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Between FRIENDS

Happy Holidays to you and yours! As the year comes to a close, take a moment to reflect upon this year's triumphs and prepare for a promising new year.



Are you in the market for a new home? The time is right to make the move. Of course, investing in a home is more than a financial decision—the pride that comes with homeownership is truly invaluable.

I recommend that my clients include an Old Republic Home Warranty Plan with their home purchase or sale. A home warranty helps protect your budget from unexpected repair or replacement costs caused by the breakdown of your home's heating, plumbing, electrical systems, and most built-in appliances. Optional coverage choices are available for buyers to custom-fit the warranty to the unique needs of their home.

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.

A confident referral is, without a doubt, the highest form of flattery. Friends, family, and colleagues—send them my way! I'll answer all their real estate questions.



Health & Safety

3 Stretches for Stress Relief

The holiday season brings joy and cheer, but it can also increase stress. Add these stretches to your day to help reduce tension in your muscles and your mind.

- Cat-Cow:** Begin in neutral spine on your hands and knees. Tilt your hips forward and stick your tailbone up. Engage your abdominal muscles as you drop your belly into cow pose. Then, tuck your tailbone and round your spine. Drop your chin to look at your navel as you move into cat pose. Repeat for five to ten breaths, exhaling on the movement. This stretch can also be done in a chair with your hands on your knees and feet on the floor.
- Body Hug:** In a chair with feet flat on the floor, take a deep breath and spread your arms in a T. Exhale and bend your elbows to give yourself a hug. Grasp your shoulder blades with the opposite hands and drop your chin to your chest. Hold for 15-20 seconds, breathing normally. Repeat five to ten times.
- Doorway Stretch:** Stand in a doorway with your feet slightly apart. Spread your arms in a T with your elbows bent so that your hands and forearms are touching the doorframe. Inhale. Exhale and lean forward. Hold for 15-20 seconds, breathing normally. Repeat five to ten times.



NOTE: Talk to your doctor before beginning any new form of exercise.

Helpful Hints

Resolutions for First-Time Homebuyers

If your list of New Year's resolutions includes buying a new home, check out the following tips to ensure you're prepared!

Know Your Score: Obtain your free annual credit report from the three national credit reporting agencies (Equifax, Experian, and TransUnion). Challenge any errors to make sure your credit is in good shape before you apply for loans.

Start Saving Your Down Payment: It's possible to get a home for very little down, but a down payment of 20% or more may help you get a better interest rate.

Learn about Mortgages: There are two types of mortgages: conventional and government-insured. Financing also falls into two categories: fixed- and adjustable-rate. Do your research to decide what type of mortgage you want and what kind of financing works for you.

Call Me: Even if you plan to move 2,000 miles away, contact me! There is an excellent chance I can refer you to a qualified agent wherever you roam.



1 cup dal (yellow lentils)
4 cups water or chicken stock
2 Tbsp ginger, minced
1/2 tsp turmeric
Kosher salt
2 Tbsp unsalted butter or ghee
1 tsp cumin seeds
1 medium onion, minced
2 garlic cloves, minced
1 whole red chili, fresh or dried
1 tomato, seeded and chopped
1 Tbsp lime juice
Cilantro leaves
Lime wedges

In a large saucepan, combine dal with 3 cups of water or stock, ginger, and turmeric and bring to a boil. Cover and simmer for 20 minutes, stirring occasionally, until dal is tender.

Transfer 1 cup of dal to a blender; puree until smooth.

Return puree to pan, add remaining water or stock. Add salt and simmer for 10 minutes.

Meanwhile, heat butter or ghee in medium skillet. Add cumin seeds and cook until fragrant, about 30 seconds. Add onion and cook for 5 minutes or until softened. Add garlic and chili and cook for 1 minute. Add tomato and cook for 5 minutes.

Combine tomato mixture with dal in the large saucepan and simmer for a final 5 minutes. Stir in lime juice and season with salt to taste. Garnish with cilantro and lime wedges.

Serve over rice.



Household Tips **Safe Seasonal Decorating Tips**

It's time to decorate the house with festive spirit! The following tips and suggestions from the U.S. Consumer Product Safety Commission can help ensure you stay safe as you deck your winter halls.

- Decorate only with lights that have been safety-tested by an independent laboratory. Check wires, plugs and sockets for signs of wear or defects. Remember: when in doubt, throw them out.
- Do not overload outlets and extension cords. Never connect more than three sets of lights per extension cord.
- Be sure decorative lights used outside are approved for outdoor use.
- When decorating outdoors, be aware of all power lines. Don't work near overhead power lines or anywhere there is a possibility of contacting an overhead power line, either directly or indirectly, with a ladder or other piece of equipment.
- Keep candles away from decorations, wrapping paper, and other flammable objects.
- Use only flame-resistant or non-combustible materials, especially when making paper decorations.

