

PROPERTY & PERSONAL HEALTH INFORMATION

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COMPLIMENTARY ISSUE



Professionals

P2 - Why Use HH PRO?

P3 - Make Hardwood Floors Last

**P5 - Joe Montana on Pneumo
Vaccinations**

**P6 - 5 Tips In Buying Your First
Home**

P8 - Expanding Home Business

P9 - RECIPES

WHY USE A HOWARD HANNA PROFESSIONAL?

UNLIKE ANY OTHER REAL ESTATE COMPANY, HOWARD HANNA STANDS BEHIND THE VALUE OF THE PROPERTIES WE SELL.

By Mary Jo Melton



The number one reason to use an agent from Howard Hanna Professionals is found in our name - **PROFESSIONAL !**

By choosing a Professional agent, you'll receive Professional service and advice, from start to finish.

Whether you are on the selling side or purchasing side, whether it's your first time owning a home, or you are an investor that routinely buys and sells real estate, professionalism is key to a smooth transaction.

Keeping abreast of the changing market conditions in the locality is a priority for your agent, who is trained to negotiate the best terms for you to accomplish your goals.

Howard Hanna's nationwide branding is well-known, and their name recognition is second to none! In addition, each agent has a plethora of tools and applications to assist with marketing your property, bringing in qualified buyers and finding the right home for you.

Here is a snapshot of programs that keeps us in front of the competition:

Howard Hanna 100% Money Back Guarantee - Unlike any other real estate company, Howard Hanna stands behind the value of the properties we sell. The Howard Hanna 100% Money Back Guarantee helps you buy with confidence. If a Howard Hanna homebuyer of a guaranteed home listed by Howard Hanna is not satisfied, we will buy back the home for 100% of its purchase price*.

Buyside Home Evaluations – Ask a Howard Hanna Professional for a home evaluation and find out how we attract buyers for your property BEFORE it is even on the market!

Advanced Marketing - Howard Hanna has digital and print marketing programs in place to get your property out to buyers ASAP. Featured properties appear in our proprietary, high-quality print magazine and our company online e-zine. We have numerous ways to showcase our clients' investments and know which ones to use to get the job done.

Advanced Marketing



Name Recognition

BY CHOOSING A PROFESSIONAL AGENT, YOU'LL RECEIVE PROFESSIONAL SERVICE AND ADVICE, FROM START TO FINISH.

Hanna Mobile App, Real Scout, Homefinder – Interactive programs for our buyer clients make it simple to find just the right home to purchase. Easy to set up and easy to use! Ask your agent how to access them today to start getting the most current information on what's available for sale.

Top Notch Continuing Education – From Webinars to Real Estate Courses, Howard Hanna believes in ongoing education for their agents and brokers, which equates to expert advice on real estate topics. Our clients make informed decisions.

These are only a few of the many reasons Howard Hanna is a leader in Real Estate Services. Don't you owe it to yourself to contract with a PROFESSIONAL?

Certain conditions apply.*

WANT YOUR HARDWOOD FLOORS TO LAST FOR GENERATIONS?



"Hardwood floors are special, and if properly taken care of, you can have a living, organic, premium floor that lasts for generations"

(BPT) - Solid hardwood floors are beautiful and timeless, adding value to any property. However, there's a misconception that real hardwood floors are difficult to maintain. The truth is that they can last for decades, as long you follow a few simple steps on a regular schedule.

In fact, the time that goes into maintaining hardwood floors isn't much more extensive than any other flooring material. The key is to practice regular care and cleaning for your hardwood to keep grit and dirt from scratching the wood.

"Hardwood floors are special, and if properly taken care of, you can have a living, organic, premium floor that lasts for generations," said Jen Meska, director of Merchandising for LL Flooring (formerly Lumber Liquidators). "But to keep them in top shape, it's essential to have a regular cleaning schedule and be extra-mindful of any conditions in your home that could damage your floors."

TOOLS, TIPS, AND TRICKS

Meska says to start with the fundamental tools for caring for hardwood flooring: a dust mop for everyday cleaning, a vacuum for weekly cleaning, and a microfiber mop that can get damp (not wet!) for monthly, deep cleaning.

To keep day-to-day dirt and grit off your floors, aim to sweep or vacuum weekly. When using a vacuum for regular cleanings, opt for a soft floor attachment or hardwood setting that disengages the beater bar (this is the bar that rotates when cleaning carpet.) By disengaging it on hardwood and avoiding a vacuum or attachment with hard bristles, you can avoid any scuffing or scratching of your floors.



Image by - francesca-tosolini Vane, via Unsplash

If you have heavy furniture placed directly on your hardwood, be sure to use felt pads on the feet to avoid scratches, and replace them regularly. This also includes furniture that is moved frequently, such as dining room chairs.

Strive to do a deep clean monthly to ensure you pick up the dirt and grime that inevitably forms over time. A great hardwood flooring care set is LL Flooring's Bellawood Floor Care Maintenance Kit, which comes with a bottle of floor cleaner, a mop head and handle, washable wet mop microfiber pad, dry mop pad and a variety pack of felt pads.

This set is GREENGUARD Gold Certified, which means it's third-party tested for low chemical emissions and therefore safe to use at home. It's also urethane-safe and won't leave a dull-streaky residue on your floors, so they'll look refreshed when you're done cleaning.

WHAT TO AVOID

Relative to most other flooring materials, solid hardwood is sensitive to moisture, whether that be due to wet shoes or just changes in humidity. Therefore, it's important to keep any amount of standing water off the planks.

That means ditch the traditional mop and bucket, which can leave behind water that could cause your floors to swell, crack or splinter.

Another critical thing to avoid is harsh cleaning solutions which include ingredients like chlorine bleach, ammonia, pine oil or undiluted vinegar. These can dull your floors by affecting the protective finish, causing lasting damage.

By following these simple steps, your hardwood floor should stay in good shape for many years to come.

"The best thing about hardwood flooring is that it's a sustainable, living, organic material that takes on its own unique character throughout its lifetime," said Meska. "Each plank is unique and tells its own story, and with the proper care, they can serve as the design foundation of your home for generations."



(BPT) - Hall of Fame quarterback Joe Montana has been vocal about the importance of getting vaccinated against pneumococcal pneumonia - a potentially serious

bacterial lung disease that can disrupt your life for weeks and, in severe cases, put you in the hospital and even be life-threatening.

He thinks about it like how he would prepare for games, so here are his top tips for protecting your own health:

1. PREPARATION IS KEY - ON OR OFF THE FIELD.

Like anyone else 65 or older, Joe is at increased risk for pneumococcal pneumonia - but he knows that getting vaccinated is one of the best ways to help defend his health. And helping protect himself against pneumococcal pneumonia is a lot like preparing for a big game.

For his gameday preparation, he always reviewed the playbook and watched game film so he could handle whatever was thrown at him. Now, he stays prepared by prioritizing his health - which is why he got vaccinated against pneumococcal pneumonia.

learn more about your own risk at knowpneumonia.com

WHY A FOOTBALL LEGEND IS TALKING ABOUT PNEUMOCOCCAL PNEUMONIA VACCINATION

Hall of Fame quarterback Joe Montana has been vocal about the importance of getting vaccinated against pneumococcal pneumonia

2. UNDERSTANDING THE OPPONENT

Joe also knows the importance of learning about pneumococcal pneumonia and who could be affected. It's not just people 65 or older who are at increased risk. If you are 19 or older and have an underlying medical condition like asthma, diabetes, chronic heart disease or COPD, you may be at increased risk, too.

3. PREPARING YOUR TEAMMATES

Communication is vital to any successful team, and getting the word out about pneumococcal pneumonia vaccination is no different. Even if you're not at increased risk yourself, you may have someone in your life who is - so make sure they know about the vaccination recommendation to help them protect their own health.

4. TAKING ACTION

Pneumococcal pneumonia can strike at

any time of year - and vaccination is available year-round, too. There's no need to wait to get vaccinated, so you can start looking into it today.

5. GETTING EXPERT ADVICE

Just as Joe would work with his coaches to make sure he knew the best plays to run during games, Joe's last tip on helping to protect your health is asking a doctor or pharmacist about pneumococcal pneumonia vaccination. Even if you've already had a previous pneumococcal pneumonia vaccine, your healthcare provider may recommend additional protection.

You can also learn more about your own risk at knowpneumonia.com. Like Joe says: preparation is key, no matter if you're getting ready for the big game or preparing to protect your health.

5 TIPS FOR GETTING READY TO BUY YOUR FIRST HOME



(BPT) - By AmeriSave Mortgage Corp.

For generations, homeownership has been synonymous with the idea of achieving the American Dream. This has certainly been true for many Hispanic Americans, who have used their homes to establish roots in their communities for their families.

More than 8.8 million Latino families now own homes across the U.S., according to a recent report from the National Association of Hispanic Real Estate Professionals. The Latino homeownership rate is now more than 48%, a number that has been on the rise for the last several years.

Homebuying experts say that

many more Latinos are interested in buying homes but have pushed off the decision because they're unsure if they can afford it or because they would like more education about the process.

AmeriSave Mortgage Corp., one of the nation's fastest-growing home loan providers, offers the following five tips for first-time homebuyers.

1.) Understand what your legal residency status enables you to do. You're not required to be a U.S. citizen to qualify for a home loan. Anyone with permanent status - including certain non-U.S. citizen buyers - is eligible for a home loan. The best resource to determine what you can do is the comprehensive guide published by Fannie Mae.

5 TIPS FOR GETTING READY TO BUY YOUR FIRST HOME (CON'T.)

2.) Calculate what you can afford. The amount you can borrow is determined primarily by your monthly income and credit score. Typically, people with higher incomes and credit scores can borrow more than those with lower incomes and lower credit scores. Online calculators can provide a general estimate of how much home you and help you estimate your potential monthly mortgage payment. Not sure of your credit score? You can use a service like Experian, Equifax or TransUnion to learn where you stand.

3.) Report verifiable income. Any income you report to a lender must be verifiable taxable income. Cash income is not considered part of your earnings, so if you're being paid by an employer in cash, you should ask to be paid via their payroll system, either in the form of a physical check or direct deposit. Similarly, if a large portion of your income comes from cash tips, talk with your employer about ensuring those tips are appropriately reflected on your W2.

4.) Don't forget about the down payment. Regardless of how much you plan to borrow, you'll need to set aside funds for a down payment and closing costs. Most lenders require 3% to 5% of the total purchase price, at minimum. Any funds you use for this purpose must be in a bank account for at least 60 days prior to underwriting, so make sure you deposit any cash that you receive from working side jobs, from gifts, etc., before starting the mortgage process. Many cities and counties across the U.S. also offer down payment assistance programs, which are intended to help first-time homeowners. Research these programs online as a first step.

5.) Do your research and partner with a qualified and experienced loan originator. Purchasing a home is the biggest financial decision most people will ever make, so it's important to have trust in and be comfortable with your mortgage lender. You can verify your lender is authorized to do business in your state through the free NMLS® (Nationwide Multistate Licensing System) Consumer AccessSM page. If English is not your preferred language, many mortgage lenders, including AmeriSave Mortgage, have Spanish-speaking loan originators who can guide you through the entire process and provide forms you can complete in Spanish.



The prospect of buying a home can be daunting. But a qualified, experienced lender can make the process much simpler and less stressful. For more information, visit www.AmeriSave.com.



If your business has taken off and you need additional space for inventory, client visits, or even just a dedicated, distraction-free working area for yourself, it might be time to upgrade. Making a move while running a business can be overwhelming, so it's important to get organized and make sure you're prepared with a list of tasks, as

well as resources that can help along the way. Here are some ideas from [firsthomelove.com](https://www.firsthomelove.com) on how to make a successful transition from a small residence to a bigger abode.

CONSIDER YOUR CURRENT AND FUTURE NEEDS

Before making decisions about buying a new home, take time to evaluate what you need. Do you [need more room for storage or inventory](#)? Do you need more space for meetings or client visits? Or do you simply want extra space so that you can expand your business without feeling cramped in your current living situation? Perhaps more importantly, how much room will you need in the next two to three years? The last thing you want to do is [tackle the expense and effort of moving](#) into a bigger home only to outgrow it. When you have some answers to these questions, start researching homes in the areas you're interested in.

CHECK OUT HOUSING PRICES AND TRENDS

When shopping around for a bigger home, it is important to research real estate prices and [market trends in the area](#) where you are looking. This will ensure that you get the best price possible when you make an offer on a property. Not only that, it's a good idea to survey available homes around the country and learn more about average sale prices in different cities. Take note of how long they stay on the market, as well. Finally, researching local zoning laws and regulations will help ensure that there are no surprises down the line if there are [restrictions on running businesses](#) from residential properties in certain areas.

PROTECT YOUR PERSONAL ASSETS WITH AN LLC

Once you've found the perfect place for your growing business, it's important to register your company as an LLC. Doing so provides protection against personal liability should you find yourself in a legal pickle. This will also separate personal assets from those of the business and provide additional tax benefits, as well. Formation steps vary from state to state, but you can hire an attorney to

SHOULD YOU MOVE TO ACCOMMODATE YOUR EXPANDING BUSINESS?

Article by -Harper Dewett, hdewett@firsthomelove.com,
[First Home Love – Advice for first-time homeowners](#)

help with the process or [work with a formation service](#), which is less expensive.

GIVE YOURSELF PEACE OF MIND WITH A HOME WARRANTY

Finally, investing in a home warranty can give you peace of mind that your new home won't end up costing you an arm and a leg in repairs. A good home warranty should [cover all major systems](#), such as plumbing and electrical work, as well as appliances like refrigerators, washers, and dryers if they come with the property purchased. Having this extra protection can be invaluable when something goes wrong unexpectedly.

[Buying a bigger home is a big deal](#), and while the process can be stressful, it's also a sign that you're doing something right. Focus on the positives as you tackle the tasks that come with moving, selling your current home, and keeping your business on track through it all. By utilizing resources like a formation service to file your LLC, doing research on home prices, and protecting your home with a solid warranty, you can do it all with as little time and money as possible.

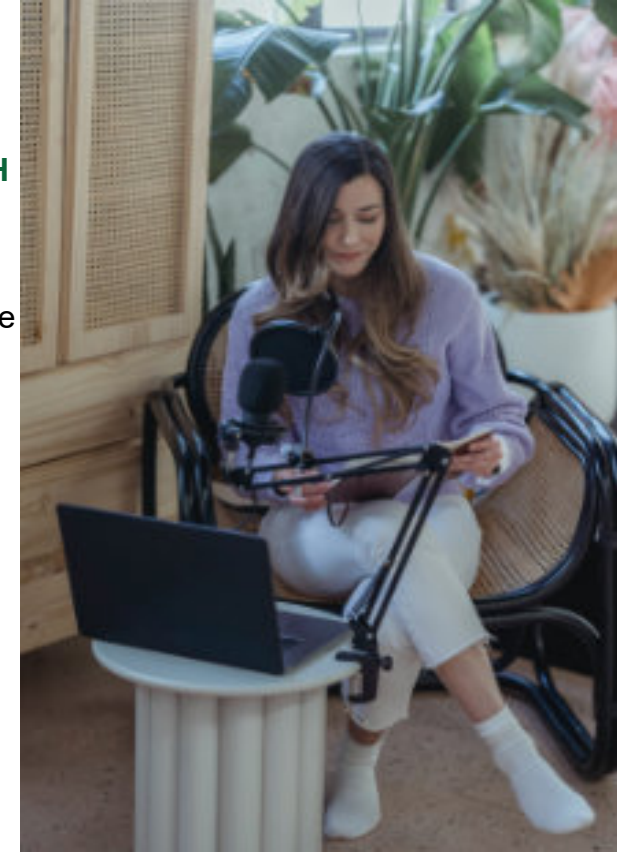


IMAGE COURTESY GEORGE MILTON, VIA PEXELS



Harper Dewett is a blogger located in Rochester, NY. Visit her blog at [firsthomelove.com](https://www.firsthomelove.com)

DELICIOUS BEEF RECIPE



Pomegranate Steak with Quinoa

This colorful dish features beef strip steak that is marinated in pomegranate juice, balsamic vinegar and herbs, then served with quinoa and more pomegranates for garnish.

Ingredients:

**2 beef strip steak, boneless, cut 3/4 inch thick (about 8 ounces each)
2 ounces goat cheese, crumbled
Pomegranate seeds (optional)**

DIRECTIONS

Combine marinade and sauce ingredients in a medium bowl. Reserve 3/4 cup for basting sauce. Place boneless beef strip steaks and remaining marinade in food-safe plastic bag; turn steaks to coat. Close bag securely and marinate in refrigerator 15 minutes to 2 hours.

Meanwhile, prepare basting sauce. Pour reserved 3/4 cup marinade into small saucepan; bring to a boil. Reduce heat; cook 15 to 20 minutes or until reduced by half and slightly thickened, stirring occasionally. Set aside.

Cook quinoa in broth in medium saucepan according to package directions. Stir in spinach, pomegranate arils and walnuts. Keep warm.

Remove steaks from marinade; discard marinade. Place steaks in a frying pan and grill, covered, 7 to 10 minutes (over medium heat) for medium rare (145 F) to medium (160 F) doneness, turning occasionally and basting with sauce.

Carve steaks into slices; season with salt, as desired. Place quinoa on serving platter; top with cheese. Arrange beef around quinoa. Garnish with pomegranate arils, if desired.

Marinade and sauce:

**1 cup pomegranate juice
1/4 cup balsamic vinegar
2 tablespoons minced fresh rosemary
2 tablespoons minced fresh thyme
2 tablespoons olive oil
3 cloves garlic, minced
2 teaspoons Dijon-style mustard
1/2 teaspoon pepper**

Quinoa:

**1 cup uncooked quinoa
2 cups beef or vegetable broth
1 cup thinly sliced fresh baby spinach
1/2 cup pomegranate arils or sweetened dried cranberries
1/4 cup chopped toasted walnuts (optional)**

SAUSAGE, BROCCOLI RABE AND ORECCHIETTE

(BPT) - Ready to kick off 2023 with new resolutions that will help improve and simplify your routine?



If you've made it your mission to cook more cost-friendly meals that delight everyone, it can be challenging to find new flavor inspiration. While at-home cooking is one of the top ways to help you keep to your household budget, it's not easy to make delicious, creative meals without stocking a full pantry of herbs and spices - or spending hours in the kitchen building layers of flavor.

Fortunately, a new, versatile solution can help turn ordinary meals into much more flavorful experiences without sacrificing your budget - or taking hours from your busy schedule. Your trusted name in soup, Campbell's®, is introducing your next favorite secret ingredient: Campbell's® FlavorUp! Cooking Concentrate.

Campbell's FlavorUp! comes in three flavor combinations that were inspired by the most popular spice pairings and usually require significant prep and cook time to develop: Rich Garlic & Herb, Caramelized Onion & Burgundy Wine, and Savory Mushroom & Herb. With just a tablespoon or two, you can marinate or mix in to enhance any protein, grain or vegetable dish.

To get a jumpstart on recipe inspiration, try this delicious option below and visit CampbellsFlavorUp.com for a portfolio of ideas.

DIRECTIONS

Heat 12-inch nonstick skillet over medium-high heat. Add sausage and cook until well browned, stirring often to separate meat. Pour off any fat. Stir in uncooked orecchiette, water, concentrate and red pepper. Cover and heat to a boil. Reduce heat to medium-low. Cook for 10 minutes or until orecchiette is tender. Stir in broccoli rabe. Cover and cook for 3 minutes or until broccoli rabe is tender-crisp. Season with black pepper (no need to add salt). Serve with grated Parmesan cheese, if desired.

With a little help from these new cooking concen-

trates, you can ensure your new year will be full of flavor, no matter what's cooking in the kitchen. You can find FlavorUp! in the dry seasoning aisle at leading retailers nationwide, such as Kroger, or at FlavorUp.com.

EGG BITE BREAKFAST BURRITO



Ingredients

- 2 Egglan's Best Egg Bites
- 1 flour burrito wrap
- 1/2 avocado, cubed
- 2 tablespoons Pico de Gallo

WANT TO FIND MORE GREAT RECIPE IDEAS TO HELP KEEP YOUR FAMILY EATING WELL ALL YEAR LONG? VISIT EGGLANDBEST.COM.

DIRECTIONS

1. Prepare the frozen Egglan's Best Egg Bites per the box instructions.
2. Dice the avocado and set it aside.
3. Once the Egg Bites are ready, cut them into 4 pieces.
4. Place burrito wrap on a plate.
5. Layer all ingredients, fold and serve. Makes 1 burrito.

(BPT) - With the winter months fast approaching, life can get pretty hectic, often leaving families little time to enjoy a wholesome and nutritious breakfast each morning. Because busy schedules shouldn't get in the way of a hearty meal, Registered Dietitian and Nutritionist Dalina Soto offers a few time-saving tips on how to prioritize your family's morning nutrition.

1. START THE WEEK OFF BY PLANNING OUT MEALS

One of the most challenging parts of planning breakfast is figuring out what to cook for the week ahead. To make preparation easier and save time overall, Soto recommends first looking in your pantry, refrigerator and freezer to see what ingredients you already have on hand. From there, you can look for recipes that include those ingredients, in cookbooks or online, while also making a list of everything else you'll need for the week instead of scrambling to come up with meals last minute.

2. ORGANIZE YOUR FRIDGE

While an organized fridge and freezer are always beneficial when preparing breakfast, keeping your nutrient-dense foods at eye level will ensure no time is wasted looking for healthy

ingredients during your busiest mornings. To take your organization to the next level, you can also arrange your fridge based on the meals you plan to make, grouping ingredients together and even pre-cutting fruits and vegetables for ease.

3. INCORPORATE FROZEN FOODS INTO BREAKFAST

Soto also recommends incorporating frozen foods, like hearty and delicious Egglan's Best Frozen Egg Bites, into breakfast recipes for an extra boost of nutrition and energy - plus, they're a real time-saver! These egg bites are made with Egglan's Best Cage Free eggs, which contain six times more Vitamin D and more than double the Vitamin B12 compared to ordinary eggs, which can help boost energy levels, keep your family feeling fuller longer and even fight off harmful bacteria during the busy winter season.

Try this tasty time-saving, flavorful EB Frozen Egg Bite Breakfast Burrito that contains superior nutrition and is guaranteed to keep you satisfied throughout the day, no matter how busy your schedule is!



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I hope you enjoy this complimentary issue of Healthy Home Magazine! At Howard Hanna Professionals, we love to enhance your home ownership beyond just selling property to or for our clients! However, we hope that in your search for buying or selling, you choose us to represent you in your best interest!

Office also in Olean NY

LOCATIONS NEAR YOU!

WELLSBORO

11564 Route 6
Wellsboro, PA 16901
570-723-1600

COUDERSPORT

336 Rt. 6 W Suite 3
Coudersport, PA 16915
814-260-1464

SMETHPORT

104 Forest Ave
Smethport, PA 16749
814-887-7772

KANE

30 S Fraley Street
Kane, PA 16735
814-837-8540

BRADFORD

90 Mechanic Street
Bradford, PA 16701
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WARREN

200 W Third Ave
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Complimentary Issue

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