

# Between FRIENDS

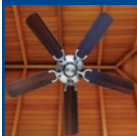
**A**re you curious about current real estate trends? I've got my finger on the pulse of the local market. Call me today for a free, insightful analysis.



**H**ome 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.

## OLD REPUBLIC HOME PROTECTION



Protect your budget against the high cost to repair or replace home systems and appliances.

*People Helping People™*



Visit [www.orhp.com](http://www.orhp.com) or talk to your Real Estate Professional to learn more.

**D**o you know anyone looking to buy or sell a home? Send them my way! I'll put my expertise to work to guide your family and friends through their next real estate transaction.



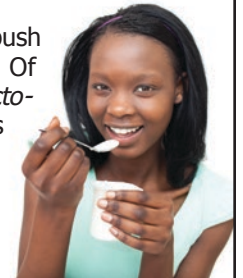
## Health & Safety

### How Healthy is Your Belly?

**A**s your mother always told you—it's what's on the inside that counts! And this is especially true when we're talking about your gut, which *should* be packed with healthy bacteria (such as *Lactobacillus* and *Bifidobacterium*).

These wonderful microorganisms help move food through your intestines, and if you don't have a thriving colony in your belly, you could end up with digestive problems. The bacteria also crowds out pathogens, such as candida, and some evidence suggests that reducing candida can alleviate various skin conditions... and may even help you lose weight!

You can increase the amount of good bacteria in your system, and push out the bad bacteria, by taking probiotics under a doctor's care. Of course, you can also ingest them naturally by eating yogurt (it's *Lactobacillus* that turns milk into yogurt). That said, putting more probiotics into your system isn't enough... you need to feed those little critters and keep the colony alive! They feed off fiber, so eating a variety of fiber-rich foods (e.g., fruits and vegetables) can make your belly a healthy, happy place where friendly bacteria can hang their hats.



## Real Estate Today

### Why Hire a Real Estate Professional to Sell Your Home?



**T**hey say you should never ask a barber whether you need a haircut, but think about this... have you ever tried to cut your own hair? Sure, real estate professionals have a vested interest in convincing home sellers to use their services, but without an expert by your side, you could leave thousands of dollars on the table.

A knowledgeable agent knows the local market and can help you identify the perfect price point for your home. According to the National Association of REALTORS®, the average For Sale By Owner property in the U.S. sold for \$208,700 last year, while the average agent-assisted home sold for \$26,300 more!

A real estate professional can also help you review and negotiate the terms of your contract, handle the piles of paperwork that go along with selling a home, and serve as a gatekeeper so you don't have to deal with all the looky-loos.

Why work harder... *and* leave money on the table... when a qualified real estate professional is just a phone call away?

**1 package (21 ounces) brownie mix**

**1 can cherry pie filling**

**Whipped cream**

**2 ounces semi-sweet chocolate bar,  
grated**

Bake brownies according to package directions.

Cool completely.

Cut into pieces.

Top each brownie with cherry pie filling, whipped cream, and grated chocolate.



## *Household Tips* **Personal Assistants for Everyday People**

Life is full of mind numbing tasks, and in an effort to reduce stress and free up their schedules, many Americans are outsourcing everyday chores—from laundry to dog walking, to waiting in line!

There are plenty of people offering their services on websites like Craigslist, and many are flexible with the kind of work they'll perform. TaskRabbit is a website that connects you with people looking for gigs, and while the company's reach is limited when it comes to physical chores (it's found in 19 U.S. cities), you can outsource plenty of "virtual projects" through them (e.g., computer help, research, data entry).

Of course, it's important to consider whether you can afford to hire extra help. If you earn a salary or an hourly wage, take a look at your budget and consider targeting those tasks that would cost the least to outsource. On the other hand, if you're self-employed or have a commission-based sales job where you could use that time to earn more money, the equation is simpler. If you earn more per hour than it costs to outsource a job you hate, outsourcing could fatten your paycheck.

