

What your favorite hue says about you

Staff Report

NORWALK — If yellow is your favorite color, you see the glass as half-full. People who love this luminous, warm color sparkle with optimism and energy. They're imaginative, artistic and fun to be with, according to color consultant Rita Troyshynski. Yellow lovers are reliable friends, confident, and have a high level of curiosity. Though they're often perfectionists, their sense of joy tends to override the tendency.

Those who like yellow the least, however, are practical realists, generally skeptical of new ideas. Guaranteed results are important to such people because they don't like to be disappointed.

In ancient times, yellow was universally associated with the sun. It was Apollo's color; brides and priests wore yellow because it was considered sacred. Yellow and its close relative, metallic gold, were a sign of wealth and a close relationship to the prevailing deity. Yellow dye was created for the wealthy from precious saffron; Cleopatra used its dust in her cosmetics, and Nero sprinkled Roman streets with it before he trod them. According to Chinese tradition, yellow signified wisdom and the prospect of a bright future.

Troyshynski, better known as "Rita T," is a professional color consultant widely recognized by her trademark hat. She is sharing personality characteristics associated with colors and discussing how to use trending shades in interior design in a free seminar series open to the public from 10 to 11 a.m. on Saturdays at the newly-opened Ring's End Paint & Design Center at 149 Westport Ave. in Norwalk.

"Color and Your Personality," features a different color each week. No registration is necessary.

In each of the Saturday morning programs, Rita T. describes typical personality characteristics associated with the featured color, and discuss the newest shades of the color, best rooms to use it, the hottest products the design trade is producing in the color, and how to combine it with other trend-setting colors.



Color consultant Rita Troyshynski leads a weekly color seminar at Ring's End in Norwalk. Contributed photo

Participants are encouraged to bring samples of items they would like to incorporate in their home design.

Colors tend to trend in eight-year cycles, affecting everything from paint colors to linens. Today's trending yellows are citron, which has a lime green undertone, the farm-ripened, warm golden shades found in yellow peppers, squashes and straw ripened grain, and mustard yellow.

Yellow is a favorite kitchen color, Rita T observes. It has been said that chefs perform better in a yellow kitchen because the color of butter brings joy to the food. Since cabinet surfaces often occupy 70% of the kitchen's surface area; painted cabinetry is often an excellent choice for a cook who loves yellow. There are also many trending shades of yellow for walls that compliment other cabinetry selections.

The new "farm yellows" in Benjamin Moore's Color Pulse 2011 bring warmth to a kitchen, Rita T says.

"The rural colors of straw, grain and food diversify the yellow offerings into

brown-yellows such as oat straw, and yellow oranges such as butterscotch," she said. "Both of these warming shades add comfort-zone color for an eat-in kitchen and expand the hospitality of more golden-tone stained cabinetry. The cooler yellows are less used in kitchens now, although they are useful to add life to an existing blue and white kitchen."

Yellow is less frequently used in the foyer and as a transition color than it was a few years ago, Rita T remarks. Today, warm shades of gray are frequently used in this area.

In the dining room, yellow is predominantly used today as an accent color in place settings, linens, candles and other decorative objects. Antique dinnerware can be elegantly paired with warm blues or reds. In family rooms, living rooms and parlors yellow is used in its deeper, more golden shades. Golden hues are also a handsome choice for a gentleman's home office, she adds

see COLOR, C3

Home loans for veterans

America is the land of opportunity and freedom; those are the very tenets that attract people to our country and anyone who calls America their home has the ability to work hard toward success.

In order for all citizens to enjoy opportunity and freedom, men and women serve in uniform to achieve and protect those rights. While it is a privilege and honor to serve, it does sometimes come with sacrifice: It's an unfortunate truth that many members of the military and former members do not take full advantage of their "entitlements" and one of these terrific entitlements is the VA loan.

One of the best parts of my work is to help veterans and their families buy a home. Thanks to a very special loan frequently referred to as a "VA loan," many current and former veterans can buy a home. This is an attractive opportunity but what surprises and disappoints me is that less than 10% of veterans have used this VA loan program. And a full 20% don't even know it exists!

So if you qualify for a VA loan, take advantage of the opportunity.

The VA loan is available for many service personnel. In fact, there are over 23 million veterans alive today. A veteran qualifies for the loan if they:



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- Have served for 24 continuous months or have been on active duty for 90 days during war time or 180 continuous days in peace time.

- Are currently on active duty or have been honorably discharged.

- Are the un married spouse of a veteran who died while in service.

- Are the spouse of a service person who is either missing action (MIA) or a prisoner of war (POW).

Most Reservists and National Guard are also eligible.

Now here is why VA loans are so good: VA loans are 100% financed, which means that military personnel do not need a down payment; the entire cost of the home is mortgaged. Terms are attractive too: low 30-year-fixed rates. Another terrific benefit is the fact that there is no monthly PMI (private mortgage insurance) on a VA loan, giving veterans an even lower monthly mortgage payment.

The loan itself cannot be more than \$417,000 (although if there is a down payment, the loan can be as high as \$1.5 million) and there is no prepay penalty so loans can be paid off early.

In addition to this exciting loan opportunity for the men and women who serve in uni-

see HOME LOANS, C3



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