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Between FRIENDS

"Personal, professional service"
 ChristianRealtySanAntonio.com

Are your holiday gatherings feeling a bit cramped these days as your guest list grows each year? Call me—I'll help you find the perfect new home!



Are you in the market for a new home? A Home Warranty Plan can help protect your budget from repair or replacement costs caused by the breakdown of heating, plumbing, electrical systems, and most built-in appliances. Optional coverage choices are available for home buyers to custom fit the Plan to the unique needs of their home. Plus, a home warranty offers access to qualified service providers, helping reduce the stress of homeownership.

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.

Know someone who is thinking about buying or selling a home but doesn't know where to begin? I can explain the fundamentals, so your friend can act with confidence.



Health & Safety

Reducing Holiday Stress

The season of joy is upon us! And yet, between the prep work, the gift giving, and the family gatherings, it could feel more like the season of anxiety for some. The following tips may offer a remedy for holiday stress.



Get Your Kids Involved: Baking cookies? Decorating? These are chores that kids love (or at the very least tolerate), and giving them tasks that are appropriate for their age may reduce your workload quite a bit.

Consider Cutting Down on Gifts: According to *Consumer Reports*, 49 million people receive gifts they don't really want every year. That's not to say everyone should turn into Scrooge this holiday season, but some families find it less stressful to strike a collective agreement to pare down the gifts among adult family members.

Agree to Avoid Touchy Subjects: You and your brother-in-law may see the world in entirely different ways, but maybe you can agree to disagree? Easier said than done at times, but if you've got a family member who insists on bringing up controversial topics, try your best not to engage. Take a cue from dolphin trainers—reinforce the good behavior and turn a blind eye to the less-than-exemplary behavior.

Helpful Hints

Shopping for a New Car

The end of the year can be an excellent time to buy a new car since dealerships are making room for next year's models, and the following tips may help you make a purchase you won't regret.

Do Your Research: What do you want in a vehicle? While you may have your heart set on a certain make and model, you might discover you've been unduly swayed by advertising when you dig a little deeper.

Get Pre-Approved: Dealer financing may not always be the best way to go, but even if you do choose that route, shop around and get pre-approved from a credible financial institution. According to *Edmunds.com*, when you walk in with an approval, you're more likely to get a better interest rate.



Figure out What It's Worth: Helpful resources, such as Kelley Blue Book (*KBB.com*) and *Edmunds.com*, can help you determine the going rate for any car *before* you enter the dealership—and knowledge is power!

Read Before You Sign: That sale is final, so read before you sign on the dotted line.

- 3 cups milk, divided**
- 1 cup instant white rice, uncooked**
- 1 green or red apple, chopped**
- 1/3 cup raisins**
- 1/2 tsp. ground cinnamon**
- 1/4 tsp. ground nutmeg**
- 1 pkg. vanilla flavored instant pudding**
- 1/3 cup chopped walnuts**

Bring 1 cup of milk to boil in a medium saucepan. Stir in rice, apple, raisins, cinnamon, and nutmeg; cover. Remove from heat. Let stand 5 minutes. Meanwhile, prepare pudding in a large bowl as directed on package with remaining 2 cups of milk. Stir rice mixture into prepared pudding. Stir in walnuts. To prevent a skin from forming on the surface, cover the bowl of pudding with plastic wrap. Cool 5 minutes. Serve warm or chilled.



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Household Tips Reducing Energy Consumption to Save Big

We enjoy one of the finest standards of living in the world, but our relative luxury comes at a price. Our energy consumption impacts our pocketbooks and our planet, and if everyone on earth lived as North Americans do, we would require the resources of *four additional planets* to fuel our lifestyle. Fortunately, there are a few simple things you can do to reduce your carbon footprint—and save money in the process!

Use Energy Efficient Appliances: Does it feel indulgent to purchase a new refrigerator or washer/dryer set when the old one still works? Well, do some research—it may actually save you money over time to purchase a more energy efficient model. Look for the ENERGY STAR® label!

Hang Your Clothes

to Dry: Your clothes may not only last longer if you hang them to dry—people who hang their clothes save an average of \$20 per month compared to those who rely on a dryer.



Rent that Empty Room: According to *U.S. News & World Report*, single-person households have grown over 350% since 1960. Those who live alone use 18.4% more energy than two-person households and 52.8% more than three-person households.