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JUST CALL KATE

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THE RESOURCE

WHAT'S IN A (PASS)WORD?

My husband will adamantly disagree with what I'm about to write. However, we disagree on a lot of things but are still married almost 30 years. So here goes:

What do you do about passwords? Online accounts, cell phones, subscriptions, banking/financial sites, other assets, bill payments, social media? What about email and voice mail passwords?

Even as important..... Do your parents have these same things?

What would happen if you became temporarily or permanently incapacitated from access all of these digital necessities of life? Would anyone be able to gain access to these accounts? If you have a paid online subscription, the payments can continue to be charged to a credit card or bank account without a password to cancel it. What about iCloud, or DropBox or any other number of online document or data storage? Without access to passwords for these things, there's probably very little one can do to retrieve information stored there.

We all have different methods of keeping track of user names, passwords, account numbers, online access. I keep mine in my Contacts or Address book under the individual company name. In the "Notes" section, I clearly write out my username (which is typically my email address), my name without spaces or the actual assigned account number. Then, in parentheses, I type out my password, with the first letter

and last letter or two, clearly identified, with the rest of the appropriate number of spaces identified by asterisks.

Example: kate@gladchun.net
(R*****9!)

(This is not my real password. The name has been changed to protect the innocent).

Since iTunes, Outlook, Gmail and other accounts now want an uppercase letter, a lowercase letter, a number and a punctuation mark, I have many variations of my password. But if necessary, I can usually decipher the password by looking at the pattern, counting the asterisks and determining my password.

Having a handwritten page, or an old fashioned address book or journal in which to keep these usernames and the fully written out passwords is also important. Here's where my husband and I disagree. He thinks that *someone* could physically find the handwritten codes and access online accounts this way. Fat chance, I think..... First of all, they would have to find it. Second of all, it would have to be updated. Third of all, they would have to break into our house. Fourthly, I think a burglar would be looking for stuff to steal, not my secret password book. My husband uses LastPass (which is okay, but has its issues as well).

There are many possible solutions to this problem and I've got a couple of suggestions for you:

1. Designate a trusted family member or friend who would know where to find these passwords in the event of death or a debilitating accident. Make sure
(*con't on page 3*)

SHREDDED KALE & BRUSSEL SPROUT SALAD

Ingredients:

For the dressing:

1 Tablespoon minced shallots
2 Tablespoons Dijon mustard
1/4 cup freshly squeezed lemon juice
1 1/2 teaspoons lemon zest
2 teaspoons honey or agave nectar
1/4 cup olive oil

For the salad:

4 cups finely shredded Lacinato kale (loosely packed)
4 cups finely shredded Brussels sprouts (loosely packed)
1/2 cup sliced almonds, toasted
1/2 cup grated Parmesan or Pecorino cheese

Directions:

Make the dressing:

In a small bowl, whisk together the shallots, mustard, lemon juice, lemon zest and honey. Stream in the olive oil while whisking continuously until well combined. Season the dressing with salt and pepper to taste.

Assemble the salad:

In a large bowl, toss together the shredded kale, shredded Brussels sprouts and toasted almonds. Add as much dressing as desired, tossing to combine, then add the cheese and toss. Serve immediately.



WHAT'S "APP"?

OK.... my daughter moved to Spain. I miss her terribly, but with a couple of new apps that I have on my phone, we can chat – or talk, everyday! It's not just for Spain either, but sure comes in handy. You can use these apps for communicating with someone just about anywhere! The first one is **Viber**. The second one is **WhatsApp**. You can call and chat and send pictures and locations, just like texting! Once you download the app, the only other thing you will need is Wi-Fi (or "Wee-Fee" as they call it in Spain)! Also, don't forget about **Instagram**.

We also used an app, called **Detour**. **Detour** is a company in San Francisco that has created walking tours in some of the major cities in the world. San

Francisco has about seven of these tours, New York, Austin, London, Paris, Berlin, Barcelona, Marrakech are some of the other cities and more are coming soon. Luckily, we were in Barcelona and used this guided tour, which uses GPS locations to initialize the "tour guides" through historical and significant areas. If you got off track, the narrator would say things like "Where have you wandered off to?" or "Once you reach this building, I'll tell you an amazing story about it". So it was pretty cool. There is a cost to this app, but since my son works for the company, we were able to test drive the tour, called "Summer of Anarchy" in Barcelona.

Another new app I discovered is called **Lets Meet Halfway (a/k/a Meetways)**. If you and a friend are planning to meet somewhere but can't decide where the halfway point is, or what is close to the

halfway point, this app will help!!! You can request a café, bar, hotel, movie, store, park or church (or just an intersection). This app will show you the halfway point **OR** it will tell you which place of interest you have requested would be close to your halfway point!

One more fun little gizmo. My kids gave me a **Selfie Stick** for Christmas! We had a blast with it, especially on our vacation in Spain. I was able to get all four of us into the photos and now I have great memories of our fun Christmas trip. I admit, I was quite a rookie at it. Apparently you're supposed to swing it up, swing it down, go from side to side and let each participant in the photos have a chance to hold it to get a slightly different angle on each snap. Also, be sure to get the fabulous backgrounds into the pictures. Those are my current tips. I hope you find some of these things useful.

DO IT YOURSELF DESIGN

There are lots of resources out there for the DIY design of your home; you just have to know where to look! In the past few years, many people have turned to Pinterest (www.pinterest.com) or Houzz (www.houzz.com) for home ideas. However, there are quite a few websites that you can use for new inspiration. Here are 6 websites (listed in order of the Just Call Kate team's preference) for creative concepts that you can get updates from browsing, or via email, Facebook, Pinterest, or Instagram.

1. **Remodelista**

Remodelista is a great starting point if you are interested in a specific project; there are plenty of posts and ideas from all types of rooms to get you motivated with whatever you are interested in accomplishing. The content is geared toward clean and modern trends, with education on broader subjects (like picking paint colors) sprinkled in. Another spinoff of this site is Gardenista; the outdoors version of this webpage boasts the same clean look with fresh ideas for landscaping, outdoor decorating, and entertaining. (www.remodelista.com, www.gardenista.com)

2. **Curbed**

If you're looking for updates and real estate in a specific city or neighborhood, Curbed is definitely a site to follow. Giving witty updates of new developments and transformations, you can get updates either from a national perspective or a specific market, such as Curbed Detroit (www.detroit.curbed.com). They mostly post listings with photos and a description, or local neighborhood news and updates. Good to follow if you would like to stay abreast of all of the changes via Dan Gilbert in Detroit. (www.curbed.com)

3. **Apartment Therapy**

Apartment Therapy has been around for a while and was originally started for – you guessed it – customizing apartment living and personalizing small rental spaces. Now, however, it has blossomed into a great resource and features posts from amateurs to professional designers. You can search via category (DIY, family, or renovation, just to name a few) and the content varies from small changes to complete gut jobs. Mostly geared for a younger audience who rent or own small spaces, a fun and modern vibe is projected throughout the posts. (www.apartmenttherapy.com)

4. **Decoist**

Decoist has articles, features, and tips for all types of budgets and styles. Choose a category to browse through at the top of the website, or search exactly what you're looking for. The Design Ideas portion of the site has fantastic articles and lists of quick design changes you can do in your home right away, or pin to your Pinterest boards.

5. **Dwelling Gawker**

Dwelling Gawker is an eye-catching gallery of submissions from home owners, professionals, and designers worldwide. With a clearer design than other "pinning" websites, this site is great for keeping what you are interested in organized. With bright pictures and short descriptions, it is easy to search through, either while in a category or viewing all posts. If you sign up, you can network, tag, and comment as well – making it similar to a sharing format like Houzz or Pinterest. (www.dwellinggawker.com)

6. **Archinspire**

Archinspire is a perfect website for those looking for modern, high-end design inspiration, and it delightfully showcases apartments, homes, outdoor design, and public and commercial spaces. From architectural plans, to landscape designs and pool ideas, there is something for every imagination. Although a lot of the content seems to be written by someone who doesn't have English as their first language, the site is easily searchable and has streamlined content - so if you're looking for something specific, it is a relatively easy find. (www.archinspire.org)

THINKING ITALIAN?

No idea where to go? Here are a few ideas... Thrillist recently came out with the ten best Italian eateries in Metro Detroit, and many local favorites made the list:

- **Bacco Ristorante**, *Southfield*. Award winning Luciano del Signore is three-time James Beard Best Chef whose restaurant takes a modern approach to fine Italian dining – no red/white checked tablecloths or tuxedoed waiters. Accolades from Gourmet, Zagat and Wine Spectator, and being named “Restaurant of the Year” by Hour and the Freep eight years apart, prove that Bacco has staying power here in Motown.
- **Due Venti**, *Clawson*. Husband and wife team David and Nicole Seals run this modern/homey/sexy restaurant while focusing on old world Northern Italian cuisine. Ever-rotating menu is tempting for everyone and Nicole’s caramel-fennel-sea salt gelato, I’m told, is legendary.
- **Bigalora**, *Southfield, Royal Oak, Ann Arbor*. Described as a Neopolitan pizzeria, it’s stylish with salads, homemade pastas, and small-plates with scrumptious wood-roasted veggie dishes. Also craft beer and craft cocktails are on the menu, so a nice place to meet for drinks.
- **Cucina Medoro**, *Birmingham*. A charming little café and catering operation at 768 N Old Woodward serves breakfast and lunch only. Seriously homemade food.
- **Roman Village Cucina Italiana**, *Dearborn*. This place nails the old-school red sauce with rich, meaty, creamy sauces served with homemade pasta along with heaping baskets of homemade garlic bread. It’s been around for 60 years and still going strong.
- **Trattoria da Luigi**, *Royal Oak*. Serving wood-fired pizzas, antipasti, pastas, salads and entrees. Flavorful but not fancy, the food is well executed and the wine list is a pleasant surprise.
- **Ottava Via**, *Corktown*. Meat-centric and stylish with contemporary servings, Neapolitan pizza, large entrees, and a summer bocce ball court.... This is just what Corktown needed and this place delivers it well.
- **Giovanni’s Ristorante**, *Southwest Detroit*. Another “red sauce joint”. Fresh and local ingredients emphasize their unusual “farm to table” concept at the same time combining old school favorites.
- **Café Cortina**, *Farmington Hills*. Another multiple award winning restaurant features great ambiance with their indoor fireplaces and lush outdoor gardens (70% of the restaurant’s produce, greens and herbs come from their garden in the summer). Popular wedding destination and Italian countryside vineyard setting right here in the Motor City.
- **Angelina Italian Bistro**, *Downtown Detroit*. Located in the Madison building (an urban loft space with high ceilings, exposed brick and floor-to-ceiling windows overlooking Grand Circus Park and Comerica Park), Angelina has been around a long time serving modern fare with handmade pastas, house-butchered and –smoked meats and fish; along with made from scratch desserts.

The article also mentioned **Selden Standard**, which is not an Italian restaurant, but Chef Andy Hollyday is making some of the best Italian dishes in the city of Detroit. Squid ink chittara, sweet pea agnolotti and lamb ragu.

DATA DIGEST

2015 SALES BY MONTH IN THE 5 Bs					
	Blm Twp	Bham	Blm Hls	Bev Hills	Bing Fms
Jan	46	38	2	7	2
Feb	29	35	11	12	0
Mar	68	48	3	15	0
Apr	51	48	7	18	2
May	68	65	7	18	1
Jun	104	75	11	24	1
Jul	92	57	6	30	2
Aug	73	58	3	12	2
Sep	75	54	10	16	1
Oct	56	40	9	18	1
Nov	50	31	5	12	3
Dec	45	50	6	13	2
TOTAL:	757	599	80	195	17
GRAND TOTAL:	1648				

BABY BOOMER NEWS

Have you noticed the increase in Assisted Living developments? The Mature/Silent Generation is already moving on.

Here’s a fun fact: Every day since January 1, 2011 and until December 31, 2019, ten thousand (yes, 10,000) Americans per day are turning 65 years old. This data points to a likely shortage of desirable properties that the Baby Boomers are looking for: “First floor master” properties (condos or homes), “downsizers” to streamline their active lifestyles in their current hometown and second homes in warmer climates. The front end of the Baby Boomer age group is already starting to make these moves toward a simpler, more pared down lifestyle. But there *will* be a shortage of properties where Baby Boomers desire to live. Do you know how I know? Because it’s already starting to happen!

If you’re contemplating that eventual move, now might be a good time to starting thinking about it. I’d love to help you determine the best options available. Please contact me at 248-891-1033 or kate@gladchun.net.

(PASS)WORD (con’t from Page 1)

each account is there and that the passwords are written out (not like the online version with asterisks). Tell them where the exact location of this list is: taped to the bottom side of a piece of furniture, inside a specific book, in a desk file folder labeled “Baby Pictures”, etc. Wherever it is, be very specific.

2. Keep this list up to date (not an easy task).

3. Indicate that these passwords exist and identify where they are located to your designee.

4. Tell your parents that you have taken the time to put this list together and ask them to do the same thing for you – just in case. No one really likes to think about these situations, but being thoughtful and diligent can save a lot of time and hassle.

WINTER DRIVING TIPS

With winter here, it's time to create, update, and/or rotate your car emergency kits! If you don't have a kit, with the weather change it may be a good idea to create one. Here are 11 survival items to have in your trunk:

- 1. Water.** If the water is kept in a box/tote/bag/etc. in your trunk, it actually doesn't freeze as quickly as you might think it would. You could open the bottles and pour a bit out, then re-close them if you're afraid of them freezing and bursting. Grab a case of water, or a couple of gallon jugs to keep in your trunk just in case.
- 2. Food.** High protein, filling snacks and small meals would be ideal. Beef jerky or venison would be good also. If you end up stranded and have to wait a few hours for help, you will be glad that you had a couple of things to eat handy! Keeping some food in your belly will help keep you warm and provide energy if you're stuck for a long time.
- 3. A small kit as a way to make a fire.** Waterproof matches, a lighter or two, fire starters, etc. If you do end up needing to make a fire, it will provide heat as well as be a source of light if you are on the side of the road.
- 4. Blankets.** You'll probably be pulling these out even if there is no emergency, but for sure you'll be glad you have them if you're stuck on the side of the road in the winter for even an hour! The thrift store is a great place to look for used wool or other warm blankets, or go to the craft store and simply purchase 2 yards of fleece.
- 5. A good multi-tool and/or a good knife.** On the off chance you needed to cut the seats and seatbelts up to make snowshoes, this will make a difference! Chances are, you won't need to do that, but a multi-tool will come in handy with making fires, possibly fixing the car, and many other things.
- 6. A shovel.** Slide off the road into a snowbank and a shovel can mean the difference between being stuck there and digging 3 feet of snow out of your way and getting back on the road. Home Depot or Lowes sell compact snow shovels that will easily fit in the trunk of a car or the back of an SUV.
- 7. Gloves.** It seems like a given, but how many times have you ran out of the house without gloves? Keep some sturdy, warm, work-in-able gloves, an extra hat, and scarf in your kit.
- 8. Light.** There are fewer hours of daylight in the winter and the chances of something happening when it's dark out versus during the day are much higher. Keep a flashlight handy and make sure the batteries are charged or fresh, or keep an extra set in the car as well.
- 9. First aid kit.** If you don't already have one, it is a good idea to keep handy at all times in a vehicle. You can purchase a pre-made one, or create one from supplies at home.
- 10. Spare tire, jack, and tire iron.** Odds are this is already included with your car, but a good idea to keep in there if it is not already. Changing a flat tire in the snow is no fun, but it would be better to have the means of getting it done and getting back on the road than having to wait for someone to rescue you.
- 11. Communications.** Keep your cell phone charged and in the vehicle with you (it doesn't need to be in your trunk!). Help may be just minutes away if you have a method of contacting someone. Make sure to keep a car charger with you, or a solar charger that will give you extra battery life in the event that you do get stranded.



HOW ABOUT HAPPY HOUR?

Looking for somewhere to meet before a show or movie? Or just a quick hello? Check out these places for happy hours with friendly snacks and beverages.

- **Bistro Joe's**, 34244 Woodward Ave, Birmingham; 248-594-0984. Happy Hour: T-S, 3-6pm. Craft beers for \$4 and an impressive wine selection for \$6/glass.
- **Royal Oak Brewery**, 215 E 4th St, Royal Oak; 248-544-1141. Happy Hour: M-F, 3pm-6pm. Pitcher of your favorite craft beer is \$3.50. \$5.50 martinis, \$3.50 well drinks and select wines for \$5/glass. Don't forget their signature Brewer's Bread.
- **Rosie O'Grady's**, 279 W Nine Mile Rd, Ferndale; 248-591-9163. Happy Hour: S-Sa, 11am-7pm. Super specials, including domestic beers for \$2, imported beers at \$1 off, call drinks for \$3.50 and house wine for \$2.50. Happy hour prices also apply on home team game days.
- **Hopcat**, 4265 Woodward Ave, Detroit; 313-769-8828. Happy Hour: M-Th, 2pm-6pm. Half-off burgers, 30 \$3 local beers and select drafts, \$3 well cocktails and \$3 wine. Also, a late-night happy hour from Sunday through Wednesday 10pm-2am. HopCat is a new hot spot, featuring 130 beers on tap, plus wine and liquor. Don't forget to order the famous Crack Fries. Lots of specials!
- **Roast**, The Westin Book Cadillac, 1128 Washington Blvd, Detroit; 313-961-2500. Happy hour: M-F, 4:30pm-6:30pm. Regular menu items are half price. Happy hour wine specials are supposedly very popular, but prices vary.

"There is nothing more important than a good, safe, secure home."

Rosalynn Carter

Check out our new website:
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