



Pumpkin Slow Cooker Dump Cake © cutefetti.com/ Dawn Lopez

- Yellow Cake Mix (16 - 18 oz)
- 1 Box Instant Vanilla Pudding Mix (3.9 oz)
- 1 Can of Pumpkin (15 oz)
- 1.5 Cups Milk
- 1 Stick of Butter (melted)



Line your slow cooker with parchment paper or liner. Dump the dry cake mix evenly along the bottom of your lined slow cooker. Then, repeat with the vanilla pudding mix and then the canned pumpkin. Pour melted butter evenly over the top of the dry ingredients, repeat process with the milk. Take a spoon and press down any dry mix that isn't wet. Cook on low for 3-4 hours. Cooking time will vary depending on your cooker's size. The larger it is, the less cook time will be needed. The cake will be slightly "wet" in the center. This is a good thing, you don't want to overcook it. There are no eggs in this recipe, so wet is good! It's best when the center is cooked just slightly beyond its original liquid state and the sides are starting to firm up. Enjoy!

Recommended: Drizzle with Caramel Sauce before Serving



HALLOWEEN SAFETY TIPS © SafeKids.org

Walk Safely

*Cross the street at corners, using traffic signals and crosswalks.

*Look left, right and left again when crossing and keep looking as you cross.

*Put electronic devices down and keep heads up and walk, don't run, across the street.

*Teach children to make eye contact with drivers before crossing in front of them.

*Always walk on sidewalks or paths. If there are no sidewalks, walk facing traffic as far to the left as possible. Children should walk on direct routes with the fewest street crossings.

*Watch for cars that are turning or backing up. Teach children to never dart out into the street or cross between parked cars.

Trick or Treat With an Adult

*Children under the age of 12 should not be alone at night without adult supervision. If kids are mature enough to be out without supervision, they should stick to familiar areas that are well lit and trick-or-treat in groups.

Keep Costumes Both Creative and Safe

*Decorate costumes and bags with reflective tape or stickers and, if possible, choose light colors.

*Choose face paint and makeup whenever possible instead of masks, which can obstruct a child's vision.

*Have kids carry glow sticks or flashlights to help them see and be seen by drivers.

*When selecting a costume, make sure it is the right size to prevent trips and falls.

Drive Extra Safely on Halloween

*Slow down and be especially alert in residential neighborhoods. Children are excited on Halloween and may move in unpredictable ways.

*Take extra time to look for kids at intersections, on medians and on curbs.

*Enter and exit driveways and alleys slowly and carefully.

*Eliminate any distractions inside your car so you can concentrate on the road and your surroundings.

*Drive slowly, anticipate heavy pedestrian traffic and turn your headlights on earlier in the day to spot children from greater distances.



From the Broker's Desk Nancy C. Rowe

One would assume that the lease purchase or rent to own option would be a great scenario for both the seller and buyer. Unfortunately, studies have shown that 99% of these transactions never close. Often the buyer simply uses the terminology in hopes of negotiating a better deal on the rental terms. A seller can protect him/herself by asking for a substantial, non-refundable down payment which helps to assess the seriousness of the buyer. If all parties approach a lease purchase in an honest and forthright manner, it can be very beneficial to all. The seller gains a monthly income, retains the right to claim rental expenses on income tax, has damage deposit funds in reserve, eliminates the utility and landscaping costs and may negotiate with the buyer to address all maintenance issues. The downside for the seller is that the cost of hazard insurance will remain, property values might increase substantially over the agreed upon sales price during the lease period, eviction might become necessary and damages exceeding the damage deposit might occur. Benefits to the buyer include time to address any issues which are hindering the ability to secure a mortgage, the possibility of a portion of the monthly rental payment applying as a down payment, having an agreed upon purchase price should values increase, the convenience and financial savings of having to move only once and secure utilities only once and the ability to start building your social sphere without the interruption of a move. The downside for the buyer is that there will be no tax benefits, redecorating/remodeling will probably not be allowed and if allowed, and the sale doesn't close, the buyer will not be reimbursed for the cost of the improvements and there is always a remote chance that the seller might lose ownership through litigation or foreclosure. A lease purchase transaction is really a purchase agreement with a delayed closing. When entering into a transaction of this nature, it is always advisable to consult with an attorney or Realtor so that the rights of all parties to the transaction are protected. Language will need to be added to documents to address the specific terms and conditions of the lease purchase. A lease option is not the same as a lease purchase. The lease option only provides the tenant with a first right of refusal when the property is ready for marketing. The tenant does not enter into a purchase agreement, therefore the purchase price is not set, rarely does any of the rental payment apply to a down payment and if the tenant doesn't exercise his option to purchase, then he will have to vacate the property per the terms of the lease option. These lease transactions may not be ideal but they allow the buyer to take possession of a property that they want to buy at a later date and gives the seller a cash flow instead of having a vacant property. If you would like to discuss the options available under a lease, call on one of the experienced Agents of WILLOW Realty.

Without wearing any mask we are conscious of, we have a special face for each friend.
~ Oliver Wendell Holmes, Sr.

