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# News on the House



## Celebrate!



### HAPPY HOLIDAYS!

It is that time of the year to invite people into your home and party in the joyous spirit of the holiday mood. Here we provide you with some useful tips to celebrate the winter season with utmost safety and care.

I hope you enjoy this month's newsletter that is full of tips and ideas for you as a homeowner. My time as a real estate professional has left me with keen insights into my clients' needs and challenges, and I want to let you know that my experience is at your disposal. Please feel welcome to talk to me about any of your real estate needs.

To ensure that you live without worries about your home or appliances, I would like to leave you with a warm note to talk to me about your homebuyer protection plans.



### A Safe Home This Holiday Season

Soft candle glow, crackling fire logs, decorated pine tree and garlands of twinkling lights brighten homes during the holidays. While enjoying the distinct scenes and flavors of this time of year, give some thought to keeping your holiday home safe and healthy for your family, pets and guests. Holiday decorations give your home just the right festive touch, but they also pose a fire hazard. UL and the NFPA offer the following safety tips when decorating for the holidays:

- Check your tree for fresh, green needles. Trees that have dried out over several weeks pose a greater fire hazard.
- Keep your tree watered at all times. The tree stand should hold at least 1 gallon of water.
- Keep your tree at least 3 feet from fireplaces, radiators, space heaters, heating vents and other sources of heat; don't place the tree where it blocks an exit.
- Use lights and decorations that bear the UL Mark, which means samples of the product have been tested for safety.
- Inspect every electrical decoration before plugging it in. Cracked sockets; frayed, loose or bare wires; and loose connections may cause electric shock or start a fire.
- Don't hang lights with staples or nails that can damage the cord's wire insulation. Use plastic hooks designed for hanging light strings.
- Turn off all electrical light strings and decorations before leaving home or going to bed.
- Store safely. When using and storing common household items, be mindful of the safety of children and pets.
- Be a safe party host. Appoint one person to monitor each child at the party.

## DID YOU KNOW...



Having **the right home protection plan** helps ensure that **your home & your budget is protected.**

Call your Real Estate Professional today to find out how you can **save time and money** on home repairs.

## The Humble Christmas Pudding



The traditional dessert that started off as plain old plum pudding had established itself on the holiday dinner table as early as the mid 17th Century. The modern recipe, which has not changed significantly since the 19th Century, doesn't actually include a plum.

The traditional preparation of the pudding has also been firmly rooted in superstition. "Stir-up Sunday," the last Sunday before Advent, was considered the last day that the pudding could be made so that it was properly matured before Christmas. The whole family was expected to participate; each member stirred the mix in a clockwise direction and, with eyes closed, made a wish.

Here's a quick wish plum pudding recipe for the holidays:

### You need:

1/2 lb Butter



1/2 lb Brown Sugar  
4 Eggs  
1/2 lb each of sultanas, currants and raisins  
1/2 cup chopped dates  
Grated rind of 1/2 lemon and 1/2 orange  
1/2 lb plain flour  
1 tsp carb soda  
cup fine breadcrumbs (not packet)  
4 tbsp rum or brandy  
Spices to liking  
Soak fruit for a day or overnight

**Method:** Cream butter and sugar; add one egg at a time beating well. Add rinds, then sifted flours and spices alternately with the soaked fruits, ending with a flour addition. Boil in cloth for 4 hours.

**Serving Suggestion:** This is a basic recipe and can be altered according to taste. Dates can be left out or grated apple and carrot can be added.

## Holiday Shopping from Home



The holidays can be a pretty stressful time as we are all rushing around trying to make sure we have everything in hand for when the great occasion arrives. Now with a little help from the Internet, you won't even have to step out of your house to shop for the season's

gifts for your loved ones and this can be done with quick speed, ease and sometimes at a fraction of the cost.

Seven things to remember before you purchase gifts:

- Visit the websites of stores you frequently shop at.
- Compare prices with competitors of the product you wish to buy.
- Make a wish list.
- Share it with family and friends; responses are more immediate than trying to take them along on shopping tours.
- Try mixing and matching your favorite products to avail them within your budget.
- The holiday time is the time for discounts, never rush, the Internet allows you to take your own personal time.
- Look for gifts under exchange offers, you can always return something if you don't want later.



**First American  
Home Buyers Protection  
Corporation**

A new year just around the corner means setting new goals. Why not make saving money one of them?

• **First, set a budget.** Figure out exactly how much you spend on the upkeep of your home. Compare each month's expenses with the previous month's and see what costs you can cut. Once you set a budget, stick to it.

• **Save energy.** You might be losing a substantial amount of energy dollars during the winter because of air leaks. By caulking, sealing and weather-stripping all cracks and openings, you can save 10 percent or more on your energy bill.

• **Refinance your home, car, or other mortgages.** Shop around to see if you can



## 4 Money-Saving Tips This Season

replace your existing home loan with one that has a lower interest rate. You can easily save hundreds of dollars each month by refinancing your home.

• **Purchase a home warranty.** There is a 68 percent likelihood of a home system or appliance failure in a given year. The average replacement cost of one of these systems or appliances is \$1,085. A home warranty is your best defense against unexpected and costly repairs to your home's appliances and mechanical systems. The First American Home Warranty is a one-year contract that requires no home inspection to enroll.