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Your best advocate when buying or selling a home

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Happy New Year! With each new year comes a new beginning! Are you planning to sell or acquire property this year? Please call me for expert assistance with your real estate needs!



Some people don't realize the many benefits of a Home Protection Plan. However, as an experienced Real Estate Professional, I would like to point out how a quality Home Protection Plan can benefit you, whether you are buying or selling a home. A good Plan ensures the repair or replacement of covered home systems and appliances that fail due to normal use. For Sellers, this provides added value to your home when it is on the market. For Buyers, this means peace of mind and confidence in the purchase of your new home. I advise all my clients to include a Home Protection Plan with their transaction, and the company I trust to provide the best service and coverage is Old Republic Home Protection. Call me today for more information about how this valuable service can be put to work for you.

An outstanding customer experience - it's the number one goal on every sales professional's list. If you know anyone who is selling or buying a home, please refer him or her to me and I will provide your referral with the best customer experience ever!

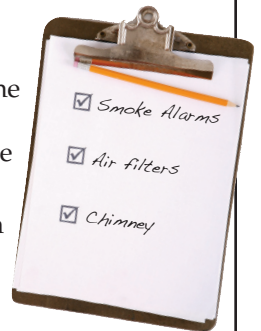


Health & Safety

Annual Home Safety Checklist

The start of a new year is a great time for an annual home safety check. Below is a list of items that should be checked at least once a year to ensure that your home remains safe and everything is working at peak efficiency:

- Ensure smoke alarms are present in all bedrooms and common living areas, and that the batteries are charged and working.
- Check electrical sockets and outlets for safe operation (if you have small children, equip with safety covers).
- Check light fixtures and home appliances for fraying cords or exposed electrical wires.
- Replace old light bulbs with the new energy-efficient bulbs that use a fraction of the electricity and last up to ten times longer than regular light bulbs.
- Make sure doors and windows lock properly, and that they are sufficiently insulated.
- Replace your heating system's air filter.
- Make sure your home is certified as fire-safe; if not, have it certified.
- Have your chimney cleaned and inspected.
- Ensure that you have one or more functional carbon monoxide detectors installed in your home.

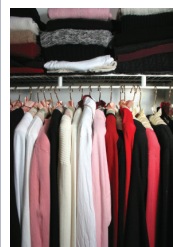


Household Tips

Clearing The Clutter

Now is a great time to clean and organize your home. Below are some tips for getting a handle on clutter and getting rid of the excess "stuff" in your home. You'll find it takes significantly less time to organize your clutter than to repeatedly sift through it looking for lost items.

- Break down large tasks into smaller "chunks" of work. For example, instead of attempting to clean out an entire overflowing closet, clean one shelf every Saturday morning. By the end of the month, you will have completed the entire job!
- Decide that everything that enters your home goes into one of the following three categories: Your "To Do" basket, another family member's "To Do" basket or the garbage. Apply this technique to mail to prevent pile-ups.
- Assign each family member a room or area in your home to clean and organize, and pick a specific date and time for a "Home Cleaning Day." Together, you clear out the extra stuff throughout your home, transforming it in a single day!





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Savor the Flavor

Irish Beef Stew

Ingredients:

- 1/4 c vegetable oil
- 1 1/4 lb stew beef, cut into 1-inch pieces
- 6 large garlic cloves, minced
- 8 c beef stock or canned beef broth
- 2 Tbsp tomato paste
- 1 Tbsp sugar
- 1 Tbsp dried thyme
- 1 Tbsp Worcestershire sauce
- 2 bay leaves
- 2 Tbsp butter
- 3 lb russet potatoes, cubed
- 1 large onion, chopped
- 2 c 1/2-inch sliced carrots
- 2 Tbsp chopped fresh parsley

Heat oil in large heavy pot over medium-high heat. Add beef and sauté until brown on all sides. Add garlic and sauté 1 minute. Add beef stock, tomato paste, sugar, thyme, Worcestershire sauce and bay leaves. Stir, bring mixture to boil, reduce heat, then cover and simmer 1 hour, stirring occasionally. Meanwhile, melt butter in another large pot. Add potatoes, onion and carrots and sauté until golden, about 20 minutes. Add vegetables to beef stew. Simmer uncovered until vegetables and beef are very tender, about 40 minutes. Discard bay leaves. Tilt pan and spoon off fat. Transfer stew to serving bowl, sprinkle with parsley and serve.

Helpful Hints

Facing Your Fears and Finding Fortitude

It's human nature to avoid feeling fear. However, by avoiding your fears, you may actually be fueling them and causing them to manifest. Here's how to address your fears and use them as a motivating force instead of an impeding one.

- Accept fear as a part of life – this will free you from spending needless energy trying to run from it.
- Listen to what your fears are telling you—then resolve to respond in healthy ways.
- Respect your fears – denial only prolongs your inability to deal with them. Respect what your fear has to say and take steps to solve the problem.
- Tell yourself that you will be able handle it – whatever “it” is, because in reality, you can.
- Feel your fear and “do it anyway” – many times, working through the fear and “doing it anyway” proves to be the best way to handle it.
- Listen to your heart – fear often strikes because we have ignored our true, inner feelings. Consider how you really feel about a situation; then take action based on these feelings, and you can conquer even the most intimidating of fears.



Brain Teasers

Mardi Gras – Masks, Music & Mayhem



1. Mardi Gras is French for what?
 - A. Ash Wednesday
 - B. Merry Monday
 - C. Fat Tuesday
 - D. It's not French - it's Portuguese
2. What are the official three colors of Mardi Gras? Hint: they stand for loyalty, freedom, and power.
 - A. Blue, yellow, and red
 - B. Gold, silver, and red
 - C. Red, white, and black
 - D. Purple, green, and gold
3. People initially started wearing masks in addition to their costumes for Mardi Gras because...
 - A. They did not want to be recognized by anyone when they did outrageous things.
 - B. They wanted to pretend they were royalty or other celebrities.
 - C. They wanted to win the costume contest.
 - D. They were paying a tribute to Halloween.
4. In New Orleans, Mardi Gras parades and other celebrations take place primarily around what area?
 - A. Harlem
 - B. Latin Quarter
 - C. China Town
 - D. French Quarter

ANSWERS: 1-C; 2-D; 3-A; 4-D