



## Lori Czaya

Phone: (727) 534-3141

1248 Seven Springs Blvd, Trinity, Florida 34655

Email: [LORI@YourFloridaListing.com](mailto:LORI@YourFloridaListing.com)

Web: [www.YourFloridaListing.com](http://www.YourFloridaListing.com)

Trinity • New Port Richey • Tarpon Springs • Palm Harbor • Clearwater  
Holiday • Hudson • West Pasco • Pinellas • and all of Florida

### Beef Barley Soup (For Crock Pot)

Nothing beats the cold like a warm, hearty cup of soup. Try this beef and barley soup in a crock pot. Start it up in the morning and by dinner time, you and your family will warm right up!



- 2 lb beef shanks
- ½ lb dry barley
- 2 cups thinly sliced carrots
- 1 cup sliced celery
- ¾ cup chopped green pepper
- 1 large, sliced onion
- 1 (16 oz.) can cut-up tomatoes
- ¼ cup snipped parsley
- 1 tbsp. instant beef bouillon granules
- 2 tsp. salt
- ¾ tsp. dried, crushed basil
- 5 cups water

Cut beef into cubes, brown on all sides, and drain well. In crockery cooker, place carrots, celery, green pepper, and onion. Place beef on top. Combine undrained tomatoes, barley, parsley, bouillon, salt and basil. Do not stir. Cover. Cook on low heat 10 to 12 hours. Remove bones if used. Skim any fat. Season with salt and pepper to taste.

Source: <http://www.cooks.com/rec/view/0,1712,158190-235202,00.html>



**A HEART felt message  
to our clients and friends!**

We would like to take a moment to acknowledge and thank all the special people in our life who've helped build our business with their enduring support and referrals. We love being your real estate professional of choice and we couldn't do it without you! Please let us know if a friend, family member, or neighbor needs a caring, competent, real estate professional to help in buying or selling their home.

### **Fun February Fact Leap Day 2012!**



February 29th doesn't come around that often - but this year it will make an appearance. That's right, 2012 is a Leap Year! Every four years, we get an extra day, so in 2012 we will be rounding out the year with 366 days. The extra day, February 29 is the leap day of the leap year.

Leap years are needed to keep our calendar in alignment with the Earth's revolutions around the sun.

This year is particularly special. If you look at a 2012 calendar, you will see that February has five Wednesdays. The most recent year in which February comprised of five Wednesdays was in 1984 - it won't be until 2040 that we'll see five Wednesday's again!

# February

## Are you Smart about your Heart?



Losing weight and embracing a healthier life is one of the most popular New Year's resolutions. But did you know that there are other important steps you must take to enjoy a long, productive, and healthy life? The American Heart Association (AHA) recently stated that "50 percent of our progress in reducing death from

heart disease and stroke comes from embracing better lifestyle choices." Disease is *preventable*. And while it's important to talk to your doctor about your own personal health journey, take note of the AHA's **Life's Simple 7** and you'll be well on your way to a healthier and happier life.

**1. Get Active:** Nearly 70% of Americans do not get the physical activity they need. To increase physical activity in your lifestyle, try parking farther away from your destination. Or take short, brisk walks throughout the workday, in 10-minute chunks of time. After dinner, bring your dog along for a walk around the neighborhood.

**2. Control Cholesterol:** High cholesterol can cause blocked arteries, and like a multi-car pile-up, one problem often creates another. Schedule a cholesterol screening and stay current on your health check-ups. Get active. Eat healthy foods that are low in cholesterol, trans fats and saturated fats.

**3. Eat Better:** Stock your kitchen with healthy food, track what you eat, eat vegetables and fruit, and try eating fish twice a week. Visit [Choosemyplate.gov](http://Choosemyplate.gov) for a simple way to manage your diet.

**4. Manage Blood Pressure:** High blood pressure is the single most significant risk factor for heart disease. Know your range and follow a healthy lifestyle to manage your levels over the long term.

**5. Lose Weight:** If you have too much fat — especially if a lot of it is at your waist — you're at higher risk for such health problems as high blood pressure, high cholesterol, and diabetes. Know what your recommended calorie intake should be for your age, sex, and level of physical activity and then keep track of what you eat and when you eat it.

**6. Reduce Blood Sugar:** Over time, high levels of blood sugar can damage your heart, kidneys, eyes, and nerves and is one of the major controllable risk factors for cardiovascular disease. The good news is that by reducing your blood sugar, you can slow the progression of long-term complications.

**7. Stop Smoking:** Smoking is one of our nation's top causes of early death, but your lungs can begin to heal as soon as you quit. For more support, visit the AHAs [Quit Smoking website](http://QuitSmoking.org).

## Budgeting Basics for First Time Home Buyers



So you or someone you know is thinking about buying their first home? What an awesome milestone to have reached! While I'm sure you've got big dreams and even bigger opinions about what you want in your home - the **first step** to buying **your first home** is to find out just **how much you can afford**.

### First. Check out your Credit Score

Lenders will use several factors when determining which loan you qualify for. One of the most important factors - especially in today's tight lending market - is your credit score. The interest rate you pay will be tied to your credit score - so having a better one means you will pay a lower

interest. A credit score of 720 and 740 could give you a better interest rate, while a credit score lower than 620 may result in a higher interest rate and in some cases, the lender may not authorize a mortgage at all until the credit score is improved.

### Secure your Pre-Approval Letter

If your credit score is within a range, it's important to secure your pre-approval letter. With the letter you'll know how much you can borrow and how much you can afford. Call me at (727) 534-3141 for recommended loan processors who will give you a **free** Pre-Approval Letter.

### Factor in your Finances

Now that you know how much you can afford, find out if it fits into your monthly budget. Track your income and expenditures for six months and factor in your monthly payment, taxes, and homeowners insurance. Fannie Mae recommends that buyers spend no more than 28% of their income on housing costs. Go much past 30% and you risk losing money on your home.

### Understand the up-front and additional costs

Find out how much you're going to need to put toward the down payment. This can range anywhere from 10 - 20 percent of the home asking price. Be sure to factor in the cost of an inspection, which can range between a few hundred and several thousand dollars, and important closing costs which are often two to six percent of the mortgage amount.

### Save, Save, Save

If you're not sure you can meet the down payment requirements, take a look at your budget and find areas where you can cut. Can you eat out less, cut coupons, and watch grocery store spending? Rent DVDs instead of going to the movies or make it a game to see how inexpensive you can make date night. There are many resources available to first-time buyers looking to save money including the Internet and our team!

Every step you take to make sure you are in a financially stable condition before you purchase your first home will give you a solid foundation for success. I am prepared to help you buy a home that fits your needs and your budget. Give me a call to learn about the great homes that I can show you today!



# Lori's Featured Property of the Month

Amazing Unobstructed Waterfront Views



## View Our Virtual Tour Today



Scan this code with your Smart Phone or Tablet or Open a Browser and go to: <http://tours.tourfactory.com/690111>

or visit: [www.YourFloridaListing.com/featured/listings.htm#seaside](http://www.YourFloridaListing.com/featured/listings.htm#seaside)

If you are currently working with another Broker, please do not consider this a solicitation.



*We Love Referrals!*

Copyright © 2011-2012 Lori J Czaya, LLC  
Realtor® is a registered trademark of National Association of Realtors®.

