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Between FRIENDS

The New Year is a time for new beginnings. If you're starting your journey of home-ownership, I can help make your dream a reality!



Do you know the difference between a home warranty and homeowner's insurance? A home warranty is a service contract that covers the costs associated with common home system and appliance failures associated with normal wear and tear. Homeowner's insurance covers loss and damage to your home or belongings caused by unexpected events, such as fire or flood.

Both are designed to safeguard your home, but home warranties and homeowner's insurance offer different types of protection. For example, if a water heater leaks and floods your home, your homeowner's insurance may only cover repairs related to the water damage. However, a home warranty may repair or replace the water heater itself.

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Know someone who is buying or selling a home? Call me! I take pride in providing my clients with the best experience possible to ensure a seamless real estate transaction.



Health & Safety

Jump-start your New Year with a 30-Day Challenge

They say it takes a month to establish a new routine or ditch an old habit. Jump-start your New Year by achieving your goals with a 30-day challenge!

- **Stay organized.** Make a list of things you want to improve for the year ahead. The internet has plenty of ideas to help you get started. Write a challenge on your calendar for each month to keep track of your plan for success.
- **Get healthy.** Health challenges have gained popularity in recent years. Common challenges include drinking eight glasses of water every day, walking/running a mile each day, or lowering your sugar intake for a month.
- **Save money.** Do you have goals to save money? Try setting a daily savings goal or cut out an unnecessary expense. Clip coupons to reduce your grocery bill or pay cash for everything and save all your change for that month.
- **Ready, set, grow!** If personal growth is on your list of challenges, create a productive morning routine. Spend 30 minutes journaling or reading every day, or practice a daily act of kindness.



Track your progress so you can assess your results. Remember, a 30-day challenge is only a temporary commitment. If it's not something you want to stick with, that's okay—at least you gave it a try!

Helpful Hints

Setting Financial Resolutions and Keeping Them

No matter your financial situation, you are likely to benefit from making some improvements. Here are a few resolutions to help you grow your financial health this year.

Know what you are working with. Calculate your net worth. In fact, you should make it a practice every year. Assess your assets and liabilities and prioritize your goals.

Reset your investments. Look for ways to increase your retirement savings. Max out your contributions by setting a strict spending budget.

Practice the 50-20-30 rule. Allocate 50% of your income to essentials, 20% to savings, and 30% to discretionary, non-essential spending.

Give yourself some credit. Reduce your debt by paying down your credit cards. Determine if paying off a high-interest balance is more beneficial than putting that money towards savings instead.

Maintenance is key. Realistic expectations and persistence are necessary for achieving financial success. Document your advancements to get a head start for the year ahead.



¼ c. poppy seeds

¼ c. milk

1 tbsp. shortening

1 tsp. flour

1 (18.25 oz.) package of lemon cake mix

1 (3.4 oz.) package of instant lemon pudding mix

½ c. vegetable oil

1 c. water

4 eggs

Allow poppy seeds to soak in milk for two hours. Preheat oven to 350°F. Grease the inside of a 10-inch Bundt pan with shortening and sprinkle with flour.

Combine the cake and pudding mix in a large bowl. Using the back of a measuring cup, make a well in the center of the mixture. Add oil, water, and eggs to the well. On low speed, beat ingredients until blended. Scrape bowl with rubber spatula. Continue to beat ingredients at medium speed for four minutes. Add the poppy seed mixture to the bowl and blend until smooth. Pour batter into the pan.

Bake for 60 minutes in the oven. Use a toothpick to test the center. When the toothpick is clean, your cake is done. Allow the cake to cool for 10 minutes in the pan before flipping it onto a wire rack to cool completely. Serve and enjoy!



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Household Tips: Decluttering Made Easy

Feeling ambitious about eliminating clutter in the New Year? You're not alone! The beginning of the year is a great time to get organized, but without a plan, it's easy to fall back into old habits. Here are five easy ways to clear the clutter once and for all.

1. Start by looking at your home as a first-time visitor. Take note of your initial impression and plan your decluttering strategy from there.
2. Eliminate unnecessary furniture cluttering up your home. Instead of adding a desk or bookshelf, install wall shelving as a space-saving alternative.
3. Keep what you need at arm's reach. Everyday items should be easily accessible and anything you use less often should be stored away.
4. Have three boxes to categorize your belongings as you go room to room. Separate by what you will donate, throw away, and return to where it belongs.
5. There's nothing more satisfying than seeing the difference decluttering makes. Take before and after photos of your most cluttered areas. Let your progress serve as motivation to maintain a clutter-free home.

