

# November



## Thought of the Day:

"Let us be grateful to the people who make us happy; they are the charming gardeners who make our souls blossom."

- Marcel Proust

## How to Ace Holiday Shopping While Maintaining Your Sanity

As soon as November begins, the festivities and chaos of the holiday season start looming on the horizon. For most people, buying holiday gifts for friends and family is one of the tasks that contributes to stress



at this time of year. The process involves combatting crowded shopping centers, sticking to a budget, and finding the perfect item for everyone on your list but with a little strategizing, you can successfully complete your holiday shopping while staying sane. Here are some tactics to keep in mind:

- Make a budget early. Before the holiday season really gets hectic, list out all of the people to whom you plan to give gifts. Determine the maximum amount you are willing to spend on each person, remembering to include holiday bonuses you may give to people like your nanny or hairdresser. Use this budget as a guide as you shop. This will help to ensure that you don't forget any recipients and are not facing staggering bills in January.
- Schedule your shopping trips. As the holidays approach, shopping centers will be bustling with activity, particularly at peak times. To avoid the crowds, stay out of the stores on weekends and during lunch hours or after work on the weekdays. The ideal time to shop is on weekday mornings, when the crowds are at bay and the shelves are well-stocked. It also helps to know exactly what you intend to buy from each store in order to minimize the frustration of browsing aimlessly.
- When shopping online, see if the retailer offers the option of in-store pickup as opposed to having the item shipped to your home. This will allow you the convenience of shopping at your leisure without having to incur the cost of shipping fees.
- Turn to technology. Out of ideas on what to get the friend or family member who has everything? Of course, there is an app for that. The app Gift Plan, as well as the gift finder tool at [gifts.com](https://www.gifts.com), will make helpful suggestions based on details about your intended recipients.

## Quick Turkey Chili

### Ingredients:

- 2 tbsp. olive oil
- 1 large onion
- kosher salt
- Pepper
- 2 clove garlic
- 1 tbsp. chili powder
- 2 tsp. ground cumin
- 1½ lb. lean ground turkey
- 1 can fire-roasted diced tomatoes
- 1 can refried beans
- 1 can black beans
- 1 can kidney beans
- 2 can fire-roasted diced chiles
- 1 c. low-sodium chicken broth
- sour cream
- Grated Cheese
- Tortilla chips



### Directions:

1. Heat the oil in a large saucepan or Dutch oven over medium heat. Add the onion, season with 1/2 teaspoon each salt and pepper, and cook, covered, stirring occasionally, until tender, 6 to 8 minutes.
2. Stir in the garlic, chili powder, and cumin and cook, stirring, for 1 minute. Add the turkey and cook, breaking it up with a spoon, until it begins to brown, about 4 minutes.
3. Add the tomatoes (and their juices), beans, chiles, and chicken broth and bring to a boil. Reduce heat and simmer until slightly thickened, about 3 minutes. Serve with the sour cream, cheese, and chips, if desired.

[Woman'sDay](https://www.womansday.com)

Sources:

- [Holiday Shopping Tips](#)

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## Common Real Estate Terms Deciphered

Each industry has its own language of words, phrases, and slang that baffle outsiders. When you are buying or selling a home, particularly if you are new to the process, the mysterious language of real estate can be frustrating or even cause you to make costly mistakes or encounter unexpected surprises if you do not understand the terms being used.

While your realtor is the best source to consult for clarification on real estate lingo, here are some brief explanations of terms you may hear as you buy or sell a property:

- **Dual agency.** Typically, a buyer is represented by the buyer's agent and the seller is represented by the listing agent. In a dual agency situation, however, one realtor represents both parties. Many realtors caution against dual agency as it could lead to confusion and conflicts of interest.
- **Pre-approval.** Seeking pre-approval from a mortgage lender is one of the first steps that buyers should take as they begin searching for a home. After reviewing factors like the buyer's credit, income history, and debts, a lending institution will offer pre-approval for a loan. This will help buyers understand how much they can afford to spend, and will offer assurance to sellers that the buyer will be able to secure a loan if they make an offer. Pre-approval also allows the buyer to lock in a certain interest rate for a set period of time.
- **Contingency.** Contingencies are conditions that must be met in order for the sale of a home to be completed successfully. Common contingencies include: a financing contingency, which specifies that the buyer must actually receive a mortgage loan; an appraisal contingency, which states that a licensed appraiser must estimate that the home's value is close to the buyer's offer; and an inspection contingency, which requires that the inspection not reveal anything that would significantly impair the value of the home.
- **Title insurance.** Many mortgage lenders require the buyer to purchase title insurance as part of the closing costs. This safeguards the lender's (as well as the owner's) interest in the property against competing claims of ownership. By examining public records, title insurers verify that there are no liens on the property—such as those filed due to unpaid property taxes or an unpaid contractor—and the seller had free and clear rights to the title.
- **Escrow.** You have probably seen the words "in escrow" proudly displayed on for-sale signs. This means that a third party—typically a lawyer or representative of the title company—is holding the property, cash, and title to the property until all conditions of the purchase agreement have been met. Once the sale is final, the third party will then distribute the assets as outlined in the contract. Another term you may encounter is COE, or close of escrow—the point at which the buyer will officially become the owner of the property.
- **Closing disclosure (CD).** Three days before closing, the buyer must receive a CD. This important document summarizes the buyer's loan and the fees that must be paid at closing. Buyers should carefully review the CD and notify their realtor or the closing attorney immediately if they spot any errors.