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Traditional-style home hallmarks endure

A home can say a lot about its inhabitants. Perhaps that's one reason why renters and homeowners alike spend so much time and expend so much effort on the various design components of their homes.

Home styles are as diverse as the people who live in the homes. Each design style has its proponents, but traditional style homes are among the most enduring designs. The popularity of traditional style homes has endured for centuries. And though homes built in the twentieth and twenty-first centuries might be vastly different from those constructed in the 1600s and 1700s, they still include characteristics of homes one might have found back in colonial times. But it's also important to note that the notion of "traditional"has changed, and some may now see homes built more than 50 years ago as traditional. That's an important distinction to keep in mind when working with contractors and interior designers, as homeowners who prefer traditional should not hesitate to share how they define that style.

As individuals shop around for new homes or seek inspiration before redesigning their existing spaces, they can consider these hallmarks of traditional-style homes.

• Color: According to the home renovation experts at HGTV, traditional-style homes are not typically associated with the muted color palettes common to more modern design schemes. Traditional styles utilize color throughout the home, and each color of the rainbow can be utilized if individuals so desire. Though neutral colors are found in tradition-



The traditional design style has endured for centuries. That serves as a testament to the appeal of a style that will seemingly always have a place to call home.

al-style homes, Architectural Digest notes they are typically accompanied with pops of bold colors in jewel tones.

• Classic decor: It might be an oversimplification to suggest

modern and traditional are at opposite ends of the design spectrum, but traditional-style homes lean on classical decor like chandeliers and bookcases, each of which is unlikely to be found in a modern home. • Architectural details: Certain architectural details also are commonly found in traditional-style homes. Wainscoting and crown molding, which harken many back to the style's centuries-old roots, are some hallmarks of the traditional style.

• Defined spaces: Open concept floor plans have become very popular in recent years, but traditional-style homes do not feature open floor plans. Living rooms and dining rooms (which are used exclusively as dining rooms) are defined spaces in traditional-style homes, which also tend to have all bedrooms on the second floor or higher.

The traditional design style has endured for centuries. That serves as a testament to the appeal of a style that will seemingly always have a place to call home.

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Did you know?

While home buyers typically take their time to examine each room and space inside and outside a home before making an offer, the real estate experts at Trulia note that two rooms in particular seem to merit the closest inspection among prospective buyers. Kitchens and the bathroom in an owner's suite can dramatically increase the value of a home.

Trulia recommends that homeowners consider their neighborhood and identify their target buyers prior to beginning a kitchen or owner's suite renovation, as such variables can provide direction and inspiration when refurbishing these widely valued areas in a home.

Three features to consider are kitchen islands, deep sinks and storage. Kitchen islands are popular for a variety of reasons. Deep sinks are sought-after among today's homeowners -- especially those who like to cook. As home cooks expand their culinary horizons, they need extra places to store specialty pots and pans, ingredients and other materials.



What to consider before taking the second-home plunge

Wanna Get Away? Part 2

The no-going-back moment is forever etched in my memory. My husband, D.C., and I were standing in the kitchen when our Realtor, Saint Bob, called. I put him on speaker.

After four months of looking at beach condos, of flirting on and off with the idea of a buying a getaway that we could also rent out, we finally had an offer in play. The sellers, Saint Bob said, had accepted it.

D.C. and I locked eyes. The question hung between us: Do we do this?

We mentally replayed all the hypothetical discussions we'd had about this, talks where we'd reasoned that this was the time, now that the kids were on their own, and while we were both still working. It's now or never. We'd rather have tried and been sorry, than never tried and wondered.

I nodded. D.C. told Saint Bob to send the contract.

Never mind that this was the first time in my adult, self-supporting life that I felt financially under control. I needed to mess that up.

We started looking in July. Saint Bob took us to see more than a dozen condos and sent links to many more to view online. Some were nice, but they lacked the ocean view we wanted. Some had the view, but the complex was rundown. Some needed too much work. Some were too small. Some were too dark.

One we liked was about to undergo a two-year construction



AT HOME WITH Marni Jameson

project that would involve boarding all the windows. Another was in a complex that discouraged renters. Although buying a second home that you don't have to rent out to offset the costs is a lovely luxury, we're not those people.

We made an offer on one place and heard nothing back, no counter, no refusal. We later learned that the owner of the next-door unit bought the condo so he could have two side by side. The sellers only listed the condo only to establish a market value, so the neighbor could pay the "going rate." We were used.

Discouraged, we told Saint Bob we were taking a break. He understood and assured us that even if we never bought a place, he had enjoyed getting to know us.

Getting to know us? Sheesh! By this time, he knew our shoe sizes. He also assured us that he did this job because he loved it not because he had to, which was good to know since, by this point, if we ever did buy a place, his commission would come out to about 50 cents an hour.

A couple months later, in October, we noticed, despite ourselves, a few new places had come on the market. I caved and decided to go look. One. Last. Time.



A room with a view — Since the author realizes she will now be working for the rest of her life, it helps her to know she can occasionally work while watching the waves. Photo courtesy of Marni Jameson

Saint Bob made three appointments. The first two places were so-so. Then I walked into condo number three. Until then, I had been trying to talk myself into every place I saw. This one I had to talk myself out of.

"Uh-oh. This could work," I told D.C. The place had a killer ocean view, came fully furnished, had an impressive rental history, and the seller was motivated.

And that is how we ended up standing in the kitchen telling Saint Bob to send the contract. The journey has begun.

If you're thinking about taking the plunge into second homeownership — not that I'm recommending this foolhardy move

for anyone — here's what to consider:

• Affordability. How to afford this was a big question for us. After consulting with our financial advisors, we got some confidence that we could swing it, especially if we offset the carrying costs (including taxes, insurance, HOA dues, and utilities) by offering the property as a rental.

• Convenience. Many people choose second homes out of state and spend half the year in one place and half in another. That's fine; however, if you want a weekend getaway, choose a place that's easy to get to. Our place is an hour's drive.

• *Renovations.* Know how much time, money and energy

you are willing to spend to fix a place up. Do you want a fixer or turnkey? I wanted something livable that I could cosmetically improve over time.

• *Lifestyle.* If you're still working and can work remotely, look for a place that can support that. You might only need wi-fi and a desk. If you want family and friends to visit, get a place that has room for visitors. Can your pet come? Are you close to good restaurants? These were important factors for us.

• Your buyer appeal. In today's second-home market, most buyers are coming in with all-cash offers, Saint Bob told us. If you have to get bank financing, you will be a less attractive buyer. If you don't have enough available cash but have a lot of equity in your primary home, you could take out a home equity loan to make an all-cash offer.

Other ways to boost your appeal is to let sellers control the closing date and to buy the place "as is."

• Be cool. Patience is not my strong suit, but I've learned, buyers lose leverage when they get emotional or feel pressured to buy. Keep feelings in check. Saint Bob said the fact that we took our time, knew what we wanted and could make a no-strings offer worked in our favor.

Marni Jameson is the author of seven books, including the forthcoming "Rightsize Today to Create Your Best Life Tomorrow: A Motivational Guide for Those Seeking Their Ideal Home Later in Life," due out Jan. 2, and "What to Do With Everything You Own to Leave the Legacy You Want." She can be contacted at www.marnijameson.com.

Learn how to budget and save for big-ticket items

When faced with making a significant purchase, or even financing an unexpected emergency expense, consumers are tempted turn to credit to pay for the goods or services. While credit utilization maintains an important place in building a strong financial reputation, it can quickly put a person underwater financially, and interest fees can increase the price of big-ticket items by a significant amount.

The financial resource The Motley Fool says American households carried a total of \$17.1 trillion in debt as of the second quarter of 2023. A report from Equifax Canada indicated Canadian consumer debt rose to \$2.32 trillion in 2023. Substantial consumer debt can limit financial flexibility, so individuals who are looking ahead to new vehicles or vacations or even home renovations can first try to save for such expenses in lieu of borrowing. Budgeting and saving may not lead to immediate gratification, but it can help consumers avoid debt and ultimately create more financial flexibility down the road.

• Know exactly what you have. Too often people take a casual approach to their finances. At any given time they may not know whether the money they're making is actually covering all of the bills, and how much money, if any, is left over. Spend a few months cataloguing all credits and debits to your accounts. Pay attention to times of year when income is higher or when spending increases.

Know your goal and price. Rayhons Financial, a financial services company, suggests identifying exactly how much you'll need for a purchase. Estimate on the high side of expenses so as not to go over budget. Treat a big-ticket item just like a utility bill.
Create a separate expense ac-

count. When all of your funds are together in one bank account, it is easier to spend the money on other purchases rather than the larger one in mind. Open a separate account and move your "extra" earnings into that account to save for your large expense. Automating the savings by setting up an automatic deduction deposited into this account on payday can make savings even easier.

• Review your budget periodically. Figure out if there are areas where you can cut back and allocate more money to your overall savings or the special savings for the big-ticket item. For example, you may be able to downgrade to a more manageable mobile phone plan or dine out less frequently.

•• Time the purchase right. In addition to only buying when you have the money saved, you can look at the calendar to figure out the best time to make that purchase. Does your state or province offer a sales tax holiday? Some times of year you may get a bonus, tax refund or birthday gifts that can be earmarked for big-ticket items. Avoid purchasing big items during times when you must pay for other significant expenses, such as tuition, summer camp fees and insurance payments.

Some simple financial planning can help people save and budget for big-ticket items more readily.





Homeowners looking to upgrade their entertaining spaces can look to these tips as they prepare to welcome guests into their homes.

How to create a welcoming entertaining space at home

The lasting effects of the pandemic that swept across the globe in 2020 will be studied for years to come. Though some consequences have yet to be discovered, others, including a heightened desire to entertain loved ones at home, were already apparent even before the world emerged from the darkest days of the pandemic.

A 2021 study from Butcher-BoxTM found that 46 percent of survey respondents were excited to host and entertain guests in their home when it was deemed safe to do so. Such gatherings were given the green light years ago, and homeowners have maintained their enthusiasm for entertaining.

With that in mind, homeowners looking to upgrade their entertaining spaces can look to these tips as they prepare to welcome guests into their homes.

• Establish various seating areas. Ample seating is a must when welcoming guests into your home. Open layouts make it easier to add seating without feeling cramped, so homeowners whose properties feature such design schemes may find it easier to accommodate more guests than homes with more traditional, compartmentalized layouts.

When arranging seating, aim to create multiple seating areas

so guests can speak privately to one another if they so desire. Multiple seating areas also ensure more than one conversation can take place at a time. That's especially useful when hosting a game watch, as some guests may come for the game while others may be more interested in socializing than the score.

• Designate spaces for children. Kids are typically part of the equation when entertaining at home, so it's important that hosts create spaces for them as well. A basement or children's playroom can do the trick. If the weather outside is welcoming, a fenced-in backyard with games and a trampoline can provide the perfect space for kids to have fun while the adults get to engage in conversation and catch up with friends and family apart from boisterous youngsters.

• Add lighting. Dimly lit rooms may be a homeowner's desired aesthetic when no one's visiting, but lack of light can give the impression certain rooms are off limits or lead to muted conversations. Adjust recessed lighting so bulbs provide a warm but well-lit space for guests to relax and converse. In rooms without such lighting, open blinds or curtains or add some floor lamps before the party so rooms are well lit when guests arrive. Avoid lighting candles during the gathering, as flickering flames pose a fire hazard.

• Utilize Florida rooms or outdoor spaces when possible. Afford access to a Florida room or a deck or patio if the weather allows. The great outdoors tends to be a natural mood enhancer, and even some brief breaks in the fresh air can do guests some good. If guests will be spending ample time in a Florida room or outdoors, ensure ample seating is available and make sure those spaces are well lit as well.

Entertaining at home is wildly popular, and homeowners can employ some simple strategies to make their homes welcoming spaces for friends and family.

ECK OUT UPCOMING AUCTIONS THESE



MONDAY, DECEMBER 18TH @ 5PM 2332 MILE FORK RD., CHARLESTON, WV **ONLINE REAL ESTATE AUCTION** 3 Bedroom, 2 Bath Two-Story Home 1,350+/- Sqft 1.2+/- Acres (as assessed) Call Keith Hare (304) 741-9135



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• Tue. January 9th - Logan - Over 12 Acres with River in Logan County

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Two Kanawha Co. Lots

MONDAY, DECEMBER 18TH @ 7PM

ONLINE REAL ESTATE AUCTION Subject 1: 5512 Kentucky St., South Charleston, WV 0.06+/- Acres (as assessed) Subject 2: 1006 Oak St., Charleston, WV 1+/- Acre (as assessed) Call Keith Hare (304) 741-9135





Sales Person







3 Bedroom Nitro Home with Dock on the River

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