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# Between FRIENDS

**B**uying or selling a home on your own in the middle of summer is a lot of work! Contact me and let my knowledge and experience be your guide.



**L**ooking to buy a new home? Now is the time to make the move! Of course, investing in a new home is more than just a financial decision—the pride that comes with homeownership is truly priceless.

I recommend including an Old Republic Home Warranty Plan to all my clients, whether they're buying or selling. 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—before, during, and after the sale. Optional coverage choices are available for buyers to custom-fit the warranty to the unique needs of their new home.

**OLD REPUBLIC HOME PROTECTION**  
People Helping People

Safeguard your American dream with a home warranty!

Visit [www.orhp.com](http://www.orhp.com) or talk to your real estate professional to learn more.

**N**eed expert advice before buying or selling a home? Call me! I can offer guidance on home staging, financing, negotiation, and more.



## Health & Safety

### Why Do We Crave Sugar?

**A**merican adults consume over 50 pounds of added sugar each year. That's in addition to the natural sugar we get from fruits, vegetables, and dairy! The American Heart Association recommends a daily intake of fewer than 6-9 teaspoons of sugar. Moreover, experts say less than 5% of that intake should come from added sugars.

Sugar is a generic term used to describe carbohydrates, but complex carbohydrates (e.g., brown rice or whole wheat) function differently than simple carbs (e.g., processed sugar or corn syrup). The blood sugar spike generated by simple carbs may contribute to irritability, fatigue, depression, and intense hunger cravings. The U.S. National Institute on Drug Abuse found that eating sugar can produce cravings and withdrawal symptoms similar to those in people with drug and alcohol addictions!

Stave off cravings by lowering your sugar intake, one week at a time, until you've found what works for your body. By cutting out sugar, you may become more sensitized to sweetness over time, with reduced cravings as your body adjusts. Start by cutting out sugary drinks like sports drinks, sweetened tea, juice, or soda from your diet. Replace them with fruit to get your sweet fix the healthy way!



## Real Estate Today

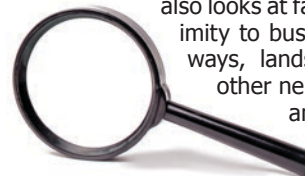
### Determining A Home's Value

**W**hen house hunting, many focus on the style and curb appeal of a home. While these factors do matter for appraising a home, remember that the physical structure depreciates over time. The value of the land under a home tends to appreciate, and many factors (schools, crime stats, etc.) can affect home values.

Value estimators like Zillow's Zestimate tool approximate home values based on property records and the selling price of comparable local properties. Automated valuations are a great place to start, but they're no substitute for a Competitive Market Analysis (CMA) from a real estate professional.



CMAs include properties that closed in the past year, active listings, pending sales, and expired listings, to offer a more comprehensive view of the local market. A real estate agent also looks at factors such as proximity to busy streets and freeways, landscaping, details of other neighborhood homes, and more to determine the value of a home.



**2-4 long English cucumbers, thinly sliced**

**1 red onion, finely chopped**

**1/4 cup white wine vinegar**

**1 Tbsp sweetener (sugar or sugar substitute)**

**1/2 tsp fresh lemon juice**

**1/3 cup fresh dill, finely chopped**

**Kosher or sea salt, to taste**

**Fresh ground pepper, to taste**

Mix sliced cucumbers and chopped onion in a serving bowl and set aside.

Whisk together white wine vinegar, sweetener, and fresh lemon juice in a small bowl. Pour over cucumbers and onions.

Sprinkle with dill, and toss with salt and pepper to taste.

Cucumbers begin to soften after being salted, so serve and eat immediately for crisper vegetables.



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## Household Tips

### Tiling Tips

**W**hether you do it yourself or hire a professional, tile is a functional and decorative way to add a little character to any room in your home. Spice up your living space with the following tips.

**Test it first:** Before you begin a tiling project, ask your supplier for a few sample tiles to take home. You may be surprised by how a given color, pattern, or style works in a particular room.

**Consider going bold:** A powerful pattern of alternating colors, such as dark grey tiles next to bright white tiles, can make a strong statement in the right room. Large format tiles can make a room look larger, and you can use decorative designs to help certain areas of your home stand out.

**Arrange with style:** The standard, square grid arrangement can work well in many settings, but you can arrange tiles at varying angles to create more interesting patterns, like herringbone, brick, basket weave, and more. You can also add borders and mix different sizes, shapes, and styles to create a unique look. Experiment with different layouts at your local showroom before laying tile to see what works for you!

