

# Between FRIENDS

**H**appy New Year! If purchasing a new home is one of your resolutions, I'm ready to help you find the home of your dreams.



**T**hinking of selling your home? Adding a Home Warranty Plan to your transaction may result in a faster sale at a more advantageous price. A home warranty provides budget protection from the high cost to repair or replace covered home systems and appliances—helping to reduce your risk of after-sale disputes and offering optimal peace of mind to buyers and sellers alike.

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.

**W**hen buying or selling a home, there are countless factors to consider. Refer your friends and family to me so they can breathe easy—with a true professional in their corner!



## Health & Safety Disaster Preparedness

**A** disaster can strike anytime, and it pays to have a kit with some essential survival items packed away in case you end up at the center of a natural disaster or some other large scale emergency.



Potable water is the number one item necessary for survival, and *Ready.gov*, the U.S. government's website for emergency preparedness, recommends storing at least three gallons of water per family member (which should last three days). Non-perishable food, such as canned goods, are the second most important component of a survival kit... but don't forget to pack the can opener!

Your kit should also include first aid supplies, a flashlight with extra batteries, a solar cell phone charger, a battery operated radio, dust masks, a whistle (to signal for help), a wrench or pliers, garbage bags with plastic ties, and local maps (in case you can't get a signal on your phone).

Visit [www.ready.gov/kit](http://www.ready.gov/kit) to learn more!

## Helpful Hints

### What to Do with Unwanted Gifts

**Y**ou've wrapped up the season of joy and giving... and now begins the season of re-selling and re-gifting! According to a *Time Magazine* survey, three quarters of Americans regularly receive gifts they're not so crazy about each holiday season—and they have various strategies for dealing with those misfit toys!



According to a survey from Rakuten, a Japan-based retailer, one third of those who receive unwanted gifts will simply re-gift them. Of course, that makes you wonder... how many times *will* that singing bass get pawned off to an unsuspecting friend?

Another third of unsatisfied gift recipients will extend their holiday spirit into the new year by donating their unwanted gifts to charities, such as Goodwill or the Salvation Army. These stores then resell the items and improve the lives of those less fortunate. Meanwhile, only about 14% resell their gifts for a profit through services, such as eBay or Craigslist.

- 6 fajita-size flour tortillas (6-inch)**
- 1 3/4 cups refried beans**
- 1/2 cup taco sauce**
- 1/2 cup chopped green bell pepper**
- 1/2 cup chopped red bell pepper**
- 1/2 cup sliced green onions (about 3 onions)**
- 1/4 tsp crushed red pepper (optional)**
- 4 ounces shredded Monterey Jack cheese**
- 4 ounces shredded cheddar cheese**

Preheat oven to 400° F.  
Place tortillas on baking sheet.  
Bake for 3 to 4 minutes or until crisp.  
Spread refried beans evenly on tortillas.  
Spread 1 tablespoon taco sauce over beans.  
Top with bell peppers, green onions, and crushed red pepper.  
Sprinkle with cheese.  
Bake for 7 to 8 minutes or until cheese is melted.  
Cut into wedges.



## Household Tips **The Power of Composting**

**Y**ard trimmings and food residuals make up more than a quarter of the solid waste that goes into our municipal waste systems throughout the United States. Using a compost system to return that chunk of organic junk back to the earth, rather than piling it into a landfill, is not only great for the environment—it can benefit you as a homeowner!

Applying composted soil to your garden can balance its pH and provide nutrients to plants, which means you may be able to get away with less fertilizer. It also improves overall soil structure, helping with water retention... and that could mean less watering.

As if that's not enough, composting can help with pest and weed control, so get your compost going now! You'll have a healthy batch of soil ready to feed your garden when the flowers begin to bloom.

To learn more about composting, visit the U.S. Composting Council at [www.compostingcouncil.org](http://www.compostingcouncil.org).

