



ED ZOLLER

ed@villarealty.com

Mobile: (239) 980-2792



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4414 DEL PRADO BLVD S STE 1, CAPE CORAL, FL 33904-7486

Tel: (239) 980-2792, ed@villarealty.com, WWW.CapeCoralforSale.Net

April showers bring May flowers to beautify the yard. If you are selling or buying a house, let me assist you in making a "blooming" deal.



Do you know the difference between a home warranty plan and homeowner's insurance? **Home warranties** are service contracts that cover the failure of home systems and appliances due to normal wear and usage. **Homeowners insurance** indemnifies the homeowner against damage or liability arising from some unknown or contingent event. Both offer valuable budget protection for the homeowner, and they can work in conjunction with one another. For example, if a water heater leaks and floods the home, the home warranty will repair or replace the water heater, while homeowners insurance may cover the secondary water damage.

For complete budget protection, I recommend that all my clients include an Old Republic Home Protection Plan in their home transaction. Call me today for more information about how a home warranty can benefit you.

I give my best to my clients because I want their home purchase experience to be smooth and stress-free. If you have real estate needs, or know someone who does, call me today!



Health & Safety

Hotel Security

Lodging

NEXT EXIT

Whether you're traveling for business or pleasure, make your safety and security at your hotel a priority. Always follow these safety measures recommended by the American Hotel & Motel Association:

- Make every effort to stay only in those establishments that have deadbolt locks and a peephole in the door.
- Make sure that all windows and doors are securely locked, including connecting doors between rooms.
- Park in a well-lit area away from trucks, vans, dumpsters, open fields or woods.
- Do not discuss your room number within earshot of strangers and keep a close eye on your key.
- Use the hotel or room safe for valuables.
- Never answer your door without first looking through the peephole. Hotel employees will be in uniform, and be able to provide identification. When in doubt, phone the front desk to confirm the person's identity.
- When returning to your hotel in the evening, use the main entrance. If you sense that you are being followed, don't go directly to your room. If you have reason to believe you're in immediate danger, seek out hotel security personnel or activate the nearest fire alarm.

Helpful Hints

Taking Responsible Risks for Success

Taking risks is scary for most people because it moves them out of their "comfort zone." However, taking calculated risks can produce great rewards — both personally and professionally. Try these tips to nudge yourself out of your comfort zone and identify responsible risks that could greatly improve your situation:

- Discover your unique strengths, and capitalize on them. For example, find a creative solution to jump-start a project at work. Or even better, offer to lead the project team — especially if you are historically a follower.
- Reach out to people you admire and ask them to mentor you. They will feel flattered, and likely be happy to share their knowledge and experience.
- Take small steps — daily, weekly, or monthly — to consciously challenge yourself to move beyond your comfort zone. Then, congratulate yourself for your risk-taking efforts, no matter how big or small, and no matter what the outcome — the important thing is that you had the courage to step out and do it!





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Savor the Flavor

Artichoke & Jalapeño Dip

1	4-oz jar chopped pimientos	6-8	fresh jalapenos (or to taste), diced
1	14-oz can artichoke hearts, drained & diced	4 oz	grated Monterey Jack cheese
1-1/2 C	mayonnaise	1/2 C	grated Parmesan cheese
1	7-oz can diced green chilies		Additional Parmesan cheese to cover

Coat a shallow 1-1/2 qt casserole dish with non-stick spray. Drain and reserve 2 teaspoons of pimiento. Mix remainder of pimiento, artichokes, mayonnaise, green chilies, and jalapenos; stir in Monterey Jack cheese and 1/2 cup Parmesan cheese. Spoon into casserole; sprinkle with additional parmesan cheese and 2 teaspoons pimientos. Bake uncovered at 325 degrees for 30 minutes or until bubbly. Serve with crackers or baguette bread slices.

Household Tips

Banish the Bite!

Nothing puts a damper on summer fun like mosquitoes, those annoying little bloodsuckers that can also spread dangerous diseases. Here's how to limit your appeal to these pesky insects and banish them from your space in natural and inexpensive ways:



- Avoid sweet smelling perfumes, body lotions or hair products – they're "mosquito magnets."
- Mosquitoes are repelled by certain scents. Plant citronella, marigolds, lemongrass, basil, lavender and catnip around your yard and in strategically placed planters to deter them.
- Increase air motion. Use a stand-mounted reciprocating fan when you're on the deck or patio to circulate the air. Air motion makes it impossible for these lightweight vampires to maneuver, and it reduces your body heat and perspiration, which attract them in the first place.
- Create a natural mosquito repellent. Simply mix 5 or 6 drops of an essential oil that mosquitoes dislike (citronella, eucalyptus, cinnamon or lemongrass oil) to one cup of water and spray all over your body. You can also try drinking two tablespoons of apple cider vinegar each day for systemic protection.

Brain Teasers



Memorial Day Trivia

1. What year did Americans first observe Memorial Day?
 - a. 1942
 - b. 1934
 - c. 1976
 - d. 1868
2. Memorial Day was originally dedicated to honoring what?
 - a. The memory of all fallen soldiers
 - b. The memory of fallen Civil War soldiers
 - c. The Veterans of Foreign Wars
 - d. The victims of the Korean War
3. Memorial Day was originally known as?
 - a. Memorial Day
 - b. Veterans Day
 - c. Decoration Day
 - d. Fallen Soldiers Day
4. When is Memorial Day?
 - a. The last Monday of May
 - b. The 28th of May
 - c. The 3rd Monday of May
 - d. The Weekend of the 30th

ANSWERS: 1-d; 2-b; 3-c; 4-a