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Between FRIENDS

The days are getting shorter and autumn is on its way. Call me today for an update on the current local real estate market!

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, while homeowner's insurance protects the homeowner against damage or liability due to an unknown or contingent event. Both offer valuable budget protection and they can work in conjunction with each other. 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.

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Refer your friends, family, and colleagues to me and ensure they receive expert, knowledgeable assistance from an experienced real estate professional.



Health & Safety

Laugh Your Way to a Healthy Life

Did you know there are many health benefits to having a good laugh? Next time you're in a funk, consider why they say laughter is the best medicine.



Lower blood pressure: Laughing can reduce stress levels, resulting in lower blood pressure. The correlation between laughing and lowered blood pressure has even inspired a new practice called "laughter yoga."

Reduced anxiety: Laughing can be an escape for those with anxiety, adding a little positivity to life. A good sense of humor is a helpful coping mechanism when dealing with difficult situations.

Immunity boost: According to the Mayo Clinic, chemical reactions caused by negative thoughts can lower your immune system. Laughter has the opposite effect, releasing neuropeptides that boost immunity and your body's ability to ward off illness.

Heart health: Laughter promotes blood flow through your body, similar to exercise. The American Heart Association states that laughing can also increase the production of good HDL cholesterol and lower artery inflammation.

Human connection: Looking for a way to bond with someone? Catch a comedy show or watch a funny movie. You'll have fun and the shared experience of laughing together will strengthen your connection.

Helpful Hints

How to Capture Perfect Fall Photos

Feeling inspired to do something creative this autumn? Celebrate the change of seasons with these tips to capture the perfect fall photo.

Lighting: Make the most of cloudy days since the indirect lighting casts minimal shadows. Just after sunrise and right before sunset are optimal times to photograph outside.

Composition: Transform an ordinary photo into a work of art by experimenting with different angles, textures, shapes, lines, and colors. Try to use the rule of thirds, a composition technique that puts the subject in a third of the photograph rather than the center to create more visual interest.

Harvest: While seasonal produce can vary from region to region, apples, pumpkins, and blackberries add an instant autumn vibe to your photos. Vineyards, wineries, and farmer's markets are perfect locations for harvest photography.



2 cups half-and-half

1 small pinch saffron powder

1 package instant vanilla pudding

2 Tbsp. granulated sugar

In a medium saucepan, bring half-and-half and saffron to a simmer, stirring occasionally. Transfer to bowl and refrigerate to chill.

Combine chilled mixture with vanilla pudding powder until fully incorporated. Divide mixture into four ramekins.

Allow pudding to set for about 10 minutes.

Top each ramekin with sugar and caramelize. Caramelizing requires careful use of a kitchen torch.

Let sugar set for 10 minutes or until hardened and serve immediately.



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Household Tips

Create an Impressive Home Aquarium

If you're thinking of adopting a pet that requires minimal supervision, an aquarium may be what you're looking for! Here are a few things to consider when creating an underwater oasis for your home.

Plan ahead: Decide if you want a freshwater or saltwater tank. Beginners should start with freshwater, since they are easier to maintain.

Tank setup: Rinse the tank, gravel, and décor with water. Position the tank on a sturdy base, close to an electrical outlet, avoiding direct sunlight. Fill the bottom with at least two inches of gravel.

Water and filtration: Fill the tank with water and add a dechlorinator following the instructions on the packaging. Install the right filter for the tank size. Then, begin the cycling process, testing the water weekly until it achieves the proper pH balance.

Add fish: Acclimate your fish to their new tank by letting the bag they come in float in the water for 15 minutes. Every few minutes, open the bag, add aquarium water, and reseal until the bag is full to ensure a smooth transition. Use a net to transfer your fish from the bag to the aquarium and dispose of the bag of water. Monitor your new fish for any changes in behavior.

