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on't let a home system or appliance breakdown get you down! Eliminate stress before, during, and after the sale with a home warranty plan that provides coverage for both the home seller and the home buyer.

A home warranty plan is a service contract that protects your home's covered systems and appliances for a specified period of time. Should a failure occur during the term of the plan, a qualified contractor is dispatched to repair or replace the covered item for a reasonable service call fee. Help is only a phone call away, 24/7, 365 days a year!



now anyone buying or selling a home? Send them my way. A qualified real estate professional offers unparalleled value with tips for home staging, aid with financing, and more!

Health & Safety

Protect Your Skin from the Summer Sun

he weather's warming up and that means spending more time outside. Before you head out to soak up the sunshine, follow these tips to protect your skin from the summer sun.

Toss expired sunscreen: Since the active ingredients break down over time, there's no need to keep last year's sunscreen around. It's better to stock up on new product each year.

Lather up properly: Start with a broad-spectrum sunscreen with SPF 30 or more. Reapply every two hours and after sweating or swimming.

Stay in the shade: Avoid the sun during the peak hours of 10:00 AM and 2:00 PM. If you are outside during this time, try to stay under an umbrella, tree, or tent to reduce your risk of sunburn.

Sunglasses aren't just for fashion: Wearing sunglasses with UV protection protects the sensitive skin around your eyes, and the UV protection can also prevent eye damage like cataracts.

Protect your pucker: Apply lip balm with SPF 30 or more and reapply every two hours if you're in direct sunlight.

Avoid tanning beds: Tanning beds expose your skin to harmful UVA and UVB rays, increasing your risk of developing skin cancer like melanoma.

Real Estate Today

Benefits of Owning vs. Renting

B uying a home is one of the biggest decisions you'll make, and certainly not one to take lightly. In honor of National Homeownership Month, here are some benefits of owning a home versus renting.

It's your space: As a homeowner, you have the freedom to do whatever you like with your property. Want to remodel your kitchen or install hardwood floors? You can do so without the worry of losing your deposit.

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You can do so without the worry of losing your deposit. **Tax benefits:** Mortgage interest and property taxes are tax-deductible. Even some ener-

gy-efficient upgrades to your home systems and appliances qualify for federal tax credits. **No rent increases:** With a fixed-rate mortgage, your tax-deductible payment will not

change. Even better, you're building equity in your home with each payment!

The flip side: Depending on your situation, renting may be the best option. For instance, if you're planning to move within five years or you're not prepared for unexpected home repair costs, renting may be a better choice.

If you are working with another real estate professional, please disregard this notice. The material in this publication is for your information only and not intended to be used in lieu of seeking additional consumer or professional advice.

Savor the Flavor

Turkey and Cheese Stuffed Peppers

4 large bell peppers	Preheat oven to 400°F. Line a baking dish with aluminum foil.	
1 small yellow onion, chopped	Cut peppers in half and remove seeds. Using a toothpick, poke a few small holes in the bottom of the peppers to allow juices to drain while cooking.	
1 tsp. olive oil	Place a frying pan over medium heat. Add olive oil, onion, and	
2-3 cloves of garlic, minced	garlic and sauté until onion is tender, about 3-5 minutes.	
1/2 tsp. garlic salt	In a medium-sized mixing bowl, incorporate ground turkey with sautéed onion and garlic. Separate ground turkey into four equal parts and gently press into the peppers. Bake for 30 minutes.	CON CONTRACTOR
1.5 lbs. ground turkey	Layer the ricotta cheese evenly over the ground turkey. Sprinkle	
1.5 cups ricotta cheese	garlic salt over each ricotta cheese layer and top with mozzarella.	
2 cups mozzarella cheese	Bake for another 30 minutes until meat is cooked through and cheese is golden and bubbly.	



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Household Tips Feeling Shady: Create a Shade Garden Oasis

o you want to try something new in your garden, but find the challenges of partial to full-shade areas holding you back? Create your shade garden oasis by following these tips!

Theme: Pick a theme that suits your taste and keep the design consistent throughout. Popular styles include tropical, low-water, fairy, and gnome themed gardens.

Cohesive planning: Using the same or similar plants from one end to the other will add to the flow of the garden. Plants that grow in partial sun/shade are perfect for areas that transition from one zone to the next.

Accessorize: Incorporating potted plants in decorative containers adds an interesting element, and they can be easily moved based on the sunlight and time of year. Colorful plants and containers also add dimension and lighten up dark spaces.

Hardscape: Install pathways, trellises, rocks, boulders, or statues to liven up any dull areas.

Fountains: Water features are a dynamic way to bring motion to your shade garden. The sound of water falling will leave you feeling so relaxed, you'll never want to go inside.

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