



**Equity**  
Uniquely different... Simply better

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## Declutter & Destress: 10 Things to Throw Out Now

by *homewarranty.com*

We tend to hold on to things for sentimental value or because we simply don't know where to begin. To get you started on your decluttering journey, here is a list of 10 things to part with.

### 1) Old clothes, accessories, and shoes

There's no use in keeping clothes that don't fit or that you haven't worn in over two years. Bring them to a local donation center.

### 2) Magazines and newspapers

Why keep magazines and newspapers that you'll never read again? Unless they're collector's items, it's time to throw them out or transform them into DIY projects.

### 3) Old décor and knick-knacks

From picture frames and canvases to knick-knacks – if it doesn't have sentimental value, let it go. (That includes holiday decorations that are damaged or that you don't plan on using again.)

### 4) Outdated technology

We're not living in the 90s anymore. Unless you're deeply attached to your CDs or you collect old VHS tapes, it's time to let go.

### 5) Old food

Go through the food in your kitchen. Expired food can have negative health effects so it's better to get rid of anything that's old and questionable.

### 6) Movies, books, and games

Weed out the DVDs you no longer watch and the books that still haven't been opened. If your board games are missing pieces or never get used, pass them on.

### 7) Old kitchenware

Unless you're drinking an excessive amount of caffeine, you don't need a dozen coffee mugs. Old kitchenware that you never use, has been damaged in the dishwasher, or is simply taking up too much space can go. Don't be afraid to toss old containers that are missing lids!

### 8) Expired beauty products

If you own expired makeup, lotion, perfume, or hair products, toss them now! Same goes for samples that you'll never use. No one wants clumpy foundation or irritated skin.

### 9) Old toys

When it comes to your children's toys, choose quality over quantity. There's no point in keeping a giant collection of toy clutter, especially if half of them don't even get played with.

### 10) Old invitations and greeting cards

We tend to save invites and greeting cards that eventually turn into a giant pile of clutter over the years. It's time to go through those and declutter – save the sentimental ones and part with the rest.

## January Calendar

1/1 - New Year's Day

1/21 - Martin Luther King Jr. Day

National Radon Action Month

## Home Warranty Tip:



### Protect your pipes

Water expands when it freezes, causing a lot of pressure on your pipes. Protecting your pipes from freezing weather can prevent flooding, structural damage, and mold. Add insulation to your attic and crawl spaces, seal air leaks, drain water from outdoor hoses, and insulate your pipes with foam.

## The Best Time to Buy Appliances

Who knew the saying “timing is everything” applied to buying appliances for your home? Well it does. So when is the best time to buy appliances? There’s more than one answer.

### End of the month

Stores need to meet quotas and are more likely to reduce their prices toward the end of the month. If a retailer is trying to meet their sales goal, they’ll be more open to negotiation (and possibly adjust the price).

### End of the year

Retailers offer great deals in December as part of their end-of-the-year closeout sales. According to Consumer Reports, this is the *best* time to buy major appliances.

### Holidays

*Memorial Day* - Percentage discounts. Lowe’s appliances went down by 30% on M.D. in 2017!  
*Fourth of July* - Flashy deals and fun incentives. Best Buy handed out \$3,000+ in gift cards to shoppers who bought appliances in 2017.  
*Labor Day* - Deep discounts and free shipping if you spend a certain amount in store.  
*Black Friday* - Huge savings on major appliances.

### After new releases

When retailers roll out new appliance models, they need to make room for the new by getting rid of the old. What does this mean for you? Reduced prices on older models. They may not have the most up-to-date components, but they also don’t make as large of a dent in your wallet!



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## Pasta e Fagioli

### Ingredients:

2 tbsp. extra-virgin olive oil  
1/2 lb. spicy (or sweet) Italian sausage  
1 medium yellow onion, finely chopped  
2 medium carrots, peeled and finely chopped  
2 stalks celery, finely chopped  
3 cloves garlic, minced  
Kosher salt  
Freshly ground black pepper  
2 (15-oz.) cans Great Northern Beans  
1 (15-oz.) can diced tomatoes  
4 c. low-sodium chicken broth  
2 sprigs rosemary, leaves finely chopped  
1 1/2 c. ditalini pasta (or other small shape)  
Freshly grated Parmesan, for garnish  
Freshly chopped parsley, for garnish

### Instructions:

In a large, deep pot over medium heat, heat oil. Add sausage and cook, breaking up with a wooden spoon, until cooked through, about 5 minutes. Stir in onion, carrots, and celery and cook until slightly softened, about 5 minutes.

Add garlic and cook until fragrant, 1 minute more. Season with salt and pepper, then add in beans (with their liquid), diced tomatoes, chicken broth, and rosemary. Bring to a boil, then stir in ditalini.

Reduce heat to medium and cook until pasta is al dente, about 8 minutes. Taste and adjust seasoning if necessary.

Serve in bowls garnished with Parmesan and parsley.



Photo & recipe courtesy of [delish.com](https://delish.com)  
<https://warranty.life/2QpQZIY>