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hinking of selling your home? You should consider adding an Old Republic Home Warranty to your transaction. Seller's coverage is a great listing tool because it provides repair or replacement should your home's covered systems and appliances malfunction while the house is on the market. At close, the warranty seamlessly rolls over into 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!



Health & Safety Three Habits of Mentally Resilient People

ou know the old adage: "When the going gets tough, the tough get going." Learn to become one of the tough and get going through any challenging life situation!

Let go of negativity. Dealing with difficult people or toxic situations can be an exhausting struggle for anyone. Mentally tough people don't let outside forces bring them down. Identify your emotions in the face of chaos, and approach the situation calmly and rationally. Don't let frustration dictate your response.

Don't be afraid to say no. The ability to say no is an important part of a healthy life—it validates your self-esteem and honors your true feelings. A research study from the University of California found that the more difficulty you have saying no, the more likely you are to experience burnout, stress, and anxiety in your daily life. Practice consciously asking yourself "Do I really want to do this?" before agreeing to a request.

Embrace change. Change is hard. We prefer to stay in our comfort zone, but stepping out of it can lead to opportunities for growth and learning. Emotionally resilient people consistently work to embrace change in all aspects of their lives. Through change, they become stronger and more capable.

Helpful Hints

Be a Better Listener



ood listening skills are vital for healthy communication. Use the following tips to engage with your conversation partner during your next chat.

Relax – A few minutes of controlled breathing before you start a meaningful conversation helps create the ideal mental state for listening. When you focus your attention on building genuine connections, you open the door to improved dialogue.

Ask Questions – An interactive listening style will help you feel more engaged and facilitate stronger relationships. When you ask questions, it reinforces your understanding of others' needs and demonstrates that you have their best interests at heart.

Be Mindful – When your mind wanders, you could miss information that might help you communicate better. Keep your mind free to remain fully present in conversations with others.

These skills take time to develop, and it may be hard to let others do the talking—but doing so may help you build more solid relationships.



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Savor the Flavor

Vegetarian Chili

2 Tbsp olive oil	4 cups vegetable broth	Chop onions and peppers into similar sized	/
1 yellow onion	2 cups black beans,	pieces.	
1 red bell pepper	drained	Heat olive oil in a large pot until shimmery. Sauté onion, peppers, and garlic until softened.	1
1 yellow bell pepper	1 cup kidney beans,		
	drained	Add spices and cook until fragrant, about a	100
1 jalapeno	1 cup white beans,	minute.	19
4 garlic cloves, minced	drained	Add diced tomatoes, vegetable broth, and	
2 Tbsp chili powder, or	1 Tbsp hot sauce,	beans. Stir to combine and bring to a simmer.	
more to taste	optional	Cook on low heat for 30 minutes, stirring occasionally.	
2 Tbsp Mexican oregano	Salt and pepper,	,	
1 tsp cumin	to taste	Remove from heat. Add hot sauce, additional salt, and pepper to taste.	
1 tsp salt	Shredded cheese	Serve warm and garnish with shredded cheese	
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4 cups tomatoes, diced	Tortilla chips	and chips.	

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Household Tips Garbage Disposal Cleaning and Maintenance

se the following maintenance schedule to keep your garbage disposal running smoothly throughout the year.

Weekly: Cut several lemon or orange rinds into small pieces and grind to help eliminate odors.

Monthly: Clean all visible parts of your garbage disposal with a sponge, warm water, and dish soap. Fill sink halfway with water and a tablespoon or two of vinegar. Open the drain and turn on the disposal to flush out any debris. Run cold water while grinding 2-3 cups of ice and one cup of rock salt, followed by a cut-up lemon. The coarse texture of the ice and salt helps keep the blades sharp, while the lemon keeps your disposal clean and odor-free.

Quarterly: Inspect and tighten disposal drain connections and fasteners.

General Tips:

- Always run water during use and for 10-20 seconds after grinding is finished to help prevent stoppages.
- Run disposal regularly to prevent corrosion or rust.
- Don't put potatoes, carrot peels, and other stringy or fibrous vegetables down the disposal.
- Always unplug the unit to clear a jam and use tongs or pliers (never hands!) to remove debris.



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