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# Between FRIENDS



"Coaching first-time Texas Home Buyers and Sellers"  
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## Happy New Year!

If a new home is on this year's list of resolutions, I'm ready to help you find the home of your dreams!



Do you know the difference between a Home Warranty Plan and homeowner's insurance? **Home warranties** are service contracts that cover the failure of home systems and appliances due to normal wear and usage. **Homeowners insurance** indemnifies the homeowner against damage or liability arising from some unknown or contingent event. Both offer valuable budget protection for the homeowner, and they can work in conjunction with one another. For example, if a water heater leaks and floods the home, the home warranty will replace the water heater, while homeowners insurance may cover the secondary water damage.

For complete budget protection, I recommend that all my clients include an **Old Republic Home Protection Plan** in their home transaction. Call me today for more information about how a home warranty can benefit you.

Now anyone buying or selling real estate? Please refer me so that I can use my skills and knowledge in the real estate industry to help them with their sale or purchase.



## Health & Safety

### Protect Against Carbon Monoxide Poisoning

Carbon monoxide (CO) is an extremely toxic gas that is invisible, odorless and colorless. It is the byproduct of incomplete combustion of carbon fuels in heaters and furnaces, wood stoves, fireplaces, and gas stoves and ovens.

CO is often called the "silent killer." Because it can't be seen or smelled, the toxic fumes can incapacitate or kill people and animals before its presence is detected in a home. CO is responsible for an average of 450 deaths and 20,000 emergency room visits in the U.S. annually. As of 2011, thirty states require carbon monoxide alarms in homes to combat the serious threat of CO poisoning.



Here are some safety tips to help protect you and your family:

- DO have fuel-burning systems and appliances inspected by a trained professional at the beginning of every heating season.
- DO read and follow all of the instructions that accompany any fuel-burning device.
- DON'T idle the car in a garage, even if the garage door is open.
- DON'T ever use a charcoal grill indoors – even in a fireplace.
- DON'T sleep in any room with an unvented gas or kerosene space heater.
- **MOST IMPORTANTLY, DO** install carbon monoxide detectors throughout the home.

## Helpful Hints

### Set SMART Goals

To be truly successful, you need to set and pursue **SMART** goals. Write them down, and then check them to make sure they are:

- **Specific:** A specific goal is much more likely to be accomplished than a general goal. Make the goal detailed and well defined.
- **Measurable:** Establish concrete criteria for measuring progress toward the goal. Set criteria that can be tracked and inspected.
- **Achievable:** Make your goal attainable, but challenging enough that you must grow and expand to reach it.
- **Realistic:** A realistic goal must represent an objective toward which you are both willing and able to work, and that leads to important, suitable results.
- **Time-Sensitive:** Make your goal deadline driven. A goal with no time frame tied to it has no sense of urgency.





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## Savor the Flavor

### Black Bean and Corn Salsa

1-19 oz. can	black beans (drained and rinsed)	1 large	tomato, chopped and seeded
1/2 cup	chopped red onion	1	garlic clove, minced
1 Tbsp.	chopped fresh cilantro	1-12 oz. can	kernel corn, drained
1 Tbsp.	diced jalapeño pepper, ribs and seeds removed	OR	
1 Tbsp.	lime juice	1-1/2 cup	thawed frozen corn kernels
1/4 tsp.	ground cumin	1/2 tsp.	salt
1/4 tsp.	chili powder		

Combine all ingredients in medium bowl. Cover and chill at least 2 hours to blend flavors. Serve with your favorite chips. Makes 4 cups.

## Household Tips

### Great Reasons to Compost

**H**ave you been thinking about composting, but aren't sure how to begin? Or maybe you think it could be time-consuming and smelly? (Not true, by the way!) Well, read on and check out these good reasons for composting.

#### Composting Can Save You Money

If you're a gardener, your compost pile can save you money by taking the place of expensive fertilizers.

#### That Stylish Composting Pail!

Fashionistas will love the look of the new, designer-styled composting pails that will dress up any kitchen. And, they are equipped with charcoal filters, so no onion or garlic smells can leak out.



#### Compost Makes a Garden Thrive

There's no better soil amendment than compost. It makes clay soils more porous and helps sandy soils retain water. Gardens that are composted produce higher yields of healthier fruits, vegetables and flowers.

#### It's Good for Mother Earth!

Across the nation, landfills are overflowing, and the EPA estimates that roughly 25% of the garbage in landfills is made up of yard trimmings and food scraps. That's over 60 million tons each year that could be recycled into compost!

For more information on composting, visit:  
<http://www.epa.gov/osw/conservation/rrr/composting/basic.htm>  
[http://www.howtocompost.org/info/info\\_composting.asp](http://www.howtocompost.org/info/info_composting.asp)

## Brain Teasers

### The "Grand" Grand Canyon

1. In what year did the Grand Canyon become a national monument?  
a. 1900    c. 1902  
b. 1908    d. 1922
2. What is the total acreage of the Grand Canyon?  
a. 1.2 million acres  
b. 2 million acres  
c. 800,000 acres  
d. 500,000 acres
3. What river runs through the Grand Canyon?  
a. Colorado River  
b. Rio Grande River  
c. Desert River  
d. Missouri River
4. What is the average width of the Grand Canyon?  
a. 5 miles  
b. 8 miles  
c. 10 miles  
d. 12 miles
5. Which U.S. President often visited the Grand Canyon and was a vocal advocate for its preservation?  
a. Ronald Reagan  
b. Theodore Roosevelt  
c. Jimmy Carter  
d. John F. Kennedy

ANSWERS: 1-b; 2-a; 3-a; 4-c; 5-b