

Texas Homes



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December



Looking for a fun craft this holiday season? Here are seven steps to creating ornaments that you can make with the kids:

1. Visit your local craft store and find clear glass ball ornaments.
2. Start by removing the metal hanger off the top and set aside.
3. Squirt a small amount of acrylic paint into the opening.
4. Swirl the paint around inside and let it drain out into a paper cup.
5. Add a small amount of a different colored paint, swirl, and drain out the excess paint.
6. Once the inside of the ball is covered, place the ball upside down over a cup to dry for several days. To commemorate the occasion, you can paint the year and your family name on the outside of the ornament.
7. Re-attach the metal hanger and tie a pretty ribbon around the top.

To convert these marbled ornaments into gifts, you can paint the name of the family you are giving it to on the outside instead of your family name.

Simple Saving Strategies to Make the Holidays Affordable

This time of year is a time of giving and receiving. But sometimes the giving can make it hard on the pocketbook. One way to make the holidays more enjoyable is to save up finances during the year so that the extra holiday spending doesn't make the season more stressful. Use these simple tips throughout the year:

1. Start by opening a new savings account just for the holidays.
2. Establish a holiday budget then divide that amount by 12 and be sure to deposit that amount each month in the account.
3. Use a jar that you keep in plain sight to deposit your change at the end of the day. When it is full, take it to your bank and deposit it into the holiday savings account.
4. Reduce excess clutter and make some cash by selling things you don't use on eBay or at a garage sale. Not only will you make money, but you will clean up and unclutter your living space as well.
5. Take some time to examine your bills and find ways to reduce them. Shop around for less expensive insurance, telephone, cell phone service, and credit card rates.

continued on next page

Buying or Selling a Home?

As your local Real Estate Professional, I can help with your home buying or selling decisions. If you need a current market analysis, information about financing options, or someone to answer questions about specific neighborhoods, please feel free to contact me.

And if you know anyone who may need these services, I appreciate referrals! Call me today!

It takes a Texan to know a Texan. Even more, it takes a Texas-based home warranty company to understand your need to protect your family's investment: your home. At Allied Home Warranty, our local knowledge makes a direct impact on how we serve you.

Allied Home Warranty (866) 791-1200 www.AlliedHomeWarranty.com

Simple Saving Strategies, cont.

6. Consider carpooling to reduce your monthly gas costs and deposit the saved gas money into the holiday account.
7. If you have a credit card mileage or rebate program, cash it out during the holidays to get the extra cash or savings, or use the points for gifts.

A few extra dollars every month is a great way to avoid the unnecessary stress of overspending during the holiday season.

Texas Sheet Cake

This cake is moist, chocolaty and altogether delicious. Not only is it quick to put together, but something sure to impress the in-laws at the holiday dinner.

Ingredients:

- 2-cups sugar
- 2-cups all-purpose flour
- 1/4-cup cocoa
- 1-teaspoon baking soda
- 1-teaspoon ground cinnamon
- 1/2-cup butter (1 stick), melted
- 1/2-cup buttermilk
- 1/2-cup canola or other vegetable oil
- 1-cup water
- 2 eggs, lightly beaten
- 1-teaspoon vanilla extract

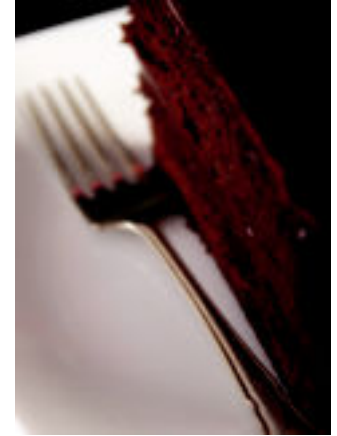
Directions: Preheat oven to 400°F. Grease and flour a 13x9x2-inch baking pan. Sift together

the sugar, flour, cocoa, baking soda and cinnamon, and set aside. Stir the remaining ingredients together. Mix the wet ingredients with the dry ingredients, stirring until you have a smooth, rather thin batter. Pour into your prepared pan, and bake at 400°F for 20-25 minutes, or until a toothpick comes out clean.

While the cake is baking, prepare the frosting:

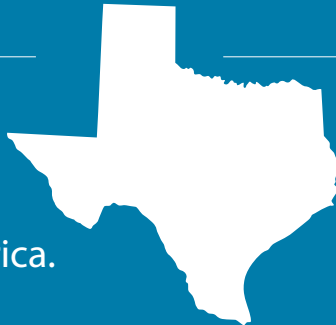
- 1/4-cup plus 2 tablespoons milk (whole, 2% or skim)
- 1/4-cup cocoa
- 1/2-cup butter
- 1-pound confectioners sugar, sifted (about 4 cups)
- 1-teaspoon vanilla extract
- 1-cup chopped pecans

Mix the milk and cocoa in a heavy saucepan (stir, stir, stir). Add the butter and, over medium heat, stir until the butter melts. Remove from heat and gradually stir in the sugar and vanilla until smooth. Add the pecans. When the cake is just out of the oven, spread the frosting evenly on the hot cake.



DID YOU KNOW?

Brazoria County, in southeast Texas, has more species of birds than any other comparable area in North America.



TEXAS FACTS

The Flagship Hotel on Seawall Blvd in Galveston is the only hotel in North America built entirely over the water

If you are working with another real estate professional, please disregard this notice.

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