



DENNIS GRIGASSY Realtor®

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THINKING ABOUT BUYING, SELLING, OR BUILDING? Contact me first!

www.DennisMyRealtor.com



Mother Nature brings stormy skies one day and sunshine the next. Just as the weather changes, you can also count on changes in home values. Call me, and I'll give you today's real estate market forecast for Buyers and Sellers.

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.

Do you have colleagues or friends in your network who need assistance with a real estate transaction? Please refer them to me, and I'll put all of my skills and experience to work on their behalf.



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

Health & Safety

Steps to Healthier Winter Skin

If you're like many people, winter evokes thoughts of itchy skin, cracking hands, peeling lips, a Rudolph-red nose, and a dull, dry complexion. However, there is hope for your ailing epidermis – following a few simple tips can keep you in healthy skin all winter long.

Put moisture back into the air with a humidifier. Your plants will thank you, too.

Check your wardrobe. Avoid wool and other scratchy fabrics, and opt for soft cottons, silk and blended fabrics next to your skin.

Take shorter, lukewarm showers, as hot water strips your skin of its natural moisture. Exfoliate with a good body scrub to remove the dead, dry skin cells. Pat your skin dry instead of rubbing it, and apply a thick, moisturizing crème over your damp skin to lock in moisture. Adding a few drops of jojoba oil to your bath water will also do wonders for your skin.

Hydrate from the inside out by drinking eight glasses of water a day.

Wear gloves to protect your hands from the harsh cold air. Choose a quality pair to keep your hands dry and warm.

Don't lick your lips – this exacerbates the chapping and dryness. Instead, use lip balm with moisturizers and sunscreen.



Helpful Hints

Ditch the Debt in One Year

Are you drowning in credit card debt and just paying the monthly minimums? Here's how to get rid of your credit card debt by paying off one card each year!

Zero Balance

NEXT EXIT

Begin by attacking the card with the highest interest rate – not the card with the highest balance. And stop using the card you're paying off – it's difficult to pay off a card with an escalating balance. Next, divide the current balance on this card by 12 to get the monthly principal payment you need to make, along with the monthly finance charge. By doing this consistently each month, you will bring this card down to a zero balance in just 12 months! Once this card is paid off, roll on to the card with the second highest interest rate, and follow the same procedure.

The key to success is sticking with your pay-down plan. Don't get lax when you see the monthly balance decreasing. And remember, you must always make the minimum payment each month on all of your cards even though you're concentrating on paying off one at a time.

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Savor the Flavor

Creamy Corn and Potato Chowder

Ingredients:

- 2 Tbsp butter
- 1 large onion, finely chopped
- 1 rib celery, finely chopped
- 5 1/2 cups chicken stock
- 1 1/2 cups frozen corn kernels
- 1 large potato, peeled and diced
- 1/2 to 3/4 teaspoon salt, to taste
- 1 cup heavy cream
- 3 Tbsp all-purpose flour
- Black pepper, to taste
- Fresh dill or parsley for garnish, chopped

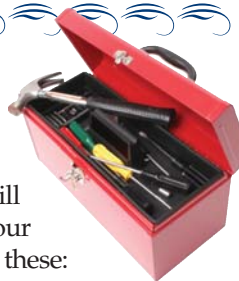
Melt butter in a large saucepan or medium soup pot. Stir in the onion and celery. Partially cover the pan and cook over moderate heat for 9 to 10 minutes, stirring occasionally. Add the chicken stock, corn, potato, and salt and bring the mixture to a low boil. Lower the heat, cover the pot, and simmer for about 7 minutes, until the potatoes are just tender.

In a small bowl, whisk together the cream and flour. Stir the mixture into the soup with the pepper. Bring the soup back to a low boil, then reduce the heat and simmer for about 8 minutes. Serve hot, garnished with herbs

Household Tips

Easy Do-It-Yourself Projects for Weekend Warriors

Commentary by Cecilia Sherrard



With the hustle and bustle of the holidays over, what will you do with your spare time? Improve the look of your home in one weekend with some simple projects like these:

- **Replace Old Knobs and Door Handles.** This is an easy, inexpensive way to change the look of doors and cabinets, which can transform the look and style of your home and add to its value.
- **Install a Greenhouse Window.** A greenhouse window will allow you to grow flowers, herbs and other plants (even during the winter), and add dimension, light and display space while eliminating clutter.
- **Replace Lighting Fixtures** with remote-controlled ceiling fans to save energy and keep your air circulating, and add appeal and value to your home. Today's ceiling fans are modern, fun, classy and relatively easy to install.
- **Work on your closets and cabinets.** Take a few hours to organize, add new shelves, hooks or hardware, and give yourself more room by tossing or donating the items you haven't used in a decade!

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Real Estate Today



Tips to Turn Your Home On a Dime

Looking to sell your home, and sell it quickly? Follow these tips to reduce the length of time it sits on the market:

- **Ramp up your home's "Curb Appeal":** Mow the yard, plant colorful flowers in prominent locations, and seed or plant grass in bare spots.
- **Update Kitchen and Bath:** Install granite countertops, new fixtures, stainless steel appliances, and new ceramic or hardwood floors to entice buyers.
- **Clear the Clutter:** Move all furniture you do not absolutely need to a storage facility, and remove personal items like knick-knacks and family photos.
- **Stage Your Home for Impact:** Hire a professional stager to arrange home furnishings so that prospects can more easily imagine their own belongings in the house, and at the same time, add a touch of class to your home.
- **Price it to sell:** Set an asking price that is below the sale price of other homes sold in your area in the past 90 days, and below the asking price of any active listings for comparable homes in your neighborhood.
- **Offer Financial Incentives:** Offer assistance with the closing costs or pay down the loan points for buyers; or if you are able, consider seller-financing options.