



“Do not anticipate trouble, or worry about what may never happen. Keep in the sunlight.”
– Benjamin Franklin

WATCH FOR THESE “HIDDEN” HAZARDS WHEN BUYING A HOME

As a prospective home buyer, the process of exploring different homes for sale presents numerous questions: which neighborhood is best for your family? How many upgrades will a home require in order to suit your needs? Will your furniture fit in the rooms? But some of the most important considerations may not be immediately clear—specifically, whether a home that you are interested in has any serious flaws that could pose threats to your health and safety or cause you to incur unforeseen costs in the future. While some hazards, such as water stains on the ceiling, are easier to spot, others only reveal themselves upon further examination.

Planning to purchase a home? Watch out for the following “hidden” hazards in each property you are considering:

Mold problems. Overgrowth of mold is a serious health hazard (and nuisance) that can occur in any climate, but is more prevalent in warm and humid areas. To determine whether a mold problem is lurking within a home, open the cabinets under sinks to see if there are any black, pink, or gray spots around the pipes. In addition, check for these alarming spots on ceilings, around drains, and on caulking. If you notice condensation on windows or bubbling paint, these may also be signs that the home is not properly ventilated—which could raise the risk of mold and allergy problems.

Small openings in the home’s exterior. Even minor cracks in the exterior of a home can provide entryways for pests like mice, rats, and squirrels. Once inside, these critters may chew through wiring, heightening the risk of an electrical fire. Furthermore, cracks may be signs of deeper problems with a home’s foundation. Carefully checking to see if there are any cracks in

the home’s exterior or gaps near the windows may save you significant headaches down the road.

Vulnerability to flooding. Even if there is no body of water in sight, homes situated at the bottom of a slope may be at a greater risk of flooding due to storms or even melting snow. If you’re concerned about the sloping around a home, have your inspector check the grade near the foundation. Re-grading the surrounding earth may be a viable option for preventing devastating floods in the first floor. In addition, consult city or county flood zone maps to see if the home sits in a flood zone. This will help you assess risk and determine whether you may need flood insurance.

Code violations. Checking out a home with a renovation or addition that looks...not quite right? While it can be difficult to tell at first glance whether a renovation was done without a permit, home buyers could potentially be responsible for fixing building code violations—which may present significant costs in the future. In addition, renovations that have not passed inspection could contain expensive structural issues or even health and safety risks.

Aluminum wiring. The U.S. faced copper shortages during the Vietnam War, so home builders during this era commonly used aluminum wiring instead of copper. Unfortunately, aluminum wiring carries a much greater risk of fire—and tends to be expensive to replace. If you are considering buying a home constructed during the Vietnam War era, be sure to ask your inspector to check for aluminum wiring.

Source: www.mortgageloan.com

BROWN BUTTER SODA BREAD WITH HONEY BUTTER

Ingredients:



Soda Bread:

- 1/4 cup (1/2 stick) unsalted butter
- 2 cups all purpose flour
- 1 1/2 cups whole wheat flour
- 1/2 cup oats
- 1 tablespoon packed brown sugar
- 2 teaspoons baking powder
- 1 teaspoon baking soda
- 1 teaspoon salt
- 1 3/4 cups buttermilk
- 1/2 cup dried currants
- 1 egg white, beaten

Honey- Butter (optional):

- 1/2 cup unsalted butter, softened
- 1 tablespoon honey
- 1 or 2 shakes of ground cinnamon

Directions

1. Preheat the oven to 375°F.
2. Melt the butter in small saucepan over medium heat until melted and golden brown (stirring often and keeping a close eye), 3 to 4 minutes. Remove the pan from heat and set it aside to cool.
3. In a large bowl, whisk together the flours, oats, brown sugar, baking powder, baking soda and salt. Stir in the brown butter

and buttermilk until the flour mixture is moistened and comes together.

4. Turn the dough out onto a well-floured work surface. Sprinkle the currants on top and knead them gently into the dough until the dough comes together, about 7 turns. Divide the dough in half. Shape each half into ball, and lightly flatten each into 6-inch round. Place the rounds on ungreased baking sheet, spacing 5 inches apart. Use a knife to cut a 1/2-inch deep "X" in the top of each round of dough. Brush the tops with the egg wash.
5. Bake the loaves until they turn deep golden brown and tester inserted into center comes out clean, about 40 to 45 minutes. Cool breads on rack at least 10 minutes. Serve warm or at room temperature.
6. If you'd like to make the honey butter, just mix the butter with honey and cinnamon in a small bowl until blended. Serve with the bread. Spoon the batter into the ramekins and bake for about 15 minutes, or until the cakes are set around the edges and wobbly in the center. Remove the ramekins from the oven and let the chocolate cakes stand for 3 minutes.

Tip:

*You'll get the most tender soda bread by kneading the dough gently and briefly, just until it comes together, so the gluten is minimally developed.

Source: www.recipegirl.com

5 EASY WAYS TO "GO GREEN"

From concerns about inadequate natural resources to climate change to overflowing landfills, many people worry about the state of the environment. And while most make an effort to recycle, there are numerous other steps that you can take to conserve resources, avoid environmentally harmful products, and reduce waste. As an added benefit, many choices that benefit the earth may also benefit your wallet! Here are five easy ways to "go green":

- Wash clothing in cold water whenever possible. An estimated 85 percent of the energy consumed when using a washing machine is spent on heating the water. To conserve even more energy, dry clothing on a clothesline or drying rack instead of the machine dryer.
- Ensure that each faucet in your home is equipped with a faucet aerator. These inexpensive devices conserve water and heat while maintaining strong water pressure.
- Plant only drought-tolerant, native plants in your yard. Native plants will naturally thrive in your climate, often with minimal watering. Research which plants are native to your area for a beautiful, eco-friendly garden that will be easy and inexpensive to maintain.
- Reduce your consumption of meat. Not only is meat pricier

than its veggie counterparts, but it carries significant environmental costs as well. Swapping out meats for tofu, beans, or vegetables when possible may benefit your budget, health, and the environment. When you do choose to eat meat, consider organic options that have been locally and humanely raised. This reduces the negative environmental impacts and helps support your local economy.

- Purchase a water filter for your home and a reusable water bottle to carry with you when you are out. Even though many plastic water bottles are sent to recycling, they still represent a substantial amount of container waste. Do your part to reduce this waste by opting for reusable alternatives as often as possible—in the long run, it will also help you save money on water bottles!

Source: www.worldwatch.org



If you are currently working with another Broker please do not consider this a solicitation.

