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Between FRIENDS



From Beginning to End with Buying or Selling

HAPPY HOLIDAYS! I'd like to take this opportunity to thank you for your business and for allowing me to assist with your real estate needs. I wish you and your family Joy, Love and Peace this holiday season.



Some people don't realize the benefits of a Home Protection Plan. However, as an experienced Real Estate Professional, I would like to explain how a quality Home Protection Plan can benefit you, whether you are selling or buying a home. A good Home Protection Plan ensures the repair or replacement of major covered home systems and appliances that fail due to normal use. For Sellers, this provides added value to your home when it is on the market. For Buyers, this means peace of mind and confidence in the purchase of your home. I advise all my clients to include a Home Protection Plan with their transaction, and the company I trust to provide the best service and coverage is **Old Republic Home Protection**. Call me today for more information about how this valuable service can be put to work for you.

Accessibility and good follow-through – these qualities are instrumental in providing clients with the best in customer care. If you know someone who is selling or buying a home, please refer him or her to me for the best real estate transaction ever.



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

Health & Safety

Don't Toy With Safety!

Protecting children from unsafe toys is the responsibility of everyone. Thousands of toys are on the market, each promising to educate or entertain our children. Unfortunately, not every toy is safe. Be careful, vigilant shoppers by following these tips and precautions for toy safety:



Construction: Look for sturdy, well-designed and well-made toys.

Age Appropriateness: Always follow the manufacturer's recommended age designation on the packaging.

Choking Hazards: Do not buy small toys or toys with small parts for children under three.

Toxic Chemicals: Avoid toys made of PVC plastic; choose wooden or cloth toys instead.

Magnetic Toys: Powerful magnets pose special hazards if swallowed. Keep magnetic toys away from children under six.

Lead: Seek out information on toy recalls. Children exposed to lead can suffer developmental delays or even death. Visit cpsc.gov (U.S. Consumer Product Safety Commission) for up-to-date information on toy recalls for lead content and other hazards.

Careful toy selection and proper supervision of children at play is still the best way to prevent toy-related injuries. To report a product hazard or injury, call the CPSC at this toll-free hotline: 1-800-638-2772.

Household Tips

It's in the Bag!

Paper or plastic? Neither, thank you. Today's eco-savvy consumers are shunning both in favor of BYOB – bring your own (reusable) bag.

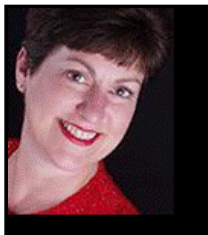
There are many different types and styles of reusable bags available today, but they all have one thing in common: They're meant to save trees, oil and the Earth.

More than a trillion plastic bags are used worldwide every year-100 billion of them in the U.S.-and it takes hundreds of years for them to decompose in landfills. Many of them make their way into our rivers and oceans, and kill birds and sea life. Paper bags are not necessarily a better alternative – environmentalists argue that trees must be sacrificed and paper mills pollute.

Become a more eco-friendly shopper by purchasing your own reusable bags, and persuade your friends to do the same. And put a reminder at the top of your shopping list to take the bags with you until it becomes an established habit!



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Savor the Flavor

Breakfast Casserole

Hosting a holiday brunch? Try this easy, make-ahead dish!

Ingredients:

- 1 lb bacon
- 1 lb sausage
- 1 dozen eggs
- 1 can of evaporated milk
- 1 lb bag of shredded hash brown potatoes
- 2 cups shredded cheese (your choice)
- Salt & pepper to taste
- If you like, add chopped and sautéed green peppers, onions, mushrooms, etc.

Heat oven to 350° F. Fry bacon and sausage, and cut into small pieces. Pour hash browns into a large mixing bowl. Add 1 cup shredded cheese, meat, veggies as desired, and seasonings. Mix ingredients together and put into a large baking dish. In another mixing bowl, beat eggs and add the evaporated milk. Mix together, whipping well. Pour the egg mixture over the hash brown mixture. Top with remaining cup of shredded cheese. Bake approximately 45 minutes to an hour. Serve and Enjoy.

Helpful Hints

Plug Your Money Drains!

Most people squander money on small, daily expenses without thinking about how it adds up in a year's time. Avoid these money drains and pocket the savings:

- Eating lunch out – At an average cost of \$9, if you buy rather than pack lunch on workdays, you eat up about \$2,350 in 12 months.
- Manicures/Pedicures – These weekly beauty rituals can set you back a pretty penny at an average cost of \$20 each – about \$2,080 a year.
- Cigarettes – Pack-a-day smokers burn approximately \$1,660 a year.
- Coffee – One cup of joe for your morning commute (average price: \$1.50) costs almost \$390 per year.
- Credit card interest – When paying the minimum monthly amount on a credit card (with a card debt of \$6,600 and interest rate of 13.44 %), it will take 250 months (almost 21 years) to pay off the debt and cost \$4,868 in interest.
- Bottled water – A bottle a day adds up to about \$365 a year. It's also costly for the environment.



Real Estate Today



New Year's Resolutions for Home Buyers

The New Year is right around the corner! If you are considering buying a home next year, here are a few resolutions that can help you prepare:

Know your credit. Make all bill payments by the due date. Apply for credit in moderation and take on new credit only when you need it. Get a free credit report at www.annualcreditreport.com, and clean up any errors on your report.

Save for a down payment. Although it is possible to get a mortgage with only five percent down, you can usually get a better interest rate if you put more down – shoot for 20%.

Pay yourself first. On a regular basis, set aside an amount you want to save towards your down payment and put it in a special savings account so that you don't spend it impulsively.

Reduce your debt. Generally speaking, lenders look for a total debt load of no more than 36% of income.

Increase your income. If necessary, take on a second, part-time job to get your income at a high enough level to qualify for the home you want.

Article courtesy of The Illinois Association of REALTORS® - For more tips for first-time buyers, visit www.YourIllinoisHome.com