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

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.



uying 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!

Health & Safety

Take a Brain Break

e all have those moments when we hit the proverbial wall and our brains turn to mush. Sometimes all you need is a few minutes to recharge so you can get back to your day. Here are a few ideas that may help you recharge:

- Take a walk outside. Turn your face to the sun and take deep breaths. It's amazing how fresh air, birdsong, and a mini-dose of vitamin D can help you re-center your focus.
- Watch a humorous opening monologue from your favorite late-night talk show.
- Unplug your electronic devices for a moment and snack on a handful of brain-boosting nuts or blueberries.
- Sit back, close your eyes, and daydream for a few minutes.
- Learn something new. Find a video tutorial on YouTube or just Google a subject you'd like to learn more about.
- Do nothing for two minutes. Really. Just sit quietly and empty your mind of all thoughts. (Note: this is a lot harder than it sounds!)

Our brains aren't meant to focus on the same task for hours at a time. Schedule a few brain breaks throughout your day and increase your productivity!

Helpful Hints

Master the Art of the Selfie

hey're not just a trend: researchers found that sharing selfies with others can have a positive effect on well-being. Improve your selfie game and mood with the following tips.

> **Prep** – Clean your lens and adjust exposure and focus. Use the rear-facing lens on your phone for better photos-it takes practice, but it's worth it!

Light - If taking selfies outdoors, note that the midday sun can cast unnatural shadows. Position yourself so the sun is directly in front of you, a bit above eve level. The best light is just after sunrise and right before sunset, aka the golden hours.

Compose – Look at the lens, not the screen. Hold the phone up and angle it down. Align yourself on either side of the screen and turn your shoulders left or right. Relax your face into a natural expression and snap a pic.

Have fun – Take A LOT of selfies. Play with filters to fix exposure and contrast, but don't over-edit the final photo. Post your faves to social media or text them to your friends and family for an instant mood boost!



Savor the Flavor

4 cups chicken or vegetable stock

2 cups water

20-30 oz. diced tomatoes

2 Tbsp. tomato paste

1 cup white onion, diced

1 cup carrots, diced

1/2 cup celery, diced

5 cloves garlic, minced

1 tsp. each dried oregano, basil, thyme, and rosemary

2 bay leaves

15 oz. kidney beans, drained

15 oz. white beans, drained

1 cup zucchini, diced

1 cup ditalini pasta, dry

3 cups spinach, chopped

Salt and pepper, to taste

Shredded parmesan

cheese

Slow Cooker Minestrone

In a slow cooker, combine stock, water, tomatoes, tomato paste, onion, carrots, celery, garlic, and spices.

Season with salt and pepper and cook for 6-8 hours on low heat or 3-4 hours on high heat.

Add beans, zucchini, and pasta to slow cooker. Continue cooking for about 20 minutes, or until pasta is tender.

Add spinach and stir until the leaves wilt. Season with more salt and

Serve and garnish with shredded parmesan cheese.







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Household Tips Make the Most of Your Kitchen Space

o matter your home size, there just never seems to be enough kitchen space. Maximize the space you have by making the most of every inch!

Take advantage of unused walls. Hang pots and utensils on hooks mounted to walls, but make sure you use the proper mounting hardware if you're planning to hang anything heavy! Consider installing ceiling-height cabinets if you don't already have them, and stash a step stool in a nearby pantry or base cabinet for easy access. Standalone or wall-mounted shelving units found at most hardware stores make great homes for all those small kitchen appliances and tools that don't quite fit on your counters.

Prioritize space in your cabinets and pantry. Rollout drawers, pulldown shelves, lazy susans, risers, storage racks, drawer trays, and other space-saving add-ons are great ways to organize a kitchen. Add-ons are also a budget-friendly alternative to a complete remodel.

Have extra unused floor space? Add a portable island, cart, or utility table for more functional cabinet and countertop area! These come in many sizes and styles, so you can get exactly what your kitchen needs.