



If you know anyone who's renting, have them call us for information about low down payment and low monthly payment financing. It may be EASIER to buy than to rent!

Sacramento/Elk Grove, CA
916.682.6454

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Coleen and David Jurewicz'...

Service For Life!®

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

College Savings Errors to Avoid

Saving for your kids' college education can be confusing, but it doesn't have to be a daunting task. Learning the best ways to save can help you avoid costly mistakes – and increase your yield.

Mistake #1 – Choosing a plain old savings account

When you're concerned about losing money on an investment, a standard savings account might feel safer. The interest on that account, however, won't even keep up with inflation, let alone the rapidly rising cost of college.

- **The Fix** – If an aggressive investment isn't right for you, at least choose a 529 plan, specifically designed for college expenses. Money in a 529 plan grows tax-free until your child uses it to pay for school. And if you're fortunate enough to get lots of grants and scholarships, you can transfer a 529 to another child.

Mistake #2 – Believing savings count against you

Some parents choose not to save for their children to go to college because they (erroneously) believe a robust savings will hinder their ability to get financial aid.

- **The Fix** – The truth is that it's primarily what you're earning – not saving – that colleges take into consideration when granting financial aid, so save away.

Mistake #3 – Setting and forgetting it

Everyone's financial situation changes over time, as do tax laws and investment options. But too many people set up savings plans once and never revisit them.

- **The Fix** – It's important to review your investments on a regular basis, and that's especially true if your goals are in the shorter term. College investments that get more conservative over time are preferable, as they reduce risk as the child gets closer to college age.

FREE report: The 5 things standing in the way of your home's sale.

When a home stays on the market too long, it's usually one of these reasons. Go to this site to read the article:

www.FindGreatHomes.com/5items

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!)

gallimaufry(gall-uh-MAW-free) noun

Meaning: a hodgepodge, diverse mix

Sample Sentence: The museum's collection has a gallimaufry of items, from Rodin sculptures to antique doll houses.

Cleaning With Cola

Did you know the cola in your fridge is also a great household cleaner? Here are some everyday uses for it:

- Remove rust stains by scrubbing with cola using aluminum foil, then wipe clean.
- Remove oil stains from pavement by soaking them in cola for 15 minutes, then scrubbing.
- Remove gum from surfaces by soaking it with cola for a few minutes, then scraping it with a blunt knife.

Unscrewing Stripped Screws

Place one of the larger, flat rubber bands between a stripped screw head and your screwdriver tip to give yourself some added grip.

Homemade Stainless Steel Cleaner

Mix equal parts white vinegar and water in a spray bottle. Spray on stainless steel appliances and wipe clean. Rub with olive oil afterward for extra shine.

Quotes To Live By...

"Great minds discuss ideas; average minds discuss events; small minds discuss people."

—Eleanor Roosevelt

"Feet, what do I need you for when I have wings to fly?"

—Frida Kahlo

"In order to be irreplaceable one must always be different."

—Coco Chanel

5 Ways to Reduce Stress Quickly

When we're stressed, we're less able to focus and we're doing damage to our overall health. Here are some science-based methods for de-stressing quickly.

- **Breathe** – Stress makes us take short breaths. Concentrate on deep breaths through the nose, exhaling through the mouth, for several minutes to increase oxygen flow and reduce tension.
- **Pattern Reset** – Forcing your brain to focus on something else, such as the repetitive task of doing dishes or knitting, can help get your mind off whatever's bothering you.
- **Go for a Walk** – Not only will a 10-minute walk physically remove you from any stressful situation, the exercise releases stress-relieving endorphins in your brain. Dancing to your favorite song works, too.
- **Take an e-Break** – We love technology, but it can also cause a huge amount of stress. Turn off your phone or computer to increase your ability to relax, and don't leave your email inbox open all day.
- **Have a Snack** – It's important to be mindful about snacking (stress eating is nobody's friend), but some nibbles can be helpful. Potassium can help modulate blood pressure, which can in turn reduce stress levels, so have a banana. Something like a handful of nuts offers a satisfying crunch and the energy your brain needs to get past the stress.

Reasons to sell your home NOW rather than wait until Spring...

- * We know what things are now, but we don't know the future.
- * Home buyers in the marketplace aren't just "kicking tires," they're serious!
- * Homes feel warm and cozy toward the end of the year and feels more like HOME compared to other times.
- * There's less competition from other home buyers. Plus many REALTOR(r) take time off.
- * People who get year-end bonuses may use them to buy a house.
- * Since there may be less demand for mortgage money toward the year's end, rates may move downward.

For more information about buying a home, call 916.682.6454

Brain Teaser...

A boy is walking with a doctor. The boy is the doctor's son, but the doctor is not the boy's father. Who is the doctor?

(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.

Poaching the Perfect Egg

1. Simmer a small pot of water.
2. Crack egg into a bowl and add ½ tsp vinegar. Let stand for 5 minutes.
3. Add egg to the water and stir gently to keep egg from sticking. Leave alone to poach, 3-5 minutes for an extra large egg.
4. Remove with a slotted spoon and serve hot.

Hide Your Home's Ugly But Necessary Electronics

A simple hinge on one side of a picture frame will hide the ugly thermostat on your wall, yet keep it easy enough to access when you need it.

Building a three-walled box to look like a row of books can hide your router and modem on a shelf.

Fashion Subscription Websites

Two of the most popular clothing subscription services online are Stitch Fix and Trunk Club. Here's a brief overview of each.

www.stitchfix.com— For a \$20 styling fee, you'll get a box with five items chosen for you by a stylist. The \$20 fee can be applied to anything you purchase from the box. Send back whatever you don't want, and get a 25% discount if you keep everything.

www.trunkclub.com— Unlike Stitch Fix, Trunk Club has boxes for both men and women. There's no styling fee, and you receive 12-15 items per box on average. There's no discount for buying everything, and items tend to cost a bit more overall than Stitch Fix.

Exercise: Saving vs. Splurging

It's common wisdom that staying fit is a good idea, but physical health can sometimes come at a hefty price. Here are some tips to help you stay both physically and fiscally fit at the same time.

Worth the Splurge

- **Shoes:** Cheap or ill-fitting shoes can cause long-term damage to your feet, legs, and back, negating any up-front savings.
- **Sports Bras:** Especially for larger-chested women, a good sports bra can prevent chafing and back pain.
- **Personal Trainers and Nutritionists:** One-on-one time with a pro can be the motivation you need to work toward your goals.

Save on These Things

- **Most Workout Clothing:** Inexpensive athletic tank tops and tees abound at discount retailers, and don't overlook the gently used options at Goodwill or other thrift stores.
- **Fitness Trackers:** Chances are, these offer many more features than you truly need. There are plenty of free smartphone apps that track calories, miles run, and even provide free fitness classes.

Mortgage secrets you can use to grow your wealth...

We know that sounds strange, but most people don't know how a mortgage really works behind the scenes. Read this article with little-known insider secrets and find out for yourself. Go to:

findgreathomes.com/mortgage

DID YOU KNOW...

MOST of our business comes for introductions to nice people from our existing clients? This really assists us. Instead of spending time drumming up new business, working with people we already know allows us to do an even better job than most of our competitors. This, in turn, leads to MORE referrals. Thank you for remembering us when someone needs an experienced real estate broker. 916.682.6454

How to Stop Procrastinating

Procrastinating is a learned behavior. The good news is that it can be combated, as long as you're focused on how to prevent it. Here are 5 steps to help you stop procrastinating and get in gear.

1. **Get Rid of Distractions** – Turn off the phone, shut the door, put on headphones, whatever it takes to drown out tempting diversions.
2. **Break Tasks Into Chunks** – Things like "wash dishes, do laundry, and vacuum" are more specific, and chances are you'll be more apt to tackle those tasks than the gargantuan-sounding "clean the house."
3. **Do Your Hardest Task First** – The sense of accomplishment when you complete the biggest item on your list first will help propel you forward toward crossing off more things on your list.
4. **Perfect is the Enemy of Done** – Keep in mind that if you're only striving for perfection, you're less likely to even start a project.
5. **Reward Yourself** – Give yourself a pat on the back for getting stuff done, whether the reward is a night out or simply a favorite treat.

Get Free money-saving home tips at our web site: 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 referrals...and spreading the word about our services.

Brain Teaser Answer:

The doctor is the boy's mother.

Veggies You Can Re-Grow With Water Only

You don't necessarily need a garden to grow your own vegetables. Put the bottoms of the following vegetables in a bit of water on your windowsill and you'll grow another whole one.

- Celery
- Bok Choy
- Lettuce
- Fennel
- Green Onion
- Cabbage

It's a good idea to check your water garden daily to make sure there's enough water in each container and nothing icky is building up on the container itself.

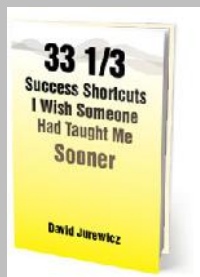
THANK YOU for reading our Service For Life!® personal newsletter. We want to produce a newsletter that has great content and is fun and valuable to you. Your constructive feedback is always welcome.

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...

Coleen and David Jurewicz
Brokers, RE/MAX Gold
916.682.6454

Disclaimer: The information contained in this letter is intended for informational purposes. It should not substitute as legal, accounting, investment, medical or other professional services advice. Always seek a competent professional for answers to your specific questions. This letter is not intended to solicit real estate properties currently for sale. BRE: 00661096,00826558

"I thought of creating a follow up to this book, but I had nothing to add!" - David Jurewicz



Finally the answers most people are seeking, but no one is telling them: The fastest way to a six-figure income. How to read fast. How to read people accurately. How to use the media and public speaking to get your message to the people, and the one secret that takes your life from ordinary to extraordinary. And a lot more.

This book is written with pithy chapters that cover big topics.

Get your copy today by going to:

www.findgreathomes.com/book

Real Estate Corner...

Q. Can I use a financial gift from a friend or relative as a down payment on buying a home?

A. Yes. In fact, one out of four first-time homebuyers uses a gift to make the down payment.

Tax law allows gifts of up to \$14,000 a year without tax consequences to the giver or recipient. (The amount may be adjusted annually so check IRS publication 950 for the current figure.) You could get a gift from two parents or two friends (for \$28,000) without paying a gift tax.

Using a gift for a down payment allows you to buy the home even if it's not Federal Housing Administration (FHA)-approved. The best advice is to contact a well-connected REALTOR® and discuss this subject before you start looking for homes.

Do you have a real estate question you want answered? Feel free to call us at 916.682.6454. Who knows? Maybe we'll feature your question in one of our future issues.