



LET'S TIE UP LOOSE ENDS

FossilMeyer Real Estate Newsletter

January 2016, Issue 9, Volume 1

HAPPY NEW YEAR

Traveling With Friends

Rather than traveling alone, many people enjoy going on vacation with a friend or two. No only does this offer some companionship, but splitting the costs can make your trip more affordable.

Before you plan a trip with a friend, you should consider some important issues in order to ensure that your trip is conflict-free.

First, be sure to sit down with your friend and establish how the finances of the trip will be handled. Your best approach is to agree that you are financially independent of one another. It is important to know how your friend handles money, whether they are responsible with money and whether they can really afford the trip and all it entails. If there are certain expenses that must be split, such as for a rental car, gas, or hotel, plan ahead of time how this will be done and when the money will change hands.

Second, discuss what each of you expects out of your vacation. If one of you wants to go shopping and the other wishes to spend time hiking in the mountains, you may have some conflicts. It is best to establish what you each would like to do on your trip before you go, and then create a plan that incorporates both of your wants.

Third, consider whether you and your traveling companion are a good match regarding tempera-

ments. If one of you is a neat freak and the other is somewhat sloppy, you might have trouble sharing a room. If one of you likes to rise at the crack of dawn, but the other prefers to sleep in, you'll have to adjust your schedules to find a compromise.

Fourth, be upfront about any concerns you may have. If your friend is often reckless and adventurous, but you are more reserved, spend some time discussing how you will handle new situations and people. Think about how each of you acts in times of crisis and discuss how you will handle difficult situations. If a problem does arise, is one of you a natural leader who would take charge or would you rather make decisions together? These issues should be hashed out before you go.

Finally, even the best of friends can benefit from some time apart. Spend one day out of the week alone, doing the things you like best, whether that is sunning on the beach, shopping, going dancing, going to a sporting event, or visiting a museum. Plan to meet up again at dinner time to share your experiences.



Learning new skills can save you big bucks over your lifetime. Basic car maintenance, home repair, landscaping, financial management, and cooking skills can all be acquired with a keen interest and some good resources. Read forums on the internet, watch how-to video, and ask a handy friend for advice. You'll save money by not needing to pay for these services.

App of the Month: Tindog

If you are a dog owner and want to connect with other dog owners in your area, Tindog is the app for you. On Tindog, you can create a profile for your dog and search for new friends in your area. You'll only be matched with other pet owners who like you in return. You can then message the other dog's owner and plan to meet up for a dog play-date. While you can certainly hope for a human friendship to develop as well, the app works best to get energetic dogs out and active with other dogs. Tindog is free for both iOS and Android platforms.

If you'd love to remodel a room, but don't have the funds in your budget, try some free updates instead. The easiest and most effective is to simply rearrange your furniture. This gives a fresh look to your room for no cost. Remove clutter and give everything a good cleaning. You can also swap out throw pillows, art work, furniture, and plants from other rooms to get a whole new look.

How to Clean Your Ceilings

If you are like most people, you rarely think about the cleanliness of your ceilings. But these surfaces need to be cleaned regularly to maintain their appearance and to keep your home clean. These tips will help you make this chore easier.

1. If your ceilings are particularly dirty or greasy, start by covering your floors with a tarp or a plastic sheet.

2. Fill a large bucket with hot water, a half cup of vinegar, and a few squirts of dishwashing liquid.

3. Use a clean mop. Dip the mop in the cleaning solution and wring to squeeze out excess

liquid.

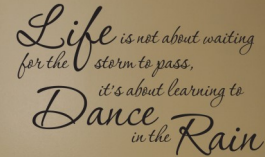
4. Clean the ceiling in small sections. Press firmly with the mop and proceed using back and forth passes in each section.

5. Rinse your mop regularly in the cleaning solution, wringing it out after each section.

6. Once you've cleaned the entire ceiling, refill the bucket with clean hot water. Rinse the entire ceiling, again working in small sections with the clean water to remove any soapy residue.

7. If you want to dry your ceilings, wrap the mop with a clean dry towel. Run this towel over the entire ceiling, replacing the towel with a new one if it gets too wet.

Instead of shoving piles of cloth placemats and napkins in a drawer, organize them in sets by using extra-large zipper-sealed bags. Place the set in the bag and use a marker to write how many of each are in the bag. The bags can then be stacked in a large drawer to keep everything neat and organized.



*Life is not about waiting
for the storm to pass,
it's about learning to
Dance in the Rain*

Heavier oil is not always better. You should take into consideration the weather when deciding what oil viscosity grade to use. Lighter grades allow your car to start easier in winter and also gives you better gas mileage. Using a heavy grade of oil in cold weather locales can do more harm than good to your engine.

Electrifying News: Ways to Save Money on Your Electric Bill

- Make sure that you set your thermostat to a comfortable level, generally no higher than 70 degrees in the winter.

- If there is a dryer in your home, try removing clothes when they are still slightly damp and hanging them to dry.

- Avoid taking long, hot showers and take care to not let hot water run when shaving or washing dishes.

- Vacuum your refrigerator's motor and coils at least once every three months. If your freezer is somewhat empty, fill empty milk jugs with water and keep them in the freezer.

- Use compact fluorescent bulbs in place of incandescent bulbs, and always use the lowest wattage necessary. Remember to turn off lights when you are not using them.

- Do not use the heated dry setting on your dishwasher. Instead let your dishes air dry.

Protect Your Home from Burglaries

Most home break-ins are not through a busted down door or broken window. The most common way for a burglar to enter your home is through an unlocked door or window. Your best protection from home theft is to simply deter burglars from entering your home. These tips will help keep you and your family safe:

- Lock all doors and windows, including your garage door. You should get in the habit of locking everything whenever you leave your home and when you retire for the night.

- All doors leading to the outside should have a dead-bolt lock.

- Install peepholes in your doors leading to the outside.

- Keep trees and bushes around your doors and windows trimmed.

- Make sure you have good lighting on the outside of your home. Replace burned out bulbs promptly.

- Get to know your neighbors. Start a neighborhood watch group to increase security in your neighborhood.

Soups and Stews for Cold Winter Days

Cheese and Broccoli Chicken Soup

1/2 cup butter
1 cup all-purpose flour
11 cups water
3 cubes chicken bouillon
6 ounces boneless chicken breast, cut into 1/2 inch chunks
2 heads fresh broccoli, trimmed and chopped
1-1/2 teaspoons salt
1 teaspoon ground black pepper
1 cup light cream
3 cups shredded Cheddar cheese

Melt butter over medium heat in a 5-quart pot. Add the flour, stirring constantly until a thick paste forms. Remove mixture from pot and set aside. In the same pot, combine the water, bouillon cubes, chicken, broccoli, salt, and pepper. Bring to a boil over high heat. Reduce heat to medium low and simmer for 45 minutes or until broccoli is tender. Stir in flour mixture a little at a time until soup thickens. Simmer an additional 5 minutes. Reduce heat and stir in cream. Mix well. Add cheese one cup at a time. Makes 5 servings.

Crockpot Vegetarian Chili

1 can condensed black bean soup
1 can kidney beans, drained and rinsed
1 can garbanzo beans, drained
1 can vegetarian baked beans
1 can chopped tomatoes in puree
1 can whole kernel corn, drained
1 onion, chopped
1 green bell pepper, chopped
2 stalks celery, chopped
2 cloves garlic, chopped
1 tablespoon chili powder
1 tablespoon dried parsley
1 tablespoon dried oregano
1 tablespoon dried basil

Place all the ingredients in a crock pot. Stir well and cook for at least two hours on a high setting. Makes 8 servings.

Are You Feeling SAD?

Seasonal Affective Disorder (SAD) affects about six percent of Americans. Another fourteen percent experience a milder version called winter blues. SAD can lead to feelings of depression during winter months, with the symptoms subsiding during spring and summer. It is related to seasonal variations of light.

Although SAD was first noticed in the late 19th century, it was not formally classified until the early 1980's. It is believed that melatonin, a sleep-related hormone, is produced in greater levels when the days are longer, and thus darker. Increased levels of melatonin have been linked to symptoms of depression. The most difficult months for SAD sufferers are January and February.

Fortunately, the treatments for SAD can be simple. Phototherapy (increasing the amount of light in a person's environment) has been shown to help many patients. If you are suffering from mild symptoms, consider arranging your home or your workplace to allow for more exposure to natural sunlight during the day. Also, often just spending more time outdoors during the day can alleviate the symptoms of depression. Researchers have found that an hour's walk in winter sunlight was as effective as two and a half hours under bright artificial light.

If you are suffering from seasonal depression, talk to your doctor about approaches that can help you. For those who do not respond to light therapy, there are some antidepressant drugs available to help treat this disorder.

Thyroid Awareness Month

Did you know that one in ten Americans suffer from thyroid disease, yet half remain undiagnosed? Your thyroid is a small gland located in your neck. It produces a hormone that controls virtually every cell, tissue, and organ in your body. Sometimes, the thyroid gland can either produce too much hormone, causing your body's systems to speed up, or too little hormone, causing them to slow down.

More Americans, over 27 million people, have thyroid disease than the total number of people with diabetes and cancer combined. Thyroid disease is the most common endocrine disorder in the United States. It affects women more often than men and its prevalence increase with age. Early detection and treatment decreases the chance of symptom development and other complications. Left untreated, thyroid disease can lead to other serious disorders, including irregular heartbeat, depression, osteoporosis, reproductive problems, and coronary artery disease.

Testing for thyroid disease is done via a simple, inexpensive blood test. Women over age 35, men over age 60, and anyone with a family history of thyroid disease or other autoimmune diseases should get annual testing.

Debbie's Journey on Plexus

Well, I made it through the holidays! I did not lose any weight, but I did not gain any either! We traveled a lot during the holidays and we ate some really good food. Besides taking Triplex that I discussed last month, I also take accelerator. It is a companion to Plexus Slim and it is not intended to be taken alone. It does not make me feel nervous or jittery.

ACCELERATOR+

Plexus Slim Accelerator+ contains the following (per 2 capsule serving):

Niacin (as Niacinamide) 10mg

Vitamin B6 (as Pyridoxine Hydrochloride) 15mg

Vitamin B12 (as Methylcobalamin) 250mcg

Folic Acid 200mcg

Calcium (as Calcium Glycinate) 25mg

Chromium (as Chromium Picolinate) 750mcg

Proprietary Blend 475mg, which contains the following:

Yerba Mate (*Ilex paraguariensis*) Leaf Extract

Higenamine

Hordenine

Hawthorn (*Crataegus monogyna*) Leaf Extract

5-HTP (5-Hydroxytryptophane from *Griffonia simplicifolia* Seed Extract)

Green Tea (*Camellia sinensis*) Leaf Extract

Directions: Take one capsule in the morning with Plexus Slim. Take with food rather than on an empty stomach. Another capsule may be taken with lunch if desired. If desired, an additional Plexus Slim may also be taken with lunch. Avoid taking later in the afternoon as sleep may be impaired. Drink 8 glasses of water per day. Accelerator+ should be taken only to help jump-start the weight loss benefits of Plexus Slim. If you are taking Plexus Slim strictly for non-weight related health benefits, Accelerator+ is not necessary. Do not exceed suggested use of Plexus Worldwide, Inc. products.

Warnings: Plexus Worldwide, Inc. products are not intended for expectant or nursing mothers. If you have a heart condition, high blood pressure or any other cardiovascular condition, please consult with a physician before taking this product. Not intended for children under the age of 18. Avoid taking Plexus Worldwide, Inc. products with cold medicines containing pseudoephedrine, ephedrine, PPA, or products containing high amounts of caffeine. Before starting this or any other supplementation, consult a physician first. If unpleasant effects occur, discontinue use.

If you have questions, don't hesitate to reach out to me directly or visit my personal website at: <http://shopmyplexus.com/justloseitwithdebbie>



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If you become stranded in your car during bad weather due to mechanical problems or an accident, remember that the safest place is in your car. Leaving your car exposes you to the elements and to other vehicles that may lose control in the extreme conditions. Run the engine and heater if possible for 10 minutes every hour and make sure the tailpipe is not blocked so that carbon monoxide does not build up in your vehicle.

If you are roasting meat, but do not have a roasting rack, simply place a layer of coarse chopped celery or onions on the bottom of the pan. Put the meat on top of the vegetables. They will keep the meat off of the bottom of the pan and will provide flavor during the cooking process. Gravy made from the drippings of the meat cooked in this way has the added flavor of these vegetables.