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on't let a home system or appliance breakdown get you down! Eliminate stress before, during, and after the sale with a Home Warranty Plan that provides coverage for both the home seller and the home buyer.

A Home Warranty Plan is a service contract that protects your major systems and appliances for a specified period of time. Should a failure occur during the term of the Plan, a qualified contractor is dispatched to repair or replace the covered item for a reasonable service call fee. Help is only a phone call away, 24/7, 365 days a year!



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Health & Safety Safe Trick or Treating

he world may have changed since you were a kid, but the magic of Halloween endures. One night a year, kids transform into someone else entirely and scour the streets in search of tasty treats. Help them enjoy a safe, healthy, and happy Halloween with the following tips.

Light the way: Whether trick-or-treating in a bustling city or a small town, it's always a good idea to carry a flashlight to avoid stumbling in the dark.

Be seen: Drivers are much more likely to spot children wearing glow stick or flashing LED jewelry. Decorate treat bags or costumes with reflective tape for added security.

Makeup smarts: Test makeup on a small area of skin before applying everywhere to make sure your child won't have an allergic reaction. Always remove makeup at the end of the night.

Safety talk: Remind young children that they should never eat candy before you've thoroughly inspected it. Serve them a hearty meal before they start trick-or-treating so they won't be tempted to eat all the loot along the way.

Masks and props: Ensure eye holes on masks are wide enough for your children to access their peripheral vision. If costumes contain props, such as a sword or a wand, make sure the edges are rounded and smooth.

Real Estate Today

Long Distance Home Buying Tips

hink buying a home is hard work? Try doing it from afar! Reduce the stress of long-distance home buying with these tips.

Research everything. Check out reviews, tour the city with street view maps, and learn all you can about your new neighborhood. City-data.com is a great place to start your research, but don't limit yourself to one resource.

Choose the right agent. Start by asking agents in your current city for referrals. You can also search agent profiles online. Focus on those who've been featured by local media—they likely have their finger on the community pulse. Your

best bet is an experienced agent who sells homes full time. Make a list of your top agents and meet with them over video chat to determine chemistry and build rapport.

Don't be afraid of a remote closing. For added security, choose a closing company that operates in your current location and your relocation area. Just head into a local branch office or have a notary come to you for document signing.

If you are working with another real estate professional, please disregard this notice. The material in this publication is for your information only and not intended to be used in lieu of seeking additional consumer or professional advice.

Savor the Flavor

4 frozen biscuits

- 1 1/2 cups chicken stock
- 1 cup whole milk
- 3 Tbsp white flour
- 2 tsp poultry seasoning
- 1 small onion, chopped
- 1 cup carrots, chopped
- 3 Tbsp butter
- 2 cups rotisserie chicken, shredded
- 1 cup frozen cut green beans
- 2 Tbsp flat-leaf parsley, chopped
- Salt and pepper to taste

Prepare frozen biscuits according to instructions on package.

Quick Chicken Pot Pie

In a large bowl, whisk together chicken stock, milk, flour, and poultry seasoning.

Melt butter in a large saucepan over medium-high heat. Sauté onion and carrots 2-3 minutes, or until softened. Slowly whisk in chicken stock mixture. Bring everything to a boil, then simmer 6 to 8 minutes until thickened, stirring often.

Add shredded rotisserie chicken, green beans, and parsley and cook until warm, about 5 minutes. Season with salt and pepper.

Transfer to individual bowls and top each with a warm biscuit.



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Household Tips Stretch Your Holiday Budget

f money's a little tight this year, these tips can help you downsize your spending without reducing your holiday joy.

- Make a spending plan, know your limits, and stick to it. Make a list of everything you usually spend during the holidays, including gifts, food, entertainment, travel expenses, etc., and tally the costs. Compare it to what you can spend this year. If you're over budget, decide what you need to cut.
- **Record your expenditures.** Track every dollar you spend on holiday clothing, cards, postage, wrapping paper, and decorations. A running count will help you stay on track.
- Shop with a list. Making a list and sticking to it allows you to complete your shopping in record time and avoid impulse buying.
- **Shop early.** The best holiday shopping window is between October 1 and December 1. Last-minute shoppers rarely save money.
- **Educate yourself.** Scour the internet and your favorite shopping apps to find the best deals before you head to the store. You may find one store has the same item for a lower price.
- Pay cash. It's easy to spend more with credit cards. Spending cash can help eliminate overspending.

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