



# On The Move



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A Monthly Newsletter from Chris Gmyr with RealtyUSA  
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February is packed full of occasions for enjoying the company of family and friends. Be sure your home is ready for post-holiday entertaining. If you have any family, friends, or loved ones this month looking to buy or sell a home, please give them my name!

### Decorating Tricks for Your Bedroom

Hanging a graphic quilt is an easy solution to the "big blank wall" issue. Complementary bed linens pull the decor together.

Nightstands and adjustable lamps affixed to walls smartly save space in a small room.

Gauge the size of your bedside lamp by the scale of your bed: A four-poster would call for a big fixture; for a low bed, choose something smaller.

A wall lamp eliminates any need to juggle items on the nightstand. Equip it with a multi-watt bulb to fine-tune the light for reading or relaxing.

At the bold end of the scale, go for saturation with a favorite color. Use a variety of tones and textures to give your room a layered feel.

Make your most personal space even more so with artwork of those you love, whether photographs or framed cameos of your little ones.

Source: [RealSimple.com](http://RealSimple.com)



### Save Money by Winterizing Your Home

#### Find Energy-Sucking Culprits:

Some unsuspecting areas include dryer vents, outdoor faucets, cable TV and phone lines, and electric and gas service lines. On a cold windy day, turn on bathroom fans and stove vents and walk around the house holding a burning incense stick. Drafts will blow the smoke. Close a window or door on a piece of paper. If you can pull it out without tearing it, you're losing heat.



#### Insulation investment

Make sure your heating system is serviced. Replace the filter monthly. Check that vents, including return ducts, are not blocked by furniture,

toys or piles of clothes. Cover your air ducts with insulation.

You can add new insulation on top of old if you don't add the kind with paper backing. Determining the proper amount of insulation is tricky. A quick guide is that you should have at least 12 inches, enough to cover the ceiling joists.

Source: [MSNBC.com](http://MSNBC.com)

### Warranty Wisdom

A home service agreement can help sell your home faster and closer to the asking price, protects your assets, and offers competitive marketing advantages over homes without a home service agreement. A HomeTrust Warranty® home service agreement gives you the protection you need against breakdowns of covered appliances and major systems such as plumbing, heating, electrical and air conditioning.

### Adopt a Foolproof Credit Card Strategy for 2010

Make this the year you tackle that credit card debt once and for all. Doing so will make you and your family stronger and happier—forever. What happens to the stock market and the housing market is completely beyond your control. Credit card debt, however, is completely within your control. Every time you pay off a card with a 15 percent interest rate, you get a 15 percent return on your money.

See if you can qualify for a balance transfer card that offers a low or 0 percent introductory interest rate for the first six to 12 months. If you can get a good deal, move your high-rate debt to that new card. Do not use the card for any new charges, and push yourself hard to pay off the balance as soon as possible. If you don't qualify, no worries. Always pay the minimum due on each card, on time, every month. Whenever possible, send in some extra money on the card that charges the highest interest rate. Your goal is to get the costliest balance paid off first. When the first card is cleared, direct your payments to the card with the next highest interest rate. Keep doing this until you've zeroed out the balances on all your cards.

Source: [Suze Orman for Oprah.com](http://SuzeOrman.com)

### Super Bowl Chili

#### Ingredients:

- 1 pound mixed ground beef and sausage, browned & drained
- 1 medium onion, diced
- 1 green bell pepper diced
- 2 cups chopped celery
- 2 (28-ounce) cans diced tomatoes
- 1 (28-ounce) can whole, peeled tomatoes
- Ground cumin
- Chili powder
- 1 (14.5-oz) can pinto beans, drained & rinsed
- 1 (14.5-oz) can black beans, drained & rinsed
- 1 (14.5-oz) can kidney beans, drained & rinsed
- 1 package chili seasoning mix
- Shredded cheddar, sour cream, chopped green onions, for garnish



#### Directions:

In a skillet brown ground beef and sausage, drain and set aside.

Spray large pot with nonstick cooking spray and heat over medium heat. Add the onion, green pepper, and celery and saute briefly. Stir in the diced and whole tomatoes. Add cumin and chili powder, to taste, and cook for about 8 minutes or until vegetables are tender. Add the beans, browned meat, and chili seasoning. Partially cover, and let simmer for 4 hours.

Serve with Cheddar cheese, sour cream, and green onions.

#### February Quote:

"I don't understand why Cupid was chosen to represent Valentine's Day. When I think about romance, the last thing on my mind is a short, chubby toddler coming at me with a weapon." -Unknown