



DOMINICK A. DINA, Broker

Tel: (210) 273-9082

Lic. #: 540730

Between FRIENDS

"Personal, professional service"

ChristianRealtySanAntonio.com

The flowers are blooming, the birds are singing, and summer's just around the corner! It's a great time to put a home on the market—call me today for a free consultation.



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

I recommend an Old Republic Home Protection Plan with every transaction for complete budget protection. Call me today to learn more about how a home warranty can benefit you.

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 a friend in need? I live and breathe real estate, so let me lend my expertise to guide your family, friends, and colleagues through their next transaction.



Health & Safety

Healthy Skin from the Inside Out

Weighing in at nine pounds and covering roughly 20 square feet of surface area on the average human body, skin is your largest organ and your first line of defense against infection. On a more superficial level, vibrant, healthy skin can boost self-esteem and improve your overall sense of well-being.

Dermatologists have long championed the virtues of sunscreen, but they're not all created equal. Be sure to use broad-spectrum formulas that protect against both types of ultraviolet radiation (UVA and UVB). Both types of UV light can damage skin and increase your risk of developing skin cancer.

Stress is a lesser-known danger to healthy skin. The mind and body are integrally connected, so whatever emotions you're internalizing may eventually rise to the surface. Stress can intensify inflammation, and according to clinical psychologist Karen Mallin, PsyD, it can even trigger episodes in people with autoimmune disorders, such as vitiligo or psoriasis.

Finally, a healthy diet is vital to healthy skin. For skin that glows, the Mayo Clinic recommends eating antioxidant- and vitamin-rich fruits, nuts, and vegetables while avoiding sugar, processed carbohydrates, and unhealthy fats.



Helpful Hints

Trade in Your Tech

Technology is constantly evolving, and the promise of new gadgets is always on the horizon. Here are three ways to get rid of your used, working electronics.

Sell: Selling old devices directly on sites, such as eBay or Amazon, will likely get you the biggest payout, even with depreciation. But it can be a bit of a hassle; it's up to you to create a listing, pack and ship the device, and deal with potentially flaky buyers.



Trade-in: Companies like Gazelle and NextWorth let you trade your obsolete gadget for cash that you can put toward something new, and many will send you a shipping kit with a box and label. Some of these services offer only gift cards, but others pay you via check or PayPal.

Donate: Want to fill your wallet with karma instead of cash? Schools, libraries, and charities are often eager to take old tech off your hands. Check with your local organizations for details.

Remember to remove any personal data from your devices before selling, trading in, or recycling.

2 cups basmati or other long-grain rice, rinsed
2 Tbsp. olive oil
1 clove garlic, minced
2 tsp. salt
1 bay leaf
1 tsp. grape seed oil, optional
2 Tbsp. cilantro, finely chopped
2 Tbsp. fresh lime juice
1 Tbsp. fresh lemon juice
Lime zest, to taste
Sea salt, to taste

Heat olive oil in a large pot on medium high heat.

Add the raw rice and stir to coat with oil. Brown the rice, stirring occasionally. Add the garlic and continue cooking for one minute.

Pour 8 cups of water into the pot. Add the salt and the bay leaf and bring to a boil.

Boil uncovered for 12-15 minutes.

Place a lid on the pot and cook on low heat for about 8 minutes more, or until rice is tender and water has absorbed.

Remove the pot from heat and take out the bay leaf. Fluff rice with a fork.

Transfer rice to a serving bowl.

Stir in grape seed oil (optional), cilantro, lime, and lemon juice. Season with lime zest and sea salt to taste.

Serve hot or at room temperature.



Christian Realty San Antonio
9050 Ryelle
San Antonio, TX 78250
ChristianRealtySanAntonio.com

Household Tips

Saving Money without Changing Your Life

Lowering household expenses without diminishing quality of life can be a challenge! But saving money doesn't have to mean penny-pinching. These simple tips could save you hundreds of dollars a year—no major lifestyle changes necessary!

Install a programmable thermostat: A programmable thermostat allows you to automatically adjust your home's temperature when you're away or asleep. It can even learn your schedule, saving you nearly \$200 a year in energy costs.

Bundle your entertainment: Your cable company likely offers a package combining your television, internet, and phone services for one monthly fee. Bundling your subscription can lower your cable bill. Don't be afraid to haggle for better deals. Consumer Reports found that 92% of people surveyed successfully negotiated with their cable company.

Unplug electronics: Most household electronics use a small amount of electricity when plugged in. Unplug items you don't use often to save money on your monthly electric bill. Alternatively, use power strips with a switch feature. Just flip the switch to cut electricity to any appliances or devices plugged into the strip.

