

Over the Fence

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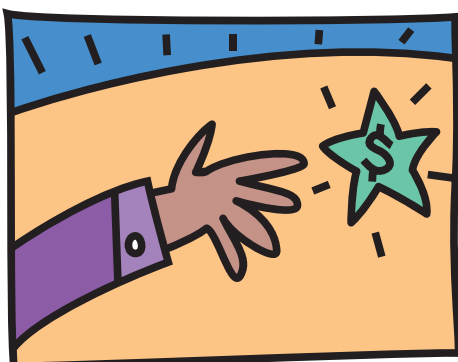
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Resolve to Get in the Black in 2009

(ARA) For many Americans, the only area where they may have lost weight over the holidays is their wallet. And as their credit card statements begin to arrive with the reminder—and obligation—of their holiday spending, consumers should resolve now to lower their debt in the New Year.

“Losing weight and losing debt are among the top New Year’s resolutions every year,” says Joseph Montanaro, certified financial planner with USAA, a leading financial services organization serving military members and their families. “But, unfortunately, the resolve of consumers to stick to their plans typically thaws along with the weather when spring rolls around.”

His suggestions include:

- **Start with a specific goal.** Start small, and add incremental goals along the way. Set new goals with each milestone you reach.
- **Put the plan on paper.** Establish a realistic budget, and stick to it with each paycheck.
- **Track progress.** Continually tracking progress over time will help keep the

overall goal front and center, and allow for budget adjustments as more money is freed up over time.

- **Splurge...in moderation.** While keeping a focus on reducing debt undoubtedly will require some sacrifice, it’s OK to splurge on a reward for a job well done from time to time.
- **Save like there is a tomorrow.** Spend less than is earned so there will be money left over to save. With that extra money, consider increasing contributions to a 401(k) or IRA, and start saving more for everyday expenses and emergencies by setting up a monthly automatic transfer into a savings account.

Simple Home Improvements for Function and Flair

1. Securely weatherizing your home—sealing windows, doors and other gaps with acrylic caulk and weather stripping saves energy and decrease utility bills—by as much as \$275 to \$300 a year by some estimates.

2. A new coat of paint on a home’s exterior is functional—it protects the home from rain, snow, wind, and sun damage. In addition to improving the life of its ‘skin,’ paint revives curb appeal and pumps up the value of a home.

3. Properly insulated walls and ceilings saves 2,000 pounds of carbon dioxide, and can generate about \$250 in annual energy savings, according to www.stopglobalwarming.org.



FEBRUARY

Groundhog Day

Monday February 2nd

Valentine’s Day

Saturday February 14th

President’s Day

Monday February 16th

Mardi Gras

Tuesday February 24th

Ash Wednesday

Wednesday February 25th

Groundhog Day

In traditional weather lore, if a groundhog emerges from its burrow on this day and fails to see its shadow because the weather is cloudy, winter will soon end. If the groundhog sees its shadow because the weather is bright and clear, it will be frightened and run back into its hole, and the winter will continue for six more weeks.

President’s Day

Washington’s Birthday is the official name designated to what many of us know as President’s Day. This holiday celebrates the birth of George Washington who was born on February 22nd and Abraham Lincoln who was born on February 12th.

FYI—Washington’s birthday has been publicly celebrated since he was in office, before Abraham Lincoln was even born.



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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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Valentine’s Day—a billion dollar business

Esther Howland, the woman who produced the first commercial American valentines in the 1840s, sold a then mind-boggling \$5,000 in cards during her first year of business. The valentine industry in the United States has been booming ever since. Today, over 1 billion valentine cards are sent in this country each year—second in number only to Christmas cards, according to the Greeting Card Association.

Around 85 percent of all valentines are purchased by women. In addition to cards, there are millions of boxes of chocolates and bouquets of roses purchased (mostly by men) for the February 14 holiday.



IT’S VALENTINE’S DAY! BE PASSIONATE ABOUT CHOCOLATE.

Create luscious chocolate dipped Valentine treats from strawberries, cookies (homemade or store-bought), pretzels, etc. Dip them in melted chocolate or drizzle chocolate over top.

Start with chocolate melting wafers—milk chocolate, dark chocolate, mint chocolate, white, pink or red chocolate.

Directions for Melting Chocolate
(Using 8 oz. of chocolate wafers, or plain chocolate candy bars—broken in pieces, or chocolate morsels)



Place chocolate in a 2 cup microwave safe glass measuring cup.

Set microwave on full power or High.

Use the following times as a guide, stopping to stir every 30 seconds.

Melting times:

Milk chocolate—1 to 1½ minutes

White chocolate—45 seconds to 1 1/2 minutes

Semi-sweet chocolate—1½ minutes to 2½ minutes

Times will vary. Do not overcook. Chocolate scorches easily!

Dip or swirl pieces of fruit, cookies, wafers or whatever (be creative) into the melted chocolate. Surround the pieces completely with chocolate or dip them only half way. Place coated pieces right side up on a wax paper or parchment paper-lined baking sheet until the chocolate hardens.

