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Between FRIENDS



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Buying or selling a home in today's market is an increasingly complex process. Call us and let our skill and experience guide you through your transaction.



Are you in the market to purchase a home? The time is right to make the move – home prices are beginning to stabilize and interest rates are attractive. And the pride that comes with home ownership... well, that's priceless!

Get peace of mind with your home purchase by including an **Old Republic Home Warranty Plan**. A home warranty will help protect your budget from unexpected repair or replacement costs caused by breakdowns of your home's heating, plumbing and electrical systems, and most built-in appliances. Optional coverage choices are available to custom-fit the warranty to the unique needs of your new home.

Call us today to learn how you can get added peace of mind with an Old Republic Home Warranty Plan, or visit www.orhp.com for more information.

As your local Real Estate Professionals, we can offer tips for home staging, aid with financing, and more. If you know someone thinking of buying or selling, please refer us to them!



Health & Safety

Social Insecurity: Stop Doing These Things on Facebook

The number of online U.S. households using social networks such as Facebook and LinkedIn is increasing each year, expanding opportunities for cyber criminals. To minimize your risk of becoming a victim, stop doing these things NOW!

Using a weak password – Avoid easy-to-guess names or birth dates. Instead, create a secure 8-character password by mixing upper- and lower-case letters, numbers, and symbols.



Posting your child's name in a caption – Don't use a child's name in photo tags or captions. If someone else does, delete it.

Mentioning that you'll be away from home – That's like putting a "no one's home" sign on your door.

Leaving your full birth date in your profile – It's an ideal target for identity thieves.

Overlooking useful privacy controls – Restrict access to photos, birth date, and family information, among other things. Utilize privacy controls to give only certain people or groups access to items, or block particular people from seeing them.

Letting search engines find you – To help prevent strangers from accessing your page, go to the Search section of Facebook's privacy controls and select "Only Friends." Be sure the box for public search results isn't checked.

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Household Tips

Clean Your Showerhead

Plumbing problems are always bad news, but during the scorching days of summer—when a refreshing cool shower can invigorate a heat-weary soul—it could be the worst news of all. So, make an offensive move now – keep your showerhead flowing freely with these simple instructions.

To eliminate mineral buildup, which can reduce water pressure and create spurting, give the showerhead a thorough cleaning. To avoid removing the showerhead, pour distilled white vinegar in a small plastic bag, such as a sandwich bag. Pull the bag over the showerhead so that it is totally immersed in the vinegar and fasten with a rubber band. Let it soak overnight, and in the morning you will have a clean and disinfected showerhead. Using white vinegar instead of harsh chemicals is safe, environmentally friendly, highly effective, and inexpensive.

If your showerhead has seen better days, install a new low-flow showerhead. It's an easy do-it-yourself project that will help conserve water and save you money.



Savor the Flavor

Prosciutto and Spinach Stuffed Shells

Ingredients:

- 24 uncooked jumbo pasta shells (about 6 oz)
- 1 26-oz jar tomato-basil pasta sauce
- 3 c shredded mozzarella cheese (12 oz)
- 1 c ricotta cheese
- 1 c chopped prosciutto (4 1/2 oz)
- 1 box (9 oz) frozen spinach, thawed, squeezed to drain
- 2 Tbsp chopped fresh basil leaves, if desired

Directions:

Heat oven to 375°F. Cook and drain pasta as directed on package. Spray a 13 x 9 (3-quart) glass baking dish with cooking spray and spread 1/3 cup pasta sauce over bottom.

In a medium bowl, mix 1 cup mozzarella cheese with the ricotta cheese, prosciutto and spinach. Spoon a scant 2 tablespoons of the mixture into each shell. Arrange filled shells in baking dish and cover with remaining pasta sauce. Sprinkle evenly with remaining 2 cups mozzarella cheese. Cover dish with foil and bake 30 to 40 minutes or until thoroughly heated. Sprinkle with basil and serve.

Helpful Hints

Sleep Better – Be Smarter

A good night's sleep is critical for cognitive function and learning. However, as an "always connected" society, we have more and more difficulty "switching off" at night. If this describes you, try these suggestions to get more quality shut-eye.

- Establish a bedtime routine, going to bed at the same time each day. A consistent routine will signal your brain that it's time for bed.
- Get exposure to bright light/sunlight during the day and minimize light exposure at night. This helps maintain a normal circadian rhythm. Too much light at night disrupts the body's nocturnal release of melatonin, a natural hormone that causes drowsiness.
- Eat a light snack before bed. Try foods that are more conducive to sleep – warm milk, bananas, oatmeal, whole-wheat bread, turkey and chamomile tea, to name a few.
- Exercise to increase your sleep quality. Just be sure to exercise earlier in the day and not just before bedtime, which can actually have the reverse effect.



Real Estate Today



Avoid Moving Scams

Rogue movers typically start by giving a low-ball estimate via phone or Internet. Once your goods are on their truck, they demand more money before they'll deliver or unload them. They hold your possessions hostage and force you to pay more if you want your possessions back. Here are some "red flags" to help you recognize a rogue mover before they have your goods!

- The mover doesn't offer or agree to an on-site inspection of your household goods and gives an estimate over the phone or Internet—sight-unseen.
- The moving company demands cash or a large deposit before the move.
- The company's Web site has no local address and no information about licensing or insurance.
- When you call the mover, the telephone is answered with a generic "Movers" or "Moving company" rather than the company's name.
- Offices and warehouse are in poor condition or nonexistent.
- On moving day, a rental truck arrives rather than a company-owned and marked fleet truck.

Source: <https://www.protectyourmove.gov>