March Newsletter













"You'll never change your life until you change something you do daily. The secret of your success is found in your daily routine."

— John C. Maxwell

5 INTERESTING FACTS YOU MAY NOT HAVE KNOWN ABOUT ST. PATRICK'S DAY

From ubiquitous green attire to festive, beer-soaked celebrations, St. Patrick's Day has become widely accepted as a fun holiday when people of all cultural backgrounds channel their inner Irishmen. But many St. Patrick's Day revelers do not understand the holiday's origins or why it is celebrated. Contrary to its often-debaucherous modern associations, St. Patrick's Day commemorates one of the most important Irish saints--the missionary who introduced Christianity to Ireland.

As you savor some corned beef and cabbage this year, here are a few interesting facts to contemplate about "St. Patty's Day":

St. Patrick wasn't Irish—and his name wasn't Patrick! Born with the name Maewyn Succat to Roman-British parents in Wales or Scotland, he was kidnapped and taken to Ireland as a slave at the age of 16. He escaped and later became a priest, at which point he adopted the name "Patricius." He earned his place in history by returning to Ireland in the year 432 and converting the country's pagans to Christianity. Despite St. Patrick's heritage, March 17 is a much-celebrated national holiday in Ireland and Northern Ireland.

St. Patrick's Day was a "dry holiday" for most of the 20th century. Until 1970, the holiday was considered strictly religious in Ireland—which meant that the country's pubs had to close for the day. Today, this is far from the case—a recent study estimated that nearly \$250 million is spent on beer alone at St. Patrick's Day celebrations around the world!

St. Patrick used shamrocks as a teaching tool. According to legend, he employed the plant's three leaflets to explain the concept of the Holy Trinity.

The old legend that St. Patrick drove the snakes out of Ireland was likely a metaphor. According to fossil records, Ireland never had a problem with snakes in the first place. During the Ice Age, the country's climate was too cold for reptiles, and the surrounding seas have prevented serpentine infiltration since then.

Irish immigrants in the U.S. transformed St. Patrick's Day into a festive, secular holiday that recognizes Irish culture as a whole, rather than its religious origins. This explains why the country's largest celebrations take place in cities with large Irish populations. For example, New York City hosts one of world's largest St. Patty's Day parades, while Chicago has been commemorating the holiday by coloring its river with nearly 40 tons of green dye each year since 1962!

Source: www.mentalfloss.com

IRISH BREAD PUDDING WITH CARAMEL SAUCE

For the bread pudding:

- · 3/4 cup heavy cream
- · 1 cup granulated sugar
- · 3/4 tablespoon vanilla extract
- · 112-ounce can evaporated milk
- · 2 eggs lightly beaten
- · 3/4 cup Irish Caramel Sauce (see below, divided use)
- Approximately 10 cups cubed French bread (cut into 1/2 inch cubes)
- 1/2 cup raisins or chocolate chips
- Cinnamon and sugar for topping (about 1 tablespoon cinnamon and 2 tablespoons sugar mixed to combine)

For the caramel sauce:

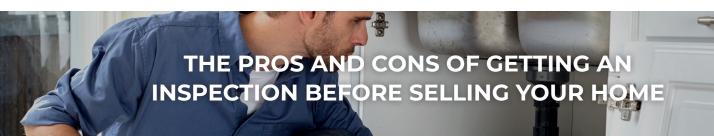
- 11/2 cups granulated sugar
- · 2/3 cup water
- · 1/4 cup salted butter cubed
- · 2 ounces cream cheese cubed
- · 1/4 cup milk

Directions:

- Combine sugar and water in a small saucepan over mediumhigh heat. Stir until the sugar completely dissolves.
- · Stop stirring and allow to simmer until mixture is golden (about

17 minutes). DO NOT STIR!

- · Remove from heat.
- Carefully add butter and cream cheese, whisking constantly until all clumps are dissolved. CAUTION! Mixture will be very hot and can bubble up during this time.
- Stir in milk. Mixture will bubble a bit at this step as well. Set aside.
- Preheat oven to 350°F.
- If using a casserole dish, spray with nonstick spray, or spray each ramekin with nonstick spray (approximately 6 ramekins)
- Combine heavy cream, sugar, vanilla extract, evaporated milk, eggs, and 2/3 cup caramel sauce in a large bowl. Stir well with a whisk
- Add bread cubes, using a spatula to push down and make sure each piece of bread is coated.
- Cover and allow to sit in the fridge for at least 30 minutes to soak up all the goodness.
- Pour bread mixture into a 13 x 9-inch baking dish coated well with cooking spray, or into approximately 6 prepared ramekins.
- · Sprinkle top with raisins or chocolate chips.
- · Bake at 350F for 35 minutes or until set.
- · Serve warm with more caramel sauce.



When purchasing a home, buyers typically hire a professional inspector to assess the condition of the home's major systems and structures. However, some sellers opt to procure their own inspections before they even list their homes for sale. If you're wondering whether to take this step before selling your home, here are a few pros and cons to consider:

Pro: a pre-sale home inspection will uncover any problems and allow you to rectify them before they risk deterring a potential buyer. When pending sales fall apart, it's often due to a major issue that was discovered during the buyer's home inspection. Obtaining your own inspection and fixing any problems will help you avoid this.

Pro: showing buyers your home inspection will boost their confidence in making an offer. One of the biggest concerns buyers face is that they will fall in love with a home that has significant underlying problems. Knowing that a professional inspector has already examined the home and confirmed that it is in sound condition will alleviate those concerns.

Con: you'll have to pay for an inspection. While buyers typically

pay for the inspection, you would be responsible for the costs of obtaining your own. These costs generally range from \$400 to \$1,000 depending on the going rates in your area.

Con: you may be legally required to disclose any issues revealed by the inspection. The laws regarding what sellers must disclose to potential buyers vary significantly from state to state.

Obtaining an inspection before selling your home gives you an opportunity to make needed repairs—but if you can't afford to make them or choose not to, you may be obligated to disclose them to buyers, which could cause buyers to quickly lose interest. However, being transparent about your home's flaws is always recommended from an ethical, legal, and practical standpoint.

Source: maxrealestateexposure.com



