

# June 2013



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## Happy Father's Day! June 16<sup>th</sup>

### Ready... Set... Recline...

We can't think of a better way to melt dear ol' Dad's heart than with one of his favorite foods: **BACON!**

#### Bacon Wrapped Breadsticks

##### Ingredients:

- 1 cup grated Parmesan
- 2 teaspoons garlic salt or powder
- 12 slices bacon
- 24 (4 1/2-inch) long sesame breadsticks (1 package)



##### Directions:

Preheat oven to 350 degrees F. In a mixing bowl, combine the Parmesan with garlic salt and set aside. Cut the bacon slices in half so they are approximately 5-inches long. Wrap each bread stick with 1 slice of bacon, starting at one end and ending at the other. Place wrapped bread sticks on a cookie sheet lined with parchment paper, and bake for 15 minutes or until bacon is browned. Remove from oven and immediately roll bread sticks in the cheese mixture. Let cool and stand back. Serve at room temperature.

Source: <http://www.foodnetwork.com>

## Ready to start the home search process?



In a seller's market, well priced homes disappear just as quickly as they appear on the MLS. As markets heat up across the country, buyers should know that the first to the table doesn't always come out the winner. Here are a few tips to make sure your offer gets noticed.

**Keep it Simple:** Sellers today want the sale to be void of too many complicated contingencies. Of course, that doesn't mean you should give up on things that are important to you as a buyer. Rather, make sure your offer is reasonable and doesn't put too much weight on small issues that would distract the seller from what is otherwise a reasonable offer.

**Go High on the Down Payment:** Before you make an offer, contact a local mortgage broker - preferably one who has worked with your agent before - to get pre-approved for a loan. Once you know how much financing you've secured, you'll be able to estimate how much you can put down on a home. And the larger the down payment, the stronger the offer.

**Be a Know It All:** In the best way possible. Typically, listings have a disclosure package which details listing price, inspection reports, seller disclosures and other items that can influence the offer. Have your agent review the disclosure package so that together, you can develop an offer that meets both yours and the seller's needs.

**Come in with Cash:** Not everyone will be able to purchase a house with cash alone. But if you can, you should. Sellers prefer cash offers because they take the risk out of the home not appraising or the loan falling through.

**Write a Love Letter:** Writing a personal letter to the seller is a new trend that has emerged recently. And it's proving effective. Explain what attracts you to the home, what you love about the neighborhood and how you hope to make their home your new humble abode. It's an especially helpful tactic if you can find commonalities between you and seller.

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## Ten Time Saving Tech Tips

Here are 10 clever time-saving tech tips for the Web, Smartphone and Camera. We guarantee you won't know at least one!

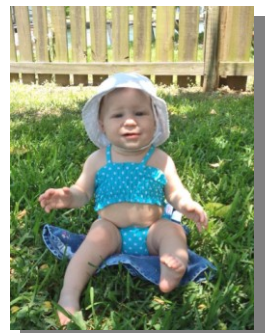
1. Scroll: There's an easier way to scroll without using the mouse. Simply hit the Spacebar to scroll down one page and then Shift + Spacebar to scroll back up.
2. Fill-in-the-Blank: Filling out online forms are familiar, but did you know that you can hit the tab key to go from box to box. But what about the drop down "State" box. Instead of clicking and scrolling, type the first letter of your state over and over until you find your state's abbreviation. For Texas, for example, you'll type "T" twice.
3. Small Text: Having trouble reading the text on a webpage? Don't bother getting out your glasses. Instead, press the Control key and the "+" key together. Want to go smaller? Press Control and the "-" key.
4. Punctuation: Whether you're on a Blackberry, Android, iPhone or other Smartphone, don't bother switching to the punctuation tab for a period. To end a sentence and start a new one, double tap on the space bar, which will automatically generate a period and capitalize the next letter.
5. Redial: If you want to redial the most recent person you called, tap the "Call" or "Dial" key. (On a non-Smartphone, this function opens a list of all recent numbers.)
6. Voicemail: Want to skip the instructions on how to leave a voicemail? By pressing the carrier's interrupt key, you can skip right to the "beep" to leave your message. For Verizon the key, tap the "Star" key, for AT&T and T-Mobile, it's the "Pound key" (#) and for Sprint, it's the number "1."
7. Google Hacks: Believe it or not, Google is more than search. Type in "Define" and any word and Google will deliver the definition as you type. To track a flight, type the name of the airline carrier and the flight number to see where the flight is and it's expected arrival time. There's also the unit and currency converter. Just type in exactly what you'd like to convert, such as "inches in 32 cm."
8. Text Basics: When you want to highlight a word, don't drag, just double-click the word and it will select just that word. Also don't bother deleting the word, just type over it! You can also double click and drag to select in one-word chunks or triple-click to highlight an entire paragraph.
9. Shutter Lag: Shutter Lag is the time between the moment you click the shoot button and when it takes the photo. That's because the camera needs time to pre-focus. To eliminate the shutter lag completely (so that you don't miss an action shot), half-press the shutter button to pre-focus.
10. Presentations: Do you give presentations at work? If you find people are paying more attention to the screen than to what you are saying, press the "B" button to blackout the screen.

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Our granddaughter,  
Clara Grace, 8 months.