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REALTY WORLD

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Your Referrals Are The Highest Form Of A Compliment
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Spring has sprung! If you are planning on selling or buying a home, please contact me. I promise to "spring" into action to make this your most successful real estate transaction ever!

Are you in the market to purchase your first home? The time is right to make the move – home prices are beginning to stabilize and interest rates are attractive. And the pride that comes with home ownership...well, that's priceless!

Get peace of mind with your home purchase by including an Old Republic Home Protection Home Warranty Plan. A home warranty will help protect your budget from unexpected repair or replacement costs resulting from breakdowns of your home's heating, plumbing and electrical systems, and most built-in appliances. Optional coverage choices are available to custom-fit the warranty to the unique needs of your new home.

Call me today to learn how you can get your slice of the "American Dream" and added peace of mind with an Old Republic Home Protection Plan, or visit www.orph.com for more information.

Do you have colleagues or friends who need assistance with a real estate transaction? Please refer them to me, and I'll put all of my skills and experience to work on their behalf.



If you are working with another Real Estate Professional, please disregard this notice.

Health & Safety

Houseplants: Beautiful and Beneficial!

Houseplants are more than just an attractive decorative feature in our homes; they also help keep household air clean and pure. It has long been known that plants improve air quality by absorbing carbon dioxide and releasing oxygen through a process called photosynthesis. Now researchers have found many common houseplants also help to purify the air by removing harmful pollutants and toxins such as benzene, formaldehyde and trichloroethylene.



Listed below are some plants that have been found to be most effective in counteracting pollutants that are released into the home environment by man-made building materials and furnishings such as synthetic carpeting, fabrics, and laminated countertops..

- Areca palm
- Reed palm
- Boston fern
- Janet Craig dracaena*
- English ivy*
- Peace lily*
- Rubber plant
- Snake plant*
- Weeping fig*

It is recommended that you use 15 to 18 good-sized houseplants to improve air quality in an average 1,800 square foot house. The more vigorously they grow, the better job they'll do for you.

**These plants are on the ASPCA's list of plants that have been reported as having systemic effects on animals and/or intense effects on the gastrointestinal tract. Exercise caution with placement if you have house pets.*

Helpful Hints

Healthier, Eco-friendly Paint

Got a painting job on your home improvement list? Then consider a healthier alternative to conventional paint, which contains many volatile organic compounds, or VOCs, that "outgas" and escape into the air for years after application. Indoors, these VOCs can trigger asthma attacks and respiratory problems, and can also cause headaches, nausea, eye irritation, and general discomfort. Outdoors, they contribute to smog and air pollution.



The paint industry has responded to public demand for less polluting paints by creating all natural, low-VOC and no-VOC paint, which is offered in thousands of colors and in standard eggshell, glossy, and semigloss finishes. You can also find low- or no-VOC water-based stains, finishes, and paint strippers.

When you're through painting, be sure to store or dispose of any leftover paint in a responsible manner. To minimize leftovers, purchase just what you need, and recycle leftover paint by donating it to a school, church or community group.

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Savor the Flavor

Scalloped Sweet Potatoes and Apples

Ingredients:

- 6 sweet potatoes
- 1½ C. apples, peeled, cored and sliced
- ½ C. brown sugar
- ½ tsp. salt
- 1 tsp. ground mace
- ¼ C. butter

Directions:

Place sweet potatoes in a large pot with enough water to cover, and bring to a boil. Boil until tender, then cool, peel, and cut into 1/4 inch slices. Preheat oven to 350 degrees F. Grease a 9x13 baking dish. Arrange half the sweet potatoes in the baking dish. Layer half of the apples over the sweet potatoes. In a small bowl, mix together brown sugar, salt, and mace, then sprinkle half of the mixture over the apple layer. Dot with half the butter. Repeat layers of sweet potato and apple, and top with remaining brown sugar mixture and butter. Bake for 50 minutes, until apples are tender and top is golden brown. Yield: 8 Servings.

Household Tips

Cast Iron Cookware: Back to the Basics

If you want to do top-notch cooking without the health worries generated by non-stick cookware, go back to the basics and get reacquainted with cast iron cookware.

When cast iron is properly "seasoned," which is essentially baking a coat of cooking oil or grease into the surface of the pan, you get "non stick" without PFOA, the nasty chemical that makes Teflon easy to clean but also health-threatening.

Cast iron is inexpensive when compared to other high-quality cookware, and lasts forever. Pots and skillets are routinely handed down from one generation to the next. It is an even distributor of heat, and can go from the stove top to oven without a thought. Cast iron holds the heat really well when cooking, and food stays hot when served in a cast iron pot.

The downside is that cast iron is heavy. Lifting a full cast iron pot takes two hands and a little muscle. Also, it must be hand washed with no soap or a very mild soap to avoid damaging the seasoning, and dried with a towel to prevent rust.



Real Estate Today

Credit Score Basics



Everyone has become more concerned about their credit scores, especially when a better score means lower credit interest rates and payments. A consumer credit score consists of five key components and the respective weight assigned to each component:

Payment History (35%) – Types of accounts (credit card, mortgage, etc.), accounts paid as agreed, number of past due accounts, etc.

Amounts Owed (30%) – Balances of current loans, debt-to-credit ratio, proportion of installments still owed, etc.

Length of Credit History (15%) – Time since accounts opened, last activity, etc.

New Credit (10%) – Recent inquiries, new accounts, etc.

Types of Credit Used (10%) – Mortgages, credit, retail, etc.

Contrary to popular belief, credit scores don't penalize you for having too much available credit; therefore, it's not a good idea to close credit accounts that show a long length of credit history in an attempt to "clean up" your credit report. It's better to preserve your credit score with years of established credit history and old accounts in good standing. In fact, having fewer and newer open accounts can actually result in a lower credit score! Also, major bank credit cards have more impact on your credit than, say, a department store card.

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