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Between FRIENDS

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

www.DennisMyRealtor.com



The leaves are changing color and the air is getting brisk – autumn is definitely here! If you would like a free market evaluation of your home, give me a call. Have a spooky (but safe) Halloween!



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.

An outstanding customer experience – it's the number one goal on every sales professional's list. If you know anyone who is selling or buying a home, please refer him or her to me and I will provide your referral with the service difference my clients have come to expect from me!



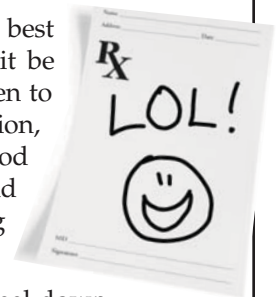
If you are working with another Real Estate Professional, please disregard this notice.

Health & Safety

Laugh More, Live Healthier

The best prescription for a healthy life is to eat a good nutritious diet, exercise on a regular basis and add in a few good belly laughs every day. In fact, it has been estimated that we need a minimum of 12 laughs a day in order to maintain optimal health!

It seems that the old adage is true – laughter really is the best medicine. Laughing a mere 15 minutes a day – whether it be giggling, chuckling or roaring with laughter - has been proven to effectively lower your blood pressure, decrease stress and tension, boost your energy, elevate your mood and rev up your blood flow. If you need a little stress relief or a quick energy boost, find something to give you a little chuckle – or better yet, a strong bout of laughter. After all, it's good for your health!



Laughter also creates joyful and happy feelings. When we feel down and frustrated because of problems, laughing allows us to pull ourselves up by the bootstraps, get back on solid ground, and gain some new insights or find a solution to our problem. Remember to LOL (laugh out loud) frequently to stay on track both physically and emotionally!

Household Tips

Create an Indoor Herb Garden

Did you know that most herbs are perennials and can be grown year round? If you love cooking with fresh herbs from the garden in summer, you can grow an indoor winter herb garden to add fresh, flavorful accents to your winter recipes! It's fairly easy to grow a winter herb garden when you have a south-facing windowsill that receives at least five hours of sunlight daily. If your plants will receive less than five hours of sunlight, install grow lights to ensure that your herbs thrive.

Toward the end of the summer, dig the herbs from the garden and transplant into pots to acclimate them to their winter home. Use a mixture of coarse sand and compost-rich soil to ensure good drainage, and move them inside before the first frost. You can also start your winter herb garden from seed or an herb garden kit.

Some herbs which grow well in pots or small containers are thyme, rosemary, mint, basil, oregano and sage.

Water your herb plants thoroughly when the soil is dry, and you can continue to enjoy the pungent, flavorful herbs from your indoor garden all winter.



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Savor the Flavor

Super Moist Pumpkin Spice Bread

Ingredients:

- 3 cups sugar
- 1 cup oil
- 3 eggs
- 2/3 cup water
- 2 cups pumpkin puree
(or one 15-ounce can)
- 1 cup chopped nuts, optional
- 3 cups flour
- 2 teaspoons cinnamon
- 1 1/2 teaspoons salt
- 1 teaspoon nutmeg
- 2 teaspoons baking soda
- 1 tablespoon baking powder

In a large mixing bowl, combine sugar, oil, and eggs. Stir in water and pumpkin (and nuts if using). In a medium mixing bowl, combine remaining ingredients, whisking to mix well. Add to creamed mixture and beat until smooth. Pour into two greased and floured 8x4-inch loaf pans. (You may use a 9x5-inch, but loaves won't be as tall.) Bake at 350 degrees for 90 minutes or until bread tests done. Cool for 10 minutes in the pan, then remove loaves, place on wire rack and cover with a cloth until cool.

Helpful Hints

Hack-proof your Computer Passwords

The skill of computer hackers is constantly improving, and so is their access to powerful password-cracking tools that incorporate extensive word and name dictionaries. Therefore, it's more critical than ever to create strong passwords to protect your computers and on-line accounts. Experts recommend the following tips:

- Always use a minimum of eight characters in a password, and make it a combination of uppercase letters, lowercase letters, numerals and symbols.
- Do not use an account name, actual first or last name, initials, user name, company name, or a complete dictionary word.
- Hackers also know the usual tricks, such as spelling a name backwards or simple substitution of characters. For a more secure password, try using "Pass phrases" which contain several words and/or non-dictionary words ("nonsense" words) combined with obscure character substitutions.

In addition to creating a strong password, it's also important to protect your passwords by storing them securely, and to change passwords regularly.



Real Estate Today

Tips On Buying A Home



Finding the right home is the result of good preparation and research. Here are a few tips to help you in your search for a new home.

TIP #1:

LOCATION, LOCATION, LOCATION

Location is a huge factor to consider – do your own research regarding the neighborhood, schools, places of worship, city leadership and the general "feel" of the community.

TIP #2:

Know how much you can afford

Consult with a mortgage professional and be knowledgeable about your income, your credit score, and what you owe. Armed with this information, you can make a decision about how much house you can afford and how much money you will need up front.

TIP #3:

Choose a knowledgeable real estate agent

Your real estate agent should be knowledgeable about the real estate market, and you need to be confident that they are professional and reputable. When you hire a REALTOR®, sign a buyer representation agreement, and insist on a consultation where the entire process is clearly explained to you. Listen to your agent's advice. Their duty is to you, and they will guide you smoothly through the process, avoiding the potential pitfalls of the home buying process.

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