



On The Move



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A Monthly Newsletter from Chanda Barrick with 1st Choice Real Estate Group
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March is packed full of occasions for enjoying the company of family and friends. Be sure your home is ready for entertaining.
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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



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

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 2-10 HBW ResaleSM 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.

March Quote:

“Be who you are and say what you mean because those who mind don't matter and those who matter don't mind.” ~Dr. Seuss

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://SuzeOrmanforOprah.com)

Shepherd's Pie

Ingredients

- 1 small onion
- 1 1/2 pounds ground beef
- 2 (8-ounce) cans tomato sauce
- Salt and freshly ground black pepper
- 8 to 10 medium red new potatoes
- 1 1/2 cups milk
- 12 tablespoons butter
- 1 1/2 cups mixed vegetables or niblet corn, prepared
- 1/2 cup sour cream
- 2 cups instant biscuit mix



Directions:

Beef Layer: Sauté onions in 2 tablespoons butter. Add ground beef. After beef is browned, add tomato sauce; Mix in vegetables. Add salt and pepper, to taste.

Potato Layer: Peel and slice potatoes 1/4-inch thick. Cook in boiling water for approximately 15 minutes or until fork-tender. Whip potatoes with electric mixer; mix until moderately smooth. Don't over beat them; a few lumps are nice. Add 1/2 cup heated milk, 1/2 cup butter, and sour cream. Salt and pepper, to taste. Whip until mixed. Adjust thickness by adding more milk, if desired.

Biscuit Layer: Combine biscuit mix and 1 cup milk. The mix should be thinner than normal biscuit mix but not runny.

Preheat oven to 350 degrees F.

Spray a 9 by 9 by 2-inch pan, or any similar casserole dish. Layer half way up with the mashed potatoes. Next, spread a layer of mixed vegetables or niblet corn on top of potatoes. Then add a layer of the meat. Pour biscuit mix over meat. Melt 4 tablespoons of butter and drizzle over top. Bake for approximately 35 to 45 minutes until top is golden brown.

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