

Between FRIENDS

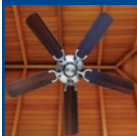
Happy Holidays to you and yours! As the year winds to a close, take a moment to reflect upon this year's triumphs and prepare for a promising 2017.



Home warranties vs. homeowner's insurance — what's the difference?

Home warranties are *service contracts* covering systems and appliances that fail due to normal wear and use. **Insurance** *indemnifies* against *damage or liability* arising from some unknown or contingent event. For example, if a covered water heater leaks under normal use and floods the home, the warranty will repair or replace the water heater; insurance may cover the damage to the home.

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Health & Safety

Finding Joy in the Moment

Have you ever noticed how your cares melt away when you lose yourself in a great song or a savory meal? Brain scans reveal that when you engage your senses and embrace the moment, you inhibit the circuits in your brain that search for reasons to worry. Mindfulness is the technical term for cultivating this peaceful state, and the following tips could help you add a bit more joy to your life.

Engage Your Senses: Observe a nearby object... anything will do! Your brain normally glosses over details, but when you focus your mind on the colors, shapes, textures, and sounds that surround you, you'll interrupt the "worrying mind" and induce a state similar to meditation.

Observe Your Thoughts: It's normal for your mind to wander when you start to engage your senses—simply observe your thoughts as they come, without judgment. According to Dr. David Rock, author of *Your Brain at Work*, the simple act of observing your thoughts can put your brain in a mindful state.

Practice Acceptance: Ruminating causes the body to release cortisol, the stress hormone, which makes it more difficult to think clearly. Instead of fixating on a given challenge, try accepting and even embracing it for a moment—and see what solutions come to mind!



Real Estate Today

Upgrades that Help a Home Sell

If you're thinking about putting your home on the market, it's always smart to consider any upgrade you might need in order to sell your home at top market value. *HGTV* and *This Old House* recommend exploring the following upgrades, but you'll want to carefully consider your budget and the specific needs of your home before committing to any home-improvement project.

Low-Maintenance Landscaping: A well-designed, low-maintenance yard is often a winner when it comes time to sell. Not only do these yards require less work, they're better for the environment since they need less water.

Replace Worn-out Carpets: A new carpet can make a home's interior look decades newer.

Fresh Paint: A new paint job, inside and out, has a similar effect to new carpet—it will make your home shine, and the overall cost probably won't break the bank.

Take Care of Maintenance: If you've let anything go over the years, address it now, *before* you put your home on the market.



Cookies

3/4 cup chopped pecans
1/2 cup (1 stick) unsalted butter,
room temperature
1/3 cup sugar
1 tsp. pure vanilla extract
1/8 – 1/4 tsp. salt
1 cup all-purpose flour

Coating

1/2 cup sugar
1/8 tsp. nutmeg

Preheat oven to 350° F.

Spread chopped pecans on a baking sheet or in a shallow pan. Bake, stirring once or twice, until lightly browned and fragrant, 7-12 minutes. Let cool. Leave oven set to 350° F.

Beat butter and 1/3 cup sugar in a large bowl with an electric mixer on medium speed until light and fluffy.

Add vanilla, salt, and flour; mix until dough comes together. Fold in pecans. Shape into 2" balls.

Mix together remaining 1/2 cup sugar and nutmeg.

Roll balls in sugar mixture. Place 3" apart on a baking sheet. Gently flatten with the bottom of a glass, reshaping sides if necessary. Sprinkle with sugar mixture.

Bake until golden brown, about 15 minutes.

Cool cookies on a wire rack.



Household Tips Making Your Home Cozy for the Winter

Whether the weather is frightful or delightful outside, you can make your home a warm and safe place with the following tips.

Candles: The flickering lights from candles can make a home feel more inviting in the winter-time. And scented candles, from cinnamon spice to pumpkin pie, can make your home feel even cozier.

Throw Pillows and Blankets: Add fluffy pillows and blankets to your sofa or your bed.

Dine by a Fire: *Forbes Magazine* recommends moving a table next to the fireplace while you enjoy a warm, home-cooked meal.

Add Colors: Warm, dark colors—especially on rugs and other textiles—can transform a bland room into a wonderful winter abode.

Shine a Light on Your Favorite Items: *Realtor.com* recommends arranging beloved objects, such as photographs and other keepsakes, under a lamp or next to one of your candles. By drawing attention to them, you can warm yourself up on the inside.

