

July  
August 2013



## Lori Czaya

Phone: (727) 534-3141

2144 Seven Springs Blvd, Trinity, Florida 34655

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

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

## Grilled Peaches and Cream

August is National Peach and National Honey Bee Month – *Did you know* that the Peach, and its cousin the Nectarine, are actually native to China not Georgia?

### Ingredients

- 4 Peaches, Halved and Pitted
- 2 Tablespoons Clover or Orange Blossom Honey
- 1 cup soft Cream Cheese with Honey and Nuts
- 1 Tablespoon Vegetable Oil



### Directions:

1. Preheat a grill for medium-high
2. Brush peaches with a light coating of oil. Place pit side down onto the grill. Grill for 5 minutes, or until the surfaces have nice grill marks. Turn the peaches over, and drizzle with a bit of honey. Place a dollop of the cream cheese spread in the place where the pit was. Grill for 2 to 3 more minutes, or until the filling is warm. Serve immediately.

PREP 15 mins COOK 8 mins Source: allrecipes.com

## Guide to Healthy (Tasty) Grillin'

It's still hot in most areas of the country, and that means grilling season keeps on sizzling.

By planning ahead and making some smart choices, you can enjoy summer barbecues and reduce your exposure to cancer-causing chemicals.



*Choose meats wisely.* Avoid grilling high-fat meats like ribs and sausages. Instead, choose lean meats, which create less drippings and less smoke. Always trim excess fat and remove skin. It's also a good idea to choose smaller cuts of meat, such as kabobs, which require less cooking time.

*Try thin marinades.* Thicker marinades tend to char, which could increase exposure to cancer-causing agents. Choose marinades made with vinegar or lemon, which will form a protective layer on the meat.

*Reduce grilling time.* Always thaw meat before cooking. You could partially cook meat and fish in the microwave before grilling. This will reduce cooking time and the risk for smoke flare-ups.

*Flip often.* Flipping burgers once every minute will help prevent burning or charring.

*Consider food placement.* Be sure to place food at least six inches away from a heat source.

*Create a barrier.* Do not allow juices to spill and produce harmful smoke. Line the grill with aluminum foil or cook on cedar planks.

*Consider veggies.* Try grilling your favorite vegetables since they do not contain the protein that forms harmful HCAs.

Source: U.S. National Library of Medicine and National Institutes of Health

### So, get fired up!

Summer is the perfect opportunity to enjoy the outdoors, friends and fine food all at once, and grilling is what helps bring them together. The grill or fire pit has held an important place in virtually every country and culture throughout history. In our busy, modern lives, grilling celebrates the delightful simplicity and naturally bold flavors of whole foods, and allows us to explore flavors of the world without leaving our own backyards.

Source: wholefoodsmarket.com



## Five Ways to Save on Home Insurance

There are plenty of ways of reducing your homeowners insurance, without sacrificing your much-needed coverage. Keep your coverage high and your rates low with these five money-saving tips.

### Shop Around for A Better Rate (And Don't Skimp on Coverage)

Each insurance company is different, and they offer different rates to stay competitive. Savvy customers use this to their advantage and know that comparing quotes is the easiest way to find the best deals. If you've been in your home for a while, consider getting into the market again. Review your policy and shop around to see if there are any significant discounts since the last time you purchased homeowners insurance.

### Increase Your Deductible

Raising your deductible from \$500 to \$1,000 can actually have a significant impact on the overall cost - reducing your insurance premium by as much as 25 percent. You will have to pay to file a claim (not unlike a home refinance) but it's worth doing it if you come out with more money in your pocket.

### Explore Multi-Line Policy Discounts

If you own a home, you likely own a vehicle too. Consumers who bundle their vehicle and homeowners insurance can get a discount. Those who purchased from the same insurance carrier have even seen upward of 15 percent savings on both premiums.

### Add a Home Security System and/or Safety Devices

Insurance companies place a high value on homes with home security systems and offer discounts to those who take necessary action to safeguard their home. Some insurers offer up to 20 percent discounts to homeowners who install home security systems (especially those with outside monitoring agencies), smoke alarms, deadbolts or window locks and emergency sprinkler systems.

### Consider Home Improvements

It's widely known that new homes typically have lower insurance due almost entirely to the home's new electrical, heating and plumbing systems, and the overall structural integrity of the home. Consumers with old homes might consider making similar upgrades to reduce the cost.

### What to Ask Before Listing with A Real Estate Agent

A home will be among the biggest investments you make in a lifetime and no one can judge you for being a bit choosy when you hire a real estate agent to list your home.

As you prepare to put your home on the market, find an agent whose philosophy and methods align with your preferences. And be prepared to interview at least two or three agents to find the right person.

Asking the right questions will help you gain insight into the agent's capabilities and personality. Here are seven questions you might consider asking:

1. What is the average number of days your listings are on the market before selling?
2. Will you service our listing personally or will we be working with your assistants?
3. How many other clients are you currently serving?
4. Can I have your direct cell number, or will I be talking to an assistant?
5. How quickly do you respond to phone calls?
6. Are you a full time or a part time agent?
7. Will you personally be attending the closing?

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

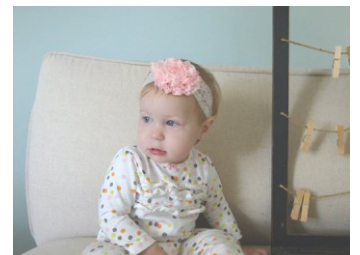


*We Love Referrals!*



Copyright © 2013 by Lori J Czaya, LLC  
Realtor® is a registered trademark of  
National Association of Realtors®

Subscribe: [www.GetOurNewsletter.com](http://www.GetOurNewsletter.com)



Our granddaughter,  
Clara Grace, 11months.



• New Port Richey • Tarpon Springs • Palm Harbor • Holiday • Hudson • Clearwater • Dunedin  
St. Petersburg • West Pasco • Pinellas • Hillsborough • and all of Florida



## AMAZING EXECUTIVE ESTATE!

Riverside Estates  
New Port Richey, FL

**Move-In Ready, countless upgrades. Home is on more than 1/2 acre Cul de sac lot.**

Area	3,579 sq. ft. plus Game Room
Bedrooms	4 BR with huge Master BR and Master Bath
Bathrooms	3 1/2 Baths
Pool	Solar Heated Pool with Raised Waterfall

### DESCRIPTION

You have found it... your custom-built Executive Estate by Lexington Homes on a half acre.

An architectural masterpiece with upgrades throughout including volume ceilings and 8 foot doorways, flowing archways and greek-style columns, lighted art niches, hardwood floors throughout and plush carpet in the four oversized bedroom suites. The gourmet kitchen features Maple cabinetry, granite countertops and center island, built-in stainless steel double convection ovens, French Door stainless steel refrigerator and microwave, and a natural gas cooktop range.

Entertain in your elegant Formal Living room and formal dining room. There is also an Office/Library, a Great Room, a Game room, a large Laundry Room, and an oversized 3-car Garage with plenty of storage. Dual Zone, Dual Compressor A/C and Low-E Energy Saving Windows and Doors for your comfort.

Enjoy our incredible Florida weather with an in-ground, solar heated and screened 16x32 pool with a raised waterfall. The screened lanai boasts a natural gas outdoor fireplace. This home was freshly painted outside along with most of the interior rooms including the garage floor.

Here is your executive manor at the right price and ultra low HOA fees. It is an easy commute to the beaches, Innisbrook Golf Resort, Tampa, the airport, restaurants, entertainment and shopping.

Live the Florida dream. Live the Florida lifestyle at its finest.



**It doesn't get much better!**

