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DECEMBER 2024

Savor The Season

Dear Friend,

Clearly, I've got holiday desserts on the mind because we're serving up plenty of delicious ideas in this edition.

However, as we bask in the merriment and cheer, the holidays tend to have a unique way of turning our thoughts toward home—literally. Every narrative unfolds against a backdrop, and the canvas for our own tales is often the place we affectionately call home, because it plays a leading role in the narrative of our lives.

If you're thinking about buying or selling a home to create a new backdrop for your family's stories, then I would be honored to be a part of that chapter.

Enjoy the read, cherish the moments and remember that every remarkable story deserves the perfect setting.

Warm regards, Jim Urban

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The Quiet Gift Of Gratitude

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It lives in the rain, in the chill of the air, In moments we pause, in the love that we bear.

It's waking to sunlight, or stars in the night, A feeling that carries us, gentle and light.

For every small wonder, for each silent grace, Gratitude shapes us, leaves time in its place.

In a world that moves quickly, it slows down our pace, And teaches us softly to cherish each space. Need to get Straight Advice on How to Sell a Home in This Market? or Want to Know How Jim Can Negotiate for You Like a "Pit-Bull" When You Find Your Dream Home? Just go to:

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Then click on one of the two buttons:
"I'm looking For My Next Home" or
"What is My Current Home Worth?"

5 Clever Ways to Prove Santa Was Here

Make Christmas morning extra magical with these fun and unique ways to show your kids that Santa really made his visit!

Santa's Footprints: Use flour or powdered sugar to create "snowy" boot prints leading from the door or fireplace to the Christmas tree. Your kids will love following Santa's path through the house!

Santa's Magic Key: Leave a special "magic key" by the door for Santa to use if you don't have a chimney. In the morning, the key can be left behind with a sprinkle of glitter and a note from Santa saying he used it to enter the house.

A Text from Santa: Schedule a personalized text or email "from Santa" to arrive on Christmas morning. It could say, "I just left your house! Thanks for the cookies! Enjoy the presents! – Santa." Your kids will be amazed that Santa can text!

Santa's Wrapping Paper: Wrap a couple of gifts in special "Santa" paper, and leave a scrap near the fireplace or tree, as if Santa accidentally left a piece behind during his late-night delivery.

Santa's Lost Hat or Glove: Place a red glove, Santa's hat, or even a black belt under the tree or by the fireplace. Let the kids discover it and say, "Looks like Santa was in such a hurry, he left this behind!"



Festive And Healthy: Cinnamon

Cinnamon, a festive spice loaded with antioxidants and anti-inflammatory properties, can help regulate blood sugar, improve heart health and even boost brain function, according to research published by the National Center for Biotechnology Information (NCBI). This makes it a great addition to your holiday season.

Try sprinkling cinnamon on oatmeal, stir it into coffee or tea, or add it to baked apples for a healthy twist. You can also mix it into holiday desserts for a delicious and health-conscious treat. It's a delicious way to enjoy its warming flavor while reaping some health benefits!

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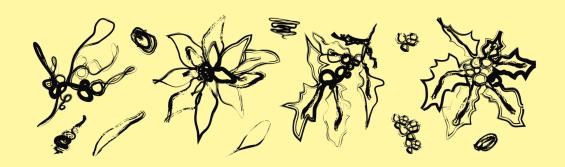
Tender Care For Poinsettias

Some extra care can keep your poinsettia staying beautiful for months. Location is the first consideration: Place it near a bright and indirect light source.

If the pot is wrapped in decorative foil, then punch holes in the bottom so the plant's roots will not be standing in water. Place the plant in a saucer to collect extra water.

When watering it, always use water that is room temperature, so the roots don't chill. Slowly add water to the pot until it drains out the bottom. Discard the excess water.

Water it only when the top quarter-inch of the soil is dry. Too much water will make the leaves turn yellow and drop; not enough water will cause the plant to wilt and drop its leaves.



Spiced Persimmon And Ricotta Tart

This holiday treat is gluten-free, naturally sweetened and packed with fiber!

For the filling:

1 ½ cups ricotta cheese ¼ cup honey or maple syrup 1 tsp vanilla extract ½ tsp cinnamon ¼ tsp ground ginger 1 egg

For the crust:

1 ½ cups almond flour

¼ cup coconut flour

¼ cup butter (or coconut oil), melted

2 tbsp maple syrup Pinch of salt

For the topping:
3 ripe persimmons, thinly sliced
1 tbsp honey
½ tsp ground cinnamon
¼ tsp ground nutmeg

Directions:

Preheat the oven to 350°F (175°C).

Make the crust: In a bowl, mix almond flour, coconut flour, melted butter, maple syrup and salt. Press the mixture into a tart pan, covering the base and sides evenly. Bake for 10-12 minutes until lightly golden, then let cool.

Prepare the filling: In another bowl, combine ricotta cheese, honey or maple syrup, vanilla extract, cinnamon, ginger, and egg. Whisk until smooth and creamy.

Assemble the tart: Pour the ricotta mixture into the cooled crust. Layer the persimmon slices on top in an overlapping pattern.

Add the spiced glaze: In a small bowl, mix honey, cinnamon, and nutmeg. Drizzle the mixture over the persimmons.

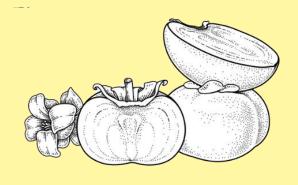
Bake the tart for 30-35 minutes, until the filling is set and the persimmons are tender. Let it cool for 10 minutes before slicing.

Free Reports!

- Making the Move Easy On the Kids

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Indulge In Comfort Food (with a twist)

Winter is the perfect season for comfort food — think warm soups, creamy casseroles and hearty stews. But indulgence doesn't have to mean unhealthy. By adding a few smart twists to your favorite dishes, you can keep them nourishing and satisfying without overloading on heavy ingredients.

- 1. **Swap heavy cream for coconut milk or Greek yogurt:** For creamy soups or sauces, replace heavy cream with coconut milk or plain Greek yogurt. Coconut milk adds richness without the extra fat. Greek yogurt brings protein and tang to such dishes as mac and cheese or creamy soups.
- 2.**Load up on seasonal veggies**: Winter brings a bounty of nutrient-packed vegetables, such as sweet potatoes, Brussels sprouts and butternut squash. Add roasted veggies to your favorite comfort meals or swap them in for carbs. For instance, use mashed sweet potatoes instead of regular potatoes or make a veggie-packed chili.



- 3.**Go for whole grains:** Comfort food can still be hearty without being heavy. Use whole grains, such as quinoa, farro or barley, in casseroles or soups. They add fiber, keep you feeling fuller for longer and deliver a satisfying texture.
- 4. Bake with a healthy twist: Winter desserts can get a healthy makeover by swapping sugar for natural sweeteners, such as honey or maple syrup, and using almond or coconut flour instead of white flour. Add cinnamon, nutmeg or ginger to up the flavor and to give your baked goods a cozy, seasonal twist.

With these easy tweaks, you can enjoy your winter comfort foods while keeping them light and nourishing. So go ahead—indulge, but with a little extra goodness!

Keep The Winter Blues At Bay

As the days shorten and the temperature drops, many people start feeling the effects of the "winter blues." Although experiencing less energy during this season is common to some people, simple self-care practices can help you stay positive and maintain your mental health.

Soak Up Natural Light: Because a lack of sunlight can affect your mood, try to be outside during daylight hours, even for a short walk. If that's difficult to do, then consider using a light-therapy lamp indoors to mimic natural sunlight.

Stay Active: Physical activity boosts endorphins, which help improve your mood. Even a gentle indoor workout, yoga session or brisk walk around the block can make a big difference.

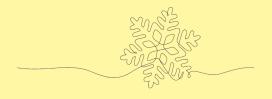
Eat Nourishing Foods: Incorporate mood-boosting foods into your diet, such as leafy greens, nuts and foods rich in Omega-3s. These nutrients can help stabilize your mood and energy levels.

Practice Mindfulness: Engage in mindfulness techniques, such as meditation or deep breathing. These practices can reduce stress and help you stay grounded and focused on the present, rather than letting the winter blues overwhelm you.



Stay Connected: Talk with friends and family, even for only a quick chat. Social connections are key to maintaining a positive mindset during the colder months.

With these self-care tips, you can navigate the winter months with a positive outlook and keep the blues at bay. Small daily habits can have a big impact on your mental well-being!



"In the depths of winter, I finally learned that within me there lay an invincible summer."

Albert Camus

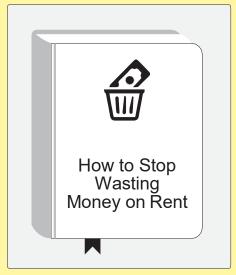


Smart Advice for You and the People You Care About

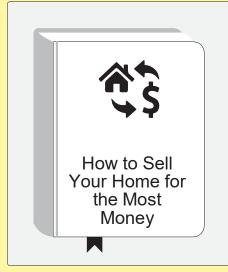
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