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Between FRIENDS

Who said buying or selling a home in the winter has to be a hassle? Contact me today and let my expertise guide you on the path to a successful closing.



A home warranty plan is a service contract that protects your home systems and appliances for a specified time period. When a failure occurs during the plan term, the home warranty company sends a qualified contractor to repair or replace the covered item—and you pay a reasonable service call fee. Help is only a phone call away, 24/7, 365 days a year!

Don't let a home system or appliance breakdown get you down! Eliminate stress before, during, and after the sale with a home warranty plan that provides coverage for both the home seller and homebuyer.

OLD REPUBLIC HOME PROTECTION

We keep your home systems and appliances running smoothly

People Helping People
Visit orhp.com or talk to your real estate professional to learn more

Curious about what your home is worth in today's market? I'm here for you! Contact me for an estimate of your home's present value—I'll explain the latest market forecast!



Health & Safety

Dental and Oral Care and Your Health

Cultivating a healthy lifestyle involves more than just diet and exercise. Maintaining healthy teeth and gums is essential to our overall well-being. Forgetting proper oral care can make you susceptible to gum disease, cavities, and even more severe ailments.

According to the World Health Organization (WHO), oral diseases affect 3.5 billion people worldwide. In addition to gum disease, poor oral health can cause cancer, diabetes, cardiovascular diseases, and chronic respiratory disease. However, these health conditions share modifiable risk factors, such as alcohol consumption, tobacco use, and high-sugar diets.

Early prevention is key to avoiding costly dental procedures and longstanding health problems. Here are some steps you can take to reduce your risk of developing diseases caused by poor oral care:

- Brush your teeth at least twice a day for two minutes.
- Floss at least once a day, preferably before bed.
- Eat a well-balanced diet rich in fruits and vegetables.
- Avoid sugary food and beverages.



Real Estate Today

Buying a Home Without Breaking the Bank

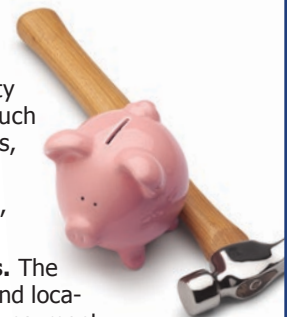
Shopping for your dream home is exciting, but budgeting for a home purchase involves more than just reading the number on a preapproval letter. It may be easy to focus only on large items like mortgage payments and property taxes, but some new homeowners forget less obvious costs, such as utility deposits, appliance replacements, cosmetic repairs, and HOA fees.

To safeguard your budget and maximize your peace of mind, consider these tips:

Reserve 1-4% of your overall budget for hidden costs. The percentage may vary depending on factors, such as the age and location of the home or how much money you put toward the down payment, but it is wise to keep a margin of error in your budget for hidden costs.

Don't skip a home inspection. Be sure to get a detailed report from the home inspector for a realistic understanding of what repairs and improvements are needed. Finding a problem early in the process can save thousands of dollars down the road.

Find the right home warranty. Appliances sometimes require repair or replacement, especially in older homes. A home warranty is separate from homeowner's insurance and can protect your wallet from the full cost of home system and appliance repairs in the future.



Savor the Flavor

Salmon with Lemon-Dill Cream Sauce

3 tbsp. fresh lemon juice
1/4 c. chicken broth, white wine, or water
2/3 c. heavy cream
1 tbsp. extra virgin olive oil
1 tbsp. fresh chopped dill
Kosher salt
Black pepper
1 1/2 lbs. salmon fillets
Parsley, for garnish
Thinly sliced lemon, for garnish

Prepare the sauce by combining the lemon juice, chicken broth (or wine), and cream in a small pot. Bring to a simmer and cover for 10 minutes. Add salt and pepper to taste.

Heat a sauté pan on high heat, add the olive oil and heat for 90 seconds or just before it starts smoking, then add the fillets to the pan skin-side up. Lower the heat to medium.

Allow the fillets to sizzle for 2 to 5 minutes, depending on their thickness, then flip and cook for another 2-3 minutes.

Place the hot salmon fillets on plates and pour the lemon cream sauce over top. Garnish with additional fresh dill or lemon slices and enjoy!



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Household Tips: Home Décor to Display Your Personality

A cozy home does not have to be Pinterest-worthy with the latest trendy décor and carefully curated aesthetic. The goal of home decorating should be to bring you joy and serve as a reflection of your hobbies, interests, and sense of style.

Display your talents. Are you an aspiring artist? Hang a canvas print featuring your best work in a prominent place in your home. Do you crochet colorful blankets? Use one as a throw on your sofa or bed. Do you love gardening? Bring the garden inside and show off your green thumb with cascading houseplants in your windows.

Display your tools. What tools do you have that support your hobbies? Often, those tools can be repurposed into interesting design elements. Consider mounting a fishing rod on the wall as a design piece or arranging colorful sketch pencils in a cup to brighten up an end table.

Display your collections. Do you collect books, baseball cards, or designer handbags? Show them off on a nice bookcase or floating shelf to give a room more character.

Don't be afraid to think outside the box and try something new! Create a comfortable space that is meaningful to you and remember—your opinion of your home's décor is the only one that matters!

