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Experience isn't expensive....its priceless!!!
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When you understand the process of buying or selling a home, you're equipped to make the best decision. Call me today! I will guide you every step of the way.



Do you know the difference between a Home Warranty Plan and homeowner's insurance? **Home warranties** are service contracts that cover the failure of home systems and appliances due to normal wear and use. **Homeowners insurance** indemnifies the homeowner against damage or liability arising 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 secondary water damage.

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.

Do you know anyone buying or selling a home? A qualified real estate professional offers unparalleled value. I'll provide tips for home staging, aid with financing, and more!



Health & Safety

Guidelines for Child Safety Seats

The average American drives more than 13,000 miles every year. According to the statistics, that makes driving significantly more dangerous than skydiving once a month. Of course, driving is a necessity for most of us and when it comes to you and your children, the name of the game is risk-reduction.

The Center for Disease Control (CDC) lists the following guidelines to help keep your kids safe. Be aware that the laws often vary from state-to-state and may change depending on where you travel.

- Buckle all children under the age of 12 in the back seat of the car—even after they've outgrown their safety seats.
- When kids have outgrown rear-facing seats, place them in forward-facing safety seats until they reach the weight or height limit of the seat, usually occurring around age four, at approximately 40 lbs.
- Before they reach the age of eight or a height of 4'9", kids who have outgrown their forward-facing seats should ride in booster seats until the lap belt lies properly across the upper thigh and the shoulder belt fits across the chest.
- Secure infants in rear-facing seats as long as they fit (up to the height or weight limit of the seat). Keep them rear-facing at least until they're one year old and a minimum of 20 lbs.



Helpful Hints

Finding the Best Airfare

In 2002, Travelocity mistakenly offered a flight from Los Angeles to Fiji for \$0! A few lucky travelers jumped on it and the website agreed to honor the "offer." Only dumb luck can deliver a free trip to a tropical paradise, but smart planning will help you save big on your next flight.

Book early: Three weeks in advance is a general rule of thumb for the best deals.

Be flexible: Airfares can vary widely depending on the day you travel. Kayak.com features a calendar with day-by-day fluctuations of the best fares across a given range of dates, so you can plan accordingly.



Buy directly from the airline: Use expedia.com or other travel websites to find which airline offers the best fare to your destination—then visit the airline's website where you'll often find a better deal.

Track your airfare: Use Yapta.com to track the price of a ticket you've already purchased. If the price drops, many airlines will give you the lower price. It never hurts to ask!



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Savor the Flavor

Chicken Salad Balsamic

- | | | | |
|---------|----------------------------|---------|--------------------------|
| 3 cups | diced cold, cooked chicken | 1/2 cup | chopped walnuts |
| 1 cup | diced apple | 3 tbsp. | balsamic vinegar |
| 1/2 cup | diced celery | 5 tbsp. | olive oil |
| 2 | green onions, chopped | | salt and pepper to taste |

Mix chicken, apple, celery, onion, and walnuts together in a large bowl. Mix vinegar and oil in separate bowl, toss with salad. Season with salt and pepper. Let rest 10 - 15 minutes, mix again, and chill.

Household Tips

Fresh Ideas for Tiling Walls

Whether you do-it-yourself or hire an expert to handle the task, tiles offer durable support, they're easy to clean, and the right style can add color and character to any room. Here are a few tips that will spice up your living space.



Experiment: Before you begin a tiling project, ask your supplier for a few sample tiles to take home. You may be surprised how well (or poorly) a given color or style works in a particular room.

Consider going bold: A powerful pattern of alternating colors, such as deep green tiles next to beige tiles, can make a strong statement in the right room. Of course, if you plan to change the surrounding decorum at some point, keep all the colors neutral.

Arrange with style: The standard, square grid arrangement can work well in many settings, but you can turn tiles at a 45 degree angle for a "diamond" shaped arrangement. You can also add borders and mix different sizes, shapes, and styles to create a unique look. DK Publishing's *10,001 Hints & Tips for the Home* provides excellent diagrams for potential layouts along with an extensive guide for installation.

Real Estate Today



Get to Know the Neighborhood Before You Buy

Many factors come into play when buying a home and the familiar adage reminds us that "location, location, location" is chief among them. Studying the market value of surrounding homes doesn't give you enough information to make a solid buying decision. When exploring a prospective new neighborhood, consider the following tips.

Take a wider view: Explore nearby neighborhoods. A nice neighborhood at the very edge of a sketchy neighborhood might not be the best—or the safest—investment!

Dig deeper: The National Association of REALTORS® recommends a search for local newspaper articles about the neighborhood. Are there environmental hazards in the area or a new shopping mall in the works that will triple the traffic?

Keep coming back: Investment guru Suze Orman suggests returning to the area several times, at different times throughout the day. Observe things like traffic, freeway noise, and the general vibe of the neighborhood. A great deal can change from sunrise to sunset.