



Buying A Home Soon-for the first time?
Get my Free Consumer Guide, "Top 10
First-Time Homebuyer Mistakes to
Avoid." Call us right now at 916-397-
4787 for details...

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Inside This Issue...

Money Tips Throughout Your
Life...Page 1

Mold and Bacteria in Your Coffee
Maker?...Page 2

Garage Organization Tips...Page 2

Joy And Happiness As A
Caretaker...Page 3

How Can I Be Sure I Have a Properly
Written Contract?...Page 4

Find out What's going on in the
Sacramento Real Estate Market...
Page 4



Mike & Jennifer's...

Service For Life!®

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

To our Friends and Family – Hope Your Holidays were AWESOME! – Ours sure were. The Real Estate Market in Sacramento continues to change. 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) Call us at 916-396-7487 with any questions. Now here's this month's Newsletter...

Top Money Tips At Any Age

We can't get through life without navigating money, but where your financial focus depends, in part, on where you are in your life. Here are some helpful financial management tips by decade:

20-30 years old:

- Maintain a meticulous budget. Apps like **Mint.com** can help you track expenses.
- Set up an emergency savings account with 3-6 months' worth of living expenses.
- Transfer credit card balances to a 0% card and focus on paying it off.
- Begin paying down student loans and other debt.

30-40 years old:

- Contribute to a retirement account. Maximize employer matching plans.
- Actively build assets by investing in stocks, bonds, and real estate.
- Keep a low credit card balance with an eye toward increasing your credit score.
- Open college savings accounts for children.

40-50 years old:

- Review and realign savings goals for your current lifestyle. Use a life expectancy calculator to help reach retirement goals.
- Create a plan to pay off your mortgage by the time you retire.
- Protect assets and earning power with supplemental life and disability insurance.

50-60 years old:

- Track monthly spending. Make adjustments as needed to prepare for retirement.
- Consider circumstances like geriatric parents who may need financial assistance.
- Put extra effort toward eliminating debt. Pay off credit cards in full every month.

60+ years old:

- Ensure all investments are in low-risk plans to protect assets.
- Manage money meticulously and maintain access to credit so you're ready for unexpected expenses.
- Downsize as appropriate and focus on investing in things you're truly passionate about, but avoid taking on new debt.

Get Free money-saving home tips at our web site: 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!)

Salty (Sahl-tee) adjective

Meaning: Used as slang, this word means exceptionally annoyed or bitter.

Sample Sentence: He was salty because his sister won the game but she didn't seem to care about the outcome.

Fast Food On Flights

Before flying, access your airline's website and order a vegetarian or kosher meal. You're more likely to be one of the first to be served onboard.

Be A Smart Used Car Buyer

Get the most for your money when buying a secondhand vehicle:

- Research cars' reliability and longevity. Consult resources like **ConsumerReports.org** and **TrueDelta.com**.
- Consider both car dealers and private sellers. Dealers may have bigger selections and financing options, but private sellers often just want a fair market price.
- Have an inspection done by an independent and trusted mechanic.
- Cross-shop new cars and used ones for more choices and deals.

Facebook Blue

Mark Zuckerberg has red-green colorblindness, which is why the website and brand are blue.

Quotes To Live By...

"Laugh and the world laughs with you. Snore and you snore alone."
—Anthony Burgess

"Winter is the time for comfort, for good food and warmth, for the touch of a friendly hand and for a talk beside the fire: it is time for home."
—Edith Sitwell

"Discovery is seeing what everybody else has seen, and thinking what nobody else has thought."
—Albert Szent-Gyorgyi

Clean Single-Serve Coffee Makers

Recent statistics show 26% of American coffee drinkers use single-serving coffee-brewing machines like those made by Keurig. If you own one of these machines, here's what you can do to keep your machine clean and in good working order. *If you don't clean it regularly, it can harbor bacteria and mold.*

- ✓ Routinely wipe down the outside of the machine, especially the handle.
- ✓ Fill the water reservoir with pure, white vinegar.
- ✓ Run the machine without a pod. Repeat the process until all the vinegar runs through the machine.
- ✓ Let the machine sit for at least four hours.
- ✓ After this waiting period, fill the reservoir with water and run it until it empties completely.
- ✓ Repeat this process every three to six months.

Bonus tip! Use a reusable filter in order to create less waste and increase your selection of coffee flavors and strength (make sure to clean it).

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 can help...with no "sales pitches" or run-arounds. Call us at **916-397-4787** and we'll give you all the facts.

Keep Your Garage Organized

As a part of the home that is often out of sight and mind, garages can quickly become disorganized. Here's how to maintain a sense of order in yours! *Watch for the last topic of this series next month: the laundry room.*

- **Maximize space.** Hang items like shovels, hoses, and cords on the wall. During seasonal changes, hang bikes, skis, and surfboards from the ceiling. Hang a hammock to contain basketballs and other items that can roll away.
- **Choose appropriate shelving.** Keep things off the floor by using shelving. Metal shelving withstands heat and humidity better than wood.
- **Use airtight containers.** Holiday decorations and other infrequently used items should be stored in containers that can withstand humidity and extreme temperature fluctuations. Clearly label all containers.
- **Keep like items together.** Separate everything in the garage into categories like sporting equipment and power tools, and store these items together.
- **Designate storage areas.** Once everything is sorted by category, store these things in the garage where they make the most sense. Put cleaning materials near the door leading into the house. Garden equipment should go near the garage door.

Get Free money-saving home tips at our web site: www.RigleyRealtyGroup.com

Brain Teaser...

How far can a rabbit run into the forest?
(See page 4 for the answer.)

Real Estate Question?

Maybe you want to know how much your home is worth. Or maybe you just need a recommendation for a handyman, carpet cleaner or plumber...

Either way, we love hearing from all of my good friends and clients. And we're happy to help answer questions you might have about anything relating to real estate or home-ownership.

If you have a question, tip or idea, call us at 916-397-4787. We're here to help!

U.S. National Park Facts

- The caldera at *Crater Lake National Park* (Oregon) is almost 6 miles in diameter and 3,900 feet deep.
- *Glacier National Park* (Montana) and *Waterton Lakes National Park* in Canada make up the world's first international peace park.
- The thermal waters in *Hot Springs National Park* (Arkansas) are 143 degrees Fahrenheit.
- Humans have occupied *Voyageurs National Park* (Minnesota) for nearly 10,000 years.

Spare The (Dog) Hair

Get rid of dog fur clinging to car seats by spritzing the upholstery with water and scraping it with a squeegee.

Mutual Fund Websites

Learn what companies are included in your mutual fund holdings.

www.Finance.Yahoo.com – Search the fund's ticker symbol. The "Top Holdings" section shows the top 10 most valuable holdings.

www.FeeX.com – Hook your account into the site for a full review of what it contains, including cheaper, alternative funds.

www.PersonalCapital.com – In addition to breaking down a mutual fund, this site explains if your portfolio is well-balanced.

Finding Joy As A Caretaker

Becoming a caregiver for loved ones at any time of your life can take a physical, mental, and emotional toll. Learning to deal with related stress and finding happiness in the situation can go a long way in making the experience a positive one for both you and the loved one you're caring for.

- **Listen to music.** Whether you play your music or your loved one's favorite songs, feel free to sing along.
- **Celebrate the little things.** Enjoy every little holiday and even the smallest accomplishments. Don't forget to treat yourself too: Buy yourself flowers. Ask friends and family for help so you can treat yourself to the occasional day off or a date night.
- **Mindfully contemplate joy.** A journal is a safe place to explore the many emotions you might be feeling. In this space, however, take time to record things that make you happy too, such as funny moments, inspirational quotes, and favorite song lyrics.
- **Take care of yourself.** Sneak some time alone and boost your mood with exercise, meditation, and sleep.
- **Linger over meals together.** Relive memories with your favorite foods. Cook and bake together, if possible. As a caregiver, make sure you take time to eat nutritiously to keep up your own health.
- **Infuse joy in every day.** Even if your loved one isn't responsive, put on funny movies, tell jokes, and laugh.
- **Get outside.** Whether you're able to take a walk in the park or just relax on the front porch, sunshine, fresh air, and natural surroundings can help boost the mood.

Please Welcome New Clients And Good Friends Into Our Real Estate Family...

We'd like to take a moment to personally introduce and welcome a few of our newest clients and good friends who have supported our business over the years. And special thanks to everyone who thought of us with your referrals!

Chris & Kristie Drahos

Stacey Hanson

Sesali Lowe

JoJo and Filipina Dianala

Stephen Haynes & Megan Singer

Your referrals are warmly appreciated

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:

Halfway. After that, the rabbit is running out of the forest.

Easily Amused...

While I was watching a dog chase its tail, I thought "dogs are easily amused." Then I realized I was watching a dog chase its tail.

House Guest Checklist

Welcome guests into your home with a checklist consisting of this information:

- Wi-fi network and password.
- Where extra toilet paper and plunger can be found.
- Which toiletries they can use.
- Procedure for locking up the home in case they come back late.
- Quirky features they should know like handles requiring jiggling, strange noises, or auto-locking doors.

THANK YOU for reading our Service For Life![®] personal newsletter. We wanted 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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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. I'm selling my home. How can I be sure I have a properly written contract?

A. The best way to protect yourself is to work with a skilled REALTOR[®] who will help you with the contract and walk you through the closing process. He or she will also ensure that you comply with specific disclosure rules that may apply to your state. To work together effectively, you should do the following:

- **Become familiar with contract language**, such as terms, contingencies and inspections.
- **Know what repairs and closing costs** you are responsible for. A contract is a legally binding agreement and you will be held to it.
- **Review your title** to make sure your property is not in conflict with local restrictions or laws.

To learn more about how to buy or sell a home check out our YouTube Channel at <https://www.youtube.com/channel/UCAM01-sFJQsYJyLVomT6kiA>

SOLD

By Mike & Jennifer

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And We Can Sell Yours Too!

Call Us Today

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