

Home & Lifestyle

 ColumbianHomes.com

REAL ESTATE, HOME DECOR, HOME IMPROVEMENT, HEALTHY LIVING

November 27, 2022

SKIRT YOUR TREE WITH CLASS

Whether chosen to be practical or decorative, tree skirts and tree collars put the finishing touch on a decorated tree.



The tree skirt is a piece of fabric placed on the floor surrounding the Christmas tree. It covers the tree stand and provides a place for presents. A tree collar wraps tightly around the stand, almost like a scarf, to hide the bottom of the tree and the tree stand.

AS BIT OF HISTORY

Back when Germans first began decorating Christmas trees, they used real candles. They placed a covering under the base of the Christmas tree to protect the floor and collect the wax and needles that fell out of the tree.

Then, around 1879, according to the blog Christmas Tree Source, people started using Christmas tree stands and the mat underneath became what we now know as the tree skirt. It became a boon for those who like to decorate and what was once a simple piece of fabric took on a new life. Families would embroider or quilt them to match their decorating themes. They became the fancy lawn for holiday villages or nativity scenes.

MATERIALS

From those simple mats to today's decorative masterpieces, tree skirts come in all sorts of different materials and styles. According to House Beautiful, in 2022 you can find skirts made of wicker, felt, faux fur and jute. Other sources offer them in velvet, rattan, silk or chunky knits.

Tree collars can be found in rattan, burlap, seagrass and shiny metals.

You can make them yourself by quilting, knitting or crocheting. For unique touches, add beading, felt appliques or embroidery.

MEASUREMENTS

The next decision you'll need to make for a tree skirt is what the diameter will be. Some of that will be dictated by the space you have around your tree. The company Christmas Lights Etc. offers size guidelines:

- 56" is best for larger artificial trees, 9' and higher. Live trees 7.5' and higher can use a 56" tree skirt if the tree stand is large in size as well.
- 48" is great for 7.5' Christmas trees.
- 42" - 48" are ideal for 4.5' - 6.5' trees.
- 20" mini tree skirts are for 2- to 3-foot tabletop trees.

CHRISTMAS TREE COLLARS

Erica Young shared some advice about tree collars with Family Handyman. First, she describes four different kinds:

- **Rings:** Solid, round pieces that can't be adjusted.
- **Square:** Usually made of wood, they fit in with rustic decors.
- **Hinged:** Hinges let you wrap the collar around the tree rather than dropping the tree into the collar.
- **Panels:** Several panels are assembled around the tree and then can be taken apart and laid flat for storage.

She goes on to recommend choosing a collar that matches the rest of your decor in style and theme, using plastic and metal collars for live trees and saving more delicate materials for artificial trees, deciding what sort of features — price, durability, installation ease — are most important to you and measuring the tree stand.

Real Estate Trends

Assumable Loans

Now interest rates have gone back up. Home prices are slowly adjusting. However, now we have something else that people haven't heard of in almost two decades...Assumable Loans.

So, what is an Assumable Loan? Let's start with an example...

Let's say I have a client who is selling their home for \$500,000. They have a current loan with an interest rate of 2.99%. Their loan balance is \$375,000 and their current payment is \$2,300 a month. They have owned their current home for 5 years, and have 25 years left on their loan.

For the right buyer, this is a deal of a lifetime! The buyer can 'assume' the sellers current loan of \$375,000 owed, 2.99% interest rate, \$2,300 a month payment, and only 25 years left on the loan. So what is the catch, right? Well, the home is being sold for \$500,000, so the remaining amount of \$500,000 minus \$375,000 (\$125,000 for those of you without a calculator handy) would need to be made up with either cash at closing, or with a 2nd loan.

The buyer isn't just buying the home for the current mortgage owed on the assumable loan. When you assume the loan, you assume all terms of the current loan. You can assume the current loan with the current terms, but if you want to change the loan type/terms that would be refinancing and you would lose the 2.99% interest rate.

If you are interested in a home with an assumable loan, there are questions your Realtor needs to ask.

- 1 - What type of loan is it currently?
- 2 - How many years are left on the loan?
- 3 - What is the current amount owed on the loan?
- 4 - What is the current interest rate?
- 5 - What is the current payment?
- 6 - Does that payment include mortgage insurance? Taxes? Homeowners Insurance?

You have to go through the pre-approval process just like any pre-approval process when buying a home. If you do not have the cash to bring to closing to cover the difference between the assumable loan and the purchase amount, the other option is to get a 2nd loan to cover the difference.

The assumable loan is a great option for a lot of people but it will not work for everyone.

If you are thinking about selling, ask your lender/loan servicer if you have an assumable loan. If you are buying a home, have your Realtor ask the sellers if they have an assumable loan. Maybe the difference won't be so great, but the rewards could definitely be worth it!



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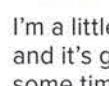
& Pets

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- ✿ I would do best in a home with kids over age 14.
- ✿ I need to meet any other dogs I might be living with, I may need multiple slow introductions to new dogs.
- ✿ I would do best in a single-family home with a fenced-in yard. No attached homes or apartments, please.

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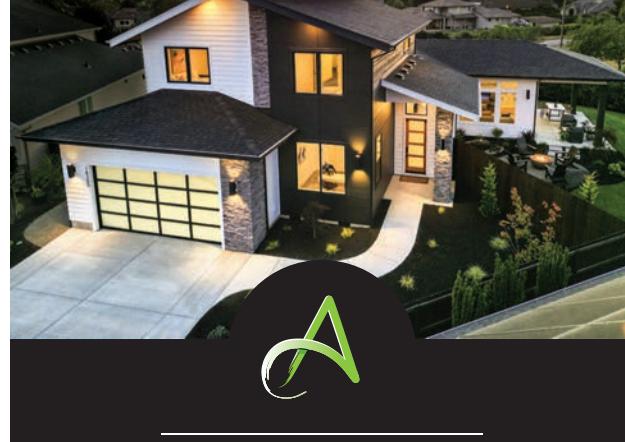
5 BD, 3 BA, 2936 SF. Beautiful former model home in Ridgefield's Kennedy Farm. Special design features throughout including 2 office nooks! Kitchen/dining area boasts a gas range, walk-in pantry, large island w/ seating, granite counters, custom built-ins. Great room layout with a gas fireplace. Spacious master bedroom with ensuite & walk in closet. Good sized bedrooms w/large closets. Large covered deck, fencing, generous backyard. Motivated seller is offering \$10,000 towards closing costs! MLS# 22435853.

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A rapid rise in the cost of living will undoubtedly prove to be one of the major stories of 2022.

According to the U.S. Bureau of Labor Statistics, energy prices rose by 41.6 percent in the 12-month period that ended in June 2022, marking the highest 12-month increase since April 1980.

The significant spike in energy costs is somewhat misleading, as the BLS considers motor fuel prices, which rose more than 60 percent in the 12-month period ending in June 2022, part of the energy category. However, during that same period, electricity prices rose by nearly 14 percent while natural gas prices increased by 38 percent. Both of those increases were more significant than the more publicized rise in food prices, which rose by right around 10 percent.

Families need to eat and many professionals now must return to in-person work after years of pandemic-related remote working, which means they must confront higher fuel costs. That leaves little room to save money in those areas. However, there are ways for families to reduce home energy costs without adversely affecting their quality of life.

RUN APPLIANCES DURING OFF-PEAK HOURS. According to the United States Department of Energy and the U.S. Environmental Protection Agency, the best time to use appliances in a home is when overall electricity use is low. Though this time changes

TRICKS TO TRIM YOUR UTILITY BILL



depending on the season and can vary based on geography, the DOE and the EPA both note that after 9 p.m. and before 9 a.m. are generally the off-peak hours in most areas.

STRATEGICALLY USE YOUR SHADES AND BLINDS. The energy providers at ConEd estimate that about 40 percent of unwanted heat comes through windows. Strategic use of curtains, shades and blinds can keep heat out on hot days, thus allowing homeowners

to turn the thermostat up on their air conditioning units in summer. Opening curtains, blinds and shades on winter mornings and afternoons will allow more sunlight in, allowing homeowners to control heating costs more effectively.

REORGANIZE YOUR REFRIGERATOR. There are plenty of contradictory strategies regarding how best to store foods in a refrigerator so the unit consumes as little energy as possible while still keeping

foods fresh and chilled. But various energy providers, including ConEd, recommend that consumers avoid packing a fridge too tightly. By allowing cold air to circulate within the refrigerator, the refrigerator won't need to work as hard, and thus consume as much energy, to keep foods cool. It's important to note that the opposite should govern how the freezer is packed. Packing frozen items tightly in the freezer will help the refrigerator work a little less hard.

TURN OFF THE LIGHTS. Estimates from the U.S. Energy Information Administration indicate that electricity for lighting accounts for around 10 percent of electricity consumption in homes. A concerted effort to turn off lights in rooms that aren't being used can help consumers save money.

Rising utility bills are compelling millions of people to seek ways to trim their energy consumption. Thankfully, there are many ways to do that without upsetting daily routines.

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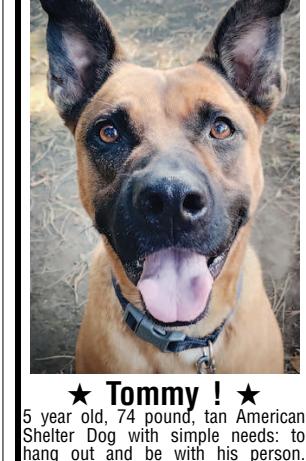
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THE NEWSDAY CROSSWORD

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ON THE GRID: With lines a bit less than 50 yards

by Gary M. Larson

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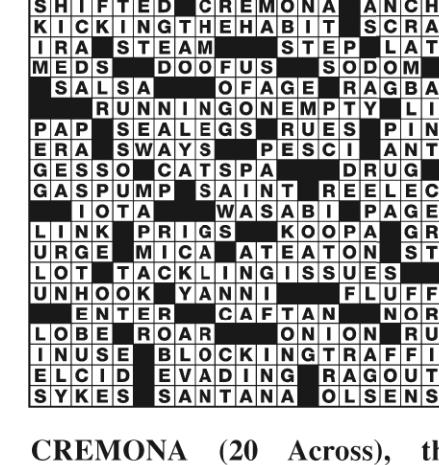


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CREMONA (20 Across), the birthplace of violin maker Antonio Stradivari, was also the birthplace of Nicola Amati, from whom Stradivari learned his craft. PIÑA colada (58 Across) is Spanish for "strained pineapple." NORA Roberts (111 Across) was the first author to be inducted into the Romance Writers of America Hall of Fame.

Chimney Sweep



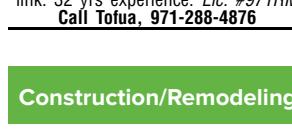
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Christmas Lights



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