FEBRUARY NEWSLETTER











"Love does not consist in gazing at each other, but in looking outward together in the same direction."

- Antoine de Saint-Exupery

Understanding the 5 Love Languages

With Valentine's Day at its core, the month of February is a time to celebrate love in all its forms, from romantic to platonic to familial and more. Regardless of the type, most relationships can be strengthened by better communication—and one of the ways to improve communication is by understanding the different "love languages." Developed by Gary Chapman, Ph.D., in his book The 5 Love Languages: The Secret to Love That Lasts, the concept of love languages refers to the unique ways of communicating love and affection. Each individual has a preferred language, and understanding your own and the languages of those with whom you have relationships can help foster better awareness of each other's needs.

Here is a brief overview of the five love languages as described in Chapman's book:

- Words of affirmation. People whose preferred love language is words of affirmation tend to value compliments, frequent "I love you's," and other verbal or written expressions of affection and encouragement.
- Quality time. Those with a love language of quality time feel happiest and most respected when their partners actively seek out time to spend with them. For these individuals, quality time includes plenty of active listening, eye contact, and undivided attention—so if this is your partner's preferred language, be sure to avoid distractions when spending time with them.
- Acts of service. This love language may encompass a wide variety of actions that show your partner that you care. For instance, simple gestures like bringing them coffee in the morning or running errands when they've had a busy day will likely have the greatest impact.
- Gifts. In his book, Chapman refers to gifts as "visual symbols of love." For people with gifts as a love language, the importance is not the monetary value of the gift, but rather the thoughtful process of choosing and presenting an item that symbolizes the meaning of the relationship.
- Physical touch. Finally, the physical touch love language is just what it sounds like—individuals who prefer it feel most appreciated by hugging, holding hands, kissing, and other forms of physical closeness.

Ingredients:

- 1/2 tsp. onion powder
- 1/2 tsp. garlic powder
- 1/2 tsp. paprika (regular, hot or smoked)
- 1 (14 oz.) block firm tofu, cut into 1 ½" cubes
- 2 tbsp. low sodium soy sauce
- 2 tsp. toasted sesame oil
- 1/2 c. cornstarch
- 1 tsp. Kosher salt

- 1/4 tsp. Freshly ground black pepper
- Cooking spray
- 1/4 c. mayonnaise
- 1/4 c. Thai sweet chili sauce
- 2 tbsp. sriracha
- 2 cloves garlic, grated
- Steamed white rice, for serving
- Scallions, sliced for garnish
- Sesame seeds, for garnish

Directions:

- Toss tofu cubes, onion powder, garlic powder, paprika, soy sauce, and sesame oil in a large bowl. Toss well, cover, and transfer to the fridge to marinate for 20 minutes to an hour.
- Preheat air fryer to 400°F. In a medium bowl, whisk together cornstarch, salt and black pepper.
- Working in batches if necessary, toss tofu in the cornstarch mixture until thoroughly coated. Shake off excess cornstarch and add tofu in a single layer to the air fryer basket
- Spray the cubes with a bit of cooking spray and air fry the tofu for 15 minutes, tossing half way through, until it is golden and crispy.
- Prepare the sauce: While the tofu cooks, in a large bowl, whisk together mayo, chili sauce, sriracha, and grated garlic. Season to taste with salt and set aside.
- When all the tofu is cooked, add the tofu and toss in the sauce. Serve over white rice, and garnish with scallions and sesame seeds.

The Pros and Cons of Buying a Foreclosure

thebalance.com

As home prices nationwide have skyrocketed in the wake of the pandemic, many buyers have become desperate to find affordable properties. One option is to consider purchasing a home in foreclosure, which occurs when the homeowner fails to make their mortgage payments as agreed and as a result, the lender seizes and attempts to sell the property. While the most compelling reason to buy foreclosures is that they tend to be priced significantly below market value, there are other pros and cons that buyers should know about. For example:

- **Pro:** Foreclosures tend to have a quicker closing process. On average, the closing process for buying a foreclosure takes about 30 days from beginning to end—compared to 54 days for standard sales.
- **Con:** Most foreclosures are sold "as is," which means that the seller will not make any repairs or guarantees that everything in the home is in working condition. In fact, when purchasing a foreclosure, you may not even be able to tour the property or have it professionally inspected. This could mean that if your bid is accepted, you may find yourself needing to make costly repairs.
- -Pro: Foreclosures may offer a powerful investment opportunity. Since most homes in foreclosure are priced below market value, they are often sought by "flippers" and other investors looking to make the needed upgrades and then resell the property for a quick profit.
- -Con: You may need to buy the home with cash. Many foreclosures are sold at auctions, which often require cash bids. And whether or not this is the case, you may need to have a significant amount of cash upfront to cover the costs of any necessary repairs.

