JUNE NEWSLETTER







"Never bend your head. Always hold it high. Look the world straight in the eye."

- Helen Keller



Staycations are one of the most popular trends in travel right now. The definition of a staycation can vary, but the meaning of a staycation is a short break from your everyday routine. A staycation can involve a day or two off of work exploring places or enjoying activities you don't typically experience in your hometown. Or, a staycation can be a short weekend or weekday trip taken within a few hours' drive from home. Staycations can win out over regular vacations on a few fronts, including less time off of work, shorter travel distances, less planning, and often less budget.

Taking a staycation can be stress-free and straightforward - here's how to do it:

- Designate a time for your staycation. You can request a day or two off of work or make your staycation happen on the weekend. Like you would do with a regular vacation, you should block this time off on your calendar to reserve it just for a staycation.
- Decide where you want to go (if anywhere) on your staycation. How far are you interested in traveling? Do you want to stay in your own home or treat yourself to a hotel or vacation rental?
- Plan some fun staycation activities to look forward to. Think hikes, spa days, museums, restaurants, or anything else you've wanted to do but don't generally have time for.
- Leave "real life" behind. Resist the urge to spend part of your staycation cleaning the house or grocery shopping. Don't schedule a dentist appointment or anything not in the staycation spirit during this time, just because you're off of work.

If you take a staycation during a weekday, take advantage of everyone else being at work and visit the usually super crowded places during the week. Many businesses offer discounts for services at off-peak times, so you can often find a great deal if you want to treat yourself. Taking even a small amount of time off can benefit your mental health. Staycations are perfect for parents who need a break but don't want to go too far, people feeling burned out at work, anyone on a budget, couples in a rut, or friends looking for a reunion.

delish.com

Ingredients:

- 1 lb. skirt steak, fat trimmed
- 1/4 c. balsamic vinegar
- 1 clove garlic, minced
- 1 tbsp. packed light brown sugar
- 1 tbsp. vegetable oil
- Kosher salt

- Freshly ground black pepper
- 1/4 c. extra-virgin olive oil
- Juice of 1 large lemon
- 6 c. baby arugula
- 2 ripe peaches, thinly sliced
- 1/3 c. crumbled blue cheese or feta

Directions:

- In a large resealable plastic bag or baking dish, combine steak, vinegar, garlic and brown sugar. Marinate 20 minutes at room temperature.
- Heat a grill or grill pan over high heat. Remove steak from marinate, coat with vegetable oil, and season generously with salt and pepper.
- Grill until desired doneness, 3 minutes per side for medium-rare. Let rest 5 to 10 minutes, then slice against the grain.
- Make dressing: In a small bowl whisk together olive oil and lemon juice and season with salt and pepper.
- Arrange salad: In a large serving bowl, add arugula, peaches, blue cheese or feta, and steak. Drizzle with dressing and gently toss.



If you've ever bought or sold a home, you've probably heard the term "escrow"—but have you ever wondered what it means and what exactly the escrow process entails? Here are a few common questions to help shed light on this important step in the home sales process:

- What is escrow? Escrow is a legal term indicating that a deed, property, deposit, or fund is temporarily in the custody of a neutral third party, such as an escrow company, title company, or law firm. These third parties hold money and the property until all conditions from the purchase and sale agreement have been satisfied and the deal closes.
- How long does the escrow process last? Escrow begins when the seller accepts an offer and the buyer provides an earnest money deposit. Typically, the process lasts about 30-60 days until the closing occurs, although the timeframe may vary depending on factors such as issues that arise during inspections or delays with the mortgage lender. At closing, the escrow agent will transfer the deed to the buyer and the earnest money to the seller.
- What is an escrow account? There are two types of escrow accounts that serve different purposes: one is used during the home buying process to protect a buyer's earnest money deposit until all conditions of the sale have been met, and the other holds a homeowner's money for expenses such as property taxes and insurance throughout the life of a mortgage loan. This second type of escrow account can make it more convenient to manage your tax and insurance payments, since your lender will estimate the total annual expenses, add a prorated portion to your monthly mortgage payment, and handle paying the bills when they are due—thereby eliminating the need for you to make large lump-sum payments once or twice a year.



