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REALTY WORLD

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Your Referrals Are The Highest Form Of A Compliment
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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? If so, please call me for expert assistance with your real estate needs!



Do you know the difference between a Home Warranty Plan and Homeowners Insurance? **Home Warranties** are *service contracts* that cover the failure of home systems and appliances due to normal wear and usage during the term of the Plan. **Homeowners insurance** *indemnifies* the homeowner against damage or liability which might arise from some unknown or contingent event. Both offer valuable budget protection for the homeowner, and they can work in conjunction with one another. For example, if a water heater leaks and floods the home, the home warranty will replace the water heater, while homeowners insurance may cover the resulting secondary water damage to the structure and/or its contents. For complete budget protection, I recommend that all my clients include an Old Republic Home Protection Plan in their home transaction. Call me today for more information about how a home warranty can benefit you.

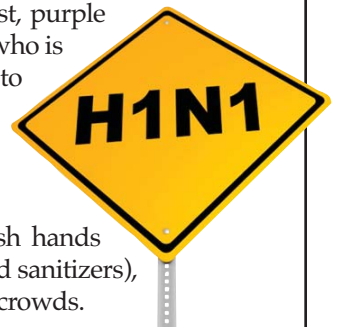
Referrals: They are the highest compliment a sales professional can receive from a client. Please pass my name on to friends, family, and acquaintances and I will provide them with excellent real estate service.



Health & Safety

Flu Facts: Seasonal Flu and H1N1 Flu (Swine Flu)

Although the seasonal flu and H1N1 flu (Swine flu) are two different strains of influenza, they have many similarities. They are transmitted the same way, primarily through coughing, sneezing, and close contact with infected people or surfaces, and both are highly contagious. The initial symptoms are very similar, and include fever, body aches, headache, sore throat, cough, runny / stuffy nose, chills, fatigue, and possibly diarrhea and/or vomiting. If you get these symptoms, stay home and treat yourself with rest, fluids, and over-the-counter medications. Avoid contact with others until at least 24 hours after your fever is gone without the use of fever-reducing medicine. However, with H1N1, it is possible to have the onset of severe respiratory symptoms that can progress to pneumonia or other life-threatening complications. Be alert for signs that you need immediate medical attention (difficulty breathing, pain or tightness in the chest, purple or blue discoloration of the lips). Another big difference is who is impacted: seniors and very young children are most likely to catch the seasonal flu, while children and young adults are most likely to catch the H1N1 virus. People 64 or older appear to have a lower risk of catching H1N1 flu.



For the best protection, get vaccinated for both flus, wash hands often with soap and warm water (or use alcohol based hand sanitizers), avoid touching your eyes, nose or mouth, and avoid large crowds.

Household Tips

Get Ready for Chinese New Year!

In the Gregorian calendar, Chinese New Year falls on different dates each year, a date between January 21 and February 20, and celebrations focus on ensuring good fortune and prosperity in the New Year. Here are some things you can do to welcome greater prosperity in the New Year:

- Pay all current bills before the Chinese New Year arrives, and pay down an existing debt. This symbolizes your intention to prosper and become debt-free in the New Year.
- Enter the New Year with a fat wallet, even if it is full of one-dollar bills and pennies – having many pieces of money is more important than how much it adds up to.
- Wear a new red garment or a red accessory on New Year's Day to symbolize prosperity.



Chinese New Year is also a time to celebrate family. It's the perfect time to call your friends and loved ones and tell them how important they are to you. Gung hay fat choy!



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Savor the Flavor

Dried Cranberry and Raisin Muffins

- 1 c all purpose flour
- 3/4 c whole wheat flour
- 1 c old-fashioned oats
- 1/2 c packed brown sugar
- 1/2 c dry Grape Nuts cereal
- 1/2 c dried cranberries
- 1/4 c dark raisins
- 1/4 c golden raisins
- 4 tsp baking powder
- 2 tsp ground cinnamon
- 1/2 tsp salt
- 1 c low-fat milk
- 3 Tbsp butter, melted
- 3 egg whites or 2 eggs, beaten

Dried cranberries combined with light and dark raisins add a sweet-sour bite and bright color to these muffins.

Heat oven to 400°F. Combine all purpose flour, whole wheat flour, oats, brown sugar, Grape Nuts cereal, cranberries, dark and golden raisins, baking powder, cinnamon and salt in large bowl. Whisk milk, butter and egg whites in small bowl until blended. Add to dry ingredients; stir about 20 strokes or just until dry ingredients are moistened. Spoon batter into lightly greased muffin cups. Bake 17 to 20 minutes or until muffins are lightly browned and toothpick inserted in center comes out clean. Cool in pan on wire rack for 10 minutes; remove from pan. Cool completely or serve warm.

Helpful Hints

"GREEN" Your New Year's Resolutions

Tis the season to make New Year's resolutions! By committing to these "green" resolutions, we can also help Mother Earth have a happy New Year.

Practice the "3 R's" – Recycle, Reduce, Reuse – **Recycle** plastics, glass and cans to cut down on the quantity of waste going into the landfills. You can further **reduce** waste by buying in bulk, or buying items with little or no packaging. **Reuse** items over and over before discarding, or totally repurpose items you no longer need by finding an entirely new use for them.

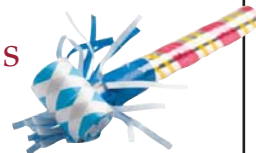
Use alternative transportation – Resolve to spare the air at least one day a week by carpooling, using public transportation or bicycling. It's a relaxing change; plus, biking helps you fulfill *another* popular resolution: Exercise more.

Conserve energy – Get started on those energy-efficient home improvements you've been planning, such as caulking windows and doors or increasing attic insulation. Turn off the lights when you leave a room, and replace worn-out appliances with efficient Energy Star models.



Brain Teasers

New Year's Trivia



1. When was the first New Year celebration held in Times Square?
 - A. 1900
 - B. 1901
 - C. 1904
 - D. 1927
2. The tradition of making noise at the stroke of Midnight on New Years Day was started to:
 - A. Ward off evil spirits
 - B. Allow people to act silly one night a year
 - C. Be sure good luck can find you
 - D. Welcome the New Year with a BANG
3. What does Auld Lang Syne mean?
 - A. Sing to the New Year
 - B. Remember old friends
 - C. Forget times past
 - D. The good old days
4. Why do we kiss at the stroke of Midnight on New Years Day?
 - A. To share the moment of celebration with love ones
 - B. To assure the tie of affection will be ours throughout the year
 - C. All the above
 - D. None of the above

ANSWERS: 1-c; 2-a; 3-d; 4-c