



Stephen Yost, Realtor,
ABR, AHWD, BS
Dominion Arizona Realty, LLC



Changing The Face Of Real Estate One Client At A Time
Tel: 480.703.7990, StephenAZHomes.com



I hope the New Year brings you plenty of opportunity for growth and fulfillment, both personally and professionally. If a new home is on this year's list of resolutions, I'll help you find the perfect one!

Some people don't realize the benefits of a Home Protection Plan. However, as an experienced Real Estate Professional, I would like to explain how a quality Home Protection Plan can benefit you, whether you are selling or buying a home. A good Home Protection Plan ensures the repair or replacement of major covered home systems and appliances that fail due to normal use. For Sellers, this provides added value to your home when it is on the market. For Buyers, this means peace of mind and confidence in the purchase of your home. I advise all my clients to include a Home Protection Plan with their transaction, and the company I trust to provide the best service and coverage is **Old Republic Home Protection**. Call me today for more information about how this valuable service can be put to work for you.

The smoothest real estate transactions are those guided by a seasoned real estate professional. Please refer your colleagues and friends to me so they can benefit from my years of experience making buying or selling a home a pleasant experience. I guarantee they will thank you for the favor!



If you are working with another Real Estate Professional, please disregard this notice.

Health & Safety

Foil the Flu Bug



Flu season is in full swing! Protect yourself from this serious viral illness; and remember, "an ounce of prevention is worth a pound of cure!"

- Flu and cold viruses usually are passed on by hand contact, so try to avoid touching door knobs, telephones and other public surfaces, where viruses can live for up to 8 hours. In addition, keep your hands away from your eyes and nose, so you don't inoculate yourself with those viruses.
- Your doctor may recommend a flu shot or an antiviral medicine to help protect you, especially if you are at high risk of complications from the flu, or live with someone who is.
- Wash hands frequently. Keep an alcohol-based sanitizer with at least 60% alcohol content on hand for those times when you can't wash.
- Avoid close contact with others who are sick, and stay home when you're sick to prevent spreading your illness.
- Practice good health habits: get plenty of sleep, exercise, manage your stress, drink plenty of fluids, and eat nutritious food.

If the flu bug does bite, check with your doctor if symptoms persist or become severe, especially if you have a chronic illness or if you are a senior.

Helpful Hints

Many Happy (Gift) Returns?

If you're one of the 40% of Americans who will be returning a gift this season, you'll most likely discover much tighter return policies designed to prevent abuse, and also to protect retailers' profits during the crucial holiday gift-buying months. So what should you expect this year? For starters, more complicated return policies, a clampdown on "serial returners," shortened return periods, and broader restocking fees. Follow these tips for a smoother return:



- Know the store's policy and make your return within their guidelines. Check the retailer's Website or call the store to get the details.
- Don't open the package or remove any tags. This will complicate any return, and will void most retailers' return policies for video games, CDs, DVDs and computer software.
- Hold on to the receipt or gift receipt. Without a receipt, you'll most likely have to settle for a store credit, or your return may be denied.

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Dominion Arizona Realty, LLC

16807 E Palisades Blvd, #101

Fountain Hills, AZ 85268

Tel: 480.703.7990

StephenAZHomes.com



Savor the Flavor

Smoked Turkey Sandwich on Raisin Bread

Try this new spin on an old favorite for a crunchy, smoky, slightly sweet delight!

Ingredients:

3 Tbsp Major Grey's chutney

1 Tbsp Dijon mustard

8 slices raisin or cinnamon-raisin bread

2 medium carrots, peeled and coarsely grated

8 oz thinly sliced smoked turkey breast

Cilantro sprigs (optional)

Combine chutney and mustard and mix well. Spread on each slice of bread, and top 4 slices with the shredded carrots. Mound turkey on top of the carrots and add cilantro sprigs, if desired. Cover with remaining bread slices, wrap and refrigerate (can be refrigerated overnight).

Household Tips

Energy and Cost Savings Tips

Utility bills take a major bite out of the average family budget. This expense can be greatly reduced, however, if energy consumption is managed. Here are some simple tips that all homeowners can use to conserve energy and money:

- Turn off anything you're not using. Not just the lights, but any equipment or appliances such as televisions, VCRs, computers and computer monitors.
- Wash and dry full loads only. Wash in cold water, and clean the dryer lint trap after each use.
- Water heater: Lower the temperature to 120 degrees.
- Air conditioner: Clean or change filters regularly. In the cooling season, set your thermostat at 78 degrees or higher when you are at home, and at 85 degrees when you are away.
- Furnace: Clean or replace filters monthly during operating season. Keep your furnace clean, lubricated and properly adjusted. Set your thermostat at 68 degrees or lower during the day, and at 55 degrees during the night, or when you will be away for more than four hours.
- In winter, open drapes on sunny days to help warm the rooms.



Brain Teasers

Capital Consternation

1. What is the capital of China?
 - a. Taiwan
 - b. Hong Kong
 - c. Beijing
 - d. Shanghai
2. South Africa has 3 capitals, split according to the 3 powers: one executive, one judicial and one legislative. Name the three.
 - a. Cape Town
 - b. Soweto
 - c. Bloemfontein
 - d. Durban
 - e. Pretoria
 - f. Johannesburg
3. Select all capitals that are located in South America.
 - a. Buenos Aires
 - b. Harare
 - c. Lima
 - d. Kampala
 - e. Brasilia
 - f. Mexico City
4. What is the capital of Canada?
 - a. Ottawa
 - b. Montréal
 - c. Vancouver
 - d. Calgary
 - e. Toronto