



Plan #820-055D-0215

Colorful Additions

Most of the time summer flowers take the focus over the planter they dwell in, but in the winter, try boosting your yard's color quotient by investing in some colorful planters and place them within sight of your interior spaces. Even filling them with small pine or evergreen trees seems fun and playful if the planter is a bright, unexpected color.

Or take that chipped Adirondack chair that looks a little worn from the past summer and repaint it a bright, playful color that will stand the cold and dull of winter by adding that burst of color on your patio or in your garden. This fun accessory will be a great reminder of warm days to come while adding personality all winter to your backyard.

Another great option for kicking your winter garden up a notch is a portable spa. Tranquility and relaxation make a portable spa very enticing, but it can be incorporated into a multi-level deck that is covered or partially covered for year-round enjoyment. Ever enjoyed the warmth of a spa while snow flurries fall all around? This experience will take your senses in the garden to an entirely new level!

Another very popular choice in outdoor living spaces right now is the addition of an outdoor fireplace or firepit to warm those chilly nights of fall and winter. Whether you purchase something from a local home improvement

retailer, or hire a landscape contractor, it is great to huddle around a warm outdoor fire on a cold winter's evening with your favorite cup of cocoa.

Before you give up on the idea that your winter garden can rival the beauty of your garden in the spring and summer, try some or all of these great ideas for adding color, focal points and style. You may be surprised at how your garden takes on a whole new personality in the winter highlighting new plants, trees, textures and colors in a way you never believed was possible.



Plan #820-071S-0001

"Right" sizing your home



When you call out to another family member does your home seem to echo? Are there more spaces that aren't used in your home than are being used? Like many Americans who once thought, "bigger is better," you may be changing your tune. Many of us are changing our ways and learning that downsizing is the way to go. And, thanks to the recent recession, we have learned that it is possible to have simplicity in our lives, spend less money and still enjoy a very full life.

Once considered standard practice for empty nesters and retirees only, downsizing is now reaching all ages and incomes and it is for a variety of reasons. Many have chosen to downsize their home because they want a simpler lifestyle with less maintenance. People who love to travel or, who are involved with many hobbies outside their home want less clutter and maintenance in their everyday life. Downsizing has also come to the forefront of society because of those who have faced financial difficulties in the past several years. Many homeowners have had no choice but

to downsize and rid themselves of expensive mortgages in order to make ends meet. Whatever the situation, there are several advantages to downsizing that may convince you that it is the right choice for you and your family.

Advantages to Downsizing

Increased Cash Flow

Whether you shrink your mortgage or you use the proceeds of selling your current home to pay entirely for a new home, you will end up with more money in your pocket for saving or spending in another way. Cutting your house costs is an instant way to increase your savings. So, whether you retire in 5 years or you're just starting out, think about the added security a smaller home will bring to your future.

More Time

Less rooms and smaller ones will cut the time it takes to keep your home maintained more than you think. Use all this free time for something you really enjoy.

Lower Utility Bills

Yes, this goes along with increased cash flow, but typically smaller homes don't have as much wasted space, so you will

be living more efficiently. Using less energy while keeping your home comfortable means lower utility bills.

Reduced Consumption of Everything

From electric and gas to furniture and home accessories, if there is no place to put it, you will think twice before buying it. That means you will automatically spend less on food, clothing and consumer goods probably without really noticing.

Less Stress

A smaller home means less responsibility with chores, hefty maintenance bills and other monthly obligations as a homeowner. Those who successfully downsize appear happier when they are no longer overwhelmed by the high demand of a larger home.

You Made Your Decision, Now What?

Before you put up a For Sale sign on your current home's front lawn, it is wise to understand how you spend your money, so even when you downsize, you still don't find yourself financially strapped. Perhaps you and your family spend way too much money going out to dinner. Well, a smaller home will help, but if freeing up some money for your savings or other reasons is your goal, you may have to examine your life and see if any changes in how you live are in order. This may be the perfect time to decide what you want to spend your money on and then cut out the things that aren't really important to you.



Decluttering Your Home

The next most crucial step in the downsizing process is to start getting rid of the things you do not need. This sounds easier than it actually is. Whether you're a young couple with a baby or a retired couple with 35+ years of family treasures and memories, it is hard for anyone to part with things that mean something to them.

Start with analyzing your actual needs. Instead of a dusty treadmill taking up the entire guest bedroom, why not trade it for a new pair of sneakers and enjoy walks outdoors? In order to truly get rid of the things you do not need, you need to be honest with yourself. This holds true in almost every area of your home. If you still haven't used your fondue pot, ice cream maker, food processor and other kitchen appliances after many years of owning them, it is safe to say you never will. All of those appliances take up crucial cabinet space and could be thoroughly enjoyed by someone else who enjoys cooking. Take this same honesty into your closet too. It's a safe bet that there are jeans at least two sizes smaller than what you currently wear hiding out in there. Give them to someone who can enjoy them now instead of waiting for the day you hope to wear them again.

Then, assess the furniture you have and see what will fit best. You will probably have pieces that won't make the move, so before donating or selling them, see if any family members would enjoy them in their home. You never know if your old armoire from Aunt Irene has sentimental value for someone in the family and will become a cherished piece in their home.

If you know where you plan to move, then make sure to take special note of the storage spaces available in your new home. You will need to know what kind of space you're dealing with before you know how much stuff you will have to get rid of.

Now, dive in! Once you begin going through things that have been stored in the basement, cabinets and elsewhere, you will be shocked to see what sort of things were being saved. In fact, you may not have seen many of these things for years. And there's a reason why... you don't need them! The rule of thumb is that if you haven't used it in a year, then pitch it! And, if your children are long gone, but you still have your basement filled with their high school trophies and mementos, then it's time to give them a call and see if they really want it.



Use colorful bins to organize your family in less space.

Once you know what you are getting rid of, there's many ways to carry this through:

- Have a yard sale
- Join a freecycle group to give stuff away
- Post notices on boards at schools, churches and other local places
- Call friends and relatives and see if anyone needs anything or post items on facebook
- Visit craigslist and ebay to sell the best stuff. Craigslist is a good site for selling larger items such as furniture, appliances and home décor items. Ebay is ideal for selling collectible items such as old record albums, books and collectible figurines.
- If you own nice clothing, consider taking it to a consignment or resell shop and shop around to get the best rates.

Your New And Improved Smaller Home

You've parted with all the trinkets and unused household items and now are looking for that new special place to call home. The key to downsizing is really good design. An efficient home design allows you to have all the functionality you need in less space. And, of course, countless storage options throughout are critical.

Some home design ideas for conserving space you may want to consider include combining a laundry space with a bath or even the kitchen. Or, maybe the home you are interested in includes a laundry room, but you have no problem putting the washer and dryer in the garage or basement in order to have more storage for a walk-in pantry near the kitchen. Also, try running cabinets up to the ceiling for added space or tuck the powder room under the stairs. The idea is to be creative and think of ways to still get all the amenities you want in your new home within a smaller amount of space.

Also, it is a great idea to determine where most household activities take place. Most families after going through this exercise reveal that they spend the majority of their time in the eat-in kitchen/family room space of their home. Most activities are brought into this combined space. A few others like quiet reading or homework may stay in the bedrooms since there's more privacy.

Interestingly enough, the floor plan of today's smaller style home is very similar to a common English style cottage from the 17th and 18th centuries. This style of house was two rooms deep with two large fireplaces back-to-back. The household spent most of its time in the larger keeping room where food was prepared and the smaller living space often referred to as a "parlor" sometimes doubled as the master bedroom. Two bedrooms could be found on the second floor. Today's version would be bigger than its English counterpart, but this style of home certainly fits the look and feel of today's neighborhoods and their long and narrow lots.

Remember, downsizing and moving isn't easy. It represents a significant change that no doubt will be physically and emotionally draining during the process, but this task will be well worth it in the end. Downsizing is meant to simplify your life, not complicate it. So, look forward to a clean, clutter-free home that requires less maintenance and less money to maintain making your family's life happier and easier.

