

Over the Fence

NEWS FROM YOUR REAL ESTATE PROFESSIONAL...

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Tips on Giving Wisely

- **Be a proactive giver!** You don't have to wait to be asked. Plan a giving strategy in advance. Contact the charitable organizations of your choice to discuss how your gifts can be most effectively used and help make a difference in your community.
- **Be an informed giver.** Don't be afraid to ask questions including the specific name of the solicitor and his or her relationship to the organization, how much of your gift will be used for overhead, the specific project the money will go toward, etc. Give only when you feel comfortable that your dollars will be going to support an organization you know and believe in.



- **Keep the right records.** For gifts of less than \$250, a canceled check or credit card statement is sufficient for IRS requirements. For larger gifts, you'll want to get a properly worded receipt from the charitable organization as a confirmation of your tax-deductible contribution.
- **Ask about matching gifts.** Many employers match gifts made by their employees or make grants to organizations recommended by employees. Be sure to ask your company how it can help your gift go even further.



Teach Your Children the Importance of Giving

- Use the holidays to remind your children that there are others who are less fortunate than them.
- Ask your children to select some of the toys they no longer use to leave at the shelter for others.
- Help your children pick out new toys for kids in need.
- Let your children help wrap the gifts and decorate the packages.
- Suggest that your children put aside some of their allowance money to donate to a shelter or soup kitchen.
- Volunteer at a soup kitchen and bring your children along so they can see how nice it is to help others.
- Teach your children compassion by explaining the plight of others who don't have a roof over their heads or enough to eat.
- Suggest that your children go through their old clothes to see what they can give away to children who need them this season.
- Help your children collect canned goods to donate to a soup kitchen.

Holiday Fireplace Safety



Before lighting any fire, remove all greens, boughs, papers, and other decorations from fireplace area. Check to see that the flue is open.

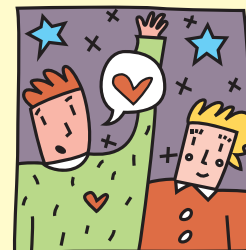
Use care with "fire salts," which produce colored flames when thrown on wood fires. They contain heavy metals that can cause intense gastrointestinal irritation and vomiting if eaten. Keep them away from children.

Do not burn wrapping papers in the fireplace. A flash fire may result as wrappings ignite suddenly and burn intensely.



Peace and joy... and kisses

Mistletoe is a symbol for peace and joy. The idea originated in the ancient times of the Druids: whenever enemies met



under the mistletoe in the forest, they had to lay down their arms and observe a truce until the next day. From this comes the custom of hanging a ball of mistletoe from the ceiling and exchanging kisses under it as a sign of friendship and goodwill.

In the 18th Century, the exchanging of kisses between a man and a woman was adopted as a promise to marry.



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If you are thinking of buying or selling a home in the near future, please call for a personal interview and property assessment with no obligation.



This is not intended as a solicitation if your property is currently listed with another agent. Fidelity National Home Warranty believes all information to be reliable, but assumes no legal responsibility for its accuracy.



Last minute details can take a holiday home from ho ho hum to spectacular, and doesn't have to cost a lot of cash! Here are some great quick, easy, and inexpensive ideas to wow your guests and comfort your family.

Last Minute Holiday Touches on the Cheap

Idea 1: Bring Out Your Best

Go all out for the holidays by using your best china and crystal. The table will glimmer with sterling silver flatware, antique plates, and crystal stemware. For more sparkle, add silver bud vases filled with red tulips and gift boxes wrapped in decorative gilded foil.

Idea 2: Make Confetti

Use those leftover bits of wrapping paper and a hole punch to make confetti. (Great job for the kids!) Use the colorful confetti to sprinkle across holiday tables for festive cheer, or save for that midnight moment!

Idea 3: Make Your Own Flavored Coffee Mixes

Instant flavored coffee mixes in jars tied with decorative holiday ribbon are fast, easy and inexpensive to make. Combine jar of mix and a couple of new coffee mugs and you have an instant gift.

HOLIDAY COFFEE MIX IN A JAR

1/2 cup powdered non dairy creamer

1 cup mini chocolate chips

2 Tbsp vanilla powder

1/4 cup sifted powdered sugar

2 cups nonfat dry milk powder

2/3 cup instant coffee crystals

Combine nondairy creamer, powdered sugar, powdered vanilla, and milk powder. Layer with coffee and chips into two cup jars. Tap between layers to settle before adding next layer.

GIFT TAG DIRECTIONS:

For each mug, place 1/4 cup of mix in a mug, and add 2/3 cup boiling water. Stir until dissolved.

