasonal ones instead of adding on to what you already have.

Plaids

Choose a throw blanket or a few pillows in a buffalo plaid or a muted color, such as ash-gray. A plaid blanket draped over your couch can make a fallthemed statement that's functional. If your pillows are patterned, choose solid-colored blankets, or vice versa, to avoid clashing.

Burlap

Tying neutral burlap ribbon around a vase or incorporating burlap place mats adds texture and pulls together colors. You can find burlap ribbon at your local craft store and cut it down to a size of your liking.

Keeping your fall decor minimal can work wonders for your home. Cluttered decor sometimes leads to stress, and if you're spending more time at home, you'll want your spaces to remain as simple as possible. Subtle natural elements and cozy prints can make a world of difference!



Keep Your Garden
written by:
NATHAN SMITH

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When the temperatures begin to drop and the leaves start to change, you might think your time in the garden is over—not so fast. You're just getting started. Don't let your green thumb go to waste in the fall. There are plenty of plants you can still grow in your garden through autumn and others that you can bring indoors to care for the rest of the year.

Cool-weather gardening

While you should spend a portion of your fall cleaning

up from summer and preparing for spring, there are plenty of flowers you can plant now to bring some liveliness to your landscaping. Just be sure you wait to plant new blooms until the average temperature falls below 80°F.

Annuals

If you're looking to rejuvenate your garden, an array of annuals can add color to your fall landscaping. Pansies and violas can bloom through November, and sometimes even longer, depending on your area's

temperatures and the first frost date. Violas are a hardy option able to withstand colder temperatures, while pansies will do better in mild temperatures.

Chrysanthemums (mums) are another great option for their hardiness. While technically a perennial, many people treat mums as annuals when planted in autumn in regions that experience a colder fall and winter. Make sure to plant your mums well ahead of the first frost to give them time to establish themselves.

Other annuals that fare well during the fall include marigolds, dianthus, helenium, and sweet alyssum. Make sure to plant your annuals in an area where they receive the right amount of sun and water regularly. Adding a layer of mulch helps some annuals return in spring in warmer climates.



Trees and shrubs

If you're thinking about adding a tree or shrub to your yard, consider planting it at least four weeks before the ground freezes. Warmer ground temperatures allow the roots to grow before winter sets in and the tree or shrub goes dormant. In warmer regions, it's also a good idea to plant trees and shrubs during the fall because the roots will have time to establish in the cooler months without dealing with stress from heat. Make sure to give it plenty of space, and water it until the ground freezes.

Perennials

Finally, divide or move perennials a few weeks before the average first frost date in your region to give plants time to grow new roots and recover from the transplant. Moving perennials can give these flowers more room to grow, improve access to light or shade, and provide better soil conditions, as well as giving your landscaping

a refresh. Some varieties to consider replanting include bearded iris, daylily, veronica, peony, astilbe, and bleeding heart. Make sure to give your perennials plenty of water and a layer of mulch in their new home.

Moving plants inside

If temperatures are falling, it might be time to move some of your plants indoors. Whether tropical plants, annuals, or bulbs, many plants need warmth to survive. If you're considering bringing some of your plants indoors, you'll want to take a few things into account.

When to bring your plants inside

If temperatures fall below 50°F overnight, you should bring the plants indoors. However, the process isn't as simple as just bringing them into your house. You'll need to take time to make sure they acclimate to their new environment.

Preparing your plants

Before bringing plants in, make sure they don't have pests tagging along on the leaves or moss and mold growing on the pots, and check your soil for pests, too. Many of these insects will be near the surface, so do a little digging to make sure the soil is free of tagalongs. If a plant has grown over the warmer months, you may also need to prune or replant it in a larger pot.

Making the transition

To properly prepare your plants for the move, bring them in on cool nights for a few days. Return the plants outside during daylight hours so they receive plenty of sun. Gradually decrease the time they spend outdoors over two weeks.

Where to put your plants

Many of us don't have greenhouses available for our

plants. However, there are plenty of spaces in your home that should work. Try to maintain an indoor temperature between 55°F to 70°F, and be sure to keep the plants away from drafty areas and heat sources.

Provide the plants with sunlight by placing them next to a window. Remember to clean the window you choose. This will help provide adequate lighting all winter. The direction your window faces will also make an impact on the light plants receive. South-facing windows tend to be a good spot for plants that need full sun. Windows facing east or west are better for partial sun plants. You can also use indoor plant lights if your area is particularly rainy during fall.

You'll also want to offer your indoor plants plenty of humidity. A good way to do this is by setting up a humidity tray using the following steps.

- 1. Find a shallow tray that is large enough to hold your plants and their pots.
- 2. Fill the tray with pebbles or small rocks.
- 3. Add water to just below the top part of the pebbles, and set the plants on the pebbles.
- 4. Avoid letting the bottom of the pot touch the water, since this can lead to unwanted root rot.
- 5. The tray water will eventually evaporate and provide the humidity your plants need.

Avoid overwatering your plants by only watering when the soil surface is dry to the touch. Overwatering can be as deadly to a plant as under-watering.



SCARY GOOD HALLOWEEN BAGS

MUMMY PIÑATA

What kid wouldn't want to pull the string on his or her own miniature candy piñata?

Materials:

Toilet paper tube

Double-sided tape

White crepe paper streamer

Googly eyes

Directions:

- 1. Apply a strip of double-sided tape to the edge of the toilet paper tube, and secure a piece of the streamer in place to cover one of the open ends.
- 2. Gather goodies to fit in the mini piñata, but don't pack it too tightly or the prizes won't fall out easily. Cover the open end of the tube with more crepe paper, leaving a small tag to pull to release the paper.
- 3. Cover the entire tube with paper, securing with the double-sided tape. Leave a small section open for the googly eyes.

WITCH'S BROOMSTICK BAG

Brown lunch bags can be easily transformed into a haunting witch's broomstick treat bag—and it's even recyclable!

Materials:

Two brown lunch bags

Scissors

"Broomstick," either a pencil or branch

Ribbon or twine

Directions:

- 1. Unfold one of the paper bags, and push out its base while folding in the left and right sides.
- 2. Using scissors, cut the bag into thin strips down to the base, and then cut thin strips into the top inch of the second paper bag.
- 3. Open both of the bags, and place the second bag inside the shredded one.
- 4. Add in your treats, and then insert the branch or pencil into the bag. Cinch the tops of both bags, and secure with ribbon or twine.







DECK THE HALLS

After unpacking and settling down in your new home, it's time to deck the halls! The decor is one of the best parts of any holiday season, so make use of these delightful decorating tips.

Maximize your holiday season time

The sooner you can decorate for the holidays, the more holiday cheer you're likely to feel. You probably haven't seen your new house with holiday decor yet, so consider it a blank canvas.

Decorating sooner doesn't mean you need to add more decor than you want to, but don't be afraid to try out new techniques. For example, if your previous home didn't have a fireplace but your new home does, consider adorning it with garland and festive figurines.

Incorporate both old and new decor

When you move, you naturally downsize on belongings a bit. However, you should keep a few of your favorite holiday decor items, such as antique tree ornaments or a menorah that you can place on display to bring a bit of your old home into the new.

On the other hand, this is the perfect time to invest in new decorations. The new style of your home might be a great opportunity to try a new style of holiday decorating. For instance, select new entryway items, such as a wreath and doormats.

Take plenty of pictures

When your decorating is complete, snap some photos to keep as a reference for the next holiday season. Decorating your old house was likely routine for you, but now these photos can serve as a reference for the next holiday season you spend in your new home. Plus, you can show off your beautiful home to loved ones who may not be there in person to see it!

PUT ON A CHEF'S HAT

Cooking is one of the best memory-making activities, and smell and taste are the two best memory-retaining senses. So here are ideas to make the best use of your new kitchen.

Cook together

When it comes to cooking in your new home, try to involve everyone in your household. It doesn't matter if they have cooking or baking skills, only that they enjoy the process. Kitchens are the heart of most homes and they're a great setting to make new traditions together.

Fill your home with familiar aromas

Your sense of smell can bring forgotten memories back







to the front of your mind. Unbox your family recipe books, and make everyone's favorite dishes to fill your new home with familiar scents. By doing this, you'll start to associate those happy memories and traditional dishes with being together in your new home.

Eat new dishes

Take the opportunity to try new recipes in addition to making old standbys. Have everyone in the household pick a new recipe they want to try, and let them take charge of making it. If your child wants to try a new cookie recipe, have them read the directions aloud, and then delegate responsibilities to each person while you supervise. Letting people choose new recipes is a great chance to start a tradition where everyone has a signature holiday dish they can proudly make.

CREATE COMMUNITY

People are the key to transforming a house into a home, so fill yours with the best people in your life this first holiday season in your new space.

Invite familiar faces

If your family and friends can travel safely, offer to host a holiday dinner this year. It's a good idea to try to have

Having people visit and seeing the new house will fill it with smiles and laughter that will make you feel at home again.

Bring in new faces

Ask your neighbors or people in your surrounding community about local holiday activities, and attend a few events to meet people you can safely invite over for holiday drinks and appetizers. The people near you are now a part of your life, so asking them about their traditions can be a great way to bond. They might have some insight into what activities you can do in the area for the holidays each year, helping you feel more at home in your new location.

Above all, don't convince yourself that this holiday season might be sad or uncomfortable without your old house. Having a positive outlook can make an impact on the holiday spirit you feel. Home is where your heart is, and if your heart loves the holidays, turning your new house into a home should be a breeze if you try new traditions and bring some of the old along with you.

people over, especially if you hosted at your previous house. If not, start a new tradition of hosting!

cabinets and floor are Greiges, SW 6001 Gravish,

The first step to getting buyers to make an offer on your home is to impress them with its appearance so much that they can envision themselves living there. Statistics show only 10% of buyers can visualize the potential of a home. The average home buyer forms a firm yes/no in the first 15 seconds of entering a home. Staging makes a big impact on what they see in that first 15 seconds! The Accredited Staging Professional® (ASP®) is the premier training course on Home Staging for the real estate industry. Alicia Duffy (TeamDuffy) with Texas Urban Living completed this course in 2004 and uses

the techniques she learned in all her listings at no additional charge so that her sellers will get top dollar in the quickest time. Here's her tips!

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thing you can do to cepiace your home

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1. Start with a Clean Slate

Do a thorough cleaning right down to the nitpicky details like wining down light switch covers. Deep clean and deodorize carpets and window coverings. Better yet hire a maid.

2. Put Away Your Clutter

Remember that 10%? It's harder for buyers to picture themselves in your home when they're looking at your family photos, collectibles, and knickknacks. Pack it up. Make sure you can see the top back and bottom of every closer. However, leave space mantle & table arrange 1,3 or 5 items of varying heights on each surface.

3. Cut Back on Your Furniture

When a room is packed with furniture, it looks smaller, which will make buyers think your home is less valuable than it is. If you have an eat-in dining area, using a small table

and chair set to make the area seem bigger.

4. Furniture Placement

Highlight the flow of your rooms by arranging the furniture to guide buyers from one room to another. In each room, create a focal point on the farthest wall from the doorway. In the bedroom, the bed should be the focal point. In the living room, the fireplace, and your couch and sofa can form the triangle in front of it.

5. Add Color to Brighten Your Rooms

Brush on a fresh coar of warm, neutral-color paint in each room. My go to color over the

years depending on current trends and matching to Agreeable Gray and Repose Gray, Benjamin Moore Abalone 2108-60 Antique White or Believable Buff. Then adding a vibrant throw, or accent pillows for the couch will jazz up a muted living room, as will a healthy plant or a bright vase

7. Grand Entrance

Staging Your Home

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Remember the 15 seconds for a ves or no? Mow that lawn, trim your hedges, and turn on the sprinklers for 30 minutes before showings to make your lawn sparkle. If flowers or plants don't surround your home's entrance, add a pot of bright flowers. Top it all off by buying a new

> doormat and adding a seasonal wreath to your front door. Turn all those lights on!

> If you have a mental block on your own home and how to thin it out for sale don't worry most people do! Find inspiration from before/after, YouTube videos and Pinterest board pins by going to my electronic business card and click link for platform you prefer

bit.ly/SaveRealtorContact

If all that sounds like more time than you have then simply give me a call, I'd love to help you stage your home to sell or discuss what updates give you the biggest return on our investment.

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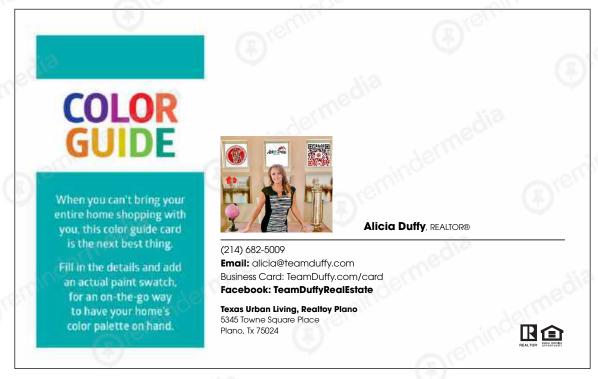




6. Set the Scene for the new homeowner

Lay logs in the fireplace, set your dining room table with a few place settings and a centerpiece of fresh fruit or flowers. Make sure you don't put anything too tall on rables/counters that block view of the furthest spot in the room. Create other vignettes throughout the home such as a chess game in progress — to help buyers envision living there. Replace heavy curtains with sheer that let in more ludiciously add subtle potpourn, scented candles, or boil water with a bit of vanilla mixed in. If you have pets, clean bedding frequently and spray an odor remover before each showing.

Front of Tear Out Card 2



Back of Tear Out Card 2



Alicia Duffy

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