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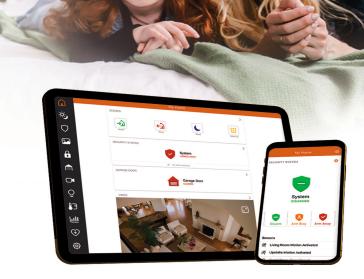
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A step-by-step guide TO HOME BUYING







Three advantages to buying your home through a real estate agent

Buying a home is a major transaction; it may even be the most important one of your life. Are you wondering what advantage there is to doing business with a real estate agent? Read on to learn why it's a wise choice.

1. EXPERTISE

Real estate agents or brokers can help their clients successfully conclude a home purchase. How? They accompany them through every step of the process, including negotiating the price, avoiding any risks and optimizing the transaction. When new properties appear on the market, they contact their clients to tell them which ones may be of interest. During home visits, their knowledge and objective analyses are invaluable.

2. PROTECTION

Real estate brokerage is a regulated activity; brokers are obliged to verify any information before giving it to clients. In fact, all the responsibilities of a real estate agent

are designed to minimize any risks to you during a property

transaction. It's also worth knowing that all personal information you share with an agent is considered confidential.

3. NETWORK

Real estate agents are also a great source of information regarding all types of experts in your region. They have access to a network of experienced professionals and can direct their clients towards trustworthy financial advisors, building inspectors, lawyers and tradespeople.

There's no doubt about it: to save time and avoid worries, it's worth using the services of a real estate agent.

Buying a home: how much can you afford?

You'd like to set a budget in order to purchase a condominium, house or any other type of home, but you don't know where to start? The maximum purchase price you can pay depends on several factors. Here are some guidelines to help you.

First, calculate all your monthly household expenses, including housing, communications, entertainment, savings, insurance, healthcare and transportation. The more realistically you record your expenses, the better your idea of what you can pay towards a house.

Next, you need to determine the exact amount of all your debts. Mortgage lenders will ask you for this information, so be prepared. Now note all the costs of buying and owning a property, such as a home inspection, transfer tax and a notary or lawyer's fees. Calculate how much of a down payment can you come up with.

Keep in mind the federal guideline that says you shouldn't

let your monthly housing costs (mortgage, interest, taxes and heating) exceed 28 per cent of your average gross monthly income. Generally, your debt-to-income ratio (the total amount you spend each month to repay all your debts, including housing) shouldn't exceed 36 per cent of your average gross monthly income.

If you would like to have more information about your mortgage eligibility or about your ability to pay, visit the website of the Canada Mortgage and Housing Corporation.

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Fresh, Healthy Family Meals

Recipes to help boost iron levels, aid plasma donation recovery



Marinated Skirt Steak

hef Nate Appleman knows how important it is to serve healthy meals to your family – ones they actually want to eat. Before having his first child, he transformed his eating and exercise habits and lost 85 pounds to get on a

Now, he's cooking meals for his family, including 14-year-old Oliver who was diagnosed with Kawasaki Disease as a toddler – an inflammation of the blood vessels that can cause damage to coronary arteries – as a healthy lifestyle is important to help manage the disease. Since Oliver's diagnosis, Appleman made it his personal mission to create awareness of Kawasaki Disease and for the critical need for plasma donations that many people with the disease rely on for treatment, which is why he partnered with Abbott to bring attention to the need for plasma donations.

Plasma is a powerful part of your blood that supports essential bodily functions. It's a lifeline for thousands of people who are immune-compromised and live with a variety of chronic and complex diseases. In fact, more than 125,000 Americans rely on medication made from plasma every day, according to the Plasma Protein Therapeutics Association (PPTA).

The COVID-19 pandemic led to a serious shortage of plasma donors – average donations per center in the United States were down approximately 11% during the first few months of 2021 compared to the previous year, further deepening the nearly 20% decline in donations in 2020 compared to 2019, according to the PPTA.

Donating plasma is a safe and relatively easy process. Since plasma is replaced in the body within about 24 hours, it can be donated up to twice per week. With a donation that typically takes between 1-3 hours, you can make a lasting impact by providing lifesaving medicine for patients like Oliver.

It's a good idea to fuel up with iron-rich foods before and after donating, so Appleman created these fresh, nutritious recipes he loves to serve his family: Marinated Skirt Steak, Lemon Chicken with Roasted Red Onions and Potatoes, and Cheesy Frittata with Veggies.

Learn where you can donate at betheldonor.abbott.

Marinated Skirt Steak

Recipe courtesy of chef Nate Appleman on behalf of Abbott

Vinaigrette:

- 1/4 cup oil
- 1/4 cup fish sauce
- 1/4 cup rice wine vinegar 1/4 cup water
- tablespoons raw sugar
- cup chopped fresh cilantro
- lime, juice only
- clove garlic, minced small Thai bird chile or serrano chile, chopped
- 1/4 head finely shaved green cabbage 1/4 head finely shaved purple cabbage
- 2 carrots, thinly julienned

Skirt steak:

1 1/2 pounds trimmed skirt steak 1/2 cup coconut milk

- 3 cloves garlic, minced
- 2 tablespoons lime juice

garlic and chile. Toss cabbage and carrots in vinaigrette;

To make skirt steak: Marinate steak in coconut milk, garlic, lime juice, cilantro, sriracha and salt, to taste, at least 1 hour, or up to 24 hours.

Grill 3-4 minutes each side until medium rare. Let rest 3 minutes.

vinaigrette, rice and crushed peanuts; garnish with

salt: cover with lid.

Lemon Chicken with Roasted

Recipe courtesy of chef Nate Appleman on behalf of Abbott

Red Onions and Potatoes

Lemon chicken:

- 1 whole chicken, cut into
- eight pieces 1 ounce minced garlic
- 1/4 teaspoon granulated garlic 1/4 teaspoon paprika
- 1/4 teaspoon smoked paprika
- 1/4 teaspoon ground fennel seed 1/4 teaspoon dried oregano
- 1/4 teaspoon ground coriander 1 tablespoon kosher salt

2 1/2 pounds Yukon gold potatoes salted water

- Cauliflower: 1 head cauliflower salted water
 - 2 tablespoons mayonnaise
 - teaspoon tamari or soy sauce 1 tablespoon chopped parsley

Roasted onions:

1 red onion

For serving:

- 3 ounces pitted Castelvetrano or green olives, cut into quarters

5 ounces wild arugula 1 lemon, quartered To make lemon chicken: Marinate chicken in mixture of minced

garlic, granulated garlic, paprika, smoked paprika, fennel pollen,

dried oregano, coriander and salt; let sit overnight. To make potatoes: Boil potatoes in heavily salted water until tender. Cool, peel and cut into 1 1/2-inch chunks. Toss with oil to coat; reserve.



Lemon Chicken with Roasted Red Onions and Potatoe

To make cauliflower: Cut cauliflower into florets and blanch in salted water 1 minute; shock in ice bath. Remove from ice

and dry. Toss with mayonnaise, tamari and parsley; reserve. To make roasted onions: Preheat oven to 450 F. Peel onion and slice into 1-inch rings. Toss with salt and oil; roast until slightly caramelized with texture. Chill and reserve.

Preheat oven to 450 F.

Bake chicken on sheet pan approximately 15 minutes. Add potatoes and cauliflower. Bake approximately 15 minutes then switch oven to broil approximately 10 minutes.

Squeeze lemon over reserved onion. When chicken is crispy and reaches internal temperature of 165 F, remove from oven and add onions and olives. Plate chicken, potatoes, onions, olives and cauliflower on top of arugula and garnish with lemon.

- 1/4 cup chopped fresh cilantro
- 2 tablespoons sriracha
- salt, to taste cups cooked brown rice
- 1/2 cup crushed peanuts 1 lime, quartered, for garnish

To make vinaigrette: In large bowl, mix oil, fish sauce, rice wine vinegar, water, sugar, cilantro, lime juice, refrigerate until ready to serve.

Heat grill to high.

Thinly slice steaks against grain and serve with lime wedges.

Cheesy Frittata with Veggies

Recipe courtesy of chef Nate Appleman on behalf of Abbott

Roasted garlic:

2 heads garlic olive oil

Frittata:

- 2 medium leeks, sliced
- 8 ounces blanched, chopped broccoli salt, to taste
- 2 tablespoons chopped fresh parsley
- 2 ounces grated Parmigiano Reggiano
- 2 tablespoons heavy cream
- To make roasted garlic: Preheat oven to 400 F.

then season with salt, to taste, and remove from heat. In mixing bowl, mix roasted garlic, sauteed leeks and broccoli, eggs, parsley, Parmigiano Reggiano and cream; place in 9-inch pie dish and bake approximately 20 minutes until top of frittata is brown.

Remove from oven and let cool slightly

before cutting and serving.

Slice 1/4 inch off entire heads of garlic

and place cut sides down in 1-liter casserole

dish. Drizzle with olive oil and sprinkle with

Bake 35-45 minutes until heads of garlic

are soft and light brown. Let cool then use

back of knife to squeeze garlic from pods.

heat. Cook leeks until soft; add broccoli

To make frittata: Lower oven to 375 F.

In saute pan, heat oil over medium-high

Cheesy Frittata with Veggies