



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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Mike & Jennifer's...

# Service For Life!<sup>®</sup>

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

*To our Friends and Family – Happy Holidays to you and your families. Make this the best season ever! For the latest real estate trends, refer to our monthly market update email. If you are not currently receiving it, send us your email and we'll make sure you get it. ([Jennifer@rigleygroup.com](mailto:Jennifer@rigleygroup.com)) Call us at 916-396-7487 with any questions. Now here's this month's Newsletter...*

## 4 Habits That Demonstrate Your Trustworthiness

Whether you want more responsibility at work or you'd like to forge more meaningful friendships, being considered a trustworthy person is critical. By far the best way to be seen as trustworthy is to keep secrets entrusted to you, but here are some other habits you can practice that help foster trust.

### Skip the Gossip

The obvious habit of keeping secrets extends to the water cooler. When you engage in office or neighborhood gossip, you demonstrate that you're willing to divulge secrets - or, possibly worse, speculate with no firsthand knowledge.

### Be Punctual

While being on time may have nothing to do with why you want to be trusted, punctuality infers respect of someone else's time, and respect leads to trust. Getting in the habit of reporting on time, every time, is an easy way for people to see that you're trustworthy.

### Apologize for Mistakes

Being stingy with apologies about your own errors is a good way to give the impression that you don't think you *have* any shortcomings. No one is perfect, and owning your mistakes means you're honest about that. And honesty breeds trust.

### Be Humble

Rather than constantly promoting your own work or good behavior, shine the spotlight on the triumphs of those around you. Acknowledge team efforts. Thank people for praise while mentioning those without whom your success might not have been possible.

Get Free money-saving home tips at [www.RigleyRealtyGroup.com](http://www.RigleyRealtyGroup.com)

## 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!)

**Bokeh** (boe-keh) noun

**Meaning:** the pleasing blurry effect in a photograph's background

**Sample Sentence:** Photographers used to rely on fancy lenses to capture bokeh perfectly without blurring the subject of the picture - today it can be as simple as a setting on a smartphone's camera.

## How To Un-Shrink Clothing

Don't toss that beloved shirt just yet, even though it shrank in the dryer. Try this un-shrinking trick first!

1. Soak garment in lukewarm water with about a capful of baby shampoo.
2. Squeeze out – but do not wring or rinse.
3. Remove excess moisture by rolling tightly in a clean towel.
4. Reshape garment on another clean towel, stretching gently to its original size.
5. Leave to air dry.

The shampoo used shouldn't be enough to require re-washing immediately, but when you do wash that item again just remember to keep it out of the dryer!

## Did You Know?

If your potted plants have drainage holes in the bottom, you know the annoyance of dirt falling onto your floor or patio. Keep soil where it should be – put a **coffee filter in the bottom of the pot before you add potting soil**. Water can still escape, but dirt can't.

## Quotes To Live By...

“Feeling gratitude and not expressing it is like wrapping a present and not giving it.”

–William Arthur Ward

“Money can buy you a fine dog, but only love can make him wag his tail.”

–Kinky Friedman

“If you cannot get rid of the family skeleton, you may as well make it dance.”

–George Bernard Shaw

# Outlet Shopping Secrets

The phrase “outlet mall” is likely to make any shopaholic salivate, but to get the most out of a trip to the outlet mall - including saving more money - it's important to do a bit of research ahead of time.

**Know what kind of “outlet mall” it is** - There are a few different types of outlets, and the goods (and deals) differ between them. Genuine outlets offer items from retail stores that are often heavily marked-down. Factory stores typically sell goods made specifically for the outlet, in which case the deals may not be as great as they appear.

**Some items are made specifically for the outlet store** - In cases where a company makes goods specifically to be sold in a factory outlet, they're often lower-quality goods than you'd find in the retail equivalent. And since these items were never in a regular store, the tags indicating sharp discounts are fake. You can compare retail prices, either researching online beforehand or using a smartphone app like **ShopSavvy** while you're shopping.

**Beware the “sunk cost” fallacy** - Outlet malls are usually located far enough from city centers that shoppers make a day of it. But don't feel like you need to buy something just to make the trip worthwhile.

**Shop out of season** - For the biggest savings, shop for winter items in summer and summer items in winter.

**Shop early** - Outlet malls are busiest from about lunchtime through the mid-afternoon. Early birds not only avoid the crowds, they get to comb through the best selection.

**Work from back to front** - Even outlets have sale racks, which are usually at the back of the store.

## A Heartfelt Message To Our Special Clients and Friends...

We don't spend our time cold calling or pestering people for business. Instead, we focus 110% of our efforts on giving such outstanding service that people naturally think of us when a friend, neighbor or family member needs a caring and competent REALTOR®. We would like to take a moment to acknowledge and thank a few of the special people in our life who've helped build our business with their enduring support and referrals. We couldn't do it without you!

Jan & Alex Oropeza

Jan & Scott Krebs

Tara & Richard Salaices

## Brain Teaser...

I have space, but I have no rooms. You can enter, but you can't go out. What am I?

*(See page 4 for the answer.)*

## What's My Home Worth?

If you want to know your home's current value, I will gladly conduct a **Maximum Value Home Audit**. Request this "no charge" in-depth home value analysis by calling me at: <<**888-8888**>>.

## What To Do With Used Dryer Sheets

Don't throw them away! They're handy in other rooms of the house, too.

1. **Dusting:** The static-prevention stuff makes dryer sheets brilliant for dusting.
2. **Pet Hair Removal:** Brush dryer sheets over clothing to pull off stubborn pet fur.
3. **Odor Absorption:** Even used dryer sheets still have some scent. Stick them in gym bags, kitchen trash cans, cars, etc.

## Microfinance Websites

Thanks to the power of the internet, anyone can lend money directly to people who need it. Choose a place, population, or subject you particularly care about and help fund things like starting a business or getting an education. And when you're paid back, you can re-lend to someone else.

**www.kiva.org** – Kiva lenders can loan as little as \$25 to a loan application – crowdfunding style – which encourages greater participation. There's a 97% repayment rate.

**www.opportunity.org** – Opportunity International connects people with microfinance loans as well as financial education and services like savings accounts and "microinsurance."

**www.finca.org** – The Foundation for International Community Assistance provides microfinance loans with donations, if you'd rather let an expert in the field decide where your money is needed most.

# How To Reduce Screen Time

Parents know the unique challenge of reducing their kids' screen time, but too many hours in front of screens are bad for grown-ups, too. Here are some ways you can begin to limit your own digital day.

- **Track phone usage** - Testing different ways to change your behavior is only a valuable exercise when there's a baseline. An app like Moment tracks your smartphone use, allowing you to see exactly how much time you could regain in a day.
- **Turn off notifications** - When your phone is constantly beeping or lighting up, you're much more compelled to see what tweets, status updates, or photos prompted the alert. The truth is that those updates rarely require your immediate attention, so turn off notifications to reduce the temptation.
- **Eat without electronics** - There are multiple benefits to eating lunch away from your desk, including getting away from your computer screen. Take the added step of leaving your phone at your desk, too. Sit down at the dining room or kitchen table and have a conversation with family or friends over dinner, making sure all screens are in another room.

## FREE Consumer Help Is Just A Phone Call Away

Learn valuable secrets for saving thousands and avoiding costly mistakes when buying, selling or refinancing a home. Best of all, it's FREE. Ask about our "**Insider's Free Resources**" by calling us at 916-396-7487.

# Easy Bathroom Organization

A well-organized home means less time looking for things – and with the amount of time we spend in the bathroom, it's the perfect place to organize for greater efficiency. **Next month**- watch for the checklist for your garage!

- Declutter your countertops** - Cluttered countertops cause stress and make it harder to find what you need. Keep only the things you use daily on the countertop, relegating everything else to shelves or under-counter storage.
- Add shelving** - If the cabinet under your sink doesn't already have shelving, get a shelving kit that's designed to fit around pipes. Add decorative shelves to otherwise unused wall space, including behind the toilet and next to the bathtub.
- Compartmentalize** - Drawer organizers aren't just for kitchen use. They'll keep your bathroom drawers from being catch-all messes, too. A lazy susan offers easier access to the stuff at the back of deeper bathroom cabinets. (Be sure to check for expired medication back there every few months or so.)
- Shower curtain rod caddies** - Those shower caddies designed to hang on the curtain rod to keep your shampoo and conditioner handy work on the outside of the shower curtain, too. They're especially great for small bathrooms where storage space is at a premium.

## Thanks For Thinking of Us!

Did you know we can help 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:

*I'm a computer keyboard.*

### Don't Forget To Do These Things Before You Move

- Fill all your prescriptions and get them transferred to a pharmacy near your new home.
- Hire a carpet cleaning company to deep-clean in your new home before you've moved all your furniture in (if it isn't brand-new).
- Schedule your utilities to shut off the day after you move out of your old home, and to turn on a couple days before you arrive at your new home.
- Color-code packing boxes by room so it's easy for movers to put things in the right places.
- Pack a "first night" box with everything you'll need so you don't have to dig through several boxes to find toothbrushes, pajamas, or pillows.

Get a  
**FREE**

Estimate of Your Home's  
Current Value at  
**TodaysHomeValues.info**  
Or call **916-396-7487**



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.

## Real Estate Corner...

### Q. What other options do I have besides refinancing my home loan if I'm struggling to make payments?

A. If you're "underwater" on payments, you may decide to move out of your home. Here are some options to consider:

- **Rent the property.** This will help you make your monthly mortgage payments but you'll still pay for maintenance on your property.
- **Do a short sale.** This involves selling your home for less than you owe on the loan. The bank may forgive the difference between what you owe and the final sales price the buyer pays.
- **Do a Deed-in-lieu of Foreclosure.** You give your home back to the lender in exchange for forgiveness of the mortgage. You may still have to pay the difference between what the bank sells the home for and what you still owe, plus legal fees. Many banks won't consider this until a short sale has been attempted.

Before you do anything, talk to an expert about your problem, including a REALTOR<sup>®</sup>, a foreclosure counselor, a tax expert, a credit counselor and/or an attorney. To learn about more options for struggling homeowners, call and ask for a Free Consumer Report called "**10 Options To Avoid Foreclosure.**" We'll send a copy right to you.

Do you have a question related to real estate or home ownership? Please call us at **916-396-7487**. Perhaps we'll feature your question in our next issue!

# SOLD

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