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26 Years of Real Estate experience.

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he New Year is a time for new beginnings. If you're starting your journey of homeownership, I can help make your dream a reality!

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

A home warranty is a service contract that covers the costs associated with common home system and appliance failures that occur due to normal wear and use. Homeowner's insurance covers loss and damage to your home or belongings caused by certain perils, such as fire or flood. Both are designed to help safeguard your home, but they each offer different types of protection. 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.



now someone who is buying or selling a home? Call me! I take pride in providing my clients with the best experience possible to ensure a seamless real estate transaction.

## Health & Safety

### On the Brighter Side: Positive Thinking in the New Year

he New Year is a great time to set goals and plan ahead. Having the right mindset can influence whether you reach your goals. Here are a few steps to positive thinking that will help set the tone for the rest of the year.

- List your achievements from last year. Checking accomplishments off your list is motivating and will energize your enthusiasm to create and achieve your new goals.
- View past failures as valuable lessons. Mistakes happen, and without them, we'd never learn how to grow. In fact, that failure could be the key to your future success.
- Begin each day on a good note. Listen to a playlist of upbeat songs or read positive daily affirmations. Even a quick walk outside can help set your day on the right path.
- Be mindful of how you spend your time. If the news or social media
  is a trigger for negativity, reduce your exposure and schedule a
  digital detox. Know someone whose life is full of drama? Try to spend less
  time with them and surround yourself with people who radiate good vibes instead.
- Remember that positivity is contagious. Approach every person and situation you encounter with a positive attitude to spread joy wherever you go.

# Helpful Hints

## **Habits of Highly Successful People**

o you ever wonder what sets highly successful people apart? According to Tom Corley, author of *Change Your Habits, Change Your Life,* the answer might surprise you. He interviewed 233 wealthy individuals and found they share the following habits.

**Wake up early** – 50% of those interviewed wake up three hours before they begin working.

**Exercise regularly** — It's no secret that exercise is beneficial for your mind and body. Turns out it can benefit your financial success, too!

**Spend time reading** – 88% of people said they read for at least 30 minutes a day. Self-improvement and education are among the popular topics.

**Get plenty of rest** – Seven to eight hours of sleep is essential for optimal brain function.

**Don't waste any time** — Since time is not something you can get back, make your investment worthwhile. Plan your day to get more done.

**Goal focused** – Most successful people are obsessed with pursuing and accomplishing their goals. Be relentless and never give up!



## Savor the Flavor

## **Slow Cooker Chicken Teriyaki**

1 Tbsp. extra virgin olive oil

3 chicken breasts

1/3 cup soy sauce

1/2 cup hoisin sauce

5 cloves garlic, minced

1 cup long grain white rice

2 cups water

1 bunch broccoli, steamed

3 scallions, sliced (optional, for garnish)

Sesame seeds (optional, for garnish)

In a slow cooker, add the following ingredients in order: olive oil, chicken, soy sauce, and hoisin sauce. Cook on low for 8 hours.

About 25 minutes before the chicken is done, add rice and water to a rice cooker, if you have one. Otherwise, bring water to boil in a medium saucepan. Stir in rice and bring to a simmer. Cover pot and reduce heat to low. Continue to lightly simmer the rice. Check after 17 minutes to ensure the liquid is absorbed. The rice could take up to 25 minutes to cook. Fluff rice with fork and let it sit for 2 minutes.

Meanwhile, steam broccoli using a steamer or boil in water for 2 minutes on the stove before draining.

Cut chicken into small pieces or shred with a fork. Serve over a bed of rice with the broccoli. Garnish with sliced scallions and sesame seeds (optional).





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# Household Tips

### **House Cleaning Resolutions**



any people make plans for life improvement in the New Year. But have you thought about goals for cleaning your home in the year to come? Here are a few house cleaning tips worth adding to your list of resolutions.

**Make a game plan** — Create an easy-to-follow schedule with daily and weekly cleaning tasks. Hang your schedule on the wall to serve as a reminder of what to work on each day.

**Come clean** – Be honest with yourself about any bad habits you have when it comes to cleaning. Think of new ways to address each habit and practice making those changes.

**Push it to the limit** – Start the year off with a top-to-bottom deep clean. Once you've done the hard work, the rest is just maintenance.

**Room to grow** – Add some new houseplants to liven up your home. Houseplants improve the air quality and add a relaxing vibe to your environment.

Go green - Energy upgrades can lower utility costs and reduce your home's carbon footprint.

**Have fun** — Cleaning doesn't have to be a downer. Crank up the music and get moving! You'll be relaxing in a clean home before you know it.

