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In today's real estate market, you can count on changes in home values. Call me today for your home's present value, and I'll explain the latest market forecast.

As a real estate professional, I know the stress that a home system or appliance breakdown can create for a home seller during the listing period or for the buyer after close of sale. Fortunately, you can prevent that stress with a home warranty that provides coverage for both the seller and the buyer!

A Home Warranty Plan is a service contract that protects your home's major 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 nominal service call fee. Help is only a phone call away, 24/7, 365 days a year!

For complete peace of mind, I recommend an **Old Republic Home Protection Plan** for all of my clients. Call me today for more information on how a home warranty can benefit you.

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

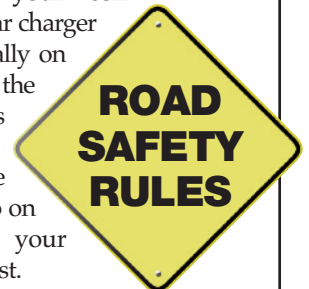


Health & Safety

Safety on the Road

Most drivers, at one time or another, encounter a perilous situation when behind the wheel of a car. In an emergency, panic is the real enemy. Knowing what to expect and being prepared can help prevent panic and maybe even save a life. Here are some tips that can help you in many emergency scenarios:

- **Memorize** the locations of window switches and door locks. Note whether the front doors unlock by just pulling the door handle. The locks on many vehicles can be programmed to unlatch with the handle.
- **Don't forget** obvious safety precautions, such as making sure that all of your tires—including the spare—are properly inflated.
- **Keep a spare key** with you or in a magnetic holder that you can hide on your car's exterior metal areas, such as a wheel well.
- **Maintain** an emergency kit that includes basic first aid supplies, a small shovel, a tow strap, jumper cables, reflective plastic triangles, multi-tool folding pocket tool, and rock salt or sand in snow country.
- **Always bring your cell phone** and its car charger with you, especially on long trips. Have the phone numbers for your local police, roadside assistance, and so on entered into your phone's contact list.



Helpful Hints

Consider Bamboo!

Bamboo is quickly becoming a substitute for wood in many uses and is an ecologically responsible choice. In essence, bamboo is a weed, and it is one of the fastest growing plants on the planet. Because bamboo is a sustainable resource, meaning it replenishes itself in a short amount of time, the growing demand for bamboo doesn't deplete forests or cause the long-term devastation to habitat that logging wood forests can create. Strength wise, it has twice the compression strength of concrete and roughly the same strength-to-weight ratio as steel.

Bamboo products are often less expensive than wood products and are environmentally friendly. Bamboo doesn't require insecticides or pesticides to grow; therefore, it doesn't pollute waterways with chemical sprays and doesn't interfere with beneficial insects who live in the environment. Also, growing bamboo absorbs close to 30 tons of CO₂ for each acre planted, which helps reduce the heat emitted by human use into the environment.



Savor the Flavor

Southwestern Grilled Tri-tip

Rub:

- 2 tsp. chili powder
- 2 tsp. chopped jalapeño chile
- 2 tsp. salt
- 2 tsp. olive oil
- 2 Tbsp. lime juice
- 1 tsp. packed brown sugar
- 1 tsp. freshly ground pepper

Beef:

- 1 beef tri-tip roast (1 1/2 to 2 lb.)

Combine rub ingredients together. Rub tri-tip with the rub blend. Grill over direct heat 4 to 6 minutes or until lightly browned, turning once. Move beef to indirect heat and grill 15 to 20 minutes or until internal temperature reaches 120° to 150°F for medium rare or until desired doneness. Place roast on cutting board, cover loosely with foil. Let stand 10 minutes; thinly slice.

Household Tips

Increase Your Car's Resale Value

If you tend to keep a car until the wheels fall off, resale value doesn't matter. However, if you trade in your car every two or three years, it's a top consideration. Increase your car's resale value with these tips:

- **Buy a car that will hold its value.** Depreciation is the major equity killer—a vehicle loses about 30% of its value within the first year and up to 50% after three years. Do your research and choose a brand or model with a solid history of low depreciation rates.
- **Consider your geography.** Body styles tend to be geographic. For example, there will be less demand for a used pickup in Miami than in Dallas.
- **Maintenance is important.** Document all maintenance and repair work to show the car has been well taken care of.
- **Upgrades and options.** Not all upgrades will add value at trade-in. There is, however, more demand for automatic transmissions than manual ones, and sunroofs and leather seats have been shown to add value to a car.
- **Climate is key.** Vehicles with four-wheel or all-wheel drive will have more value in colder areas, such as the Northeast. The opposite is true of convertibles.



Real Estate Today



Tips for First-Time Home Buyers

Buyers who are planning the purchase of their first home continue to have a wealth of opportunities in today's marketplace. Here are a few smart steps to save you time and money:

Start by shoring up your credit. Make sure your credit history is as clean as possible. A few months before you start house hunting, get copies of your credit report and fix any problems you discover.

Get professional help. Look for an experienced real estate professional who will have your interests at heart and can help you with strategies during the search and throughout the transaction process.

Hire a home inspector. Armed with a home inspection report, you'll be able to move into your new home with confidence—or back out of the deal if the house has major unexpected problems.

Bonus tip: Be patient – buying a home is one of the largest purchases most people will make in their lifetime. The key to avoiding buyer's remorse is to be completely comfortable before signing on the dotted line.

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