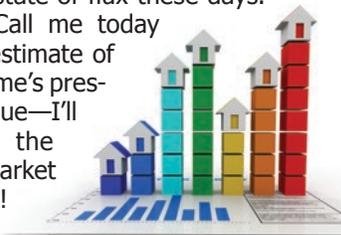


Between FRIENDS

Home values are in a constant state of flux these days. Call me today for an estimate of your home's present value—I'll explain the latest market forecast!



Does the prospect of an expensive home repair keep you up at night? A Home Warranty Plan is a service contract that helps safeguard your budget against unexpected repair or replacement costs caused by the breakdown of covered heating, plumbing, electrical systems, and most built-in appliances. Home warranties offer peace of mind to home buyers and sellers alike—paving the way for a smooth, seamless, worry-free transaction.

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 or talk to your Real Estate Professional to learn more.

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 3 Travel Safety Tips

The world contains countless treasures waiting to be discovered, but travel *does* come with a few risks. The following tips are designed to make travel a bit safer, so you can relax and enjoy your adventures.

Choose the Right Floor: When staying at a hotel or a motel, avoid booking rooms on the ground floor—it provides criminals easier access. On the other hand, rooms above the sixth floor may be difficult to reach with fire engine ladders, so avoid rooms that are too high in the sky.

Money Matters: *Lonely Planet* recommends storing cash and credit cards in different places, rather than storing everything in your wallet or purse. If you get pick-pocketed, you don't want to find yourself penniless in a foreign land with no credit card!

Vital Documents: Store passports, travel visas, and travel insurance documents online so you can access them from anywhere. Scan any non-secure documents with your smart phone, and send them to your account on a free, web-based e-mail service, such as Gmail. Store sensitive documents on a secure, cloud-based server that encrypts your files (such as Dropbox).



Real Estate Today

Single and Ready to... Buy!

Singles may face a few extra hurdles when buying a home, but proper planning can help. If you're single and ready to purchase, check out the following tips.

House Hunt with a Buddy: House hunting can be stressful, so *Money Magazine* recommends getting input (and an occasional reality check) from someone you respect.

Look into FHA Loans: Special loans from the Federal Housing Authority (FHA) might allow you to purchase a home with a much lower down payment as a first-time buyer (or someone who hasn't owned a home for three years). This may be especially valuable to singles who want to put more money into savings.



Get a Home Warranty: Couples with dual incomes can rely on each another if one of them loses a job, but singles don't have that luxury. A home warranty is a service contract that covers the cost to repair or replace certain home systems or appliances when they become inoperable through normal wear and use—so a breakdown won't break the bank!

1/2 cup mayonnaise

**1/4 cup grated
parmesan cheese**

**4 boneless, skinless chicken
breast halves (about 1-1/4 lbs.)**

**4 tsp. Italian seasoned
dry bread crumbs**

1. Preheat oven to 425° F.
2. Combine mayonnaise with cheese in medium bowl. Arrange chicken on baking sheet. Evenly top with mayonnaise mixture, then sprinkle with bread crumbs.
3. Bake until chicken is thoroughly cooked, about 20 minutes.

Timesaving Tip: Try making this dish with thin-cut boneless, skinless chicken breasts! Prepare as above, decreasing bake time to 10 minutes or until chicken is thoroughly cooked.



Household Tips **Trim Your Food Budget**

We spend roughly 9–12% of our income on food according to the US Department of Agriculture, and that's not bad at all! Your grandparents probably spent twice as much after we adjust those figures for inflation. However, there are often ways to reduce your food budget even further, and the following tips may help.

Make More Meals from Scratch: Ready-made meals make life easier for overworked Americans, but we *do* pay for the convenience. If you and your family eat a lot of ready-made meals, try replacing one meal per week with a large, simple recipe that leaves plenty of leftovers.

Reduce Meat Consumption: Simply put, meat is expensive. Eating a few vegetarian meals a week can stretch your food

dollar and, in some cases, leave you a bit healthier.

Specials and Coupons: Plan your meals based on grocery store specials. For example, if you see a great deal on tomatoes, do a quick Internet search for tomato recipes. You'll save money and discover new recipes!

Eat Before You Shop: Studies suggest that when you shop hungry, you're far more likely to purchase junk food, which could cost you in more ways than one!

