

November



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"Gratitude is the healthiest of all human emotions. The more you express gratitude for what you have, the more likely you will have even more to express gratitude for."

- Zig Ziglar

A GRATITUDE LIST FOR THANKSGIVING

Between the Thanksgiving Day NFL games and the Macy's Parade, the family visits and delicious meals, the wonderful fall weather and the long weekend, take a moment to notice the abundance around you and the things you're grateful for this year. It's easy to start with family and friends, home, and health. To really stir your sense of gratitude and appreciation though, set aside some time for reflection. Here are a few questions to help with your gratitude list:

- What was I able to experience this year? What did I see or touch, what new foods did I try, or where did I travel to?
- How did my relationships impact my life this year? Was someone particularly kind or supportive of me? Was I able to be of service to someone else in a meaningful way? Did I have any wonderful conversations?
- What would it be like to live somewhere else? What modern comforts and conveniences do I have? What freedoms and rights do I have? What resources do I have access to?
- What little moments of joy did I find this year? Did I feel the warmth of the sun on my shoulders or see the silvery moon reflecting on the surface of a lake? Did I hear a child's laughter or enjoy a coffee and a sunrise?



- What did I accomplish this year? What did I learn? What changes have I navigated? What have I created? What challenges have I overcome?
- What matters to me? What are my values and how was I able to live by them this year?
- What good was I able to put out into the world this year?
- What modern technology or old-fashioned tools did I get to use this year?

Sources: worldatlas.com & wionews.com



Ingredients:

- 16 ounces assorted cheeses
- 24 slices/pieces cured meats
- 1 cup mixed berries
- 1/2 cup grapes
- 1/2 cup olives
- 1 cup nuts
- 16 long thin crackers
- 8 pieces fresh herbs

Directions:

1. Start by filling your containers with smaller items like nuts and grapes, distributing them evenly. (If you wanted to use a dip instead, you could add that here.)
2. Tuck the crackers towards the back of the container, leaving some space in the front for the toothpick-skewered items.
3. Using toothpicks, skewer a variety of ingredients such as cheeses, meats, olives, berries, and other desired items.
4. Use mini forks or extra picks to present individual pieces of cheese or other specialty items, placing them strategically within the cup.
5. Insert the toothpick-skewered items into the container, varying their heights and colors to create visual interest.
6. Fill in any remaining gaps in the container with extra ingredients to hold everything securely in place.
7. For an added touch, garnish the charcuterie cup with a sprig of fresh herb and cheese slices cut from mini cookie cutters.

Source: inspiredbycharm.com

SMART STRATEGIES TO CONTROL HEATING COSTS THIS WINTER

While replacing your furnace or boiler with a new, energy-efficient model, installing new windows and doors, re-insulating your attic, or upgrading to solar panels will have the greatest impact on heating costs, they'll also have the greatest impact on your bank account. Smart homeowners can still reduce their heating bills with these simple, easy strategies.

Manage Windows

Manage your windows and doors to significantly reduce the demand on your heating system. First, seal up any drafts with caulking or weather stripping. Attend to older windows with removable silicone caulking, weather stripping, or a plastic film window insulation kit.

After drafts are addressed, put your curtains or shades to work for you. During daylight hours, open wide anywhere the windows will let in the light. The sun shining in through the windows will warm your home, taking a bit of pressure off the heating system. In the evenings, as temperatures drop, close them to add a layer of insulation, keeping the warmth inside.

Reduce Space

Reduce the amount of heated space to reduce costs as well. Close vents or doors to unused spaces like guest bedrooms (ensure temperatures remain above 50°F/10°C). Consider a space heater, like a radiant oil heater, to keep a particular area warm. For example, if your family gathers in the living room every evening, the house can be maintained at an overall lower temperature and the living room can be kept a little warmer and more comfortable with a space heater during your evenings together.



Focus on People

Focus your efforts on people rather than the space to ensure everyone stays cozy, even with the thermostat set a couple of degrees cooler. To keep everyone comfortable, don your warm sweaters and fuzzy slippers, break out the snuggly blankets, and cozy up with a warm drink. Make your bed with flannel sheets and cozy blankets for an extra cozy bedtime, warm up the bed with an electric blanket 15 minutes before bedtime. Even adding rugs to hard floors can change the way you feel in your home. A programmable thermostat can help warm things up when people are home, ensuring maximum comfort, and then automatically reduce the heating temperature again when everyone is away or asleep.

There's a long list of little ways to improve your home's efficiency, what are your favorite tips and tricks to manage heating bills?

Sources: ramseysolutions.com & living.geico.com