



DENNIS GRIGASSY Realtor®

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REMEMBER ME ... when you are thinking about buying, selling, or building.

www.DennisMyRealtor.com

With the change of seasons fast approaching, it is a good time to check your weather stripping to be sure it doesn't need replacing. Call me today and I will provide you with several tips on preparing your home for winter weather.

Some people don't realize the benefits of a Home Protection Plan. However, as an experienced Real Estate Professional, I would like to explain how a quality Home Protection Plan can benefit you, whether you are selling or buying a home. A good Home Protection Plan ensures the repair or replacement of major covered home systems and appliances that fail due to normal use. For Sellers, this provides added value to your home when it is on the market. For Buyers, this means peace of mind and confidence in the purchase of your home. I advise all my clients to include a Home Protection Plan with their transaction, and the company I trust to provide the best service and coverage is Old Republic Home Protection. Call me today for more information about how this valuable service can be put to work for you.

If you have worked with me in the past, you have experienced my dedication and commitment to ensuring your transaction was a smooth and positive experience. I promise that same commitment to your family, friends, and acquaintances. Please tell them how much I will do for them!



If you are working with another Real Estate Professional, please disregard this notice.

## Health & Safety

### Security Tips For Your Home

Home security is important to everyone. "Case" your house just as a burglar would, and implement these tips to make your home more secure:

**Bushes:** Trim shrubbery around your house so that landscaping will not provide concealment for criminals. Plant spiny (thorny) plants along fences and under windows.

**Exterior Lighting:** Security lighting that is located out of reach and is vandal resistant should protect all sides of your home. The best choice is a motion detector type of fixture, which warns the resident that something is in the yard.

**Doors:** All exterior doors should be solid core wood and equipped with deadbolt locks. Install a peephole or a wide-angle viewer in the door for identifying visitors.



**Windows:** Double-hung windows can be secured simply by "pinning" the upper and lower frames together with a nail.

**Keys:** Re-key all locks when you move into a new home or apartment. Never hide a key outside your home; burglars know all the usual hiding places.

Remember, most home burglaries are crimes of opportunity. The more you can do to keep your home from looking like an easy target, the more security you have.

## Household Tips

### Good Maintenance = Millionaire Chi

Good home maintenance is good feng shui. Millionaires don't live with dust bunnies or leaky taps, and neither should you. Shift the *chi* (vital energy) of your home toward prosperity by attending to housekeeping and maintenance issues that may be draining your energy and abundance. Common problems to look out for, and why:



- A cracked walkway, sagging porch steps, or ratty doormat can literally or symbolically trip you up and make it difficult to achieve your goals.
- In feng shui, the kitchen and the stove are very important to prosperity. Broken burners indicate financial problems. Dirt and grime will also affect your stove's prosperity chi, so keep it clean.
- Plumbing problems indicate that resources are leaking away from the home. Fix them immediately!
- Anything dirty, dingy, or broken is bringing negative energy into your home. Clean it up, fix it, or throw it out.

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## Savor the Flavor

### Asian Turkey Burgers

#### Ingredients:

- 1 1/2 pounds lean ground turkey
- 1 small onion, very finely chopped
- 1 large egg lightly beaten
- 1 cup panko (Japanese style bread crumbs)
- 1/4 cup freshly chopped cilantro
- 2 Tbsp freshly chopped parsley
- 2 Tbsp sesame oil
- 1 Tbsp sesame seeds
- 2 tsp red chili paste
- 1 green onion, chopped
- 1 1/4 tsp coarse salt
- 1/4 tsp freshly ground black pepper

Combine all ingredients in a large bowl and mix well. Divide mixture into 6 equal patties, gently pressing the center of each to create a slight indentation. This will prevent the patty from bulging in the center, so that you end up with a flat, evenly cooked burger.

Cook over a medium-hot grill, indentation-side up, without pressing down on them, until the bottoms are well seared, about 5 to 7 minutes. Flip the burgers and continue grilling until they are completely cooked through (the juices will run clear), another 5 to 7 minutes. Serve hot with your favorite garnishes.

## Helpful Hints

### Get Involved and Give Back

It has been said that a meaningful life must include service to others. Get involved as a volunteer and experience the transformational power of reaching out to help others. Here are some great tips to help you get started.

**Research the causes or issues important to you.** Look for a group that works with issues about which you feel strongly.

**Consider the skills you have to offer.** If you enjoy outdoor work or have a knack for teaching, look for volunteer work that incorporates these skills.

**Don't over-commit your schedule.** Can you fit the volunteer hours into your life? Better to start out slowly than to commit yourself to a schedule you can't fulfill.

**Virtual volunteering?** If you have computer access and the necessary skills, some organizations now offer the opportunity to do volunteer work via the computer.

Here are some of the many community groups offering volunteer opportunities: museums, art galleries, monuments, prisons, neighborhood parks, youth organizations, shelters for battered women and children, historical restorations, battlefields and national parks. 1-800-Volunteer.org provides listings of local and virtual volunteering, as well as contact information for Volunteer Centers across the nation.



## Real Estate Today

### Home Sweet Homeownership



There's nothing quite like purchasing your first home. You're on your own. You have a substantial financial investment. And now you're thinking of the tax breaks.

Your largest tax write-off is probably going to be the interest you paid on your mortgage. This is a particularly valuable tax break in the early years of a home loan, when most of your monthly payments go toward interest charges. Just make sure you count all of it, whether it was paid to an institutional lender or it was a private loan.

A common private home loan is one obtained through seller financing. Interest paid to the seller is deductible, as long as the loan is established using the same guidelines as for a conventional bank mortgage.

The same is true if you borrow money from a relative for your house purchase. Again, you need to be sure the loan is documented properly (it's probably a good idea to have an experienced real estate lawyer help you set up this arrangement) and that an appropriate interest rate is charged. But as long as the money is secured by the house, it's a mortgage, and the interest is deductible.