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Between FRIENDS

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Happy New Year! If buying a new home is on your resolutions list, I can help you find the home of your dreams!



Do you know the difference between a home warranty and homeowner's insurance?

Home warranties are service contracts that cover the failure of home systems and appliances due to normal wear and use, while **homeowner's insurance** protects the homeowner against damage or liability due to an unknown or contingent event. Both offer valuable budget protection and they can work in conjunction with each other. For example, if a covered water heater leaks under normal use and floods the home, the home warranty will repair or replace the water heater, while homeowner's insurance may cover the water damage.

Health & Safety

Best Apps for Staying Mindful

Mindfulness, the practice of focused awareness on the present moment, is an everyday habit and a lifelong process. The following apps can help you discover new techniques to practice mindfulness in your daily life, reduce stress, improve your well-being, and increase your productivity and effectiveness.

HeadSpace: This app is great for anyone new to meditation and mindfulness practice. The first ten 10-minute exercises are free with more available for purchase.

Calm: This versatile, free app is designed to help you build on your mindfulness practice. It includes various 3- to 25-minute guided meditations, breathing exercises, sleep stories, and more!

The Mindfulness App: Customize your meditation, get daily meditation reminders and mindful notifications, and track/sync your journey. This app has plenty of free content, but you can also sign up for a premium 1-month subscription (\$9.99).

Smiling Mind: Developed by psychologists and health professionals, this free app is designed for anyone, including kids as young as seven. One family can create multiple sub accounts to make daily mindfulness a fun group activity!



Helpful Hints

Actionable Ways to Save Money All Year

Small, daily expenses can really add up over time. Avoid the following budget-breakers and pocket the savings instead!

Going out for lunch: At an average cost of \$10, if you buy rather than pack your lunch every weekday, you eat up about \$2,400 over a year. Pack your lunch to save some cash!

Manicures/pedicures: These recurring beauty rituals can set you back a pretty penny at an average cost of \$20 each. Tip: gel polish costs a little more upfront, but lasts a lot longer than traditional lacquer.

Coffee runs: One latte for your morning commute each day (about \$3) costs almost \$780 per year. Brew your own coffee instead!

Credit card interest: The average American spends \$855 a year in credit card interest. Pay down your high interest balances first and then use that savings to pay down your lower interest cards.

Bottled water: A bottle a day adds up to about \$365 a year. Invest in a reusable bottle with a built-in filter.



OLD REPUBLIC HOME PROTECTION

Protect your budget against the high cost to repair or replace home systems and appliances.

People Helping People™

Visit www.orhp.com or talk to your real estate professional to learn more.

Buying or selling a home can be stressful. Refer your friends and family to me so they can breathe easy—with a true professional in their corner!



Savor the Flavor

Low Carb Mexican Chicken Veggie Soup

3 lbs. boneless, skinless chicken thighs
4 cups chicken broth
1 can tomatoes and green chiles
1 Tbsp. olive oil
3 garlic cloves, minced
1 cup sweet bell pepper, diced
1 cup mushrooms, sliced
4 cups cabbage, shredded
2 cups zucchini, diced
1 Tbsp. taco seasoning
1 Tbsp. chili powder (or more to taste)
2 tsp. cumin
Salt and pepper, to taste
Shredded cheese (for garnish)
Avocado slices (for garnish)

Combine all ingredients except zucchini in a large soup pot.

Bring to a boil and cook for 15 minutes.

Reduce heat to low and simmer for 2-3 hours.

Stir in zucchini. Continue cooking for another 20-30 minutes, or until zucchini is tender, but not mushy.

Serve topped with shredded cheese and avocado slices.



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ALERT PROPERTIES
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Household Tips Unusual Uses for Everyday Items

Your house is full of useful objects if you know where to look! Find new and unusual uses for the following everyday items.

Ice cubes are great household cleaning tools. Throw a few in your drain before running the garbage disposal to dislodge any stuck food bits. Combine ice cubes with salt to scrub the bottom of coffee pots/carafes—the salt will stick to the ice and act like sandpaper to remove coffee stains. To skim fat off the top of soups, place a few ice cubes in a metal ladle and drag the bottom of the ladle across the surface of the soup. The cold metal will harden the fat so it sticks to the ladle, making it easy to remove.

Dryer sheets can be used wet to remove soap scum and water spots from your bathroom faucets, shower doors, and tub walls. Dryer sheets are also great for removing deodorant marks from clothing.

Tennis balls have many uses off the court. Toss a few in your dryer with a load of towels to increase fluffiness and absorbency. Tennis balls also make great backyard pool/spa scum skimmers. Just let them float around in the water—they'll absorb any leftover body oils on the water's surface.

