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A Monthly Newsletter from Chris Gmyr with RealtyUSA

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The parties are over and the decorations are put away. It's a great time to think about putting your house back in order. If you have any family, friends, or loved ones this month looking to buy or sell a home, please give them my name!

Ideas for Garage Organization

A Garage to Love - Recruit old and new workhorses to tame what used to be unruly disorder. Attach painted pegboard cut into 2-foot squares to wall studs then equip with hooks for hanging often-used tools. A wooden shelf installed near the ceiling (with stylish corbels providing support) is ideal for stashing away seldom-used supplies.



Hidden Assets - Tall cabinets with adjustable shelves and drawers keep hobby and recreational items out of sight until needed. Thanks to a layer of chalkboard paint on cabinet surfaces, chalk labels help the whole family know where to put things away. (You can always hope.)

In Close Proximity - Think ahead to save steps. Storing your paintbrushes close to the paint and stain, as shown here, saves countless steps each time you start a painting project.

Source: *Better Homes and Gardens*

January Home Projects

January is a great time to take care of projects around the house. Here are some ideas to get you started.

Organize your home improvement files. Mark your calendar to track scheduled upkeep and service.



Look for bargains on discontinued appliances and tools. Before buying, make sure that warranties are valid.

Fix squeaks in floors and stairs by applying weight to the area (having a partner stand on it works) and driving an 8d or 12d galvanized finish nail through the flooring into a floor joist or stringer.

Don't close vents to crawl spaces. If you live where pipes can freeze and the floor becomes very cold, insulate pipes and under the floor. Vents play an important role in controlling condensation beneath a house.

Source: *Move, Inc.*

Warranty Wisdom

A homeowner's insurance policy and a home service agreement are similar as they are both renewable, where allowed by law. However, homeowner's insurance protects against catastrophes such as fire, wind, storm damage and other things. The HomeTrust Warranty® home service agreement is very different, covering many systems and appliances for breakdown due to normal wear and tear.

US Consumer Confidence Increased in November

U.S. consumer confidence unexpectedly rose in November as falling gas prices helped alleviate concerns about unemployment and the financial markets.

Stocks maintained earlier gains after the Federal Reserve took new steps to unfreeze credit for homeowners, consumers, and small businesses. The central bank committed as much as \$800 billion to the new initiatives.

The improvement in confidence this month reflected expectations that the economic situation could only improve. Consumers may also find comfort from the end of the political uncertainty prior to the recent political election. Change is something many welcome, no matter who they supported.

Source: *Bloomberg*

Silver Storage Tip



Never store silver in plastic bags or plastic wrap. That traps condensation and can encourage tarnish. Store silver in a tarnish-proof bag or wrap it in an acid-free tissue paper. If you wear clean, soft gloves when doing this task, you won't leave finger marks where tarnish can begin.

Seven Layer Dip

Ingredients:

- 1 (16oz) can refried beans
- 2 cups shredded Mexican style cheese
- 1 (8oz) carton sour cream
- 1 cup guacamole
- 1 cup salsa
- 1 (6oz) can black olives, chopped
- 1/2 cup chopped tomatoes
- Green Onions

Directions:

Spread the beans into the bottom of a 9x13 inch serving tray that is about 1 1/2 inches deep. Spread sour cream very slowly on top of beans. Spread guacamole on top of sour cream. Pour salsa over guacamole and spread evenly. Sprinkle shredded cheese. Sprinkle black olives, tomatoes and green onions on top. Serve dish immediately or refrigerate and serve cold with nachos.

January Quote

Let us love winter, for it is the spring of genius.

-Pietro Aretino