

December NEWSLETTER



Poinsettia Passion

The Care & Keeping
of a Holiday Favorite

In addition to the familiar crimson color, poinsettias come in more than 100 varieties, including pink, white, variegated and salmon. Native to Mexico and Central America, they were first introduced to the United States in the 1800s by Joel Poinsett, a U.S. Ambassador to Mexico. The holiday beauty quickly caught on and is now the best-selling potted plant in the United States!

Tips for a Healthy Plant

Poinsettias like their space! When purchasing, look for plants that are not crowded or packed together (which can cause leaf drop), and transport them in a large, roomy bag.

Poinsettias need at least six hours of indirect sunlight per day and prefer moderate temperatures around 70 degrees. Excess heat or drafty cold below 50 degrees will cause the leaves to yellow and fall off.

Most important, don't allow your poinsettia to dry out—but don't over-water, either. Finding a balance by checking every few days to make sure the top soil is moist will help keep your plants lively through the holidays and beyond.

After the blooming season, treat your plant with a well-balanced, all-purpose fertilizer every two to three weeks.

If you're in the mood for something new this year, try your hand at other holiday treasures such as the Norfolk pine, a Christmas cactus or amaryllis!



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WINTERIZING YOUR VEHICLE

'Tis the season for winter travel! Be safe on the road this holiday by winterizing your vehicle before you go!

1. Check tires (including spare) and belts for wear and tear.
2. Get an oil change. A thinner grade of engine oil provides better performance in colder temperatures.
3. Inspect wipers and wiper fluid level to ensure optimum visibility.
4. Pack an emergency kit with flares, antifreeze, bottled water, flashlights, blanket, jumper cables, energy or snack bars, tire iron and jack, tire sealant, tire chains (if you are going to be in heavy snow areas), cell phone with a booster and your car owner's manual.
5. Slow down and brake before turning a corner in icy conditions. In a skid situation, turn your wheels *INTO THE SKID* and accelerate slightly to regain control.
6. An abundance of travel-weary and intoxicated drivers are on the roadways this time of year. Be alert, be defensive and stay safe!



HOLIDAY TIPPING GUIDE

If you're like most of us, deciphering gift-giving and holiday tipping etiquette can be more than a little confusing. Although every situation is different, let some holiday spirit, common sense and these general rules of thumb be your guide:



Babysitter:

One evening's pay, plus a small gift from your child.

Child's Teacher:

Consider a joint gift with other parents. Gift certificates for restaurants, book stores or local shops are always nice—and cards from your child are always welcome!

Letter Carrier:

The government regulates that carriers *cannot* accept cash, but they *can* accept gifts worth up to \$20 on occasion.

Hairdresser:

Cost of one visit or a small gift.

Live-in Help

(nanny, cook, housekeeper):

One week to one month's salary (based on tenure), plus a personal gift.

Pool Cleaner:

Cost of one cleaning, to be split among the crew.

Trash Collectors:

\$10 to \$30 each.

Yard Worker/Landscaper:

\$20 to \$50.

Handyman:

\$15 to \$40.

Pet Groomer:

If it is the same groomer all year, up to one session, or a gift.

Fitness Trainer:

Up to the cost of one session.

Dog Walker:

One week's pay and/or a gift.

Garage Attendant:

\$10 to \$25

Private Nurse:

A gift, not cash.

Home Health Employees:

Check with service to see what is allowed.

Nursing Home Employees:

A gift, not cash. Consider something such as fruit, chocolate or food items that can be shared by the floor staff.

Gift giving is always a personal matter; consider these suggestions as guidelines only. And please remember this: The most important gift we can give each other as human beings is the exchange of good wishes, comfort and care, love, laughter and the ability to ease one another's days when possible. Such gestures are often the gifts remembered (and cherished) most.

HEAVENLY HASH BROWN CASSEROLE



With company in for the holidays, this quick and simple all-in-one brunch dish is the perfect beginning to your festivities!

- 6 eggs, well beaten
- 1 can evaporated milk
- 1 teaspoon salt
- 1/2 teaspoon pepper
- 1 package (30 oz.) frozen shredded hash brown potatoes
- 2 cups shredded colby jack cheese
- 1 medium onion, diced
- 1 small green pepper, diced
- 1 cup diced ham (optional)

Combine eggs, evaporated milk, salt and pepper in a large bowl. Add remaining ingredients, and pour entire mixture into a greased 13 x 9 x 2 baking dish. Bake at 350 degrees for 60 minutes, or until set.

Real Estate tips

brought to you by Mandie M. Spudich

Some Insight into Specialty Mortgages

There is a tremendous amount of media today surrounding specialty mortgages. These are not your grandparents' mortgages! This group focuses on helping people with special needs rather than on the traditional 30-year fixed mortgage.



Adjustable rate loans, commercial loans, interest only loans and reverse mortgages are just a few types of specialty mortgages that are available. This group of mortgages can work well for people purchasing specialty properties or who have financial situations that warrant special attention.

Determining your mortgage needs takes time, research and a working knowledge of the ever-changing economic climate. I am more than happy to meet with you to discuss options available in today's market.

Call me any time, or speak with your mortgage professional or financial advisor for more details.

CALL TODAY FOR A FREE:

- Comparative Home Analysis
- Merchandising Review
- List of Properties
- Mortgage Options Analysis
- For Sale By Owner Kit
- LISTING GUARANTEE

TAKE FIVE! HANDY HOUSEHOLD TIPS

O Tannenbaum! Here are some festive tricks for keeping your holiday tree fresh throughout the season!

- 1. Make a fresh cut.** Cut off at least 1/2" from the bottom of the trunk, and place in water as soon as possible to allow maximum ability to absorb moisture.
- 2. Water well.** Check your tree stand for leaks. Be sure that it is sturdy and will hold at least one gallon of water. An average tree consumes between a quart and a gallon of water a day, so be sure to water daily. Never let the water level drop below the cut end of the trunk.
- 3. Lighting the way.** Mini lights produce the least heat and reduce the drying effect on a tree. Always check your lights for frays, wire cracks and broken sockets before placing on the tree. Do not overload electrical circuits, and always turn off the lights before retiring for the night or leaving the house.
- 4. Keep cool.** Keep your tree away from heat sources such as wood stoves, fireplaces, radiators, television sets or space heaters to avoid potential fires!
- 5. Removal time.** Check out local chipping or composting programs with your parks department or service organization, or put your tree at the curb for recycling or pickup by your local disposal service. Never burn any part of a Christmas tree in a wood stove or fireplace!





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I'm here to take your dreams from Concept to Close!

PEACE ON EARTH

Peace on Earth and goodwill to all should be our wish all year long. When the days are busy and schedules hurried, it is easy to lose touch with all that is important and all those who bless our lives and brighten our days. While individually we may not be able to exact peace globally, we can do our part for our little corner of the world.

This holiday season, we can take the time to break bread with our family and friends. We can reach out to those we've been missing, and we can serve our communities by lending a helping hand to those in need. Gifts of service, or random acts of kindness and charity, are no small thing to the lives they touch.

Consider offering your time or resources to the local food bank, children's homes, shelters, nursing homes or children's hospitals. You may even want to adopt a family in need and bring joy to children who would otherwise do without. The guidance department at your local school is often a good resource for this information.

However your family chooses to spread the joy and spirit of the season, know that you are treasured. Your gift of friendship and the ability to help you with your real estate needs is a tremendous blessing to me. I thank you so much and wish you and yours a very safe and happy holiday!



An Equal Housing Opportunity Broker. If Your House is Currently Listed, This is Not Intended As a Solicitation. This newsletter is intended for informational purposes only. No reader should rely solely on the information contained herein, as it does not purport to be comprehensive or to render specific advice.

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