# NOVEMBER NEWSLETTER



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Gratitude is the music of the heart, when its chords are swept by the breeze of kindness.

- Louise Myers



As the beginning of the holiday season, Thanksgiving ushers in weeks of lavish meals and time with loved ones. However, if you are hosting Thanksgiving dinner, the prospect of preparing such a grand feast may seem overwhelming. Don't let the stress of party planning zap your holiday joy here are a few timesaving hacks to simplify Thanksgiving:

- Compile a simple menu a few weeks in advance. While it may be tempting to use Thanksgiving as an opportunity to showcase your creative cooking skills, a meal of this magnitude is probably better suited for a simple menu. Regardless of whether you serve traditional Thanksgiving dishes, you can structure your menu to include one main dish, two or three sides, a salad or vegetable, and one dessert. A few weeks prior to the celebration, survey your guests about their preferences and any critical information, like food allergies. Using their responses, plan your menu, review recipes, and make your grocery list early on.
- Prepare as many dishes as possible in advance. If you are following a traditional Thanksgiving menu, you II probably find that nearly all dishes (besides the

turkey) can be made in advance and heated on the day of your gathering. To avoid long stretches of time in the kitchen, stagger your cooking over the two days preceding Thanksgiving.

- Saved by the slow cooker. You may be surprised by how many Thanksgiving recipes can be made in the slow cooker, which saves time and reduces the number of dirty dishes. For example, a quick internet search reveals recipes for slow cooker cranberry sauce, gravy, and mashed potatoes.
- Alternatively, consider a potluck. If the idea of cooking a big meal for several
  guests still seems daunting, there is no shame in having a Thanksgiving potluck!
  In addition to saving you time, money, and stress, inviting each guest to bring a
  dish could yield an exciting variety of styles and flavors. The key to a successful
  potluck is to announce your plan early on so guests can begin planning what
  they will bring, and coordinate to ensure that all key dishes are provided.



### Ingredients:

- 5 pounds russet potatoes
- 1 cup (2 sticks) salted butter, cut into cubes
- 1 32 oz carton Chicken Broth
- 1 8 oz package cream cheese, softened and cut into cubes
- 1/4 cup milk or more, to taste
- salt and pepper to taste

#### Crock Pot Million Dollar Mashed Potatoes

#### Directions:

- 1. Peel and cut potatoes into 1-inch chunks.
- 2. Place the cut potatoes into the bottom of a 6-quart crock pot.
- 3. Dot the potatoes with 1 stick of cubed butter
- 4. Pour Chicken Broth on top of potatoes.
- 5. Cover and cook on high for 4-5 hours. Potatoes are ready when fork tender.
- 6. Carefully drain the excess broth from the cooked potatoes.
- 7. Place back into the crock pot.
- 8. Add in remaining stick of cubed butter, cream cheese, milk and salt and pepper to taste.
- Mash the potatoes with a potato masher until smooth (or leave a little lumpy if that is your preference). Add more milk if needed until it gets to a consistency you prefer.
- 10. Cover and keep potatoes on the warm setting until ready to serve.

Source: thecountrycook.net

## Ignore This! Common Advice about Buying a Home that You Shouldn t Necessarily Follow

Buying a home is a major life decision, and for many people, it is the largest purchase they will ever make. Therefore, as a home buyer, it is important to carefully consider all advice that you receive in light of current market conditions and your own needs, circumstances, and desires. Inevitably, you may receive some advice that is simply not right for your situation. If you hear these tips in particular, it may be best to take them lightly:

- Buy the worst house in a great neighborhood. This advice is based on the old real estate adage of location, location, location. The logic is that if a house needs fixing up but is in a desirable area, its value will increase with time and some improvements. This may be true in some situations, but unless you are looking for an investment property, it is probably ill-advised to buy a home that you don't like or that doesn't suit your needs. In addition, if your budget does not allow for renovations immediately, you may feel stuck living in a fixer upper. As you begin your home search, have a clear idea of your deal breakers and avoid properties that do not meet your minimum requirements even if you like the neighborhoods in which they are located.
- Start with a lowball offer. All buyers seek to negotiate the lowest possible price on a property, and some use the strategy of making a very low offer at first in order to gauge how much the sellers are willing to drop their price. While this may be effective when the sellers are desperate or the current real estate market is a buyers market, lowball offers often come across as insulting. This could set a hostile tone for the negotiations or cause the sellers to refuse to even extend a counteroffer. If you like a house, offering a fair price in light of its condition, the current market, and your financial situation may result in a better outcome.
- You don't need a home inspection. Some buyers hear that forgoing the home inspection is an acceptable way to save money but it could end up costing them far more in the long run. By waiving the home inspection, you essentially sacrifice the right to request that the seller make additional repairs besides what they agreed to when the initial contract was signed. Often, the costliest problems are those that are not visible to the naked eye, such as flaws in a home s foundation. Therefore, hiring a licensed inspector is an essential way to ensure that you will not soon be facing major repairs or at least give you a chance to negotiate with the seller to either make repairs or lower the price.
- Don t buy a home when the real estate market is strong prices will come down soon. The economy is cyclical and average home prices fluctuate over time. However, waiting for a downturn when you are otherwise ready to buy a home could be a mistake. For example, your employment situation could change during a recession, thus weakening your purchasing power, or you

may currently be wasting money paying rent. If you are financially and emotionally ready to purchase a home, it may be best to act swiftly, regardless of the current market.

Sources: realtor.com & cheatsheet.com

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