



News You Can Use

Charles J. Koehler & Associates
Your trusted realty source!

How to Prepare and Pack a Fun and Healthy Lunch

Remember the endless stream of peanut butter and jelly sandwiches from school lunches gone by? No wonder we traded with our friends.

These days, school lunches are much more fun, nutritious and easy to prepare. Increasingly, both adults and children are carrying lunchboxes with compartments for hot and cold foods, and thermoses of soup and drinkable yogurt for digestion. They get protein from cheese, fish and meat. And thanks to a recent dictum from nutritionists, we're encouraged to feed our children what they like, ensuring that they'll actually eat their lunches. As a bonus, it can also be healthier and less expensive to pack a lunch.

For many, leftovers are the answer. If your children loved last night's dinner - be it burritos, macaroni and cheese, or a curry dish - feel free to recycle it as lunch. Add a serving of fruit and milk or vegetable juice. It's easy and there will be no leftovers to turn green in the back of the fridge.

It works for adults, too. According to netdoctor.co.uk, most of us take less than 19 minutes for lunch and almost half of us eat at our desk. Lunch totes have now replaced the brown bags in our briefcases, and we, too, are taking leftovers to work. After all, who wouldn't prefer a hot lunch to a plastic-wrapped sandwich? As well as chili and stews, casseroles are better the second day and reheat perfectly. Children - and some taste-challenged adults - love cold pizza.

Healthy lunches mean healthy bodies and healthy minds. They also mean no more trading with friends.

Are You a First-Time Buyer? Get My Free Guide



Buying your first home is a big step and one that is likely to impact your financial future for years to come.

Make it easier by requesting my free guide, "How First-Timers Can Make a Wise Buy."

Just call me at 732-229-8700 and I'll send it right out to you.

Selling Your Home? Here's How to Make It Lovable

Today's buyers love vibrant red and orange accent walls, usually in contrast to earth-toned neutrals.

They also love stoves with super-quiet exhaust fans, kitchen islands, and recessed lighting combined with hanging pendant fixtures.

In the bathroom, they love glass and stone finishes with brushed nickel faucets and floating vanities.

And don't forget the open floor plans that blend kitchen, dining room and family room into a single open space.

Seducing today's buyers is almost a necessity in today's real estate market. But how far should you go to cater to buyers' wants?

It depends. Unless you're selling a luxury property, you don't have to buy a professional-grade stove. However, you may want to consider trading your outdated avocado appliances for stainless steel and buying an inexpensive island on casters to make the kitchen feel more modern.

Kitchens and bathrooms sell houses, so it makes sense to spend the majority of your renovation dollars to upgrade these spaces. In the bathroom, new fixtures, a soft color for the walls and sconce lighting will make a world of difference. Add fluffy white towels, flowers and candles, and you have a spa that buyers will love.

A fresh coat of neutral paint is always a cost-effective solution. And an accent wall can make a space look bigger, warmer and more up to date.

Carpeting is out and exotic woods and travertine floors are in. However, your buyers will likely be as impressed with less-expensive flooring options.

Five Ways to Nurture a Love That Lasts Forever

A relationship is like a recipe - it takes time to get it right. So how do couples of three months, all the way to 30 years, make their relationships work?

Make Time for Each Other: No relationship can survive without getting to know one another, even if you've been together for 30 years. There are always new things to discover about your partner.

Have Your Own Life: You need to make time for yourself. Don't let hobbies fall by the wayside just because you're in a relationship. As cliché as it may sound, it takes two halves to make a relationship whole, so be sure to keep a hold of your own interests, even if your partner doesn't share them.

Be Present: When you do get to spend time together, make the most of it.

Don't waste a dinner date by lurking on Facebook or constantly checking text messages. Showing interest in your partner makes your relationship more interesting.

Argue: Arguing means you're working toward a common goal. Be open to discussion when you're at fault, and don't irrationally dredge up the past when you're upset about something else. Fight fair and you'll be surprised how relieving it can be to work toward being a better couple.

Don't Sweat the Small Stuff: There are going to be things that make your partner "unique," and you may not always like it. But don't turn every little thing that goes wrong into the end of the world. Be thankful for the things he or she does to make you happy, and try not to obsess over the things that don't.

Worth Reading

6 Car Warning Lights You Should Never Ignore

By *Sandy Liguori*
Wheels.ca

More than 50% of drivers ignore the check engine light on the dashboard, some for as long as three months. The author, president of an automobile dealers association, offers a warning and a list of must-responds. The battery charging system warning light, which signals a problem in the charging system, may be a new one for more than a few drivers. Dashboard warning lights are designed to detect signs of engine failure or mechanical/operational malfunction. If it's a critical warning light, the issue should be addressed immediately.
More: <http://tinyurl.com/6mvolhn>

Good for You, Good for the Planet?

By *Brian Palmer*
Slate

Food widely acknowledged as good for you - like spinach - may still be a major energy pig, the author suggests. Add to that the fact that canned foods use very little embedded energy in transport or storage, and you have a conundrum. The fact remains that fresh tastes better. End of debate?

More: <http://tinyurl.com/7kyobej>

Top Five Free Educational Resources

By *Big Think Editors*
in Big Think Forum

"Learning has gained new prominence as a critical lever for performance," says entrepreneur Sam Herring. Big Think Editors have done the learning for us, identifying five free educational start-ups. Actually, not all are start-ups. Nor are they all free.

More: <http://tinyurl.com/72fz6ww>

Quick Quiz

Each month I'll give you a new question.

Just email me at newsletter@myNJhouse.com or call 732-229-8700 for the answer.

What city is served by Keflavik Airport?

Why Not Pass Me to a Friend?

If you've enjoyed this newsletter and found its information useful, please pass it to a neighbor, friend or co-worker.

And if you have any comments about it, don't forget to give me a call or send me an email!

Wondering How Much Your Home Is Worth?

How has the price of your home changed in today's market? How much are other homes in your neighborhood selling for?

If you're wondering what's happening to prices in your area, or you're thinking about selling your house, I'll be able to help.

Just give my office a call for a no-fuss, professional evaluation.

I won't try to push you into listing with me or waste your time.

I'll just give you the honest facts about your home and its value.

And maybe I'll also give you the "inside scoop" on what's happening in the housing market near where you live!

Just give my office a call at 732-229-8700 to arrange an appointment.

Alternatively, stop by at the office. The address is on the back page of this newsletter.

How to Leap Those First-Time Buyer's Hurdles

First-time home buyers have plenty of obstacles to overcome.

There is an intricate maze of details that need to be carefully navigated.

Following are five obstacles that first-time buyers have to overcome when looking to buy a home:

Down Payment:

Saving enough for the down payment is not sufficient. Closing costs must also be considered. Closing costs are additional fees such as the lawyer's fees, escrow charges, appraisal fees, financing fees and utility adjustments. A good rule of thumb is 2% of the purchase price will cover the closing costs. So for a \$200,000 home with a 5% down payment, you would require

\$14,000 to cover both the down payment and closing costs.

Mortgage Preapproval:

Many first-time home buyers overlook the preapproval process. This mistake can cost you your dream home. Visit a mortgage professional to see what kind of mortgage you qualify for and closely examine the actual cost of the money you must borrow to purchase a home.

Use a Real Estate Agent:

Some home buyers think they can go it alone. Buying a home is a complex legal process, and buyer representatives have the knowledge and know-how to make your home-buying experience a happy one.

Know the Difference Between What You Need and What You Want:

It is fine to dream big, but the home-buying process can be very frustrating when you have a \$200,000 budget and \$500,000 taste. It is essential to the buying process to identify what your home must have and what you would like it to have.

Believe in Yourself:

It seems that when you are buying your first home, everyone has an opinion about the purchase. This can be confusing because unsolicited advice clouds your decision. Believe in your ability to assimilate the facts, look at the property and decide what to buy.

If You Can Think It, You Can Print It

Imagine a world where you can literally print anything. Need a wrench for your toolbox? You can print it. Are you in the market to replace the handles on your dressers? Go right ahead and print them off. If you can think it, you can print it.

That will soon be the law of the land with the release of 3-D printers to the average Joe.

3-D printers aren't all that new. In fact, they've been on the market for roughly two decades, but they're just now becoming available to consumers. As all technological tales go, when something is as innovative as a 3-D printer, it costs an arm and a leg to have one of your own ... until now.

U.S. company MakerBot Industries recently secured \$10 million in financing to bring its 3-D printers to everyone. The printers sell for roughly \$2,500.

So how do the printers work? It's like a technological puzzle. First, you choose the computer-programmed pattern, and then your printer lays down thousands of layers of rubber, plastic or acrylic-based resin to form the object of your desire. The printing possibilities are endless.

Five Tips for Avoiding Password Problems

In today's high-tech world, passwords have become increasingly important. Following are five tips to help you avoid problems with online passwords:

- Avoid using "12345" and the word "password" and "qwerty" as your passwords. These are among the top five most-common passwords.
- Use a variety of characters, such as uppercase and lowercase letters, numbers, and punctuation signs.
- Do not use the same password for every website. Set different ones and write them down.
- Try using the first letters of each word in a lyric or phrase. For example, "There's a hole in my bucket" could become the password "tahimb."
- Use two or more unrelated words to form a password. An example would be "giraffeperfume."

Ask the Agent: This Month's Question

Why Do I Need a Home Inspection?

Because most homes are sold in as-is condition, it is up to the buyer to investigate the condition of the home by having a home inspection.

1. Negotiate a home inspection contingency in your purchase contract. A week to 14 days is standard.
2. Hire a certified home inspector to do a home inspection for you. Your real estate agent can recommend someone he or she trusts.
3. Review the written home inspection report carefully and ask the home inspector any questions you may have.
4. Get three estimates from licensed contractors regarding any home system repairs that are needed. Obtain a referral from your agent, a friend or a family member. Ask for the contractor's references.
5. Having information about the condition of the home is important for making the right investment decision.

NEWS YOU CAN USE

myNJhouse.com

						8		
		4			1		5	3
	7	5			6	2	1	4
4				1	3			8
				6				
1			5	2				6
5	6	7	1			4	9	
8	1		6			3		
		3						

Sudoku instructions: Complete the 9x9 grid so that each row, each column and each of the nine 3x3 boxes contains the digits 1 through 9. Contact me for the solution!

This newsletter and any information contained herein are intended for general informational purposes only and should not be construed as legal, financial or medical advice. The publisher takes great efforts to ensure the accuracy of information contained in this newsletter. However, we will not be responsible at any time for any errors or omissions or any damages, howsoever caused, that result from its use. Seek competent professional advice and/or legal counsel with respect to any matter discussed or published in this newsletter. This newsletter is not intended to solicit properties currently for sale.

Recipe: Valentine's Warm Shredded Beets

According to some, beets are an aphrodisiac, making this recipe the perfect - if somewhat unusual - Valentine's side dish.

Serves 4

- 2 tablespoons butter
- 2 large beets, shredded (about 4 cups)
- 2 tablespoons lemon juice
- 1½ teaspoons salt
- ½ cup water
- 1 tablespoon flour
- Pepper, to taste
- Sour cream and parsley, optional

Heat butter in a large sauté pan and add the beets, lemon juice, salt and water.

Cover and simmer for 15 minutes, stirring occasionally.

Sprinkle the beets with the flour and salt, but do not stir.

Cover and cook for another five minutes.

Add pepper to taste.

Serve with sour cream and chopped parsley.

News You Can Use is brought to you free by:

myNJhouse.com

Charles Koehler
732-996-6060

ckoehler@myNJhouse.com

Subscribe to the FREE monthly email version of this newsletter at:

www.myNJhouse.com

