



# 5 Steps to Save Your House This Winter

Winter's coldest temperatures can cause more than frostbite. They can damage your house, too. Here's how to keep your home safe.

1. Keep the house heated to a minimum of 65 degrees. The

temperature inside the walls where the pipes are located is substantially colder than the walls themselves.

2. Open hot and cold faucets enough to let them drip slowly. Keeping water moving within the pipes will prevent freezing



- 3. If you haven't already, make sure all hoses are disconnected from outside spigots.
- 4. If you use fireplaces, wood stoves and electric heaters, watch them closely and make sure they are working properly.
- 5. If ice forms on tree limbs, watch for dead, damaged or dangerous branches that could break and fall and damage your house, a car or injure someone walking near your property.

Information provided by the Insurance Information Institute

### How to Keep Your New Year's Resolutions



Did you know that the average New Year's resolution last less than three weeks? Here are some tips from the American Psychological Association to help make them last the whole year through.

 Start small: Make resolutions that you think you can keep. If, for example, your aim is to exercise

more frequently, schedule three or four days a week at the gym instead of seven.

- 2. Change one behavior at a time: Don't get overwhelmed and think that you have to reassess everything in your life. Instead, work toward changing one thing at a time.
- 3. Don't beat yourself up: Perfection is unattainable. Remember that minor missteps when reaching your goals are completely normal and OK. Don't give up completely because you ate a brownie and broke your diet. Resolve to recover from your mistakes and get back on track.

#### We Are Here for You!

Have a question about possible electric service or repairs? We're here for you! Click this link and fill out the quick form. We'll get back to you as soon as possible.





### Slow-Cooker Upside-Down Chicken Pot Pie

- 1 1/4 pounds boneless skinless chicken thighs
- 1 tablespoon instant chopped onion
- 1 dried bay leaf
- 1/4 teaspoon pepper
- 1 jar (18 oz) chicken gravy
- 2 medium celery stalks, cut into 1/2-inch slices
- 2 ¼ cups Original Bisquick mix
- 2/3 cup milk
- 1 bag (12 oz) Green Giant™ Steamers™ frozen mixed vegetables

Place chicken in 3 1/2- to 4-quart slow cooker. Top with onion, bay leaf, pepper and gravy. Place celery on gravy. Cover and cook on low heat setting 8 to 10 hours. About 30 minutes before serving, make and bake 8 biscuits using Bisquick mix and milk as directed on package. Meanwhile, gently stir frozen vegetables into chicken mixture. Increase heat setting to High. Cover and cook 15 minutes. Remove bay leaf. For each serving, split biscuit and place in soup bowl or tart pan. Spoon about 3/4 cup chicken mixture on top of biscuit.

#### Change Your Family Tree

If you don't know by now, we are HUGE Dave Ramsey fans. His teachings have changed the way we live, handle money and the way we operate our business. We cannot say enough good things about his Financial Peace University class. Because it has made such a difference in our lives, we want to share the class with you!

What is Financial Peace University? We all need a plan for our money. Financial Peace University (FPU) is that plan! It

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The average turnaround is \$4,000 in just the
first three months!

teaches God's ways of handling money. Through video teaching, class discussions and interactive small group activities, FPU presents biblical, practical steps to get from where you

are to where you've dreamed you could be. This plan will show you how to get rid of debt, manage your money, spend and save wisely, and much more!

We love leading this class and helping families change their view towards money and seeing the "lightbulb" come on. It's the new electricity that flows through us and we can't wait for the next class!

Starts: February 21 - April 24 (Sundays)

Time: 2:00-4:00 p.m.

Where: St Ann's Catholic Church in Bartlett

Sign Me Up!

If this time doesn't work for you, please don't let that stop you from taking the class. There are classes all over the city at different places and different times. Click here to locate a class.

## Snow Days!!



"When I no longer thrill to the first snow of the season, I'll know I'm growing old." -Lady Bird Johnson

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