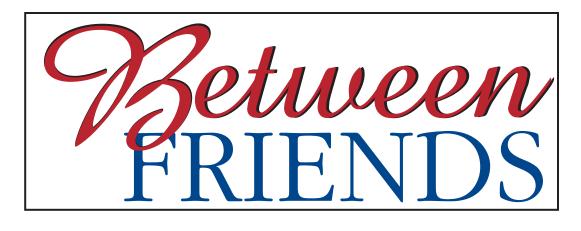


DOMINICK DINA Dominick@DominickDina.com Mobile: 210 273 9082 Lic. #: TBL 540730



appy Holidays! As the vear comes to a close, take a moment to reflect on your triumphs over the last twelve months and prepare for a promising future.

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.



to answer all their real estate questions.

Health & Safety **Travel Safety Tips**

he world contains countless treasures waiting to be discovered, but traveling—particularly out of the country-does come with a few risks. The following tips can make travel a bit safer, so you can relax and enjoy your adventures.

Choose the right floor – When staying at a hotel or a motel, avoid booking rooms on the ground floor---it provides criminals easier access. On the other hand, rooms above the sixth floor may be difficult to reach with fire engine ladders, so avoid rooms that are too high in the sky.

Money matters - Lonely Planet recommends storing cash and credit cards in different places, rather than storing everything in your wallet or purse. If you get pick-pocketed, you don't want to find yourself penniless in a foreign land with no credit card!

Store vital documents - keep copies of passports, travel visas, and travel insurance paperwork online so you can access them from anywhere. Email photos of vital documents to yourself before you leave, and take screenshots of them for easy offline access. Store sensitive documents on a secure, cloud-based server that encrypts your files.

Real Estate Today

Take Better Listing Photos

picture is worth a thousand words, especially to home buyers researching homes online. Making a good impression with your listing photos is key to selling your home for top dollar! Use the following tips to make your home shine:

Open the blinds – natural light makes a room look bright, spacious, and welcoming. Choose a sunny day to photograph the interior of your home. Overcast skies are better for exterior shots to eliminate sharp contrast and shadows.

Mind vour angles - try to showcase as much of each room as possible. Include at least three walls in each photo. Hold the camera at chest height and shoot straight into the room. Avoid weird angles and lenses as they can distort photos.

If you are working with another real estate professional, please disregard this notice. The material in this publication is for your information only and not intended to be used in lieu of seeking additional consumer or professional advice.

Be honest – don't use photos to mislead potential buyers. Remember, buyers are going to visit your home at some point. It might disappoint them to see that your wide-angle photos made your home seem much larger than it is in person.



SSPORT

PASSPO

Savor the Flavor

Danish Butter Cookies

2 sticks salted butter, chilled

1 cup granulated sugar

1 whole vanilla bean or

1 tsp vanilla extract

2 large eggs, used separately

2 cups all-purpose flour

1 tsp water

1 cup sanding sugar

1 3-inch round cookie cutter

1 1.5-inch round cookie cutter

Cut butter into pieces and mix with granulated sugar in a large bowl. Add vanilla. Using an electric mixer, beat on high until mixture is light and fluffy. Beat in 1 egg. Reduce speed to low and add flour.

Form dough into a flat 3/4" thick disk. Cover with plastic wrap and chill until firm, about 2 hours.

Preheat oven to 350°F.

Remove dough from refrigerator and let it sit to soften. Roll dough to about 1/4" thick. Using large cutter, punch out rounds. Cut out centers with smaller cutter and place on a parchment-lined baking sheet about an inch apart.

Beat remaining egg with water to make an egg wash. Brush cookies with wash and sprinkle with sanding sugar. Freeze 10 minutes.



Bake until edges are golden brown, about 10-15 minutes. Cool on wire racks and serve.

CHRISTIAN REALTY SAN ANTONIO 9050 Ryelle San Antonio, TX 78250

Household Tips How to Be a Good Housequest

ou're planning a trip, and a kind friend or family member offers to put you up for a few days during your travels. Regardless of how close you may be to your host, you are still a guest in their home. Put your best foot forward with these tips:

- Stick to the agreed-upon arrival and departure dates.
- Show your appreciation when you arrive by bringing the host a gift.
- Help with the cleaning and cooking. While you don't need to "earn your keep," your host will appreciate an offer to help out around the house.
- Offer to pay for gas and other expenses incurred by the host as a result of your visit.
- Treat your host to a nice meal, or offer to buy groceries and cook one night during your stay.
- Inform your host of your schedule each day, and don't expect the host to be your personal travel guide.
- As soon as you get home, write your host a note recounting your enjoyable stay and expressing thanks for their hospitality.
- With a little effort on your part, you can ensure that you'll be a welcome houseguest the next time you're visiting your host's neck of the woods.

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