

# The Good Neighbor Gazette

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Good News from your Real Estate Professional

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## 10 Great Ways to save \$\$\$

- dumblittleman.com

**1. Cook at home often:** Start out with the habit of cooking at home once a week and slowly increase the frequency until you find a balance between saving money and getting stressed out.



**2. Make your own coffee:** Everyone seems to have heard of the latte factor. Even though the author may have overestimated the savings from skipping a latte at Starbucks, don't underestimate the ding it puts in your pocket in the long run.

**3. Brown bag lunch at least a few days a week:** Lunch times are great opportunities to network and make connections that could improve your career growth. So unless there is a common eating area for brown baggers, you may choose to limit brown bagging lunch to three days each week.

**4. Make a list before going shopping:** They call it impulse buying for a reason. Humans simply have a very tough time resisting the temptation to purchase extras while shopping. Without a list you will buy items that you simply do not need. Even worse is when you forget to purchase the

actual item you came to the store for in the first place.

**5. Go grocery shopping while you are in a hurry:** Maybe you need to go out in a couple of hours. Or your favorite show is going to be on TV after a couple of hours. Try to squeeze in the grocery trip in that intermediate time. Armed with your grocery list, you should be in-and-out very quickly with little time for meandering and getting tempted to buy things you don't need.

**6. Watch out for expiration dates on perishable goods:** This one seems intuitive when you read it, but I am surprised at how many people do not pay attention to expiry dates. No point getting a gallon of milk if it is going to turn sour with a couple of days. Same goes for meat, eggs, yogurt, spreads, frozen items, deli/bakery items etc.

**7. Buy in bulk whenever possible:** When it comes to non-perishable items, buy in bulk whenever you find something on sale. The items I usually stock up on are, cereals, tinned goods, rice, beans, pasta, coke, toothpaste, body wash, shampoo, toilet paper etc.

**8. Buy generic products whenever possible:** Does it really matter whether your cereal is made by Kellogg's or is the store brand? Does it matter if your milk is Oak Farms or the store brand? Find what works for you and switch to generic brands

for at least a part of your grocery list.

**9. Use grocery store bags to line trash cans:** This may not work if you use a massive trash can but works great with a small sized one for which the grocery bags are a perfect fit. This not only helps save some money, but reduces our environmental foot print. Better yet, pull out some of those reusable bags you have stocked up.

**10. Consolidate and pay off debt as soon as possible:** If you carry any debt, focus on consolidating it to a lower interest and paying it off as soon as possible. Money paid in interest is money thrown away! Why spend your hard-earned cash to make the financial institutions rich?

### TAX CREDIT EXTENDED—4/30/10 Current Home Owners- \$6500

When purchasing a new or existing home between 11/7/09 to 4/30/10 and who have used the home being sold or vacated as a principal residence, 5 consecutive years of the last 8 yrs. Credit may only be awarded on homes purchased for \$800,000 or less.

### First-Time Home Buyer- \$8000

Any residential property through 4/30/2010 Those who have not owned a principal property for past 3 years. Income not over \$125,000 (single tax payer) \$225,000 (married filing jointly) Click to learn more!

**Take advantage of this \$\$ Now!**



"Change does not roll in on the wheels of inevitability, but comes through continuous struggle. And so we must straighten our backs and work for our freedom. A man can't ride you unless your back is bent."

- Martin Luther King Jr.

### January Events

- 1 New Year's Day
- 6 Three Kings Day / Epiphany
- 18 Martin Luther King Jr.'s Birthday

## Caesar Salad

- allrecipies.com

### Ingredients

- 1 head romaine lettuce
- 3/4 cup extra virgin olive oil
- 3 tablespoons red wine vinegar
- 1 teaspoon Worcestershire sauce
- 1/2 teaspoon salt
- 1/4 tablespoon ground mustard
- 1 clove crushed garlic
- 1 egg
- 1 lemon, juiced
- freshly ground black pepper
- 1/4 cup grated Parmesan cheese
- 1 1/2 cups garlic croutons
- 1 (2 ounce) can anchovy filets



### Directions

1. Clean lettuce thoroughly and wrap in paper towels to absorb moisture. Refrigerate until crisp, at least 1 hour or more.
2. In a bowl or jar combine oil, vinegar, Worcestershire sauce, salt, mustard, garlic and lemon juice. Whisk until well blended.
3. Coddle egg by heating 3 cups of water to boiling. Drop in egg (still in shell) and let stand for 1 minute. Remove egg from water and let cool. Once cooled crack open and whisk egg into dressing. Whisk until thoroughly blended.
4. Mash desired amount of anchovies and whisk them into the dressing. If desired set aside a few for garnish.
5. To assemble, place torn lettuce leaves in a large bowl. Pour dressing over the top and toss lightly. Add the grated cheese, garlic croutons and freshly ground pepper, toss. Serve immediately!

## Free Photo editing - online

A picture is worth a thousand words, they say. And now more than ever it's easier to share our images with the world.



Digital cameras are ubiquitous and social media outlets make it possible to upload in a snap. But what do you do if you want to make a quick change to a photo like crop, lighten, darken or make it black and white? What if you want to overlay text or add a cool effect to your image but you don't have the extra time or money to purchase and learn to use Photoshop?

That's where picnik comes in. Picnik.com offers a way to touch up, edit, and adjust photos to your heart's content. Here are a few of the neat features that Picnik offers for free via their website.

- Fix your photos in just one click
- Use advanced controls to fine-tune your results
- Crop, resize, and rotate in real-time
- Tons of special effects, from artsy to fun
- Astoundingly fast, right in your browser
- Awesome fonts and top-quality type tool
- Basketfuls of shapes from hand-picked designers
- Works on Mac, Windows, and Linux
- No download required, nothing to install

[www.picnik.com](http://www.picnik.com)

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.

This is not intended as a solicitation if your property is currently listed with another agent.



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WHETHER YOU ARE BUYING OR SELLING  
MY SPECIALITY IS TO MAKE YOURS A HAPPY HOME

CALL OR EMAIL ME ANYTIME!!

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