



JAMES BEAVER



Between FRIENDS

866 N. Main Street, Conyers, GA 30012

Tel: (770) 484-5200, Mobile: (404) 939-0797, james.beaver@jamarrealestate.com, www.jamarrealestate.com

Happy Holidays! As the year comes to a close, take a moment to reflect on your triumphs over the last twelve months and prepare for a promising future.



Looking to buy a new home? Now is the time to make the move! Of course, investing in a new home is more than just a financial decision—the pride that comes with homeownership is truly priceless.

I recommend including an Old Republic Home Warranty Plan to all my clients, whether they're buying or selling. A home warranty helps protect your budget from unexpected repair or replacement costs caused by the breakdown of your home's heating, plumbing, electrical systems, and most built-in appliances—before, during, and after the sale. Optional coverage choices are available for buyers to custom-fit the warranty to the unique needs of their new home.

Health & Safety Get Fit the Fun Way

People have tons of reasons why they choose not to exercise. They don't like it, they don't have time, they simply don't want to, etc. As the saying goes, a body in motion stays in motion. So find a way to get your heart rate up and build muscle that you enjoy. If you're lucky, you may discover an activity that doesn't even feel like exercise to you! Here are just a few possibilities:

- Take a brisk walk around the city or a hike in the country. Invite your family and friends to join you, and pack a healthy picnic lunch or just enjoy the scenery as a reward for your efforts.
- Go on an adventure! Hop on your bike and pedal somewhere you've never been. Bonus points if you live near a lake, a park, or a vineyard and you make that your destination.
- Volunteer for a community service project, such as building homes for the less fortunate or cleaning up a local watershed. You'll make friends and burn calories while giving back to the community.
- Download a location-based fitness app, such as MINDBODY, and sign up for a beginner drop-in class. Pick an activity that you never thought you'd try, such as aerial yoga, kettlebell boot camp, or trampoline cardio. Who knows? You might just find your new passion!



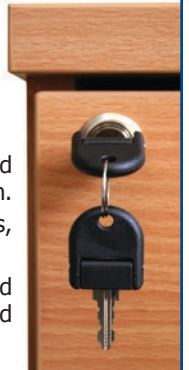
Real Estate Today

How Mortgage Companies Keep Your Home Loan Documents Safe

You provide tons of personal financial data to mortgage companies during a real estate transaction. How do you know your information is protected? What safeguards does your lender take? Many lenders have policies in place to keep sensitive financial data safe from hackers, such as:

- Ensuring customers are aware of the risk of online hacking and theft. Lenders make sure home buyers know where cyber criminals are lurking and how to avoid them (e.g., never wire funds without double-checking all information with their loan processor over the phone).
- Enacting a clean desk policy stating that all file cabinets must be locked and documents must not be left out where they could be read or stolen.
- Employing data protection policies with encrypted computers, phones, email, and secure portals.

Talk to your mortgage lender about their data security practices. A good lender should have strong systems in place to ensure the privacy and safety of all customers.



OLD REPUBLIC HOME PROTECTION
People Helping People

Safeguard *your* American dream with a home warranty!

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

A confident referral is one of the best gifts an agent can receive. Send your friends, family, and colleagues my way—I'm happy to answer all their real estate questions.



3 cups uncooked macaroni pasta
5 Tbsp butter
1/3 cup flour
1/2 cup heavy cream
2 1/2 cups milk
1 cup smoked cheddar cheese, shredded
1 cup sharp cheddar cheese, shredded
1/2 cup Monterey jack cheese, shredded
Salt and pepper, to taste
Paprika or cayenne, to taste

Preheat oven to 350°F.

Prepare macaroni pasta according to instructions until it reaches al dente. Do not overcook. Drain pasta, toss with 1 Tbsp butter, and set aside.

Melt 4 Tbsp butter in a large saucepan. Add flour and cook, whisking constantly, for about a minute.

Dissolve flour paste with heavy cream and milk; cook for 6-8 minutes until pasty and light golden brown.

Remove from stove and add cheeses. Add salt and pepper to taste.

Grease a 9x9-inch baking dish with butter and add macaroni.

Pour cheese and milk mixture evenly over pasta.

Sprinkle paprika or cayenne and additional salt and pepper on top.

Bake for approximately 40 minutes, or until the sauce bubbles on the edges.

Set aside and cool slightly before serving.



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ALERT PROPERTIES

866 N. Main Street

Conyers, GA 30012

Tel: (770) 484-5200

Mobile: (404) 939-0797

Fax: (770) 484-5222

www.jamarrealestate.com



Household Tips

Purging Post-Holiday Clutter

After the holidays are over and your guests have gone, you're left to deal with the excess clutter. The following tips may help preserve your sanity during post-holiday cleanup.

- Designate a place for your new items straightaway. Otherwise, they might sit in a box or bag for months!
- Sort recyclables, such as discarded paper, shipping boxes, food cartons, etc. Set them aside to take to a recycling center, or put them in your household recycle bin.
- Not every holiday gift is a winner. Make space on a shelf in a closet or garage to store any items you plan to re-gift, donate, or return to the store. Locate receipts for the gifts you want to return and store them with each item. Come up with a game plan for getting rid of these items so they don't become new clutter.
- Carve out a good chunk of time to take down holiday decorations. As you're putting items away, ask yourself if they're worth keeping another year. If they're broken or you just don't like them anymore, get rid of them. Once the decorations are all packed up, store them immediately.

