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**Volume 2, Issue 1**

I hope that you enjoy this month's newsletter full of tips and ideas. My time as a real estate professional has left me with a keen insight into my client's needs and challenges. I want to let you know that my experience is at your disposal.

**Rely on a Home Protection Plan**

No one can predict the future. But a home protection plan protects against the failure of covered systems and appliances that might breakdown in that critical first year of ownership. As a buyer, you will be able to take advantage of the following benefits: customer service 24 hours a day and 365 days per year, easy access to a network of certified and insured contractors, and a sense of comfort knowing you've protected a good part of your investment. As a seller, make your home stand out with an added special feature. Rely on a home protection plan company with an 18 year history of service, value, and integrity.

**I recommend...**



If you have any questions on real estate in our community I want to let you know that my door is always open to you. I look forward to fulfilling all your real estate needs now and in the future.

**Tax Tips: Make your home work for you**

Few people look forward to the beginning of tax season. However, like it or not, we are faced with it every year. When you next meet with your tax advisor, be sure to ask about the tax benefits of home ownership.

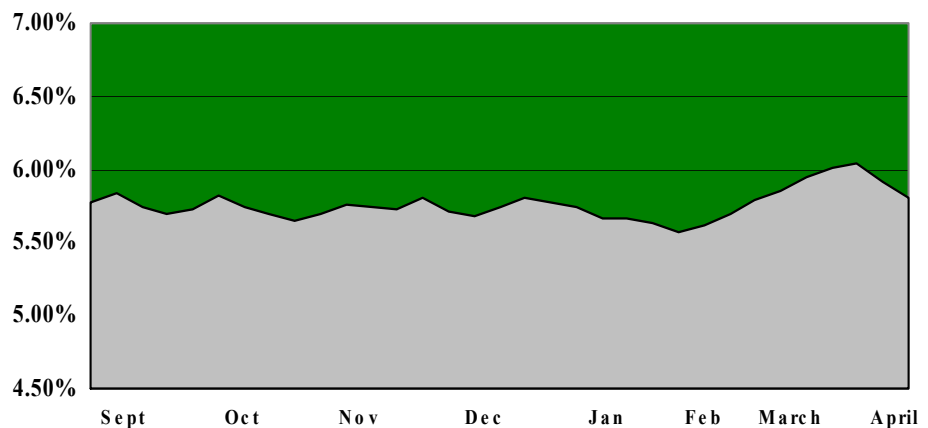
There are numerous federal and state tax policies and programs designed to encourage homeownership by providing tax relief. For full details on these programs you will want to speak with a tax advisor; however I have included some ideas in order to get you asking the right questions.

**Sellers** - The Taxpayer Relief Act of 1997 allows couples who sell their home to keep up to \$500,000 in profits tax-free and let's single filers keep up to \$250,000. In order to qualify for this break the home must have been the filer's primary residence for two of the past five years.

**Buyers and Sellers** – If you meet certain qualifications you could deduct direct moving costs from your income tax. In order to be eligible you must have changed job locations and your new job site to be at least 50 miles further from your old home than was your old job location. Also, you must have worked full time for at least 39 weeks of the 52 weeks after the move.

For more information on how your home can save you money you should speak to your accountant or let me know and I will point you to a source for more information.

30 yr Mortgage Rate - September 2004 to April 2005



## Recipe of the Month

### Stuffed Chicken Marsala

#### Ingredients Chicken

6 chicken breasts  
Salt, Pepper, Thyme  
6 slices prosciutto  
6 slices Fontina cheese  
Flour, for dredging  
Canola oil



#### Ingredients Sauce

10 ounces sliced mushrooms  
1/2 cup marsala wine, 2 cups chicken stock  
1 tablespoon butter, 1 tablespoon flour

#### **Chicken**

1. Cut pockets into chicken breasts. Season pockets with salt, pepper and thyme.
2. Stuff each breast with a slice of prosciutto and a piece of Fontina.
3. Dip chicken breasts in flour. Heat skillet. Add oil to skillet and sauté chicken breasts until brown on both sides.
4. Remove browned chicken breasts from skillet. Add more oil if necessary.

#### **Sauce**

1. Add mushrooms to skillet and sauté on high heat until browned. Mushroom liquid will start to deglaze the pan.
2. Add Marsala to skillet and reduce by half, about 5 minutes. Add chicken stock to skillet and put chicken back into the pan.
3. Simmer until chicken is cooked through, about 5 to 10 minutes. Transfer chicken to platter.
4. Thicken sauce by making a beurre manie with butter and flour, and whisking it in until sauce thickens.

## Health and Fitness

### Sticking to your New Years Resolutions

1. Focus on positive self-talk.
2. Avoid berating yourself if you should fall back or break a resolution.
3. Stick to your resolution by considering it a promise to yourself, not a test of your willpower.
4. Avoid situations that put you in temptation's path.
5. Keep a note in a prominent place so that you see it every day.
6. Be realistic. Make sure your plan is a realistic one that can fit into your lifestyle.



## Curb Appeal

First impressions make a difference, particularly when it comes to your home. Curb appeal is the visual impression that your home makes to anyone viewing it from the street. If your home has curb appeal it will stand out from the rest and usually results in more money when you decide to sell.

Curb appeal can be as complicated as building a new entryway or as easy as painting your mailbox. The following list contains some quick fixes that will have your home creating a great first impression in no time at all.

- **Windows:** Clean windows sparkle and help show off your beautiful home.
- **Window Coverings:** How do your curtains and blinds look from the outside? Are your windows cluttered with knick-knacks and stickers? Neaten up the insides of your home's window areas that are visible from the curb.
- **Painting:** Walk around your home and keep an eye out for peeling, flaking, or faded paint. If found, it is probably a good time to paint. Neutral colors are a good bet as they appeal to a wider group of people.
- **Don't forget the mailboxes:** Be sure it is painted or polished. All numbers should be clean and easy to read.
- **Clutter:** Remove anything that is cluttering the front area. Locate trash bins in the back yard or garage so that they are not visible.

## Adding Color to your Yard

The right landscaping can enhance the curb appeal of your home. It is amazing how the addition of colorful flowers and eye catching plants can change the overall look and feel of your home.

It is important not to go overboard with a wild array of colors. Experts suggest using a dominant color for 70 percent of your yard and one or two supporting colors for the other 30 percent.

If you are looking for some areas in which to add color, the following list will get you started.

- **A welcoming doorway** - Make the front walk look inviting. Flowers and colorful pots will brighten up your porch.
- **Property line or fence** – Choose several types of flowers with different bloom periods to sustain the floral motif.
- **Retaining wall** – Plant an assortment of flowers that will bloom during different times of the year.
- **Lamppost or mailbox** – These areas are generally small, so look for flowers that do not need much growing room.

## Mind Twister

See how long it takes you to figure out this mind puzzle:

What other letter fits in the following series: B C D E I K O X?

The letter H. All of the letters in the series flipped vertically remain the same.

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