

Spring home

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The Morning Journal

Swing into Spring

*5 ideas for
updating your
space*



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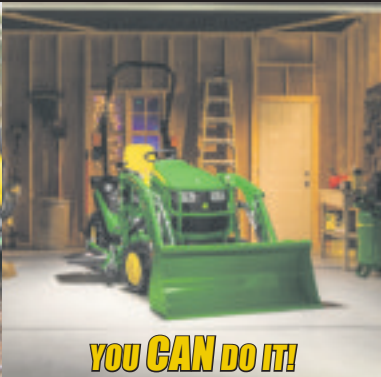
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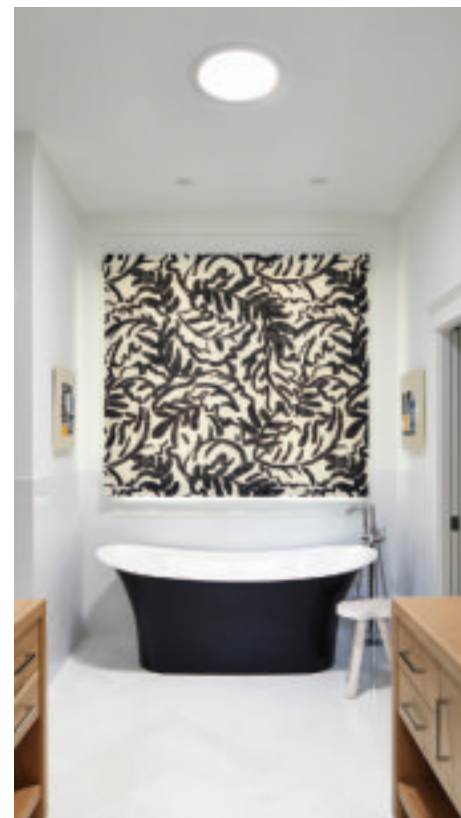
Home Decor 101: Decorating with bold colors



Unexpected Pops of Color

Designers often talk about adding pops of color to bring together a palette, but there are no real rules about where those color enhancements can or should be. Introducing vibrant color in unexpected places can be an especially impactful way to stylize a room.

One example is with a skylight blind, which provides a decorative element while also allowing for light control. If you prefer a trendy option like combining dark colors with metallic accents, consider options such as a metallic gold skylight blind from Velux to connect to the room decor below. More than 80 color and pattern choices heighten the drama of a skylight blind, and you can choose from features like room darkening, light filtering and Venetian-style blinds to add function as well.



(Family Features)

From dark and moody to vibrant and bold, colorful design is gaining favor among homeowners ditching safe, neutral palettes to create more daring, dramatic spaces.

Decorating with deeply saturated colors can be intimidating. Explore these ideas to welcome more bold colors into your home and create inviting spaces for living and entertaining.

Walls of color

Say goodbye to beige and embrace the bold color trend by enhancing walls with hues that make a statement. The trick is to avoid making colors so loud that the space loses its stylish appeal. Bold doesn't necessarily mean bright, so look for muted variations of the shades you prefer. Also remember that when it comes to design, there is such a thing as too much. If painting all the walls in a space will close it in or make it feel lost in the dark, try adding color in more subtle ways, such as an accent wall (or two), or painting the ceiling as your accent. Another option for implementing vibrant wall color: stick to smaller rooms, where the bold look is less likely to be overwhelming.

Illuminate color with natural light

When decorating with statement colors, remember that lighting can make a significant difference in the overall aesthetic. In addition to lighting fixtures, be sure to incorporate plenty of natural light to bring out the best in those bold hues.

To bring natural light deeper into the space, consider skylights as an option with a solution such as Velux No Leak Solar Powered Fresh Air Skylights, which can bathe the space in natural light and open to bring in fresh air. Another smart way to capture natural light is by installing an option like Sun Tunnel skylights. With their low-profile design, they create a sleek appearance, and installation is also quick and easy. Learn more at whyskylights.com.

Bold furnishings

An often overlooked but essential component of design is the furniture. Creating a colorful, inviting room doesn't stop with the walls and floors; what's in the room can bring the colors to life. Think of the space and all its contents, not just the architectural components, as your canvas for creating the space you envision. If you're hesitant to invest in a pricy couch in a trendy hue, a compromise might come in the form of a richly colored ac-

cent table or chair.

Creative cabinetry

Traditional wood grain cabinetry sometimes gives way to far more creative color schemes in kitchens and bathrooms. While white is still a popular choice, and can even be considered bold in the right setting, true color on cabinets is also gaining traction among homeowners. With the right backsplash, countertops and flooring, you can safely install cabinets in a uniform color throughout the kitchen, but another on-trend option is to reserve the color for an island base or just one wall of cabinets. You could even mix and match colors on the tops and bottoms. Detail elements like the hardware provide another opportunity for a bold look. You can enhance the room's design with standout pulls that lend extra vibrance to the space.

Fabric with flair

Textiles provide nearly unlimited options to balance a bold design. Using lighter fabrics for elements such as draperies, upholstery, rugs and decorative pillows can soften the feel of a room with bold tones. Look for subtle patterns that pull in hints of the deeper hue to bring the look together, or simply coordinate shades from complementary color families.

4 Steps for DIY Paint Project Success

(Family Features) Painting is one of the easiest and most impactful DIY projects for homeowners to quickly update their homes. Whether it's a new look in a master bathroom, adding a pop of color to the guest room, finishing off a basement remodel or anything in-between, a fresh coat of paint provides a fresh spin that's all your own.

To make your painting project go smoothly, consider following these important steps. Take this task list from the experts at Purdy Professional Painting Tools into account before diving in to your DIY painting project.

Find inspiration. Having a final design in mind before starting your project can help you plan. From the obvious wall color to more intricate details like painting trim, doors, the ceiling and more, starting your project with a plan can help you avoid multiple trips to the store.

Remember, the details are important: incorporating the correct types and sheens of paint, using complementary colors, buying the proper amount of paint and more.

Collect the right tools. Part of the planning process includes ensuring you have the proper tools for the project. A paint brush, roller cover, roller frame, paint tray and extension pole are the basic essentials for your project's success. From step ladders and putty knives to wood filler and

drop cloths, it's crucial to have everything you need.

However, keep in mind that not all tools are created equal. For example, when you use a high-quality paint brush, you're more likely to paint straight lines when cutting in to corners and walls. You may also notice a much smoother finish, one without unsightly brush strokes, which means a more visually appealing result with less effort, too. One option is Purdy Brushes, which are specially designed and hand-crafted to ensure you get professional-quality results every time. Find a tool selector to help you find the best brushes, roller covers and painting accessories for your project at purdy.com.

Prepare the area. Proper planning for your project depends on which room in the house you're painting. The main rules of thumb include removing everything from your walls - including curtains, decor and switch plates - using drop cloths to cover floors; removing or lowering light fixtures from the ceiling; and emptying the room of tables, lamps, furniture and other movable objects. If this isn't possible, push all the pieces to the center of the room and cover with drop cloths.

Don't forget to prepare the surface you are going to paint. Patch and sand any holes or imper-

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Benefits of freestanding tubs

Few home design elements provide the instant wow factor of freestanding tubs. Freestanding tubs have an air of luxury that can help current homeowners relax, and impress buyers when homes go on the market.

Freestanding tubs are typically made of cast iron or porcelain. The home improvement website HomeAdvisor notes that cast iron is durable and solid and retains heat well, which is great for those who want to spend more than a little time relaxing in a freestanding tub. However, because cast iron is so heavy, installing a cast iron tub may require structural reinforcement of the flooring, which will add to the overall cost of the project.

According to HomeAdvisor, the average cost to install a tub varies widely depending on the type of tub, the materials its made of and other factors, including plumbing and piping. For example, the cost to install a freestanding tub will rise considerably if new plumbing and piping are necessary.

Before purchasing a freestanding tub, homeowners should seek estimates regarding installation, making sure to get them in writing. Contractors will determine if structural reinforcement is necessary and include such costs in their estimates. In addition, make sure to ask contractors to investigate piping and plumbing so no surprises pop up after the tub has been purchased and work has begun.

If estimates from contractors aren't budget busting, homeowners can consider these benefits of freestanding tubs before making their final decisions.



- **Cleaning:** Because they're detached from other bathroom fixtures and not flush against the wall, freestanding tubs tend to be easier to clean than built-in bathtubs. Freestanding tubs are accessible from all sides, making it easy to reach all those nooks and crannies where grime can build up.

- **Return on investment:** In its 2018 "Cost vs. Value" report, Remodeling magazine noted that upscale bathroom remodels recouped 56.2 percent of their cost at resale. That was a better return on investment than an upscale kitchen remodel (53.5 percent) and an upscale master suite addition (48.3 percent). The thought of a sizable return on investment can make relaxing in a freestanding tub that much more enjoyable.

- **Warmth:** Even freestanding tubs made of materials other than cast iron offer great heat retention. Stone resin bathtubs, for example, provide excellent insulation on cold nights. That's ideal for people who want to unwind in the tub without having to exit early because the water has become cold.

Freestanding tubs can transform regular bathrooms into luxurious oases.



5 things to look for when selecting a lawn service

Most people want beautiful, lush lawns and well-maintained landscapes. Not every homeowner has the time or the inclination to do the work, however. Many homeowners rely on a lawn service to help maintain their properties and keep their homes looking great.

Lawn companies come in all shapes and sizes — from fly-by-night workers with ill-maintained equipment to franchised companies with thousands of workers across the country to everything in between. Finding the right service for your needs may require some homework and understanding of what sets a quality lawn service company apart from one that's best avoided.

1. Look to the internet.

The internet connects consumers via shared information and reviews. Reading company and product reviews on Yelp and Angie's List can help homeowners make informed decisions. Homeowners also can seek recommendations via local Facebook group pages.

2. Insist on licensure and insurance.

It's not the standard to be licensed and insured, but it is an essential step for finding a business that stands behind its work and the safety of its employees and customers. If a worker gets injured on your property or if the mower kicks a big rock through your

storm door, you'll be liable if the company isn't insured.

3. Get a written proposal.

Be wary of companies that will quote you an offer over the phone without seeing your property in person. Understand which types of services and treatments will be included in the weekly, monthly or annual plan. Discuss the types of fertilizers and herbicides used and whether they fit with your lifestyle and environmental consciousness.

4. Ask for a contract in writing

When you find a business that offers the type of work you need done at the right price, be sure that a contract is worked up and both parties sign it. This protects you as a homeowner and could help you in the long run if guarantees are not met or work is unsatisfactory.

5. One size fits all.

Landscaping is more than just mowing the lawn. However, some lawn companies may only mow lawns and will plant flowers or perform spring and fall cleanup. If a company cannot fill all of your needs, find one that can; otherwise, you may need to hire specialists in each area of yard maintenance.

Lawn care companies are something to consider as the weather warms and spring projects begin anew.

DIY PAINT PROJECT FROM PAGE 3

fections. Then wipe down surfaces you plan to paint with warm water, which helps remove dirt and dust that can sometimes prevent paint from adhering. If possible, open windows for better ventilation once you're ready to start.

Clean up. When the painting process is finished and you're appreciating the hard work, don't forget the job isn't done until you've properly cleaned up. Paint brushes and roller covers should be washed promptly after use to ensure they can be used again. Use warm water and mild detergent to clean then let air dry. If you end up with leftover paint, it can be helpful to save some for future touch-ups. One helpful tip is to write on the can what room or walls you painted, the date and color name. This information can be beneficial should you need to purchase more paint at a later date.

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Swing into Spring

5 ideas for updating your space

FAMILY FEATURES

While spring naturally means it's time for a refresh for many homeowners, it doesn't mean you're limited only to a cleaning party. Take advantage of the season by using it as an opportunity to upgrade different areas of your home for reasons ranging from energy efficiency and convenience to ease of living and safety.

With increasing technology for smart home devices and ever-evolving design styles, upgrading your home can be nearly anything you make of it. These ideas include ways that you can add organization, revolutionize your home tech, increase energy efficiency, enhance security and more.

Find more ways to enhance your space this spring at eLivingToday.com.



Natural Light, Fresh Air

Add natural light and fresh air to your home with an option like Velux No Leak Solar Powered Fresh Air Skylights featuring pre-installed light filtering or light blocking shades in more than 80 colors. The skylights use a solar panel to capture daylight and recharge a battery-operated control system. They can also be opened and closed via remote control or smartphone app, and a rain sensor closes the skylights during inclement weather. Find more information at whyskylights.com.



Elegant, Functional Shelving

Open shelving can add character, design and attractive storage to your home. For example, ClosetMaid's Ventilated Shelving exhibits simple elegance and is both an aesthetically pleasing way to showcase your favorite things and functional enough to keep linens fresh in the closet or hold clutter at bay by the front door. Made from solid wood and epoxy-coated steel, these shelves are easy to install, durable and can complement nearly any room. Learn more at closetmaid.com.



Revolutionize Your Home

Take your smart home setup to the next level with assistance from a product like the Google Home Hub. Its 7-inch touch screen and built-in Google Assistant technology answers your questions, shows you the weather and more using voice recognition software. The virtual assistant is available at retailers like Office Depot or OfficeMax, which offer Workonomy Tech Services to install smart home devices. It also works with other smart hubs. Find more information at officedepot.com.



Photo courtesy of Getty Images

A Front Door Fixer Upper

Anytime is a good time to make sure your home is safe, particularly at what's often the main point of entry – your front door. This spring is an ideal time to keep out unwanted guests with a door that's sturdy and draft-resistant while also providing an aesthetic touch for enhanced curb appeal. When choosing a door that's right for your home, focus on options that include a strong deadbolt and thick frame for peace of mind.

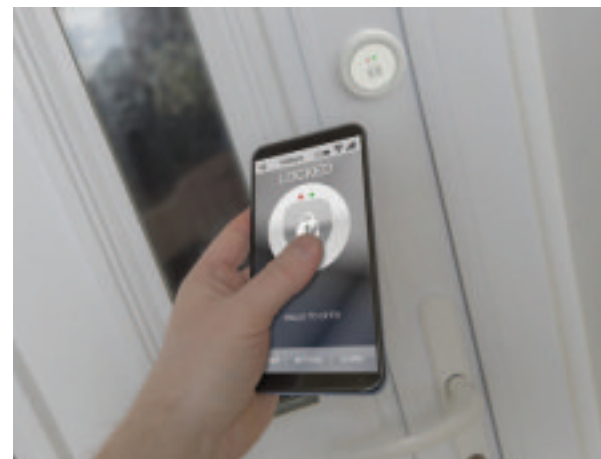


Photo courtesy of Getty Images

Smart Home Safety

With safety typically representing a top priority for most homeowners, taking advantage of smart technology can be one way to improve your feelings of safety and comfort in your home. A solution like a smart lock on the main entryway to your house can add security while also ensuring you're never locked out of your own home. With options that can pair with apps on your smartphone or feature keyless entry via unique numerical passwords, you can marry convenience with safety.



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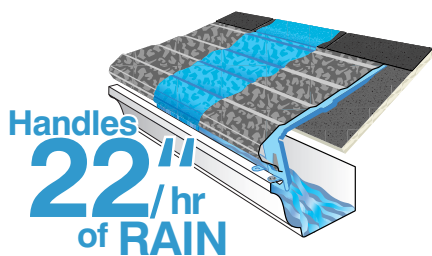
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Time to replace old wiring?

Old homes can be charming and contain architectural elements not often seen in many modern housing developments. But what older homes may have in design appeal, they may lack in updated features.

While cosmetic changes are not necessarily difficult, one area of concern in historic homes — and sometimes even in houses built 40 or 50 years ago — is archaic wiring. Wiring provides power to every room of the home. In today's electronics-driven society, electricity that works is an essential component of daily life. Over time, wiring can be compromised through simple aging, pest infiltration, weather, or other conditions. Deteriorated wiring can present a shock hazard and also a serious fire hazard, warn the home renovation experts at The Spruce. Furthermore, the home improvement site This Old House advises that the amperage of old wiring may not be able to meet the needs of the devices used in homes — overpowering the circuits. This can cause breaker blowouts and other problems, such as overheated wires that may spark and cause fires from within the wall.

Wiring often falls into the “out of sight, out of mind” category. Homeowners may make allowances for inadequate electrical systems, such as running extension cords or using multiplug

connectors to increase their wiring capacity. However, they may not be diligently keeping on top of upgrades needed to stay safe. Confirming that a home's electrical system is safe is a necessary part of home maintenance.

For those who haven't already done so, schedule an inspection with a licensed electrician to go over the home's wiring. He or she can determine if any areas pose a safety risk and/or do not conform to local code requirements and the National Electrical Code. Failure to meet code can lead to difficulty obtaining permits to make other home renovations, or difficulty selling a home later on.

The electrician can also go over improvements that can improve safety and function. Additional outlets, including GFCI outlets in kitchens and bathrooms, may be part of the plan, as well as rewiring a fuse box or circuit panel to allow for better flow of power around the house. Frayed wiring or underinsulated wiring also may need to be replaced.

Owners of old homes should recognize possible electrical system dangers that require attention. Plus, considering electrical codes change quite frequently, it is always in a homeowner's best interest to work with a qualified electrician to keep wiring inspected and up to date.



Rethink your kitchen layout

Kitchens are the most popular rooms in many homes. Even though The U.S. Bureau of Labor Statistics states the average person spends just 68 minutes each weekday consuming food, and around 37 minutes preparing meals, the kitchen is not just a spot for food. It also is a gathering place for conversation, homework and family time.

In recognition that so much time is spent in this heart of the home, many people are embracing some of the more popular trends concerning kitchen layouts to maximize the comfort and efficiency of these rooms.

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6 options for funding your next home improvement project

Before starting a home improvement project, either on one's own or with the assistance of a professional contractor, homeowners must first consider the costs involved. According to the home improvement resource HomeAdvisor, more than one-third of homeowners do not understand what hiring a professional will cost, and then cannot successfully budget and secure financing once they have set their sights on a renovation project.

HomeAdvisor says that some of the more popular projects, such as remodeling a kitchen or bathroom or building a deck, can cost, on average, \$19,920, \$9,274 and \$6,919, respectively.

Homeowners may find that the more expensive renovations require them to secure some type of financing. Those who have never before sought such financing may want to consider these options.

1. Cash-out refinancing: With cash-out refinancing, a person will begin the mortgage process anew with the intention of paying off the current mortgage balance, and then taking out additional funds for other purposes. Cash-out refinancing is a way to tap into a home's existing equity for use on improvements or other expenses, such as college tuition.

2. Home equity line of credit: The financial experts at Bankrate indicate that a HELOC works like a credit card, with the house as collateral. There is a credit limit, and borrowers can spend up to that limit. The interest rate may or may not be fixed. However, the interest may be tax-deductible if the financing is used to improve, buy or build a home.

3. Home equity loan: Individuals also can borrow against equity in their homes with a fixed interest rate through a home equity loan. Most lenders will calculate 80 percent of the home value and subtract a homeown-



er's mortgage balance to figure out how much can be borrowed, according to the financial advisory site The Simple Dollar.

4. Personal loan: Homeowners can shop around at various financial institutions for competitive personal loans to be used for home improvement purposes. Funds may be approved within one business day, which can be ideal for those who want to begin their improvements soon.

5. Personal line of credit: A personal line of credit allows borrowers to borrow only the money needed at the time, and offers a variable interest rate that is generally lower than fixed loan rates. Again, like a credit card, PLOC gives a person a maximum borrowing amount and is ideal for ongoing pur-

chases.

6. Credit cards: In a pinch, credit cards can be used to finance improvements, but they do come with the cost of very high interest rates if the balance is not paid in full by the time the bill comes due. However, for funding smaller projects and maximizing rewards points through home improvement retailers or specific credit card company promotions, credit cards can be a way to earn various perks in addition to the benefit of improving a home.

Homeowners looking to finance their next improvements should speak to a financial advisor and shop around for the best types of funding for them.

KITCHEN LAYOUT FROM PAGE 8

Communal zones

Unlike the days of yore when the kitchen was utilitarian, today's home floor plans make kitchens a focal point of a home. Food preparation also is no longer a solitary task. Thanks to larger kitchen footprints and multiple zones set up for meal creation, a greater number of people can hang out in the kitchen and help with meals. You'll find multiple sinks, large islands and more counter space are key components of modern kitchen layouts.

Dining nooks

Kitchen designs are bringing back banquette seating in a cozy nook. This design is a practical use of space, and can fit in large and small kitchens alike. It also can give a kitchen a high-end look, as built-in banquettes can highlight a bay window or seem custom-made for the space. Banquette seating can fit a number of people comfortably and provides a sensible and casual dining spot solution.

Family table

The trend experts at Southern Living magazine indicate that formal dining and living rooms are now used infrequently. As a result, kitchens have evolved to accommodate meal prep and dining. A large family table in the center of the room brings people into the kitchen to get more involved with food, according to San Francisco designer David Kensington.

Counter culture

Taking a page out of a favorite corner diner or bar, kitchens are increasingly outfitted with a large island flanked by chic counter stools, according to the design pros at Domino. Family members can pull up a stool and grab a quick snack. It's also a great place for friends to engage in conversation while a host or hostess prepares cocktails and appetizers for an evening soirée.

Work zone

Many families like to have an area of the kitchen set up as a tech zone where kids can do their homework and even parents can do some work, such as paying bills. Setting aside an area of counter space as a small desk area can be a great idea. Such areas also help parents keep a watchful eye on children while they're surfing the internet.

Kitchens are the hub of the household, and modern design trends cater to a growing need for a multipurpose space.

Get ready: Early spring landscaping tips

During the cold months of winter, many people stare longingly out of the window dreaming of spring and time spent outdoors. For those with green thumbs, images of tending to the garden and other aspects of their landscapes no doubt dominate such daydreams.

Draw inspiration from those budding crocuses and daffodils pushing through the last remnants of snow and employ these tips to prepare for the upcoming gardening season.

- One of the first steps is to apply a preemergent weed killer to get a head start knocking out weeds that can plague the lawn during the growing season. Killing weeds at the roots early on can mean far fewer hassles in spring and summer, and may prevent new generations of weeds from cropping up each year.

- While it may be tempting to take a prematurely warm day as a sign that spring is in full force and purchase a bunch of annuals,

it's better to know the last of the possible frost dates (check "The Farmer's Almanac"); otherwise, you may waste time and money planting flowers or vegetables only to have them zapped by another frosty day.

- Amend the soil so that it is the right consistency — just crumbling when lifting it. Soil that is too muddy after spring thaw can harden, making it difficult for plants to flourish later on. Speak with representatives at a local lawn and garden center about which types of amendments you can add to the soil in your particular area to enrich it.

- Lawn and garden experts at The Home Depot suggest filling in bare patches of lawn now by mixing a few shovelfuls of soil with grass seed. Then apply this patch to the bare areas, water, and continue to care for the area until the spot fills in.

- Spend a day in the garage or shed tending to the lawn mower and other gardening equip-

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Save Your Way to Lower Home Insurance

(Family Features) If your homeowner insurance rates are creeping up even though you haven't filed any claims, it may be time to take a look at how you can bring those prices back down.

Research, smart shopping and even some home upgrades can make a noticeable difference in your insurance premiums. Explore the cost-savings potential with these tips from the experts at CertainTeed, a leading manufacturer of exterior and interior building products:

Shop for the best rates. It's easy to be complacent when you've used the same insurance company for years, but if getting the best rate is your objective, it's a good idea to shop around. To do effective comparison shopping, have a copy of your current policy ready and contact a handful of competitors. Provide them the exact same coverage details so you can compare like rates, but also be ready to listen to information about additional coverage options that may suit your needs.

Combine homeowner insurance with other policies. Most insurance carriers

offer multiple policy discounts, which they apply when you insure more than one item. For example, if your homeowner insurance carrier also insures your cars, you're likely to save money on the rates for protecting both your home and automobiles.

Update your home's first line of defense. Many homeowners focus on aesthetics when it's time to make upgrades, but there are some important functional improvements that can make a difference when it comes to your insurance premiums. For example, as extreme weather becomes more commonplace, the first line of defense is often the type of roofing material chosen. Many insurance companies even offer discounts for using impact-resistant shingles. Check with your insurance provider before making a final selection, but in general, look for products that include "impact-resistant" in their name and specs, and "Class IV Impact Resistance," the highest rating available for roofing materials.

For example, NorthGate Class IV impact-resistant shingles from CertainTeed are engineered to have a higher probability of



resisting hail. These shingles are made using rubber-like polymers that offer flexibility and impact resistance, as well as crack and shrink resistance, even in cold weather. So when severe weather strikes, your home can be protected and stay looking good.

Install a home security system. An intruder alarm can provide more than peace of mind. Insurance companies often reward homeowners who take steps to minimize the chances of burglary or vandalism. After all, a well-protected home is less likely to result in a claim for losses. Some companies offer

varying degrees of discounts on insurance rates depending on the type of system you install, so be sure to thoroughly research the options. For example, a system that simply emits a loud noise when triggered may generate one level of discount, while a system that dispatches emergency personnel when activated can lead to an even better rate.

Insurance rates are one place to save money on your home costs. Learn more about impact-resistant shingles and how they can save your home and wallet at certainteed.com.

GET READY FROM PAGE 9

ment. Clean all tools and ensure that everything works, repairing parts as needed.

- Give outdoor entertaining spaces a good scrubbing, clearing away dirt and grime that may have accumulated over the winter. Use a leaf blower to blow away any leftover leaves.

- Check if the front porch, railings or decking need painting and/or staining.

Tackle these projects when the weather is cooler so everything will be ready for those peak spring days.

- Think about any annuals you might want to plant in the landscape this year that will complement any existing shrubbery or perennials. Come up with a theme so that the entire yard is cohesive.

Before homeowners know it, winter is gone and it is time to once again enjoy long days spent outdoors. Get a jump start on spring lawn prep as soon as you can.

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