



# Bruce's Neighborhood Greetings

February 2010

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## February Brings Romance & Respect!

**W**e celebrate the Romantic holiday of Valentine's Day on the 14th. Then we remember our Presidents on the 15th. Some of us will be able to enjoy a three day weekend away from work during this period. What do you plan to do for that special person in your life? Will it be a romantic night on the town? Dinner at The Depot, Christine's, or maybe Chez Melange might be your choice. Or better yet, a candlelight romantic dinner at home. For those that don't cook, turn your television on the Food Channel. Watch a couple hours of Paula Deen and you too can be a great cook. Great might be a stretch, but you will be able to make it through the evening for sure. Always remember, presentation counts. It doesn't have to be Lobster or Prime Rib. The key is to make it fresh. Include colorful choices in your selection of serving options. Bright orange carrots, rich green asparagus, maybe deep orange Salmon. The way to one's heart can be through the eyes and/or the stomach! Check out a recipe to impress your loved ones on page 2 of this newsletter. A few of you know I once owned a Bagel Bakery and Deli. My love of cooking was able to develop there. Feel free to e-mail me with comments and feedback about your favorite restaurant or meal that you like to prepare. Years ago our legislators thought to combine the birthdays of Presidents Washington and Lincoln so as to create one three day holiday weekend. A perfect time of year to take in the snow areas of Southern CA. You may prefer to take in the sun at Palm Springs. For those that golf, a sure winner.

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*Have fun and make Valentine's Day both romantic and formal!*

## Neighborhood Forum

**T**his is the section dedicated to the readers of this newsletter. I have noticed with the recent light rains that a number of homes in our neighborhood have leaky roofs. The Roofer that I recommend to call for both repairs and complete re-roofing is A-City Roofing. Andre` is the owner/operator to contact at (310) 833-4649. When considering a new roof please check out the choices available. These include deciding between a 30 or 40 year warranty on the materials. I found the price to be so close that it made sense for me to buy the upgrade to the 40 year rated shingles. A reminder

to get a building permit for your roof job if you are doing a complete tear-off as most of you will be doing. The whole job will take less than four days from start to finish. So stop putting it off. Get rid of the tarps on the roof and the buckets in the middle of rooms. Those considering refinancing should contact Ed Hoffman of Wholesale Capital Corporation at (800) 683-4481. They can do equity line and debt consolidation loans as well. If you would like to contribute to future editions of our neighborhood newsletter, you can e-mail your thoughts and ideas to my box information below.



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## Seared Wild Striped Bass with Sauteed Spring Vegetables

### Ingredients:

- 1 bunch asparagus, snapped where it wants to naturally break
- 2 cups sugar snap peas, tips and strings removed
- 1 cup shelled fava beans
- Extra-virgin olive oil
- 3 cloves garlic
- 1 cup morel mushrooms, cleaned and cut lengthwise in 1/2
- 1/2 cup chicken or vegetable stock
- 4 (6-ounce) wild striped bass fillets, with skin

Bring a large pot of well-salted water to a boil. Meanwhile, fill a large bowl with ice water and salt it well. Place the asparagus in the boiling water and cook until the water comes back to a rolling boil. Remove and place it immediately in the salted ice water. When the asparagus has cooled completely, remove it from the water and reserve. Repeat this process with the sugar snap peas and then the fava beans. You can use the same blanching water for all of the veggies, just be sure to always do the fava beans last. Fava beans have very high iron content and will turn the blanching water black. After the beans are blanched and cooled, remove the tough outer skin to reveal a lovely spring green fava bean.

### For the veggies:

Coat a large saute pan with olive oil. Smash the three garlic cloves with the heel of your hand and add to the saute pan. Bring the pan to a medium high heat. When the garlic has become golden brown and very aromatic remove it from the pan and discard it. It has fulfilled its garlic destiny. Add the mushrooms and

stock, season generously with salt, and saute for 1 minute. Add the prepared veggies, season with salt and saute until all the ingredients are coated with oil and hot and almost all the stock has evaporated. Serve immediately or later at room temperature.

### For the fish:

Take the fish out of the refrigerator about 10 to 15 minutes before using. Pat the skin dry with a paper towel and season the fish on both sides with salt. Heat a large saute pan coated generously with extra virgin olive oil over high heat. Coat the bottom of another slightly smaller saute pan with olive oil. Gently place the fish fillets skin side down in the saute pan and place the other saute pan directly on top of the fish. The purpose of this is to gently press the skin of the bass onto the bottom of the saute pan to create a lovely crispy fish skin. Be sure to oil the bottom of the top saute pan or the fish will stick to it. After a couple of minutes remove the top saute pan from the fish, this will allow the steam to escape and the skin to become very crispy. As fish cooks it turns from translucent to opaque. The idea is to cook the fish 2/3's of the way on the skin side and flip it over for the last 1/3 of the cooking time. The rule for fish is about 7 to 8 minutes per inch of thickness, a little less if you like your fish more on the rare side.

Serve the fish over the sauteed spring veggies and call yourself a superstar!



## Extend the Valentine's Day Spirit!

Don't let Valentine's Day be a one-time expression of love and affection for your partner. Instead, let your celebration be a reminder to invest some time and energy in your relationship on a daily basis. Relationships are constantly evolving – keep your love alive with the following tips:

- Recall your favorite memories of your best times together and create opportunities for repeating them.
- Go beyond flowers and candy and be a thoughtful gift giver. The best gifts are ones that really demonstrate you know your partner well and make him or her feel special.
- Leave a note, zip off a flirty text, or leave a sweet voicemail when you know he or she is away from the phone.
- Never underestimate the power of a compliment. Taking a moment to tell your partner that he or she looks nice today can go a long way. Please be sincere though with your compliments. Otherwise you may find yourself sleeping in the guest room!

Challenges come along with the change in our economy and choices that in earlier years you may have not had to make. These challenges don't have to be difficult. One of the keys to success in pulling this off is planning. If you don't wait for the last minute to decide what you are going to do, you will find that the time spent planning will result in a better end result at a lower financial cost. Waiting to the last minute usually means it will cost more. Reservations for dinner at the restaurant of your first choice will most likely cost less than trying to locate one at the last minute that you can get into.



## Lemon Dill Egg Salad

### Ingredients:

6 hard cooked eggs, chopped  
 2 green onions, finely chopped  
 1 stalk celery, chopped  
 2 strips of crisp bacon, crumbled  
 1/2 C. red bell pepper, chopped  
 1/2 tsp. lemon pepper  
 1 tsp. dried dill weed

3/4 C. reduced fat ranch salad dressing

With a few more ingredients than the typical egg salad recipe, this version is truly delicious.

Directions: Mix all ingredients together and chill for at least 1 hour. Good with sliced tomatoes and lettuce leaves on a French roll. You can substitute the bacon with Turkey bacon or eliminate if you like.



## Are Home Warranty Plans Right For You?

Home warranty protection is very important and something I recommend for all my clients. Home warranties provide protection from the cost and hassle of system and appliance repairs. It's true that many home warranties appear to be similar, but the difference can be found in the *service*. One of the home warranty companies I recommend is Old Republic Home Protection. These warrantees have a deductible of \$55 per call. For more information, you can reach me at (310)532-1201, #3.

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## Why You Should and Shouldn't Buy Organic

ORGANIC refers to fruits and veggies raised without the use of pesticides or chemicals, making them healthier (but more expensive) choices than their conventionally grown counterparts. So, where should you spend the extra money to buy organic? It's important to buy organic when fruits or veggies have thinner skin or more surface area to absorb pesticides. You SHOULD purchase the organic variety of the twelve most pesticide-prone foods, which are peaches, apples, sweet bell peppers, celery, nectarines, strawberries, cherries, pears, grapes, spinach, lettuce and potatoes. Fruits and veggies with thicker skins are generally much better at keeping harmful chemicals out of the food inside, and when the skin is thicker (think oranges and lemons), we generally don't consume the skin anyway. That means that buying organic fruits and vegetables with thicker skins serves virtually no benefit over their cheaper conventional counterparts. So, save the extra bucks and buy the following produce items from the conventional aisle: onions, avocado, pineapples, mango, kiwi fruit, bananas, cabbage and papaya.



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## Up To \$8K Tax Credit For Home Buyers!

Included in the latest extension is a modification to the tax credit being offered to First Time Home Buyers. Buying a primary residence will get you a tax credit of \$8K (must be under contract by 4/30/10 and close escrow by 6/30/10 unless Congress creates another extension). Changed from the previous program, current home owners for five of the past eight years qualify for a \$6500 credit. If you have thought about selling your home and uplegging while interest rates remain low, this is a great time to do so. I can make the process an easy one for you. Or if you know of anyone who might be thinking of selling I would appreciate you forwarding my contact information to them so we can set up a no obligation consultation. The question that I hear often from future Buyers is "Have we hit bottom yet?" The focus should be on interest rates. Unless a Buyer is paying cash for the home, the interest rate and monthly payment are the most important criteria. We are at 2004 pricing levels. In my opinion we won't see prices go much lower. There are programs such as Project Hope that Lenders are using to keep people in their homes. If this does what it is intending to, then I see fewer houses coming to market through foreclosure and short sale. Supply and demand will cause prices to both stabilize and start rising. Real Estate used to be a series of cycles; those are a thing of the past. The best time to buy Real Estate is when it is financially and emotionally possible to do so! You don't have to have perfect credit either! I have access to programs that can help. This is helpful for those looking to purchase properties with prices lower than the jumbo loan limits (\$729K) with as little as 3.5% down. It costs nothing for you or your buyer/seller referral to learn what I can do for you, so pick up the phone and begin the journey!

## Dusting Collectibles Like a Pro

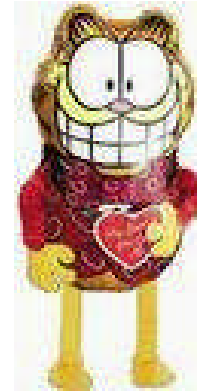
Dusting can often be a job that you are less than enthusiastic about doing. Even less exciting is dusting shelves that contain those little collectibles that mean so much, and look great when clean, but are time consuming to dust. You can make that job easier by going shelf to shelf, removing collectibles and placing them on a damp towel. Wipe the shelf clean, and before returning the collectibles, clean them using a paintbrush with soft, three-inch, bristles. You can find a variety of paintbrushes made of various fibers in art stores. Between dustings, clean brushes with warm water and hand soap, and air dry so that dirt and residue do not build up in the bristles. Other time savers include using new items that are available at the local stores. These include the "Duster", which is distributed by Swiffer. This item has a built in squirt bottle that will aid in picking up dust particles on the material end. Other tools that work great on our wood floors is the Swiffer floor products too. Pledge also makes a competitor that works great as well. Needless to say, the job is less daunting when you do it regularly. If you have a lot of areas to dust it may make sense to break them up into work groups and complete them over a couple of days as convenience dictates.



## Valentine's Day & President's Day Pictorial Cont. From pg.1



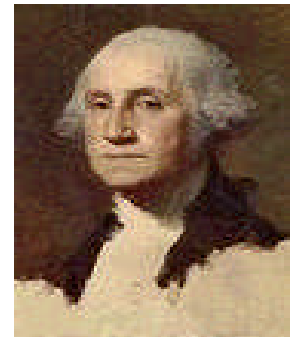
Abraham Lincoln during his Presidency. Obviously in deep thought!



Even Garfield has a special Valentine....



Cupid taking aim....



Known as the Father of our Country, George Washington, our first President.



Teddy Bears can be the way to that special person's heart....



Check out Boulevard Florists for the best Valentine's Day Special on Roses!



Cupid's arrow can even make the unattractive appear attractive!