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## HOMEOWNER'S UPDATE

### Interior Design Trends to Watch

With a new decade comes a refresh in home decor. Check out some of the trends designers predict will gain traction this year.

- **Color in kitchens:** While white cabinets remain timeless, designers are warming up all-white kitchens by adding wood accents, colorful tile, and navy or black cabinets.
- **Wood or steel range hoods:** Move over microwaves – statement range hoods over the stove are on the rise.
- **A bench in the bathroom:** With master bathrooms taking on a bigger purpose as spa-like retreats, a bench can serve multiple purposes. Place by a vanity for daily skincare routines or next to the tub to hold clean towels, candles and books.
- **Picket tiles:** With both ends pointed like the top of a picket fence, these tiles create a unique geometric pattern. They can be laid horizontally or vertically for kitchen backsplashes and bathroom walls or showers.
- **Dark painted doors:** Paired with eye-catching hardware, dark interior doors add extra personality to a room.
- **Warm colors:** This decade will see a shift from cool tones to an emphasis on warm, earthy hues.
- **Rattan or wicker furniture:** Bet big on this natural look with a full dining or patio set, or add small accents with light fixtures or bar stools.

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### 5 Tips for Painting Like a Pro

Your DIY paint job doesn't have to include jagged edges or paint splatters on your trim. Use these ideas from *HouseLogic.com* and *PopularMechanics.com* to produce a polished, professional result.

- **Keep paintbrush bristles flexible** by mixing a half cup of fabric softener with a gallon of warm water. Rinse brushes thoroughly before swishing in the mixture and then hang on a peg to dry.

### Also in this issue...

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Be Responsible With Your Home Security Systems

Essential Steps for Flood Recovery

Lemon Caper Deviled Eggs

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- **Use canvas drop cloths to protect floors.** Unlike plastic, canvas absorbs paint and is what most pros use to contain drips and spills.
- **Tone down paint's intense odor** by adding a couple of drops of vanilla (for dark colors) or lemon extract (for light colors). Open the windows to make sure the room is well-ventilated.
- **Wash roller covers with soap and water before using them.** This will help to remove loose fibers so they don't end up on your walls.
- **For precise tape removal,** turn a hair dryer on low and aim it at painter's tape. The warm air will soften the adhesive and help you achieve that crisp paint line.

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## Be Responsible With Your Home Security Systems

Home security systems help protect your property and give you peace of mind; however, they can also raise privacy concerns. Make sure you're being a responsible technology user by thinking about your guests and neighbors.

Since you own the equipment, you may not be bothered by being recorded 24/7, but your guests may feel differently. When hosting family or friends, it's considerate to make them aware of any security cameras so they don't feel blindsided if the topic comes up later. Be sure to also inform your babysitters or pet sitters who may feel awkward if they realize after the fact that you were monitoring the home while you were away.

Before installing a security system, it's wise to familiarize yourself with local, state and federal regulations so that you don't unknowingly violate someone else's privacy. As a general rule, security cameras should never record areas where privacy is expected. To avoid potential legal issues, make sure your security cameras don't capture views of your neighbors' bedrooms, bathrooms or backyards – especially if they have a privacy fence.

When touring homes for sale, keep in mind that curious homeowners could be watching through security cameras, baby monitors or video doorbells. Be cautious about what you say, and don't linger on the front porch when discussing your negotiating strategy.

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## Essential Steps for Flood Recovery

Flooding can be extremely destructive, costly and harmful to your health – even after the water is gone. While floods can be the result of severe weather, sustained rain, broken dams, or melting snow, the most common reason is plumbing failures, according to *SafeWise.com*.

If your home floods, follow these steps.

1. If flooding is due to severe weather, evacuate immediately. Head to a secure location such as a nearby storm shelter.
2. If the water is coming from a burst pipe, shut off the main water valve and turn off the electricity. If you can't get to the circuit breaker without walking through water, call an electrician instead.
3. Call your insurer. Explain the situation and ask if you need to wait for an adjuster to look at the damage before you begin cleaning up.
4. Once it's safe to return to your home, take photos and videos to document the damage. Salvage your personal items, pump out the water, and throw away or disinfect anything that got wet.

Consider this advice from *RedCross.org*.

- Don't walk through floodwaters – six inches of fast-flowing water can knock you off your feet.
- Watch out for snakes, insects and other animals that could be lurking in floodwaters near your home.
- When cleaning up, wear waterproof boots and rubber gloves.

- After a natural disaster, don't use tap water for drinking, cooking or showering until local authorities declare that it's safe.
- Toss out food and medicine that came in contact with floodwaters.
- Don't use gas or electrical appliances that were flooded until they're inspected by a professional.
- Black mold can have long-term health effects. Throw away items that absorb water and can't be disinfected including mattresses, carpeting, stuffed animals, and cosmetics.

#### **By the Numbers: The Case for Flood Insurance**

Standard homeowners insurance doesn't typically cover floods. When deciding whether or not to invest in flood insurance, consider these stats from *FloodSmart.gov*.

- **1 inch** of water can cause **\$25,000** worth of damage.
- Mildew and mold develop within **24-48 hours** of water exposure.
- Over **20%** of flood claims occur outside of high-risk flood zones.

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### **Lemon Caper Deviled Eggs**

#### **Ingredients**

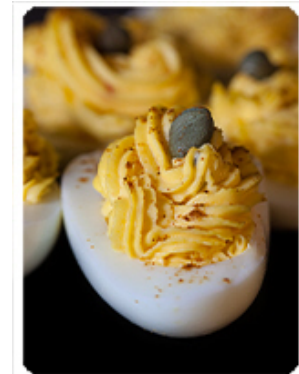
6 hard-boiled eggs  
1½ Tbsp. Dijon mustard  
1½ Tbsp. mayonnaise  
½ tsp. ground pepper  
1 Tbsp. shallots, finely minced  
1 tsp. lemon zest  
12 large capers  
Paprika

#### **Directions**

Cut eggs in half lengthwise. Remove yolks and place in a medium bowl. Put egg whites on a plate and set aside. Add mustard, mayonnaise, pepper, shallots, and lemon zest to the yolks. Mash together with a fork until mixture is smooth and fluffy.

Spoon yolk mixture into a piping bag or a quart-sized plastic bag with one corner cut off. Pipe yolk mixture evenly into the 12 egg whites. Top each egg with a caper.

Cover and chill for at least one hour. Before serving, sprinkle lightly with paprika.



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