

Over the Fence

NEWS FROM YOUR REAL ESTATE PROFESSIONAL...

Dream Home Real Estate, Inc.

Teresa Berry
Real Estate Agent



www.seattlesoldsigns.com
Seattle, WA 98188
Phone: 206-218-3970
teresa@teresaberry.com

Find Yourself @ Home!

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America Recycles Day— November 15th

America Recycles Day is an annual campaign to encourage Americans to recycle and to buy recycled products.

As their slogan says, "it all comes back to you." Even a small shift in your attitudes and actions, multiplied many times over by others accepting this challenge, can change the world. Maybe you'll throw those soft drink cans in the recycle bin. Or buy recycled content products. Or participate in an America Recycles event. Even organize one yourself! The more you do, the better. But even a little helps a lot.

Getting Back to Basics

Recycling is really just common sense, and until the "modern era," it was a common household activity. Before the 1920s, 70% of U.S. cities ran programs to recycle certain materials.

Because of concern for the environment, recycling is again on the upswing. The nation's composting and recycling rate rose from 7.7% of the waste stream in 1960 to 17% in 1990. It's currently up to around 33%.

<http://www.nrc-recycle.org/whyyitsimportant.aspx>

CASH for Appliances— Coming Your Way SOON!!

By the end of 2009, consumers nationwide will be able to take advantage of a federal "cash for appliances" program offering rebates on purchases of a wide array of home appliances certified as energy-efficient by the EPA's Energy Star program.

Backed by an initial \$300 million in funding from the American Recovery and Reinvestment Act, the state-run rebate program is intended to help make American homes more energy-efficient while further stimulating the economy.

Who Will Run the Program?

Each state will administer its own cash for appliances program. The states will be free to select which residential Energy Star qualified appliances to include in their programs and the individual rebate amount offered for each appliance.

What Can You Buy?

The Department of Energy (DOE) has recommended that the states focus their cash for appliances rebate efforts on heating and cooling equipment, appliances, and water heaters as these products offer the greatest energy savings potential. Energy Star qualified appliance categories eligible for rebates include: central air conditioners, heat pumps (air source and geothermal), boilers, furnaces (oil and gas), room air conditioners, clothes washers, dishwashers, freezers, refrigerators, and water heaters.

When Does it Start?

The DOE plans to have distributed funding to the states by November 30. As a result, the cash for appliances rebates could be available in stores just in time for Christmas shopping.

<http://usgovinfo.about.com/od/moneymatters/a/cashappliances.htm>

NOVEMBER

November 1: End Daylight Savings Time
November 3: Election Day
November 11: Veterans Day
November 15: America Recycles Day
November 26: Thanksgiving



USDA Turkey Tips

USDA's nationwide food safety public education campaign, *Be Food Safe*, encourages people to put four easy to remember tips—**Clean, Separate, Cook and Chill**—into practice in order to be food safe during the holidays.

- **Clean:** Wash hands, surfaces and utensils often to avoid spreading bacteria when preparing food. Hand washing is one of the best ways to prevent the spread of foodborne illness.
- **Separate:** Use different cutting boards for raw meat, poultry, seafood, and veggies. When you prepare Thanksgiving dinner, keep the raw turkey away from vegetables and side dishes that won't be cooked.
- **Cook:** You can't tell it's done by how it looks! Use a food thermometer. Every part of the turkey should reach a minimum internal temperature of 165°F.
- **Chill:** Keep the fridge at 40°F degrees or below to keep bacteria from growing. Pumpkin pie should always be refrigerated and leftovers should be refrigerated within two hours.

Visit the USDA website for more tips at www.usda.gov

http://www.fsis.usda.gov/News_&_Events/NR_111008_01/index.asp



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Repair, Replace, Relax with Fidelity National Home Warranty (FNHW). A home warranty from FNHW provides both the home buyer and seller with “peace of mind” when it comes to repairs and/or replacement of a home’s major systems and appliances. FNHW prides itself on superior customer service, including quick response time and efficient solutions for homeowners’ problems and needs.



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. These materials contain information and articles obtained from third parties. FNHW does not endorse the recommendations of any third party nor guarantee the information provided is complete or correct.



Thanksgiving Menus for Beginners to Experts

Whether this is your first time preparing Thanksgiving dinner or your fiftieth, we’ve got a menu for you.

Visit allrecipes.com for two complete menus plus tips and helpful hints to make your Thanksgiving dinner the best ever!

PUMPKIN CHEESECAKE IN A GINGERSNAP CRUST

Ingredients

- 1 1/2 cups gingersnap cookie crumbs
- 3/4 cup ground hazelnuts
- 3 tablespoons brown sugar
- 6 tablespoons unsalted butter, melted
- 3 (8 ounce) packages cream cheese, softened
- 1 cup brown sugar
- 1 1/2 cups canned solid pack pumpkin
- 1/2 cup heavy cream
- 1/3 cup maple syrup
- 1 tablespoon vanilla extract
- 3/4 teaspoon ground cinnamon
- 1/2 teaspoon ground allspice
- 4 eggs

Directions

Preheat oven to 325 degrees F (165 degrees C). Grease and flour a 9 inch springform pan.

Using a fork, combine gingersnaps, hazelnuts, 3 tablespoons brown sugar and melted butter. Press mixture onto

the bottom and two inches up the sides of the pan to form the crust.

With an electric mixer, beat cream cheese and brown sugar until light and fluffy. Stir in the pumpkin. Mix in the cream, maple syrup, cinnamon, allspice and vanilla. Beat in the eggs, one at a time, mixing until smooth.

Pour batter into prepared crust. Bake in the preheated oven for 90 minutes, or until center of cheesecake is set. Allow to cool in pan for 30 minutes, then refrigerate overnight.

<http://allrecipes.com/Recipe/Pumpkin-Cheesecake-in-a-Gingersnap-Crust/Detail.aspx>

