

## Landscaping on a Budget

*There are so many beautiful yards around town. You'd like yours to look just as amazing, but you need to adhere to a budget. You can. There are many do it yourself, simple design ideas that can give you the yard of your dreams.*

**To start off**, one of the cheapest things you can do is dress up your flower bed. Add a stone or brick edge and mulch and Voila! Your flower bed now has the added pop you've been trying to achieve.

Do you have an AC unit in the yard that is a less than appealing sight? Consider building a cover around it. Nothing better than an eyesore that's out of sight, out of mind.

Need to hide an ugly garden hose? Think about building a "box" for it. Build a nice storage box and make the top deep enough to plant a few flowers. Now, you're not trying to hide anything. You have a beautiful planter.



Looking for a pathway more attractive than cement, but not wanting to spend the money for stones? Consider using old pallets. Take them apart. Stain them. Then lay them for your new pathway.

Are you looking to add light to make your yard a little safer at night, but don't want to lose the tranquility of your garden escape? Consider solar lights strategically placed along a pathway, in flower beds and near shrubs. They will add the depth and dramatic effect, while keeping your garden the peaceful respite you wanted.

Think evergreens! Consider planting shrubs and trees that will stay green all year. It will give you color in even the dreariest of months.

**Happy designing!**

## Updates to Add Value to Your Home for Resell



There are a lot of reasons you may want to sell your home. Maybe your family has outgrown it. Maybe your last child is going off to college and it is just too much, now that you are empty nesters. Maybe a job change is requiring relocation. No matter the reason, preparing your home to fetch the highest price can be a daunting task. With the help of HGTV, we've put together the list of the upgrades sure to get the best return on your investment.

- 1. Minor bathroom remodel** – The average cost to completely gut your bathroom and start over is \$10,500. Your resell will go up by about \$200 or only 2 percent. Instead, caulk around the tub. If the tub is old, re-glaze it instead of replace it. Replace old wall coverings with a fresh coat of paint. You will be done for a fraction of the cost.
- 2. Landscaping** – The average homeowner spends nearly \$5000 between updated landscaping and a designer. You will likely only break even on your investment. Save some money by going to your local nursery and asking for free design services. Add a splash of color and depth to your entry by getting a variety of plants the same color but varying heights. Remove overgrown shrubbery and put in a variety of flowering plants instead.
- 3. Minor kitchen remodel** – With an average cost of \$14,900, the average value added to the home is only \$14,600, or 98.5 percent. Consider re-facing or painting your cabinets yourself. Pay for the more difficult tasks like laying new flooring, installing recessed lights and new countertop. Other touches include new appliances.
- 4. Exterior Improvements** – Think vinyl siding, paint and an updated front entry. A fresh coat of paint is much cheaper than vinyl siding, which comes in at about \$7,300 for 1,250 sq. ft. Meanwhile, one gallon of paint will cover approximately 400 sq. ft. Painting may be the way to go for your budget. When it comes to your front entry, consider updating a tired looking wrought iron railing, with an updated wood look or a fresh coat of paint. Entry updates recoup approximately 95 percent at resell.
- 5. Replacement Windows** – Sadly, they recoup less than 90 percent of their cost, but if your windows are in bad shape replacing them may be necessary to sell the house. Cities such as Chicago, Seattle, NYC, Miami, Orlando and Boston typically see a better than 100 percent return on their investment. Look for windows that add a specific benefit for your climate. For example, if you live in a desert climate, look for low E glass to help reflect the heat and improve your return.

These are just a few things you can do to help sell your house for the best possible price. There are countless other things you can do to speed up the process, but look at the list and decide what's essential. Then look at your budget what you can afford. Keep in mind, the more work you can handle yourself the lower the costs will be.





# Summer 2019

Newsletter

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## Education for Fun

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*“Find something you’re passionate about and keep tremendously interested in it.”*

- Julia Child

Maybe you were one of those people who didn’t really care for school. You were just happy to be done. The idea of going back to school is less than appealing for you.

One of the joys of being an adult is you can continue to learn, but only what you want to learn. Have you always wanted to learn how to make jewelry? Cook French cuisine? Do your own basic auto maintenance? Maybe you’ve always wanted to learn how to paint or sculpt. No matter what it is that intrigues you, you can learn now.

The question now is how do you learn about the topic in question? You can go to your local library and check out a book on the topic or Google it online. Those are great options if they work for you.

Many people though learn better by doing. Check out your local community college. Often times, they have continuing education courses for a reasonable price. Those courses typically offer hobby and lifestyle courses. They aren’t the algebra and history classes you are used to taking. You may also want to check your local senior or multi-generational centers. They typically offer classes for all ages.

Moral of the story is no matter what interests you there is probably a class you can take to learn more. Plus, it is a great way to meet new friends that have similar interest. No matter what, it is a perfect opportunity for you to get a little me time. **Enjoy!**

