

Setween/ FRIENDS

JAMES BEAVER



1775 PARKER RD SE STE 210, CONYERS, GA 30094-6654
Tel: (770) 484-5200, Mobile: (404) 939-0797, james.beaver@jamarrealestate.com,
www.jamarrealestate.com



o 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.



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Health & Safety

Are You Guilty of Mindless Eating?

hen was the last time you really experienced your food as you were eating it? Our society has become so fast-paced these days that we've gotten used to devouring meals as quickly as possible. Conscious, mindful eating allows you to contemplate what, how, and why you're eating, and focus on the relationship your body has with your daily sustenance.



Mindful eating is not a diet, or even about giving up anything at all, but it *can* act as a barrier to overeating. When you slow down and experience food more intensely—especially the pleasure of it—you might find you don't need to eat as much to feel satisfied.

Most of us don't have time to slow down and relish each bite at every meal, so start with small changes. Plan one distraction-free meal a week—turn off the TV, set the phone to Do Not Disturb, and try to focus solely on your food. Savor the sensations, the flavors and textures, of every bite. Consider the origin of each ingredient. Making a simple commitment to appreciating, respecting, and enjoying the food you eat every day could be the first step to changing your eating habits for the better.

Helpful Hints

Tips for a No-Spend Weekend

s it possible to have fun while staying frugal? Absolutely! Enjoying a no-spend weekend just takes a bit of planning and preparation. Below are some ideas that won't break the bank.

- Check the community events calendar for free activities, such as music/theater/movies in the park.
- Visit your local library or attend a community sports game.
- Dust off those old board games and host a family game night.
- Research your town's most interesting things to see and organize a walking tour. Pack a picnic to enjoy while you're out on your walk.
- Invite your friends over for a "pantry potluck"—participants must use only ingredients they currently have on hand in the pantry/refrigerator. Vote on each recipe for awards like Best, Worst, and Most Creative.
- Plan to take a free class—many home improvement, kitchenware, and craft stores
 offer free weekend workshops to customers. Decide which ones interest you and
 sign up!

Savor the Flavor

8 ounces room temperature cream cheese

2 garlic cloves, finely minced

1/2 cup fresh herbs of your choice, finely chopped (basil, parsley, and chives work well)

1/4 tsp salt

1/4 tsp fresh ground pepper

Lemon zest, to taste

Garlic and Herb Cheese Spread

Combine all ingredients together in a bowl and mix evenly.

Add more herbs, spices, and lemon zest until desired taste is achieved.

Serve immediately for a softer texture, or roll the mixture into a log using parchment paper or plastic wrap and chill for at least an hour.

Prepared cheese spread can be kept chilled for up to five days.







JAMES BEAVER ALERT PROPERTIES 1775 PARKER RD SE STE 210 CONYERS, GA 30094-6654 Tel: (770) 484-5200

Mobile: (404) 939-0797 Fax: (770) 484-5222 www.jamarrealestate.com



Household Tips

Cleaning Tips Everyone Should Know

nowing how to clean your house is one of the most important life skills to learn. Clean like a pro with the following tips.

Always clean from top to bottom. This is especially important when dusting. Start with high shelves, ceiling fans, light fixtures, and crown molding and move down from there. Clean floors and baseboards last.

Maximize efficiency. If you're cleaning your entire home, start with the bathrooms. Soak showers, tubs, sinks, and toilets in cleaning product and let them sit while you dust the rest of the house. After you're done dusting, return to the bathrooms to finish scrubbing and polishing.

Wash your pillows. It may seem counterintuitive, but a good cleaning can extend the life of your pillows (but always check the care tag, just in case). It can also restore their fluff so they're softer and more supportive. Wash two pillows together to keep the washing machine balanced during the spin cycle. Use a small amount of detergent, but do not use fabric softener—the chemicals may coat the fill, weighing it down. Lay pillows flat to dry, or follow drying instructions on the care tag.