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Between FRIENDS

Short on space for guests this holiday season? Call me—I'll help you find a new home with plenty of room for all your family and friends!



Thinking of selling your home? You should consider adding an Old Republic Home Warranty to your transaction. Seller's coverage keeps your home showing well because it provides repair or replacement should covered systems or appliances malfunction 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!

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.

Know someone looking to buy or sell a home, but they don't know where to begin? Send them my way—we can discuss the fundamentals so they can move forward with confidence.



Health & Safety

A Quick Guide to Fire Extinguishers

Fire extinguishers are vital household safety tools. They should be quickly and easily accessible, so you can suppress or put out small home fires if needed. Fire extinguishers are only meant to handle small fires. In the event of a large fire, evacuate to safety.

Household extinguishers all have a label showing what kinds of fires they're effective against. A is for wood, cloth, or paper; B is for flammable liquids like grease or gas; and C is for live electricity. Many extinguishers sold for home use are multipurpose with A-B-C labels. Keep a 10-pound extinguisher in the garage or workshop, a 5-pound extinguisher in the kitchen, and a 2-pound extinguisher in your car.

Learn how to use an extinguisher *before* a fire emergency. Familiarize yourself with your home extinguishers, and check with your local fire department to see if they offer training.

The easiest way to operate a fire extinguisher is to remember the word **PASS**: **P**ull the safety pin, **A**im the nozzle low, **S**queeze the lever and hold it, and **S**weep the nozzle from side to side at the source of the flames until the extinguisher is empty.

Used extinguishers are not reusable and should be replaced. Replace any old, unused extinguishers with pressure gauges in the red zone.



Helpful Hints

Houseguest Etiquette

You're planning a trip, and a kind friend or family member offers to put you up for a few days during your travels. Regardless of how close you may be to your host, you are still a guest. These hints will help you put your best foot forward as a houseguest:

- Stick to the agreed-upon arrival and departure dates.
- Demonstrate your appreciation up front by bringing the host a gift.
- Help with the cleaning and cooking. Offer to pay for gas and other expenses incurred by the host as a result of your visit.
- Inform your host of your schedule each day and don't expect the host to be your personal travel guide.
- As soon as you get home, write your host a note recounting your enjoyable stay and expressing thanks for their hospitality.

With just a little effort on your part, following these tips is the best way to ensure that you'll be a welcome houseguest the next time you're visiting your host's neck of the woods.



1 pound dry black beans
6 cups chicken broth
1 large onion, diced
1 can diced tomatoes and green chilies
1 tsp garlic powder
1 tsp chili powder
1 tsp ground cumin
1/2 tsp cayenne pepper
1/2 tsp freshly ground black pepper
Salt, to taste
Chopped cilantro or green onions for garnish

Soak black beans in a bowl of water overnight and drain.

Combine beans, chicken broth, onion, and tomatoes and green chilies in a slow cooker.

Add dry seasonings.

Cook on high temperature for four hours.

Reduce heat and continue cooking on low for two more hours, or until you're ready to serve.

Garnish with cilantro or green onions and serve.

Optional: Top with sour cream and avocado slices for a richer soup.



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Household Tips

Don't Let a Plumbing Emergency Ruin the Holidays

An unexpected plumbing problem could really ruin your holiday season. Reduce your risk of a plumbing emergency with the following tips.

Get your water heater ready for guests: Having extra guests in your home may overwork your water heater. Plus, cold water entering the water heater from outside the home causes it to use more energy than usual to keep the water hot. Ensure your guests always enjoy warm showers—and keep your water heater happy, too—by adjusting the temperature to 120 degrees.

Keep your drains clog-free: Be careful what you put down your kitchen sink drain when preparing holiday meals. Grease and coffee grounds are two of the most common culprits of a clogged drain. Pour grease into a disposable container and throw it in the trash. Throw coffee grounds in the garbage, or add them to your compost pile.

Assemble an emergency repair kit: Buy a plunger, an adjustable wrench, some heavy-duty gloves, and a plastic bucket. Keep these items together in a place that's easy to access, along with a card noting the location of your emergency water shutoff.

