

Nadia & Larry

Present

News & Views



January 2010



Please pass this Newsletter on to Friends, Family or Neighbours

DECORATING Using Accessories

Here are some quick, easy - and inexpensive, ideas and tips to help refresh and rejuvenate your decor.

Textiles

Fabric offers limitless combinations of colours, patterns and textures - its a fun and economical way to rejuvenate your decor...change the fabric in a room and you transform the room!

• Choose new placemats, a tablecloth and linen napkins for the dining room or kitchen table. A set of new tea towels & oven mitts for the kitchen is an instant refresher that doesn't cost a lot - but makes a big impact.

• Add an instant colour change to your living room, family room or rec. room with a new throw and cushions for the sofa...why not try something new and bold; stripes, or florals, or a vibrant contrasting colour.

• In the bathroom, a new bath mat, shower curtain or set of towels can make the room look new. If you're not ready to give away your existing bath set - pack them up and store in your linen closet - you'll have a seasonal change on hand or take them to the cottage.

• Replace the fabric covering on an upholstered piece of furniture; dining room chairs, occasional chair, sofa or loveseat.

Decorative hardware

This is an invaluable accessory for instantly updating the look of a room.

• Replace knobs, handles and drawer pulls on your cabinets, cupboards and drawers - consider interior and exterior doors too!

Baskets

An accessory for virtually every room in your home - not only do they offer a storage and organizing solution, they bring interest, texture and/or colour to your decor. Available in an amazing array of shapes, sizes and materials; from wicker, wood, metal to plastic.

• Think large baskets; in the entranceway for umbrellas, in the rec. room for toys & games and sports gear, in the living room for newspapers, magazines and extra cushions and throws, in bedrooms as wastebaskets.

• Smaller baskets for; organizing CDs & DVDs, in the bath for cosmetics or hair accessories, in the entranceway for mail and keys.

Lighting and Mirrors

Lighting, and light, is an essential element to creating ambience.

- Add a small lamp to a table on which you are displaying a collection or group of photos.
- Simply recycle your lamps by changing the lampshade.



This Newsletter is presented to you compliments of your Neighbourhood Real Estate Agents...

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- Choose a fanciful lamp to light up a room painted in neutral colours.
- Mirrors are available in every shape and size - framed so originally that they're becoming art objects in themselves. Mirrors brighten any room by reflecting light, they can also make a room look larger, as well as adding interesting views from various seating positions in a room!

This 'n THAT

Family Finances...

Now is a good time to organize your family's important paperwork. Keep all your legal documents - signed wills, powers of attorney, marriage licence, birth certificates, insurance policies, passports, social insurance cards (don't carry your insurance card around, it is the key to your identity), property deeds and so on - together in one easily accessible spot. Both a safety-deposit box at a financial institution or a fire-proof lockbox at home are good ideas. Most of us have a list of emergency phone numbers - as well as this list, make a list of names and contact numbers/addresses of accountants, financial planners, insurance brokers, lawyers - whoever is involved in your family's financial affairs.



Phobias

What do you fear if you suffer from the following Phobias?

See below for Answers



- Hydrophobia
- Phagophobia
- Apiphobia
- Brontophobia
- Achluophobia
- Ailurophobia
- Basophobia
- Agoraphobia
- Photophobia
- Cynophobia



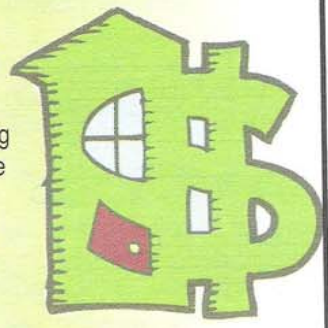
Canadian, eh?

We're proud of the word 'eh' as a marker of our distinctly Canadian identity. Saying "Nice day, eh?" and expecting an affirmative response, is not uniquely Canadian. While our U.S. cousins say 'huh' - other English speaking nations also use the word 'eh'. What is unique to Canadians is the narrative eh', as in, "We got another two feet of snow this week, eh, so I'm going to shovel off the roof again this weekend." You might respond with "Yeah, me too, eh." But, in neither case does the 'eh' require a response. It's just a filler word, eh.



- Phobia Answers**
- Hydrophobia - Water
 - Phagophobia - Eating
 - Apiphobia - Bees
 - Brontophobia - Thunder
 - Ailurophobia - Cats
 - Basophobia - Walking
 - Achluophobia - Darkness
 - Ailurophobia - Cats
 - Basophobia - Walking
 - Agoraphobia - Open Spaces
 - Photophobia - Light
 - Cynophobia - Dogs

The Right Renovations



Most people renovate their home to improve their quality or standard of living. Renovating or refurbishing should also increase the value of the house - and if the architectural integrity is respected, the house should remain in keeping with the rest of the neighbourhood. The best investments are renovations that address real, practical issues and go beyond mere cosmetic touch-ups. While there are no hard and fast rules to determine which renovations are best, that decision will depend on your personal needs - and wants - *here are some helpful tips to consider before embarking on your next reno project.*

KITCHENS

Many of us love timeless things. Unfortunately, cupboards and flooring don't fall into this category - both will go out of style. So when it comes time to replace them, avoid overspending. Putting \$50,000 worth of kitchen renovations into a house valued at \$175,000. will not be a worthwhile investment. The trend in newer home design - the kitchen has become the focal point of family life and it's very common to see open-concept floor plans.

BATHROOMS

A modern bathroom is always a good investment. When it comes to updating baths the tendency is to focus on what we can see; the size of the room, fixtures, faucets, tiles, colours etc. If you're considering a bathroom reno - don't forget to check and/or update those unseen, but important, aspects; the plumbing, ventilation system and electrical wiring. If you're considering making your bathroom larger - be sure it's in proportion to the other rooms in your home.

BASEMENTS

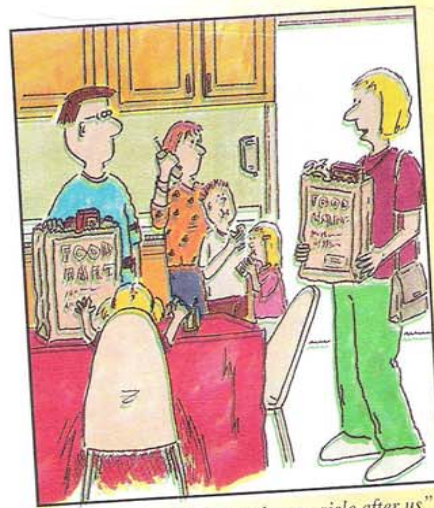
A finished basement allows you to increase the square footage of livable space in your home. If you're thinking about finishing your basement - or even part of it - do some long-term planning. Ask yourself 'what kind of space will my family need in the coming years and how might this change in the future?' Of fundamental consideration, make sure the ceiling height can accommodate all possible intended uses.

Deadline for the 2009 Home Renovation Tax Credit: February 1st, 2010
For more information visit www.cra.gc.ca

Smiles & Chuckles

Church Bulletins

These actually appeared in church bulletins or were announced in church services



"The grocery store is naming an aisle after us"

- Ladies, don't forget the rummage sale. It's a chance to get rid of those things not worth keeping around the house. Bring your husbands.
- A bean supper will be held on Tuesday evening in the church hall. Music will follow.
- The eighth-graders will be presenting Shakespeare's Hamlet in the Church basement Friday at 7pm. The congregation is invited to attend this tragedy.
- The Fasting and Prayer Conference includes meals.
- Weight Watchers will meet at 8pm at the First Presbyterian Church. Please use large double door at the side entrance.

CrockTalk

When using a crockpot or slow-cooker, resist the following 4 temptations:

1 Don't be tempted to add more liquid. When you assemble a dish in the slow-cooker, the liquid may not cover the meat, but liquid will increase during cooking as foods release their juices. If you add too much liquid the steam has no way to escape! Be sure to always leave 2 inches (5cm) between the food and the top rim so the food can come to a simmer.

2 Try not to continually stir. Lifting the lid on a crockpot during cooking results in heat loss, which extends the cooking time (by about 20 minutes per peek!). Lift the lid only when checking for doneness or adding thickeners at the end.

3 Don't skip the browning or searing step. Browning meat helps reduce fat, adds flavour and helps maintain an even cooking temperature. Extra-fatty beef ribs, pork ribs and chicken wings should be broiled first to remove all unnecessary fat.

4 Don't chop veggies in big chunks. Root vegetables take much longer to cook than meat, so slice or cut them into small, bit-size pieces. Place them on the bottom of the slow-cooker before adding the meat to keep them submerged during cooking.

Cheesy Italian Tortellini

Prep Time: 15 minutes ~ Cook Time 8 hours
Makes 6 servings...appx 450 calories per serving

1/2 pound	ground beef
1/2 pound	Italian sausage casing removed
1 jar (16 oz)	marinara sauce
1 can (4.5 oz)	mushrooms
1 can (14.5 oz)	Italian-style diced tomatoes undrained
1 package (9 oz)	tortellini fresh or frozen
1 cup	mozzarella cheese shredded
1/2 cup	cheddar cheese shredded

→ Crumble the ground beef and Italian sausage into a large skillet. Cook over medium-high heat until browned. Drain.

→ Combine the ground meats, marinara sauce, mushrooms, and tomatoes in a slow-cooker. Cover, and cook on LOW heat for 7 or 8 hours.

→ Stir in the tortellini, and sprinkle the mozzarella and cheddar cheese over the top. Cover and cook for 15 minutes on LOW, or until the tortellini is tender.



Tips for the First Time Home Buyer

▶ Apply for a preapproved mortgage (which is usually good for 90 days). This will set your maximum mortgage amount and interest rate, so you can set your budget before starting to house hunt. It also lets the home-seller know you are serious about buying a home when you decide to make an Offer to Purchase.

▶ Don't forget to budget for extra expenses, such as moving, major appliances (often the purchase of a home will not include appliances), utility hookups, homeowner insurance - and, if this is your first home - you may also need to budget for some home maintenance equipment and gear; lawn mower, snow-blower or snow shovels, garbage cans, garden tools etc.

▶ Prepare, and budget, for closing costs. Appraisal fees, title insurance, legal fees, survey, land transfer taxes, prepaid property taxes or utilities etc. can really add up and often come as a total surprise (more like shock) for first time home buyers. It's a good idea to talk to your realtor who can advise you about what to expect, and budget for, with respect to 'closing costs'.

▶ Plan on including the cost of a 'home inspection' in your budget. Avoiding any unexpected costs - like a new roof, is well worth the expense. Your realtor can advise you on how to make your Offer to Purchase conditional on the inspection.

Simple Inspirations

"One of the secrets of a happy life is continuous small treats."

Iris Murdoch

"With the new day comes new strength and new thought."

Eleanor Roosevelt

"In the end, what affects your life most deeply are things too simple to talk about."

Nell Blaine

"Don't get too comfortable with who you are at any given time - you may miss the opportunity to become who you want to be."

Jon Bon Jovi

"Take chances, make mistakes. That's how you grow."

Mary Tyler Moore

"Simplicity, clarity, singleness: these are the attributes that give our lives power and vividness and joy."

Richard Hallway

"I believe the art of living consists not so much in complicating simple things as in simplifying things that are not."

Francois Hertel

"If you can laugh at it, you can live with it."

Erma Bombeck

"Attitude is a little thing that makes a big difference."

Winston Churchill

"Dreams come true; without that possibility, nature would not incite us to have them."

John Updike

"Simplicity, carried to an extreme, becomes elegance."

Jon Franklin



Indoor AIR Quality

Would you be surprised to learn that we spend up to 90% of our time indoors? When we close our windows to shut out the cold of winter (or the heat of summer), we expose ourselves to higher concentrations of household contaminants. With our tightly sealed houses, we contend not only with allergens, like mold, dander and pollen, but also with a haze of fragrances and pollutants that drift from household goods.

Here are some tips for better indoor air...

- Rather than trying to mask odours with products that may harm your health, choose natural fragrance sources like lemon, cinnamon and essential oils (*see below for some 'Green' home cleaning ideas*).
- Ventilate your home regularly - once a week - by opening windows and doors.
- Vacuum weekly.
- Use a good quality air filter on your furnace and replace it regularly - once a month during winter months - not only will this improve the air quality in your home, it will increase the efficiency of your furnace.
- Maintain ventilation systems (if your home has one) and dehumidifier.
- Run exhaust fans in baths and kitchens.
- If you're considering an air purifier, avoid devices that generate ozone, as these can make lung problems and asthma worse.

Consider making some of your own cleaning supplies...ingredients are basic - inexpensive too!

Glass Cleaner - mix equal amounts of water and white vinegar in a clean spray bottle. Add a few drops of an essential oil to give it an aromatic fragrance.

Carpet Deodorizer - In a medium bowl, crush 1/2 cup of dried lavender; stir in 1 cup of baking soda. Sprinkle the mixture onto your carpeting. Let stand for half an hour, then vacuum thoroughly.

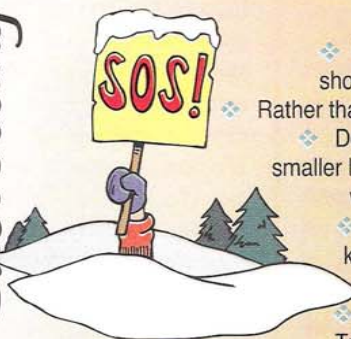
Air Freshener - instead of spraying artificially scented sprays into the air, boil a pot of water with orange or lemon peels, or cinnamon sticks.

Furniture Polish - combine 15mL of lemon oil with 1 litre of mineral oil in a spray bottle.

Caution... *Never, ever*, mix commercial products with homemade products. You don't know what you could create.

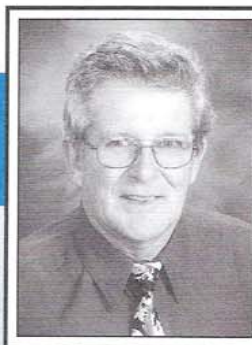
Bio-engineering studies indicate that bending and twisting are the worst things for your back. Both activities place increased pressure on discs. The bending and twisting involved in shovelling strains back muscles, particularly in those unaccustomed to this activity, and places added pressure on vulnerable discs.

Shovelling



To decrease the risk of injury, experts recommend:

- ❖ Warm up with gentle stretches before starting to shovel, just as you would before any other exercise.
- ❖ Rather than lifting snow - *push it out* of the way if possible.
- ❖ Don't overload the shovel with snow. Instead take smaller loads, which are less likely to strain the back and will also be easier on arm and shoulder muscles.
- ❖ Lift the snow-filled shovel properly. Bend your knees and keep your back as straight as possible so you're lifting with your legs - not your back.
- ❖ Don't extend your arms while lifting the shovel. Try to keep them as close to the body as possible.
- ❖ Take frequent breaks while shovelling. Stand up straight and walk around. This helps to extend the lower back - reducing strain.



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