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Between FRIENDS

Fall is just around the corner, and so is your dream home! Give me a call today if you're considering buying or selling a home.



Do you know the difference between a home warranty and homeowner's insurance?

A **home warranty** is a service contract that covers the costs associated with common home system and appliance failures that occur due to normal wear and use. **Homeowner's insurance** covers loss and damage to your home or belongings caused by certain perils such as fire or flood. Both are designed to help safeguard your home, but they each offer different types of protection. 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.

OLD REPUBLIC HOME PROTECTION

No home purchase is complete without a home warranty



Visit orhp.com or talk to your real estate professional to learn more

People Helping People

If you're happy with the service you've received from me, refer your friends and family! I'm happy to ensure that they also have a smooth, stress-free real estate transaction.



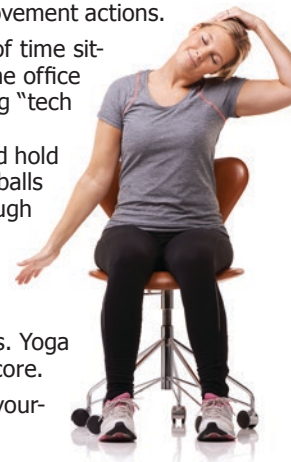
Health & Safety

Straighten Up: 4 Ways to Improve Your Posture

Has anyone ever told you not to slouch? Turns out, this is good advice for many reasons. Poor posture can contribute to neck and back pain, among other ailments. Prevent unnecessary body aches with these posture improvement actions.

- Between work or school and home, you probably spend a lot of time sitting. Invest in a supportive, ergonomic desk chair for your home office or request one at work if you have that option. Avoid developing "tech neck" by holding mobile devices at eye level.
- Keep your chin up, as they say. While standing, lift your chin and hold your shoulders back. Try to bear most of your weight on the balls of your feet. Stand as if there is a string that goes straight through your body holding you up.
- There's nothing like a good stretch to help ease the tension in your back, neck, and shoulders. The internet offers a wide variety of stretching tutorials that increase flexibility.
- Practice exercises that target your abdominal and back muscles. Yoga and Pilates work well to improve balance and strengthen your core.

Be mindful of your posture throughout the day and you may find yourself standing taller and more comfortably.



Helpful Hints

Infuse Your Life with Kindness

There's no doubt that practicing kindness can make a huge impact on someone's day. Here are a few ways to incorporate kindness into your daily routine.

Be kind to yourself. Kindness starts with you, so take the time to care for your mind and body.

Let positivity be your guide. A positive attitude is the good kind of contagious to those around you.

Actively listen. Instead of looking for a way to respond, listen carefully and be supportive.

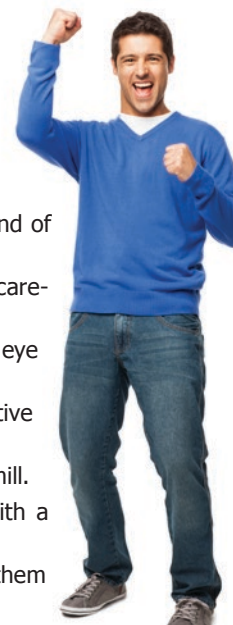
Be genuine. Everyone wants to see the real you. Maintain good eye contact and be aware of your body language.

Assume the best. If things go awry, always look for the positive intentions in others.

Avoid gossip. Exercise empathy and don't be part of the rumor mill.

Lend a hand. Help someone out by offering your assistance with a chore or an errand.

Show your appreciation. If someone does something nice, let them know how much it means to you.



2 Tbsp. unsalted butter, divided

1 small yellow or white onion, chopped

1 frozen puff pastry sheet

2 large Braeburn or Fuji apples, sliced

1/2 - 3/4 cup grated Gruyère cheese

Preheat oven to 400°F. Melt 1 Tbsp. butter in a small skillet over medium heat. Sauté onions for five minutes, or until the onions are soft and fragrant. Set aside.

On a well-floured work surface, roll the pastry sheet into a rectangle measuring 13 x 10 inches. Cut the dough into four rectangles, each measuring 6.5 x 5 inches. Roll the sides of each rectangle inward slightly to create a border around the outside of each tart. Transfer to a baking sheet lined with parchment paper.

Divide cooked onions and spread half on the bottom of the tarts. Layer apple slices in partially overlapping rows. Sprinkle remaining onion on top, followed by the Gruyère cheese. Dot with remaining butter.

Bake 18-20 minutes, or until the apples are softened and the cheese is golden brown.



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Household Tips: 10 Must-Try Cleaning Hacks

Looking for ways to get your housecleaning done more efficiently? Make your life a little easier with these 10 cleaning hacks.

1. Clean between the keyboard keys with the sticky side of a Post-It note.
2. Toss a few pieces of crumpled newspaper in the bottom of your trash bin to absorb the smelly fluids that may leak out of the liner.
3. Add a couple drops of essential oils to the inside of your toilet roll to combat unpleasant odors.
4. A bathroom squeegee works great to scrape up pet hair from carpet and upholstery.
5. Buff out water spots on mirrors, plumbing fixtures, and shower doors with a new or used dryer sheet.
6. Store small items in a laundry bag before loading into your dishwasher to keep them from falling through the racks.
7. Remove scuffs and scratches on dishware by scrubbing with a paste made with cream of tartar and water.
8. To clean your wood cutting board naturally, sprinkle with salt, scrub with half a lemon, and rinse.
9. Swirl a little uncooked rice, white vinegar, and water in your vases to clean them.
10. Create more storage space below your sink by hanging spray bottles above the cabinet floor on a tension rod spanning the top portion of the cabinet.

