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26 Years of Real Estate experience.

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re you in the market to sell your home? Close with confidence by adding an Old Republic home warranty to your transaction. Seller's Coverage protects your property should a major system or appliance fail and require repair or replacement while it's on the market. At close, the warranty seamlessly rolls over to the Buyer's Plan, protecting the home buyer against potential issues after the sale. A home warranty offers budget protection from the high cost of home repairs and peace of mind for both the home seller and buyer!



oes the thought of buying or selling a home stress you out? Give me a call today and breathe a sigh of relief knowing you're working with a true real estate professional.

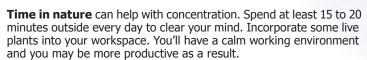
### Health & Safety

#### **Smart Ways to Improve Your Concentration**

s a mental fog blocking you from performing at your best? Lack of concentration can be caused by many factors, but there are many things you can do to help you focus. Stay sharp with these ways to improve concentration.

**Games and puzzles** are great ways to engage your brain. Complete a word puzzle, work on Sudoku, or play a video game. Brain-training exercises help develop problem-solving skills and aid with memory retention.

**Quality sleep** is essential for proper brain function. Always try to get between seven to eight hours of sleep and try to wake up and go to sleep at the same time every day. Reduce screentime before going to bed and avoid sleeping with the TV on.



**Add a little boost** to your day! Research shows that coffee, tea, even dark chocolate can add a much needed boost of energy. Always drink plenty of water to stay recharged throughout the day.

## Helpful Hints

#### **Holiday Budget Made Easy**

f you struggle with overspending during the holidays, you're not alone. The key to successful holiday spending is having a plan and sticking to it! Avoid debt this season with these budget-friendly tips for the holidays.

• **Set a limit.** Figure out how much to spend on gifts, decorations, activities, travel, food, and any other holiday-related items.

- Make a list and check it twice! Organize your shopping list and include how much to spend on each person.
   If your list exceeds your budget, you may want to rethink who you're shopping for and pare down.
- Pay via cash or prepaid debit card. After the budget is set and you've made your shopping list, it's important to stick to your plan. Use cash for all instore holiday purchases. Use prepaid debit cards for online shopping.
- Go with a gift exchange. If you have a large family or group of friends, opt to do a gift exchange. A secret gift swap or white elephant game is a fun way to keep your budget on track.



### Savor the Flavor

1 lb. Brussels sprouts, rinsed and halved lengthwise

3 Tbsp. olive oil or melted butter

1/2 tsp. each of salt and freshly ground black pepper

1 tsp. Italian seasoning

3 garlic cloves, minced

1/2 c. Parmesan cheese, grated

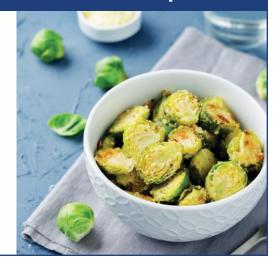
Parsley for garnish (optional)

#### **Parmesan Garlic Roasted Brussels Sprouts**

Preheat oven to 400°F. Line a large baking sheet with parchment paper. In a large bowl, toss Brussels sprouts with olive oil or butter, salt, pepper, Italian seasoning, garlic, and Parmesan cheese.

Transfer Brussels sprouts to baking sheet, ensuring each sprout is evenly spaced, cut-side down. Bake for 25 to 30 minutes or until the sprouts are golden brown and caramelized.

Top with freshly chopped parsley and serve immediately. Best served as a side or appetizer.





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# Household Tips: Smart Home Cleaning Gadgets

he robot vacuum was the first smart home gadget to revolutionize the cleaning world. But a lot has changed since the first robot vacuum debuted in 1996. Here are a few gadgets to add to your home to help you clean smarter, not harder.

- Robotic mop and floor sweeps are sure to change the way you handle everyday spills.
  Some robot vacuums have built-in mops and floor sweeps, but expect to pay more for those models.
- Say goodbye to fingerprints with a robotic window cleaner. They're good for indoor and out-door use and have built-in mechanisms to keep from falling.
- Life as a cat owner will never be the same after you get a self-cleaning litter box. You can even buy a self-cleaning "dog potty" for dogs under 25 lbs.
- Have fun watching your barbeque grill scrubbing robot do all the work as you get ready for your next cookout.
- Breathe easier with an air purifier with a high-efficiency particulate air (HEPA) filter. Air purifiers can improve indoor air quality, providing relief for those with allergies.

