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If you want to display your wine collection, here are three simple ways to showcase your bottles.

**On a bar cart**
Opt for one made of reclaimed wood or with an industrial metal frame. Lay out an assortment of bottles and glasses to create a look that’s as stylish as it is functional. Make sure your cart is on wheels so you can entertain in any room in your home.

**In a hutch**
Traditionally used to display dishware, this classic piece of dining room furniture can also be used to showcase your wine collection. Choose one with plenty of space and open shelving to highlight bottles and glassware. You’ll also want your hutch to have drawers and cabinets as these are helpful for storing bar tools and accessories.

**On a mounted rack**
From simple metal pegs to elaborate wood shelving, you can display your wine collection by hanging it from a wall-mounted rack. You can choose either a vertical or horizontal model and select a style that suits your decor.

Keep in mind that the ideal temperature for storing all wines, red or white, is around 45 to 55 degrees Fahrenheit. Additionally, it’s best to keep bottles out of direct sunlight.

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ADD A FRESH COAT OF PAINT

The cooler weather of fall can be a great time to update the exterior of your home with a fresh coat of paint. Here are some tips from HGTV on how to get your home looking great in no time.

**Step 1: Clean it up**
You can’t put paint over dirt. Get the best coverage by removing dirt and debris from your house using a pressure washer. Work from the top to bottom, overlapping each stroke.

**Step 2: Repair**
While you’re washing, make note of any damage to wood, brick, stucco or siding. Use epoxy filler to cover cracks or holes. Once the filler is dry, lightly sand it using medium-grit sandpaper.

**Step 3: Remove loose paint**
Scrape or sand loose paint off the surfaces around your home before painting.

**Step 4: Caulk the trim**
Fill any gaps between the house and trim around your doors and windows using caulk made for exterior finishes. Caulk wherever different materials meet.

**Step 5: Cover stains**
Put a coat of stain-blocking primer over any stains to help your paint cover it.

**Step 6: Protect**
Keep those doors, windows and lights clean. Cover anything you don’t want painted with plastic sheeting and tape.

**Step 7: Paint!**
Here’s the fun part. Load a paint sprayer with your chosen exterior paint (pick a flat or eggshell finish for the best look). Work your way from top to bottom, moving smoothly and overlapping your strokes, just like you did when you power washed. If your color is very different from what’s already on the house, you may need a coat of primer, too. Talk to the professionals at your local paint store for advice.

**Step 8: Paint the trim**
Remove the plastic sheeting and get to your windows and doors using an exterior semigloss paint and a paintbrush. Use drop cloths to make clean up easier.

**Step 9: Touch up**
After you get everything cleaned up, walk around your house and touch up any surfaces that may have gotten missed or scratched during the process. Then, sit back and enjoy your fresh curb appeal.
Have your hardwood floors seen better days? If the planks are dull, stained, damaged or creaky, you may be wondering if you should refinish them or simply start over. Here are some factors to consider before you decide.

**Repair**

If you like the look of your hardwood floors, you may be able to revive them. Sanding and varnishing as well as staining the wood can extend the lifespan of your floors by a few years. If the planks are warped or worn thin, however, they’re likely beyond repair. Similarly, if numerous damaged planks need to be replaced, you’re probably better off starting over.

**Replace**

If you’re in the mood for a change, installing new flooring is an opportunity to completely transform the look of your home. Plus, it will last for many years to come. It should also be noted that renovating old floors can take several days, whereas replacing them is a fairly quick process albeit more expensive.

If you’re still uncertain about whether to repair or replace them, ask a professional to evaluate the condition of your hardwood floors. He or she will be able to recommend a solution.
Fall, with its cooler days, just begs you to get outside and enjoy your patios and porches. And while spring and summer’s glory days are over, that doesn’t mean you still can’t add pops of color with container gardens. Here are some ideas for sprucing up your outdoor spaces with containers of color.

Don’t forget the texture
Color is important when planning a container garden, but so is texture. This means the shape of the plant, the leaves and how it grows.

Fall is a great time for tall, elegant ornamental grasses, and they also make great container garden centerpieces. Look for varieties like pony-tail grass (stipa tenuissima) and purple fountain grass, with stunning deep aubergine blades.

Creative containers
Go beyond the basic flowerpot. With the right drill bit, you can turn just about anything into a container for plants. Think of particularly fall-like accents like plastic pumpkins, craft logs or a basket.

Blooming autumn
Yes, there are still lots of flowers that bloom right through fall, depending on your growing zone. Look to plants with trailing blooms, like petunias, which also come in a dizzying array of colors. Snapdragons are another fall favorite and come in a wide array of fall shades, like deep red and vibrant orange. In the warmer South, pansies do well in late fall and autumn and come in a riot of colors to match every decor.

Festive foliage
And there’s plenty of non-blooming plants to provide great color in your container. These include coleus, which comes in several bright hues; heuchera; stonecrop; golden leaf sage; flowering kale or cabbage; all kinds of ficus; sweet potato vines and many ivies. Just keep some of the more voracious growers, like vines and ivies, neatly trimmed.

Mums
It wouldn’t be fall without mums. You can choose all kinds of colors. Look to bring home a plant that’s healthy and green with an upright attitude and lots of tightly closed buds.

Make sure your container’s light enough to move easily; as the season wears, you may need to move your mum around to better growing conditions. Pair fluffy mums with wiregrass or creeping Jenny for an elegant look.
An effective and affordable way to freshen up your kitchen is to paint the cabinets. For great results, follow these seven steps.

**Remove doors, drawers**
Start by taking apart the cabinets so you can work on a flat surface. You should also remove all handles, hinges and other hardware. Be sure to number the doors and drawers so you know where each item goes.

**Clean every surface**
To remove fingerprints, grease and other residue, wipe down all components of the cabinets with a solution of warm water and liquid dish soap. Rinse thoroughly and let each surface dry.

**Lightly sand each surface**
Remove the finish on the doors and cabinets using a sanding block with fine-grit paper. This will create a rough surface for the paint to grip.

**Remove all the dust**
Sanding the cabinets will create wood dust, which needs to be removed to ensure a smooth paint job. Start by vacuuming up the loose particles, then wipe down.

**Apply primer**
An undercoat of primer helps ensure the paint’s adhesion. Be sure to apply it evenly to all surfaces.

**Add two coats of paint**
Once the primer dries completely, apply a thin coat of paint to the interior and exterior of the cabinets, doors and drawers. Wait at least three hours for the paint to dry before you apply the second coat.
So many fall projects, like painting the house, start with getting everything clean. And the quickest way to clean most exterior surfaces is with a pressure washer or power washer. Remember that any pressure washer that produces greater than 100 pounds per square inch of pressure can cause serious injury that can lead to infection, disability or amputation.

The Centers for Disease Control and Prevention offers these safety tips for using a pressure washer:

- Always follow the safety instructions included in the owner’s manual.
- Never point a pressure washer at yourself or others.
- Remember that the spray can throw objects, also at high pressure, that can cause injuries to bystanders or to yourself.
- Never attempt to push or move objects with the pressure washer spray.
- Never use a gasoline-powered washer in an enclosed space or near air intakes.
- Always test the ground fault circuit interrupter before using a pressure washer.
- Always plug a properly grounded pressure washer into a properly grounded receptacle.
- If you need an extension cord, keep the pressure washer’s power cord connection out of standing water and use a heavy duty extension cord rated for use in wet locations.
- Keep the power cord and any extension cords as far away as you can from the item being washed and any water runoff.
- Wear rubber-soled shoes that provide insulation from electrical jolts.
- Never cut or splice the pressure washer’s power cord or extension cords.
- Never remove the grounding prong from the pressure washer’s power cord or the extension cord.
- Always have a qualified electrician check the pressure washer if it trips a circuit breaker.
- Never allow children to operate a pressure washer. Keep children away from a pressure washer while it’s in use.
- If you injure yourself with the pressure washer, keep in mind that what seems like a small wound can be more serious. Get treatment right away.
- Before you treat any injuries incurred by a pressure washer, wash your hands with soap and clean water.
- Make sure you clean the wound well, too, with clean or bottled water.
- Leave unclean wounds open. If you can clean the wound, cover it with a clean cloth or bandage.

**WAYS TO STAY SAFE WHILE PRESSURE WASHING**

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You can put in a gorgeous, eye-catching water feature in just the span of a weekend. Consider these tips to turn your backyard into an oasis.

**Look at your space**
Decide what kind of feature that your space, your budget and your lifestyle can handle. Is it a giant koi pond or a simple fountain trickling over rocks? Generally, the larger your feature is, the more electric or plumbing work you may have to have done. You also need to consider what’s under the ground, and that includes tree roots and utilities.

**Use underlayment**
No matter which project you choose, you’ll likely need underlayment to protect your water feature. Look for it at your local home and garden center. Get enough so that it extends over and around your water feature.

**Get physical**
Also common to almost all water feature projects: holes. You’re likely going to have to dig and it’s probably going to be more than you think. Consider getting help if you’re not sure you might be up to the task.

**Rock ‘n’ roll**
Almost all features also have rocks, from gravel to help filter your water to boulders to set it off. Most home and garden centers sell a variety (though they can be surprisingly expensive) and you’ll also need help placing them when you get home.

Look for finishes and textures that complement your surrounding landscape, any patio stone or masonry on your home, and that will wear well in the weather. Depending on the design of your feature, you may also have to drill through the stone. You may be able to rent the equipment from the home and garden store or a local tool rental.

**Consider plantings**
Set off your new water feature with plants, but not those so big they might disrupt your pond or fountain with roots or branches. Also make sure you choose perennials at this time of year and tend to them carefully over the winter until they are well established.

**Fountain care**
If you live in a colder climate, take your water pump inside for the winter and store it in a pail of water to keep the seals wet. Otherwise, your feature should weather freezes nicely and be ready for you in the spring.

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**ENHANCE YOUR YARD WITH A WATER FEATURE**

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If you want to create designated spaces in your home without sacrificing the airiness of open-concept living, glass partitions offer a beautiful compromise.

This type of room divider helps block out noise while continuing to let in plenty of natural light. If you want to create an office space or reading nook in your living area, for example, such partitions are ideal. Alternatively, glass walls can be used to keep strong smells in the kitchen without obstructing sight lines.

From intricately etched panels to industrial steel frames, glass partitions can be incorporated into any style of home and customized to fit any space. Plus, they’re typically made of tempered glass, which means they won’t shatter into sharp pieces if they accidentally break.

To help you make the most of this practical and striking feature, consult an interior designer.

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Options to pay for home improvements

Making improvements to your home can be a costly task. The materials and contractor labor can add up quickly. That’s why it’s important to look at every angle of the financing options that may be out there for you.

There are a few different methods you should consider when tackling the cost side of your home improvement projects.

**Personal loans**

Getting a personal loan from your local bank or credit union is a great option for mid-size projects on your home. Renovations like a bathroom makeover, a new barn or window replacements are generally prime examples of projects that make sense for securing a personal loan with relatively low interest rates.

Why use a personal loan? The right loan can help cover some of the costs or pay for the entire project, allowing you to keep more of your savings or cash reserves intact.

Personal loans are easy to find. You can apply for a personal loan through banks and credit unions by setting up an appointment and sharing your needs with a loan advisor. Before applying, compare the best personal loan lenders that offer the lowest interest rates. You should also consider their fee structure and repayment terms before signing on the dotted line.

Some things your bank or credit union will be considering are your credit score and overall financial wherewithal. Personal loans are typically unsecured loans, which means you don’t need to use your house as collateral to qualify. Your interest rate and qualification are based on other factors like your credit score and financial history.

Get started today by making an appointment at your local bank or credit union.

**Home equity loan**

A home equity loan can make sense if you’re looking for a plug-and-play option that is paid out in a lump sum and then repaid over a specific number of years in regular fixed monthly payments. This type of loan, secured by your home as collateral, is also referred to as a second mortgage.

Home equity loans can fund home improvement financing, or also help with other larger purchases or the consolidation of debt.

Stability is one of the most beneficial characteristics of a home equity loan. Once you lock in your fixed interest rate, your monthly payment amount never changes.

**Home equity line of credit (HELOC)**

Another popular option for financing home improvements are HELOCs. This is a secured loan backed by your home collateral, so you can typically qualify for lower interest rates than you would for an unsecured personal loan.

HELOC loans are great for ongoing or lengthy home renovation projects. Consider the amount of risk you’re willing to take on with a HELOC loan. If you don’t make payments on time, your home could be foreclosed on. Also, most HELOCs have variable interest rates. This means your payments can increase depending on market conditions.

Talk with a local lender to see if a HELOC loan makes sense for your project and overall financial goals.

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