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# Between FRIENDS



Living Easy at LivingAZ.com  
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**I**n today's real estate market, you can count on changes in home values. Call me today for your home's present value and I'll explain the latest market forecast.



**A**s a real estate professional, I know the stress that a home system or appliance breakdown can create for a home seller during the listing period or for the buyer after close of sale. Fortunately, you can prevent that stress with a home warranty that provides coverage for both the seller and the buyer!

A home warranty plan is a service contract that protects your home's major systems and appliances for a specified period of time. Should a failure occur during the term of the Plan, a qualified contractor is dispatched to repair or replace the covered item for a nominal service call fee. Help is only a phone call away, 24/7, 365 days a year!

For complete peace of mind, I recommend an Old Republic Home Protection Plan for all of my clients. Call me today for more information on how a home warranty can benefit you.

**D**o 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.



If you are working with another Real Estate Professional, please disregard this notice.

## Health & Safety

### Raise your Happiness Quotient

**W**ould you like to increase your feeling of satisfaction and contentment? Try these tips to pump up your happiness:



- Do something that is activity oriented to raise endorphins. Television is more likely to create unhappiness, so keep it off!
- Adopt an Attitude of Gratitude – write down the things you are thankful for once a week.
- Get into a hobby that will use and build on skills. Losing yourself in a task, or being *in the flow*, typically brings a satisfying sense of fulfillment.
- Connect with old and new friends; be the first to mend old gripes and grudges. Let go of the negative people in your life.
- Take the focus off of yourself by doing something nice for someone else. Give freely of yourself and do not expect recognition for your kindness.
- Think about the kind of person you would like to be in five or ten years. Focus on your personality and value system, not a lifestyle. Write down your thoughts.
- Do what optimists do – keep reaching to achieve these goals even when you get discouraged.

## Helpful Hints

### Clear the Clutter

**B**elow are some tips for getting a handle on clutter and getting rid of the excess "stuff" in your home. You'll find it takes significantly less time to organize your clutter than to repeatedly sift through it looking for lost items.

- Break down large tasks into smaller "chunks." For example, instead of attempting to clean out an entire closet, clean one shelf every Saturday morning. By the end of the month, you will have completed the entire job!
- Decide that everything that enters your home goes into one of the following three categories:
  - ✓ Your "To Do" basket
  - ✓ Another family member's "To Do" basket
  - ✓ The garbage



Apply this technique to mail to prevent pile-ups.

- Assign each family member a room or area in your home to clean and organize, and pick a specific date and time for "Home Cleaning Day." Together, you clear out the extra stuff throughout your home, transforming it in a single day!



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## Savor the Flavor

### Easiest Chicken or Turkey Pot Pie

<b>Ingredients:</b>	<b>1/2 C. half and half</b>
<b>2 pre-made pie crusts</b>	<b>1 pkg. frozen mixed vegetables</b>
<b>2 C. leftover turkey or chicken</b>	
<b>1 can cream of chicken soup</b>	

**Directions:**

Prepare bottom half of pie crust in pie pan. Tear turkey or chicken into small, bite-size pieces by hand (use mix of white and dark meat for best taste) and place into a large mixing bowl. Add cream of chicken soup, thawed vegetables, and half and half (to desired consistency); add salt and pepper to flavor. Stir together and place in prepared pie pan. Top with second pie crust; crease and make 4 slits in top of crust. Bake in preheated 350-degree oven for 40-45 minutes.

## Household Tips

### The Dirt on Composting

**P**eople are constantly extolling the virtues of recycling. But did you know that composting may be just as important to the environment? Yard trimmings and food residuals make up 26 percent of the municipal solid waste stream in the U.S. That's a lot of waste to send to landfills when it could become useful, environmentally beneficial compost instead!

Composting is an efficient use of resources, and creates an environmentally friendly product from organic waste. As food and other organic waste decompose anaerobically (without oxygen) in the landfill, it releases methane, a greenhouse gas that's 20 times more potent than carbon dioxide. Because composting is an aerobic process, it only produces carbon dioxide and not methane. If the average family composted regularly, that household would prevent about 30 pounds of methane emissions per year, the equivalent of around 620 pounds of carbon dioxide.



Remember that you do not need to live in the country to compost. Many people compost at the heart of inner cities, in community gardens, or even on the roofs or balconies of apartment buildings.

## Real Estate Today



### Tips for a Smooth Closing

Your real estate closing should be a stress-free event. Here are a few things that could trip you up if not addressed prior to the closing date:

**Head off trouble during the final walk-through**

Make sure that any fixtures (e.g., ceiling fans) to be left behind are specifically called out in the purchase agreement. Inspect repairs made as a result of a home inspection prior to closing date to ensure they are acceptable to you.

**Closing costs are more than expected**

Before closing, compare the final closing costs to those initially stated in your lender's "Good Faith Estimate" and resolve discrepancies. Remember that most closing attorneys and title companies will require certified funds at closing, along with proof of homeowner's insurance. Also, bring along your driver's license as confirmation of your identity.

**The seller still has belongings at the home**

You may want to add a clause in your purchase agreement that explicitly states the seller is responsible for any expenses you incur if the home is not completely vacated prior to the closing date.