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Experience isn't expensive....its priceless!!!

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Curious to know what your home might be worth in today's ever changing economy? Knowledge is power! Give me a call for a free market evaluation.



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.

An experienced real estate professional can ensure a smooth transaction for those near and dear to you. Please refer your friends, family, and colleagues to me.



Health & Safety

Trim Your Healthcare Budget

The cost to provide health insurance for a family of four in the United States will average \$20,000 this year, according to healthcare consulting firm Milliman, Inc. While many of us are fortunate to work for organizations that shoulder the bulk of that burden, the steady rise in healthcare costs often equates to higher premiums with less coverage. Consider the following tips to keep your healthcare budget in check.

Cheaper medication: A generic version may not be available, but there might be something else on the market that will work just as well—and cost you less!



Crunch the numbers: Compare your current premiums to projected out-of-pocket costs. If you're generally healthy, you might save money with a high deductible plan designed to cover catastrophic illness.

Ask questions: Nancy Metcalf of Consumer Reports recommends questioning doctors when they suggest procedures that may cause financial hardship. Always place your health first, but find out if a particular test or procedure is truly necessary; there may be an alternative approach.

An apple a day: The proverbial ounce of prevention will help you save in the long run. Join a gym, reduce stress, and resolve to eat healthier foods for a longer, happier life.

Helpful Hints

Tips for Saving at the Pump

The open road has long symbolized freedom for Americans, even before Nat King Cole sang his homage to the legendary Route 66 back in 1946. Unfortunately, gas is considerably more expensive these days. Here are a few things you can do to save fuel and cut down on the cost of your daily commute.

Keep your tires properly inflated: Driving on underinflated tires forces your engine to work that much harder, reducing your gas mileage by as much as 15% according to Edmunds.com.

Replace clogged air filters: Change your air filter every three months or every 3,000 miles to improve your gas mileage up to 10%.

Keep it shady: Park in the shade during the summer. You'll reduce the amount of evaporative emissions your car will lose in the hot sun and you'll use less energy to cool it down.

Strategize: There are plenty of websites and smart phone apps that will help you find the cheapest gas. Gasbuddy.com is a popular one, and there are many more!





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Savor the Flavor

Broiled Tilapia Parmesan

1/2	cup	parmesan cheese	2	tbsp.	lemon juice
1/4	cup	softened butter	1/4	tsp.	dried basil
3	tbsp.	mayonnaise	1/4	tsp.	ground black pepper

Mix parmesan cheese, butter, mayonnaise, and lemon juice in small bowl. Season fish with dried basil, pepper, onion powder, and celery salt, and place on greased pan. Broil a few inches from heat for 2 to 3 minutes. Flip fillets and broil for a few more minutes. Cover fillets with parmesan mixture. Broil for 2 more minutes and serve.

Household Tips

Do-it-Yourself Non-Toxic Cleaners

According to Dr. Aaron Glatt of New Island Hospital in New York, commercial cleaners aren't really necessary to kill most normal household germs. "Some of the cleaning agents out there are overkill, literally and figuratively," says Glatt. For alternatives that are healthier for your family, your wallet, and for the planet as a whole, try the following recipes for homemade cleaning products.

Multi-purpose cleaner: Mix ½ cup vinegar and ¼ cup baking soda into ½ gallon of water.

Mold remover: In a spray bottle, mix one part hydrogen peroxide with two parts water. Spray, wait one hour, and rinse.

Cutting board disinfectant: Rub a slice of lemon across the cutting board.



Carpet stain remover: In a spray bottle, mix equal parts white vinegar and water. Spray on stain, let sit for a few minutes, and clean with a brush using soapy water.

Deodorizers: You have an array of options to absorb unpleasant odors. Run a slice of lemon through the garbage disposal, put out a bowl of potpourri, or mix vinegar with lemon juice and baking soda in a small dish and leave it in the corner of the room.

Brain Teasers



Great Works of Architecture

- The French built the Eiffel Tower to celebrate:
 - Bastille Day
 - The 1889 World's Fair
 - The July Revolution
 - Liberation
- The oldest Wonder of the Ancient World:
 - Hanging Gardens of Babylon
 - Roman Colosseum
 - Great Pyramid of Giza
 - Machu Picchu
- The Guggenheim Museum was designed by:
 - Frank Lloyd Wright
 - Ludwig Mies van de Roe
 - Bertrand Goldberg
 - Donald Trump
- A replica of the Taj Mahal can be found in:
 - Atlantic City
 - Bengali
 - Tripoli
 - All of the above

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