

Over the Fence

NEWS FROM YOUR REAL ESTATE PROFESSIONAL...

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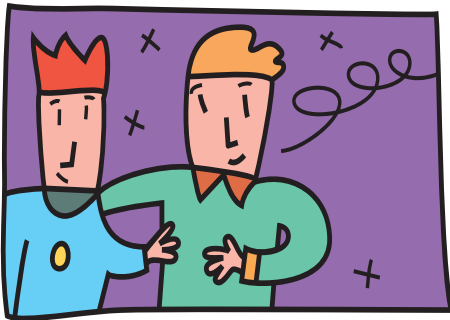
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"Merry Christmas and Happy New Year!"

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Stay Positive During the Holidays

Holidays are for celebrating what is truly important to you, your family, and friends. Make it the holiday you want it to be and chances are you will keep a positive attitude.

- Avoid over scheduling yourself.
- Use an agenda to keep track of your holiday commitments.
- Give yourself plenty of time between events.
- Schedule some downtime for yourself everyday.
- Lower your expectations.
- Don't strive for perfection, good enough is okay.
- Don't expect your family to be perfect during the holidays.
- Make a budget and stick to it.
- The price of the gift is not equal to how much you love them.
- Focus on the people that you care about instead of the stuff that really doesn't matter.



- Beware of the joy-to-stuff ratio: more stuff does not equal more joy.
- Spread out your socializing in the months after the holidays.
- Don't try to pack a year's worth of socializing into a few weeks.
- Get as much sleep as you can.
- Schedule one or two pajama days for yourself or for the whole family to stay home and rest.
- Enjoy some downtime together without rushing about.

December Home Maintenance Checklist

- Examine and clean kitchen appliances.
- Vacuum the condenser coil located in the back or bottom of the refrigerator and clean the drain pan.
- Wash kitchen exhaust hood and air filters.
- Clean dishwasher food filters and check that openings in spray arms are clear.
- Store a fire extinguisher within reach of your stove.
- Check your attic for adequate insulation.
- Clean or replace furnace filter.
- Check exhaust fans.
- Check adjustment of door thresholds.



Healthy Holiday Tips

Wash your hands often.

Wash your hands with soap and clean running water for at least 20 seconds. If soap and clean water are not available, use an alcohol-based product.

Stay warm.

Stay dry, and dress warmly in several layers of loose-fitting, tightly woven clothing.

Manage stress.

Keep a check on over-commitment and over-spending. Balance work, home, and play. Get support from family and friends. Practice time management. Keep a relaxed and positive outlook.

Eat healthy and be active.

Choose fresh fruit as a festive and sweet substitute for candy. Find fun ways to stay active, such as dancing to your favorite holiday music. Adults should get at least 30 minutes and children should get at least 60 minutes of moderate physical activity most, preferably all, days of the week.





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However you spend Christmas and New Year's, please stay safe and enjoy this time of year.

I encourage you to reach out to those you haven't spent time with lately. Everyone needs to be remembered, especially during the holidays. You'll gain far more from it than you can imagine. Merry Christmas!

Joanne Gardiner

Merry Christmas



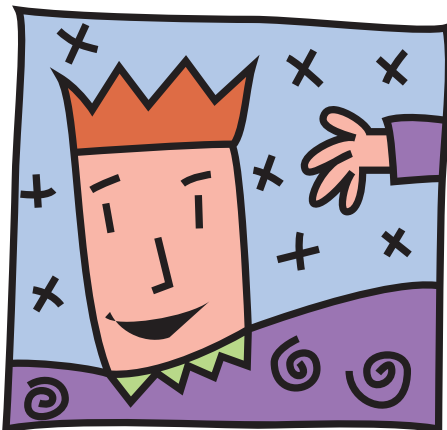
Repair, Replace, Relax with Fidelity National Home Warranty (FNHW). A home warranty from FNHW provides both the home buyer and seller with "peace of mind" when it comes to repairs and/or replacement of a home's major systems and appliances. FNHW prides itself on superior customer service, including quick response time and efficient solutions for homeowners' problems and needs. The homeowner only needs to make one call and pay one small service fee when a problem or a repair need arises.



If you are thinking of buying or selling a home in the near future, please call for a personal interview and property assessment with no obligation.



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Laugh your way into 2009

Approach life in a more mirthful way and you'll find you're less stressed about negative events, and you'll achieve the healthy benefits of laughter.

Research has shown that laughter has many health benefits ranging from strengthening the immune system to reducing food cravings to increasing one's threshold for pain...and it's free and convenient. Just a few reasons why laughter really can be the best medicine:

Stronger immune system: Laughter reduces the level of stress hormones and increases the level of health-enhancing hormones like endorphins, and neurotransmitters.

Physical Release: Have you ever felt like you need to laugh or cry? Have you experienced the cleansed feeling after a good laugh? Laughter provides a physical and emotional release.

Internal Workout: A good belly laugh exercises the diaphragm, contracts the abs and even works out the shoulders, leaving muscles more relaxed afterward. It even provides a good workout for the heart.

Distraction: Laughter takes the focus away from anger, guilt, stress and negative emotions in a more beneficial way than other mere distractions.

Social Benefits: Laughter connects us with others. Also, laughter is contagious, so if you bring more laughter into your life, you can most likely help others around you to laugh more, and realize these benefits as well.

WHITE CHOCOLATE-CRANBERRY BISCOTTI

1/2 cup butter (no substitutes), softened
 1 cup sugar
 4 eggs
 1 teaspoon vanilla extract
 3 cups all-purpose flour
 1 tablespoon baking powder
 3/4 cup dried cranberries
 3/4 cup white vanilla chips

In a mixing bowl, cream butter and sugar. Add eggs, one at a time, beating well after each addition. Beat in vanilla. Combine flour and baking powder; gradually add to creamed mixture. Stir in cranberries and vanilla chips. Divide dough into three portions. On ungreased baking sheets, shape each portion into a 10" X 2" rectangle. Bake at 350°F for 20-25 minutes or until lightly browned. Cool for 5 minutes. Transfer to a cutting board; cut diagonally with a serrated knife into 1-in. slices. Place cut side down on ungreased baking sheets. Bake for 15-20 minutes or until golden brown. Remove to wire racks to cool. Store in an airtight container.