

Between FRIENDS

Happy Holidays to you and yours! As the year winds to a close, take a moment to reflect upon this year's triumphs and prepare for a promising 2016.



Home warranties vs. homeowner's insurance—what's the difference?

Home warranties are *service contracts* covering systems and appliances that fail due to normal wear and use. **Insurance** *indemnifies* against *damage* or *liability* arising from some unknown or contingent event. For example, if a covered water heater leaks under normal use and floods the home, the warranty will repair or replace the water heater; insurance may cover the damage.

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Health & Safety

'Tis the (Cold & Flu) Season

The season of sickness is upon us! Nobody likes a stuffy nose or a sore throat, but if we all heed the following advice, we may have a better shot at getting through the cold and flu season unscathed.

Talk to Your Doctor about the Flu Vaccine: For most people, the flu vaccine is the best way to avoid this year's flu bug—so if you haven't done so already, talk to your doctor about getting vaccinated.

Wash Your Hands Regularly: Most germs are spread through physical contact, so regular hand washing is a great way to protect yourself.

Stay Home when You're Feeling Ill: Even if you continue to work while sick, you can expect your productivity to drop, so why risk spreading those germs? When you stay home, you're more likely to recover faster, so do everyone a favor and don't become patient zero in your workplace.

Zinc for Colds: Does zinc really cut a cold's duration and reduce its severity? The evidence is mixed according to the Mayo Clinic, but some studies have found that Zinc lozenges and sprays may prevent the rhinovirus from multiplying in your throat and nose. Be sure to talk to your doctor before experimenting with zinc or other remedies.



Real Estate Today

Selling Your Home During Winter

Home sales blossom in the spring and summer time, but selling a home in the off-season is entirely possible... you just need the right strategy! The following tips may help you sell your home in the dead of winter.



Keep It Cozy: A warm, inviting environment transforms a house into a home. *U.S. News & World Report* recommends serving apple cider, playing soft music, and maybe even baking some fresh chocolate chip cookies—the smell is inviting and taps into sense memories that take us back to childhood! Also, a few candles can add a nice touch.

Keep Holiday Decorations to a Minimum: People like to picture themselves in your home, and prospective buyers may not celebrate the same holidays that you enjoy. Plus, they need to picture themselves living in the home year round, so keep those decorations to a minimum.

Invite the Light: Open the drapes and turn on a few lights to brighten your place up, especially if the sky above is gloomy and gray.

Savor the Flavor

Caramel Fruit Fondue

1 bag (9 oz.) baking caramels, unwrapped

1/2 cup half and half

1/2 tsp. sea salt

1 tsp. vanilla

For dipping: Assortment of fresh, cut fruit, such as apples, pears, and strawberries.

Melt caramels with half and half, salt, and vanilla in a medium saucepan over medium heat until smooth, stirring occasionally.

Transfer fondue to a bowl or fondue pot and serve immediately with assorted dippers.



Household Tips Upholstery Fabric Cleaning

Newer isn't always better! A high quality sofa lasts for decades, and a comfortable recliner can take you back to another era. Of course, fabric upholstery can collect dust and stains from years of use and eventually lose its charm. The following tips may keep furniture looking and smelling fresh.

Vacuum Upholstery Regularly: Use those fancy attachments on your vacuum—especially before a deep cleaning.

Check the Tags: Just like clothing, furniture comes with cleaning instructions printed on the label. Some fabrics should only be cleaned with water-based cleaner, while others require water-free solvent (similar to dry cleaning).

Steam Cleaning: If you plan to steam clean furniture, rent or buy a cleaner with wheels. Choose a model light enough to maneuver around furniture.

Stain Removal: For fresh stains, mix a mild detergent with tap water and blot from the outside in. For tougher stains, you may want to purchase a more powerful stain remover. However, if your attempt to remove the stain fails after two tries, it may be time to call a professional so you don't risk damaging the fabric.

