





he days are getting shorter and the kids are heading back to school. Call me today for an update on the current local real estate market!



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.



R efer your friends, family, and colleagues to me and ensure they receive expert, knowledgeable assistance from an experienced real estate professional.

Health & Safety Get Better Sleep

nsomnia affects millions of Americans, but studies suggest that mindfulness meditation can help you get a better night's sleep.

According to a clinical trial appearing in the Journal of the American Medical Association, researchers studied adults who had trouble sleeping and asked half to complete

a mindfulness awareness program. The other half were asked to complete a sleep education class teaching them tips to improve their sleep habits. Those in the mindfulness group had less insomnia, fatigue, and depression at the end of the study.

Meditation increases melatonin, the neurochemical that induces sleep. Studies also show that mindfulness meditation practitioners have enhanced REM sleep periods, the sleep stage in which humans are thought to process and learn new information. Getting an adequate amount of REM sleep each night allows you to wake up feeling refreshed and ready to take on the day.

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So, the next time you're having trouble sleeping, just relax and focus on your breath. Don't worry about the way you're breathing or how long you've been lying there. Let go of negative thoughts. Just close your eyes, relax, breathe, and drift off to sleep.

Helpful Hints

Fundamental Packing Tips

hether you're taking a solo work trip or loading up the kids for a family vacation, you'll need to pack a bag (or three). The following tips can help you pack smarter.

Invest in packing cubes. Organizing your items by type and packing them in separate, smaller bags saves space and makes unpacking and finding your items easier when you arrive at your final destination.

Roll clothes to save space. Folding takes up more room than rolling. Rolling can also help keep your items from wrinkling.

Transfer your toiletries to travel-sized bottles. Many toiletry travel kits contain spill-proof bottles that you can fill with your own body wash, shampoo, etc. The bottles in these kits often come in a transparent, TSA-approved bag, saving you time and effort in the security line.

Pack a mesh laundry bag for dirty clothes. It's a great way to separate dirty clothes from clean ones, and it's easy to grab and toss the contents in the washer when you get home.

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Savor the Flavor

Stir Fried Broccoli Beef

1 lb boneless round or flank steak, thinly sliced	Season steak slices with salt and pepper and toss with 2 Tbsp cornstarch; set aside.
Salt and pepper, to taste 1 Tbsp and 1 tsp vegetable oil, divided 4 cups broccoli florets	Heat one tsp oil in a large frying pan or wok over medium heat. Add broccoli and cook until tender. Add ginger and garlic; toss for about 30 seconds, or until fragrant. Trans- fer broccoli to a plate and cover to keep warm.
 2 tsp fresh ginger, minced or grated 2 tsp garlic, minced 1/4 cup oyster sauce 1/4 cup water or heaf broth 	Increase cooktop temperature to high and heat remain- ing Tbsp oil until it shimmers. Add steak slices in one layer and cook through. Add broccoli to pan and stir for another minute or two.
1/4 cup water or beef broth1 tsp sugar2 tsp sesame oil1 tsp soy sauce	Combine oyster sauce, broth or water, sugar, sesame oil, soy sauce, and remaining Tbsp cornstarch in a bowl and whisk to- gether. Pour sauce over the beef and broccoli and stir to coat. Cook for another minute or two.
3 Tbsp cornstarch, divided	Serve immediately over rice, if desired.

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Household Tips Proper Medication Disposal

rescription medicine take-back programs and city- or county-sponsored disposal bins are great for getting rid of unwanted, expired, or unused medication. But what should you do if there are no take-back programs or disposal bins in your area? Follow these steps recommended by the U.S. Food and Drug Administration (FDA).

1. Mix whole, intact tablets or capsules with an inedible material like cat litter, dirt, or used coffee grounds.

- 2. Place the mixture in a sealed plastic zipper bag.
- 3. Throw the sealed bag away in your household trash bin.
- 4. Remove or cover any personal information on empty pill bottles and place them in the recycle or trash bin.

To dispose of prescription strength liquids or creams, scratch off or cover any personal information on containers and place them in a leak-proof plastic bag. Throw the plastic bag in the trash bin.

The FDA recommends disposing of addictive and dangerous medications by flushing them down the toilet or taking them to your local take-back or disposal center. Flushing rules vary, so check your community guidelines before dumping or pouring any medicines into the toilet or sink drain.

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