



SHANNON SANDERS



RE/MAX Choice

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Using new technology with old-fashioned service!

Mobile: (615) 478-1534, www.ShannonsHouses.com

With the change of seasons fast approaching, it is a good time to check your weather stripping. Call me today for more tips on preparing your home for winter weather.



Do you know the difference between a Home Warranty Plan and Homeowners Insurance? **Home Warranties** are *service contracts* that cover the failure of home systems and appliances due to normal wear and usage during the term of the Plan. **Homeowners insurance indemnifies** the homeowner against damage or liability which might arise from some unknown or contingent event. Both offer valuable budget protection for the homeowner, and they can work in conjunction with one another. For example, if a water heater leaks and floods the home, the home warranty will replace the water heater, while homeowners insurance may cover the resulting secondary water damage to the structure and/or its contents. For complete budget protection, I recommend that all my clients include an Old Republic Home Protection Plan in their home transaction. Call me today for more information about how a home warranty can benefit you.

If you have worked with me in the past, you know the level of dedication and commitment I provide. I promise that same commitment to your family and friends – please tell them how much I will do for them!



Health & Safety

Back to School Safety Tips



Parents should be aware of these elements regarding their children's safety while traveling to and from, and attending school.

Transportation

Make sure your children are aware of the potential safety hazards present when boarding and exiting the bus, or when crossing the street at the bus stop location. Children who ride their bikes to school should use hand signals, follow traffic rules, and wear helmets. Teach children who walk to school to always use crosswalks and watch for cars making sudden turns into and out of driveways.

School-Yard Bullying

To protect your child from being bullied, or becoming a perpetrator, help your child understand that acting in abusive ways is unacceptable and harmful to all involved. Help your child to express his or her feelings and emotions with words, not violent or destructive behaviors.

Violence

Because of violent events that can occur at schools, be sure that your child's school has an emergency plan in place, properly monitors all who enter and exit the school grounds, and that they work closely with local police to ensure the safety of everyone at school.

Helpful Hints

GREEN Your Gift Wrapping

Why waste money on expensive gift wrap and ribbon? Try wrapping gifts with these free or inexpensive ideas that encourage reuse and recycling:



- Reusable shopping bag - 99 cents at almost any grocery store.
- Holiday gift bags - free, when you reuse last year's holiday bags.
- Homemade gift bags - make gift bags from beautiful but inexpensive fabric from the local craft store. Sew up three sides, use pinking shears to give the top edge some flair, then bunch the top and tie with reusable ribbon or twine.
- Kitchen towels – Wrap a small gift in a new kitchen towel and tie it with a reusable ribbon – you don't even need tape!
- Sunday comics – they make free. . .and very colorful . . .gift wrap!
- For gift tags, repurpose last year's holiday cards: cut off the front of the card, thread a ribbon through one corner, and voila! . . .a beautiful (and free) gift tag.



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Savor the Flavor

Grandma's Slow Cooker Vegetarian Chili

1 19-oz can	black bean soup	1	onion, chopped
1 15-oz can	kidney beans, rinsed and drained	1	green bell pepper, chopped
1 15-oz can	garbanzo beans, rinsed and drained	2 stalks	celery, chopped
1 16-oz can	vegetarian baked beans	2 cloves	garlic, chopped
1 14.5-oz can	chopped tomatoes in puree	1 Tbsp	chili powder, or to taste
1 15-oz can	whole kernel corn, drained	1 Tbsp	dried parsley
		1 Tbsp	dried oregano
		1 Tbsp	dried basil

In a slow cooker, combine black bean soup, kidney beans, garbanzo beans, baked beans, tomatoes, corn, onion, bell pepper and celery. Season with garlic, chili powder, parsley, oregano and basil. Cook for at least 2 hours on High. Dip chili into individual bowls, garnish with a dollop of sour cream, and serve with cornbread or your favorite crackers.

Household Tips

Get Out of Debt and Start Saving

Americans carry too much consumer debt, which can damage your mental well-being and the stability of your financial future. Here are a few tips to help improve your financial health:

Partake in a little self-reflection. A misaligned mindset toward spending and shopping—compulsive or otherwise—can severely affect your financial and personal well-being.

Make a plan to reduce debt and stick to it. Most of us don't plan to fail, but we do fail to plan.

Research before you enter the store. Prior to going shopping for necessities that aren't everyday purchases—say, a new refrigerator—do some research first to identify brands and models that are a good value.

Watch what you are paying for insurance. Many people overspend on insurance by carrying coverage that's unnecessary or coverage for small potential losses, which wouldn't be a financial catastrophe to most people.

Getting out of debt isn't easy, and it's certainly not achievable overnight. Like losing weight, it's something that takes constant dedication but has a great payoff in the end.

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Brain Teasers



Labor Day Quiz

- When is Labor Day?
 - September 15
 - Second Monday in September
 - First Monday in September
- Who began the labor movement?
 - Peter McGuire
 - Paul McGuire
 - Peter Cottontail
- Why did Peter have to work at such a young age?
 - Because they lost the farm
 - He was saving to buy a car
 - His father went to war and he had to help support his family
- How many hours did the immigrants work in factories every day?
 - Three or four hours
 - Ten to twelve hours
 - They worked until they got tired
- When was the first Labor Day Parade held?
 - September 5, 1982
 - September 5, 1882
 - September 5, 1802
- When did Congress vote Labor Day a federal holiday?
 - 1894
 - 1984
 - 1899

ANSWERS: 1-c; 2-a; 3-c; 4-b; 5-b; 6-a