



WARNING: Don't even think of selling your home without hearing our seven laws of real estate success. Some of our competitors may only do 3 or 4 of them...we do all 7!

916.682.6454
Sacramento/Elk Grove, CA

Inside This Issue...

Five Tips For Charitable Giving...Page 1

Sideline Workout Boredom...Page 2

Relationships With Adult Siblings...Page 3

Moving? Read This First!...Page 3

I'm Worried About Possible Foreclosure on My House- What Can I Do To Avoid It?...Page 4



Coleen and David Jurewicz

Service For Life!®

"Insider Tips For Healthy, Wealthy & Happy Living..."

Smart Charitable Giving For Savvy Donors

Have you noticed? There are a lot of organizations clamoring for your hard-earned money. Use these handy tips to ensure you're making the best decisions when it comes to doling out charitable gifts.

Seek out an established charity. Especially in times of crisis or disasters, charities seem to pop up out of nowhere in response. A good check that an organization is established is that it has at least been approved for tax purposes as a non-profit. Ensure charities are registered as tax-exempt with 501(c)(3) status (check **IRS.gov** for "EO Select Check" to verify that an organization is registered as exempt).

Research the charity in question. Consider your gift a financial investment and conduct due diligence before deciding how to invest it. Check out sites like **charitynavigator.org** and **guidestar.org**, which have done a lot of the work by vetting organizations based on criteria like financial stability, funding, transparency, and ethical practices.

Give an unrestricted donation. Once you've established the organization handles its funds well, consider giving money that isn't earmarked for a specific effort. This gives the charity freedom to decide how to use the gift (and lets it decide what is most helpful).

Look for a matching gift. Find out if your place of employment, social club, or a neighborhood business is currently offering to match financial gifts to certain charities. Taking advantage of a matching effort helps the donation go even further.

Consider tax benefits. Generally, donations of cash and property to qualified non-profit organizations equaling \$250 or more are tax-deductible. These donations must be made no later than December 31 of the year in which the deduction is claimed. Check with your tax advisor.

Should you sell your home to an all-cash investor who offers a fast close and to accept your home "as-is?" Don't do it unless you speak with us! What's best for you depends on your resources or circumstances. Please call us today and we'll go over the numbers with you. 916.682.6454

Word of the Month...

Studies have shown your income and wealth are directly related to the size and depth of your vocabulary. Here is this month's word, so you can impress your friends (and maybe even fatten your wallet!)...

Technoference(tek-no-fear-ence) noun

Meaning: snubbing a person in favor of any type of technology

Sample Sentence: Their relationship was suffering from technoference when he kept checking his text messages during dinner instead of focusing on the conversation at hand.

Smart Refrigerator Storage

- **Well-preserved foods** (pickles, condiments) on the door (the warmest area).
- **Raw ingredients** (eggs, meat) on a lower shelf (the coldest area).
- **Produce that is low moisture** (apples, grapes, pears) in a crisper drawer with the window open (humidity control set to low) to slow down rot.
- **Produce that needs to retain moisture** (lettuce, mushrooms, peppers) in a drawer with the window closed (humidity set to high) to prevent wilting.
- **Prepared foods and leftovers** on the top shelf for easy access.
- **Bonus tip:** Produce should be stored away from raw meat and dairy to avoid contamination.

Stop Losing DIY Tools!

After assembling DIY furniture, don't toss the Allen wrench or other specialized tools in a drawer or the garbage. Instead, tape it to the back or underside of the item so you can easily retrieve it when screws need tightening or it needs disassembling.

Quotes To Live By...

"Every child is an artist. The problem is staying an artist when you grow up."
—Pablo Picasso

"Honesty is a very expensive gift. Don't expect it from cheap people."
—Warren Buffet

"There is nothing that wastes the body like worry."
—Mahatma Gandhi

How To Fight Fitness Fatigue

Love it or hate it, working out is one of those things everyone should make a regular part of their lives. What might start out as a sense of fun and excitement when tying up running shoes or stepping into an aerobics class can eventually turn into a sense of boredom and downright drudgery. It doesn't have to, though - when you incorporate these elements:

Try something new. Variety is the spice of life, and this definitely holds true for working out. For those who tend to stick to walking or running, signing up for a martial arts class or joining a recreational volleyball league can add that special something to a weekly workout routine. Never tried ballroom dancing before? Now's the time!

Find a sense of purpose. Signing up for something with an end goal such as a weight-lifting contest, swimming race, or sprint triathlon offers a good reason to get to the gym. If additional motivation is needed, choose to train and raise money for a specific cause.

Make it a group effort. Working out with other people is good for motivation – and it's more fun! For those who have historically trained for solo sporting events, finding a group of friends and joining a team adventure activity or long-distance relay race can put that sense of fun back into a fitness regimen.

Get outside. Avoid the treadmill and stationary bike, and add some variety to a workout by going for a jog or bike ride outside. Vary the route, speed routine, and time of day to keep things interesting. Or, instead of taking a group class at the gym, find one that meets in a local park and incorporates the jungle gym, natural obstacles, and other class members to challenge fitness skills.

Here's a list of people we've assisted...

- * An investor sell their rental house.
- * A single mother buy her first home.
- * A young couple buy their first home.
- * A single man sell his home.
- * A retired couple sell their home so they could live elsewhere.
- * A married couple sell a home they no longer needed.
- * A couple buy a vacation home on the water.
- * A relocating couple sell their luxury home.
- * An investor sell their duplex rental.

Who is the next person you know who needs to sell their real property? Please call us with their name and number. Thanks!

Brain Teaser...

I exist only when there is light, but direct light kills me. What am I?

(See page 4 for the answer.)

What's My Home Worth?

If you want to know your home's current value, we will gladly conduct a **Maximum Value Home Audit**.

Request this "no charge" in-depth home value analysis by calling us at **916.682.6454** today.

Stress-Free Statements

Feeling stressed? Breathe deeply and repeat one of these statements to yourself:

- "Smiling brings me joy."
- "Let it be."
- "I forgive myself."
- "It's not the end of the world."
- "Serenity now. Insanity later." –

Frank Costanza

U.S. Post Offices Of Note

- Highest: Alma, Colorado (10,578 feet above sea level)
- Lowest: Death Valley, California (282 feet below sea level)
- Oldest: Hinsdale, New Hampshire (in the same building since 1816)
- Smallest: Ochopee, Florida (61.3 square feet)
- Easternmost: Lubec, Maine
- Westernmost: Adak, Alaska

Networking Know-How

For the best professional networking opportunities, Vanessa Van Edwards, author of "Captivate," recommends avoiding the "start zone" (where people are checking in) and the "side zone" (near the food and bathroom). Stick to the "social zone," usually around the bar, where people are relaxed.

Movie Websites

Not sure what movie to watch? Use these to help find the perfect film.

www.AGoodMovieToWatch.com– Search by mood or genre ... or take a chance and choose a random flick.

www.tastedive.com/movies– Type in the name of a film you like and get recommendations.

www.imdb.com– Suggestions based on theme plus editor recommendations.

Getting Along With Adult Siblings

If you have siblings, count yourself lucky. These relationships are the longest-lasting family ties you'll have. This can be tough for those who had rough sibling relationships growing up, but a recent study found two-thirds of people said a brother or sister was one of their best friends. It's never too late to turn that special family relationship into one of your most treasured – or keep it from going stale.

People spend lots of effort improving friendships and romantic relationships, but a brother or sister may outlast all of those relationships.

Don't take a sibling relationship for granted. Research by West Virginia University shows people are more verbally aggressive with siblings than anyone else. Being aware of this and **actively offering affectionate support** goes a long way to strengthen familial ties.

Also, don't compare your sibling relationships with those of other people. These are your unique relationships, so **shake off expectations**. Siblings may not unconditionally confide in or spend every holiday with you, and that's okay. Instead, **enjoy the time spent together and conversations you do have**. Focus on the good instead of what could be.

Would You Like To Know How Much Your Neighbor's Home Listed Or Sold For?

Maybe you're just curious. Or maybe you want to know how much your home is worth. Either way, we're here to assist you...with no "sales pitches" or run-arounds. Call us today at **916.682.6454** and we'll give you all the facts so you can make a wise decision.

Tips For an Easy Move

Moving out of a home can be undeniably stressful. Make things as easy as possible on yourself.

- ✓ **Schedule a donation pickup.** Don't waste time driving to a donation center. Contact local nonprofits (or use a service like **donationtown.org**) for pickup so you never have to leave home.
- ✓ **Pick a quiet moving day.** Weekends are the busiest days to move. Choosing another day of the week may save money with a moving company.
- ✓ **Double down with cloth items.** Wrap breakables in clothing and linen. Pack glasses and stemware in clean socks.
- ✓ **Label the sides of boxes.** That way you don't have to move the boxes to read what's written on them.
- ✓ **Use dresser drawers as boxes.** Wrap tightly with plastic wrap and they're ready to go!
- ✓ **Photograph electronics before dismantling.** It will be easier to reattach all the cords and wires in your new home.

Get Free money-saving home tips at my web site: **www.HomeRocketMedia.com**

Thanks For Thinking of Us!

Did you know we may be able to assist you or any of your friends or family save time and money when buying or selling a home? Thanks for keeping us in mind with your kind introductions and spreading the word about our services.

Brain Teaser Answer:

A shadow

Introduce Yourself To Fido

Get off on the right paw by introducing yourself the right way to a new dog.

1. Approach and make conversation with the owner. Ignore the dog.
2. Ask for permission before touching.
3. Position yourself next to the dog and let it approach you.
4. Avoid eye contact.
5. Let the dog sniff a closed fist.
6. If the dog seems okay with this, pet on the shoulder, chest, or neck but not the head or above the dog.
7. If it backs away, the dog is not interested in being petted by you.

A chicken story...

I came across a man holding and speaking sternly to a chicken. He asked it, "Why did you cross the road? What's on the other side? Why are you afraid of everything?" I asked the man, "What are you doing?" He said, "I'm grilling this chicken!"

THANK YOU for reading our Service For Life!® personal newsletter. We want to produce a newsletter that has great content and is fun and valuable to you. Your constructive feedback is always welcome.

AND... whether you're thinking of buying, selling or financing real estate, or just want to stop by and say "Hi," we'd love to hear from you...

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Have you noticed people almost never tell jokes anymore? When I was in third grade a very nice girl introduced herself and told me a joke to break the ice. I fell in love with her that minute and I'll never forget her. I recommend you memorize a few jokes and use them to lighten the mood. Not long ago, I finished up a radio show where I told jokes and played fun songs. What do you think of these beauties?

- Shouldn't there be mirrors at the automated checkout lines in the grocery store? After all, aren't you there to check yourself out?
- After I swallowed a spoon, the doctor told me to sit still and not to stir.
- Don't ever swallow a door knob. Your stomach will turn all night!
- A frustrated lion says to a giraffe at the zoo: "Every time I roar, they make me watch a movie."
- Did you hear about the horse in the hospital? The doctor says he's in stable condition.
- Did you hear about the sidewalk? No? I'm surprised. It's all over town!

Do you have any funny jokes? Please tell us at 916.682.6454.

Real Estate Corner...

Q. What experts should I talk to if my home is about to go into foreclosure?

A. Avoid scammers, and talk to one or more of these professionals:

- **Your REALTOR®** will help you review your options.
- **A Foreclosure Counselor** will help you evaluate your current financial situation and serve as an advocate with your bank, free of charge.
- **A Tax Expert** will advise you if you do a short sale or deed-in-lieu of foreclosure since forgiveness of debt may be considered taxable income.
- **A Credit Counselor** can help you develop a plan to avoid future financial difficulty as well as help you repair your credit score.
- **An Attorney** can help you if your lender has filed a foreclosure lawsuit.

If you'd like to learn more about your options, call us today at 916.682.6454 and we'll be happy to introduce you to the right people.

Looking for ideas to reach your real estate goals? We have over 37 years in real estate. We may have what you seek.

Get Free money-saving home tips at my web site: **www.HomeRocketMedia.com**