

Gail & Ingrid's

TIPS FOR DECEMBER!



## If you purchase airline tickets online,

airlines must now fully disclose all fees by prominently posting them on their website. That means charges for baggage, meals, and canceling or changing reservations. These are part of new regulations from the Department of Transportation. Also, if an airline loses your luggage, it must refund any baggage-carrying fees. And, if you are bumped from a flight, you are entitled to higher compensation than in the past. Finally, if you buy a ticket well in advance, airlines can no longer impose a past purchase fee increase, as some did when fuel prices rose.

## Consumer Reports magazine says focus on material,



not brand when choosing a new kitchen countertop. Their tests revealed material strengths and weaknesses but no significant differences in brands. They tested 14 counter materials including granite, marble, tile, laminate and others and found quartz to be best for busy kitchens. It excelled at stain and heat resistance and was available in a variety colors and styles.



# Happy Holidays!



Experience isn't expensive... it's **PRICELESS!**

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## So what's the best bank card to have?



*Opinions differ between cash back, mileage, points, etc. Those who believe in cash back say that's the simplest system because you spend x dollars and you get x amount of money automatically credited to your account.*

*Because its cash, you can spend it anywhere you want and you don't have to wait for miles to pile up, translate points into currency, or limit your rewards to what is in a program's catalog. Cash back is not a glamorous system but if ease of use is your primary goal, it's probably the way to go.*

## Medical experts say you only need 150 minutes of exercise a week

to stay in shape. That's only 2 ½ hours of something like walking briskly over the course of a week. In a recent Canadian study, researchers followed a number of older adults for two to five years. None were fitness fanatics. Their daily activities included walking, cooking, gardening and housecleaning. The results were stunning! Year after year, those who were consistently active showed no decline in their ability to think and remember. Doctors found that anything that gets your heart beating faster, works. You should feel like you're huffing and puffing, says one doctor, but you should be able to talk.

## French Chocolate Bark Recipe

### Ingredients:

- 8 ounces very good semisweet chocolate, finely chopped
- 8 ounces very good bittersweet chocolate, finely chopped
- 1 cup whole roasted, salted cashews
- 1 cup chopped dried apricots
- 1/2 cup dried cranberries

### Directions:

Melt the 2 chocolates in a heatproof bowl set over a pan of simmering water.



Meanwhile, line a sheet pan with parchment paper. Using a ruler and a pencil, draw a 9 by 10-inch rectangle on the paper. Turn the paper face down on the baking sheet.

Pour the melted chocolate over the paper and spread to form a rectangle, using the outline. Sprinkle the cashews, apricots and cranberries over the chocolate. Set aside for 2 hours until firm. Cut the bark in 1 by 3-inch pieces and serve at room temperature.



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