



SANDY AYERS

KAREN CASADA

Learn how to get Top Dollar for your home in ANY market – See our enclosed insert for details...

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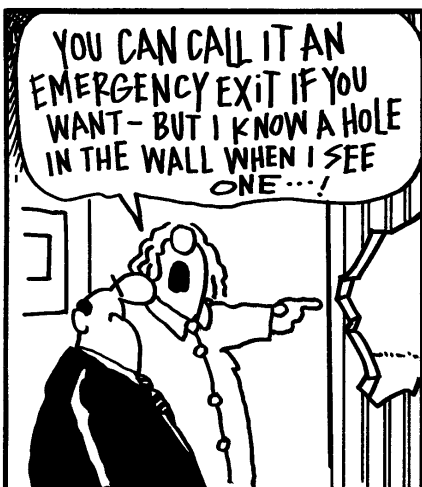
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REAL ESTATE BITS & PIECES

“Insider Tips For Healthy, Wealthy & Happy Living”

MERRY CHRISTMAS !



Learn How To Organize And Get Things Done

Do you feel like you’re always working to keep up, but don’t really get anything done, especially around holidays? In his best-selling book *Getting Things Done*, David Allen gives you an effective time management system to help you organize your stuff, your work activities and your personal life.

Allen’s key idea is to start with a “mind sweep” — get everything out of your head and down on paper (or other written form). Once your mind is cleared, your productivity goes up and you can focus on creative action. His five basic stages of mastering your personal or professional “workflow” are:

- 1) **Collect.** Capture anything and everything that is on your mind.
- 2) **Process.** Decide what each thing means. Is it something you should do? Do it now or later? Can you delegate it (and track on a “Waiting For” list)?
- 3) **Organize.** Place the items in categories, such as Projects, Calendar, Next Actions and Waiting For, and sub-categories of your choice. (To help you visualize this, he includes a diagram for navigating through the processing and organizing phases of your workflow.)
- 4) **Review.** Go over Calendar and Action lists daily and do a weekly customized review to get clean and current.
- 5) **Do.** Make choices about your actions based on what you can do, how much time and energy you have and your priorities.

Another one of his most popular methods is the “two minute rule.” If any task can be completed in less than two minutes (for example, a quick email response), do it immediately. Stop putting those little things off.

Allen says *Getting Things Done* is “just advanced common sense.” But once you learn how to get everything under control, real change begins.

Millions of people around the world have found that his methods work. To order the book, search for “Getting Things Done” at www.amazon.com.

Are You Feeling Scrunched In Your Current Home?

Maybe you just had a child and you need more space. Or have that nagging claustrophobic feeling. Or maybe you just need a positive change in your environment. Either way, I can help. My service programs can help you find the perfect home. It’s easier than you think. Just give me a call at [your number].

My promise: there’s never any pressure or hassle – I’m here to help!

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!)

Forte (fort) or (for-tay) noun

Meaning: something in which one excels; one's strong point

Sample Sentence: The real estate agent's forte was finding the house that suited both her client's needs and budget.

Avoid The Parking Hassle

Flying over the holidays? Check your departure airport to see if you can reserve parking in advance. It may cost a little more, but save you a major hassle. You might also try a site like www.airportparkingreservations.com

You Know You've Stayed Too Long At The Party When...

- Your hosts start a game of hide-and-go-seek, but nobody ever comes to find you.
- They make up stories about awful things you did that are only half true.
- The only sound you hear is snoring.
- They call you bad names and then a cab.

Need Gift Ideas?

If you're looking for a gift, check out a site like www.gifts.com where you'll find suggestions for every occasion.

Quotes To Live By...

Half the world is composed of people who have something to say and can't and the other half who have nothing to say and keep on saying it.

—Robert Frost

Housework, if you do it right, will kill you.

—Erma Bombeck

Laughter is the closest distance between two people.

—Victor Borge

Gift Cards Just Got Better

You may have hesitated to give gift cards last year because of the confusion over fees and expiration dates. Now they're better to give — and receive — because new protections went into effect in the U.S. in August. Here's what you should know:

The gift card must be good for at least five years from the date of purchase. Money added must be good for five more years. If the card expires and there's unspent money, you can request a replacement card at no cost.

Fees are limited and must be disclosed on the card or its packaging. Note: You *can* be charged a fee if you haven't used it for at least a year.

Rules affect store gift cards and cards with a MasterCard, Visa, American Express or Discover logo. Some other types of prepaid cards aren't included.

New rules don't apply to cards purchased before August 2010. So if you have some sitting in a drawer, be sure to read the documentation that came with them. Look for fees for "dormancy," "inactivity" or "maintenance."

To make the most of a gift card, use it right away. If you aren't going to use it, give it to a friend or swap it on a web site like www.plasticjungle.com.

Here's A Free, Valuable Resource...

If you'd like to receive a Free List of gorgeous homes, personally researched to meet your individual requirements (with no obligation whatsoever), please call me at [your phone number].

3 Life-Saving Numbers...

Do you know your numbers? You should know and track at least these three to save your life.

Blood pressure. Normal is *below* 120/80. Some doctors say to aim for 115/76 or less. TV's Dr. Oz adds that you can lower it by losing just 10 percent of any weight you've gained since you were 18.

Cholesterol. Your total should be less than 200. HDL (good cholesterol) should be more than 40 for men and 50 for women. Optimal LDL (lousy cholesterol) is 100 or lower. Triglycerides should be less than 150. To help lower your cholesterol, add these to your diet: soy-based foods, almonds, grains and veggies.

Blood sugar. Fasting blood sugar should be less than 100. One way to help keep yours stable is to switch to *whole-wheat* pasta. It also contains magnesium, which lowers the risk of diabetes.

Know your numbers, and ask your doctor what you can do to improve them.

Brain Teaser...

Which of these metals is the best conductor of heat and electricity: titanium, gold, silver or platinum?
(See page 4 for the answer.)

Canadian Resource

Looking for information in Canada about such subjects as passports, financial benefits and government jobs? Go to www.canada.gc.ca

Think You're Smart?

You might want to join Mensa, the international high IQ society with members from over 100 countries. Membership is open to people who score within the upper 2 percent of the general population on an approved intelligence test. Take a practice quiz at www.mensa.org

Holiday Shopping Tip

Don't sign up for every store credit card just to save 10 or 15 percent on the shopping day. Some of those cards may have higher interest rates than other cards. Plus, multiple credit inquiries can cause your credit score to drop.

Good Point

Did you hear about the boat captain who couldn't swim? His friends teased him unmercifully saying "Is it true? You, a boat captain, can't swim?" He finally got tired of being laughed at. "No, I can't!" he replied. "Can pilots fly?"

Easy Weight Loss Idea

Want to lose weight? Turn off the TV. Most people watch 5 hours/day. Cut that in half and you'll burn an extra 840 calories a week by doing almost anything else, like walking the dog. At least, get up and move during the commercials. (But not to the kitchen!)

Know Before You Go

Before your next international trip, check for current travel warnings, alerts and country-specific information by going to www.travel.state.gov

Have A Laugh

Long ago, when people cursed and beat the ground with sticks, it was called witchcraft. Today it's called golf!

How To Avoid International Cellphone Bill Shock

Have you been devastated by a sky-high wireless phone bill after an international trip? It's easy to rack up a huge bill using your phone in other countries if you don't do your homework first. Here are tips and options that will help you save money:

- **Check with your wireless provider to see if your phone will work where you're going and what the rates will be.** Ask if your carrier offers international data roaming plans or other discount services.
- **Buy or rent an inexpensive phone for the country you'll be visiting.** If you're a frequent international traveler, consider buying a "world phone" that will work anywhere. See www.worldphones.com.
- **If your phone is capable, consider replacing your American SIM card with a country-specific SIM card.** You can buy one at your destination airport. Be aware that roaming charges will apply if you travel to a different country so if you're staying in the second country awhile, you may want to buy another SIM card. Note that your phone will have a different number!
- **Sign up for Skype (calling over the internet) to use on your laptop or some smartphones (like iPhone).** You can get unlimited Wi-Fi in over 70 countries at a reasonable rate through a service like Boingo Wireless.
- **Buy an international calling card at your destination that you can use from a land line.** (A good idea if you'll be on conference calls where call quality is important.) Remember, if you use the calling card from your mobile phone, regular minute charges will apply.
- **Be sure to look into the cost of international texting.** Talk to your provider or go to www.squidoo.com/international_text_messaging.

Thank You! Thank You! Thank You! Thank You! Thank You!

Thanks to all of my clients and friends who support my practice and graciously referred me to your friends and neighbors! Rather than pester people with unwanted calls and visits, I build my business based on the positive comments and referrals from people just like you. I couldn't do it without you!

CONGRATULATIONS to Dale Wasem our latest client.

Dale moved from Nevada, and fell in love with Tennessee.

Dale is a restaurant expert and sees Middle TN. as a great business environment. Dale will receive an Olive Garden Gift certificate.

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:

Silver! But because it's expensive, it's used primarily in the manufacture of mirrors, jewelry and coins.

Add This To Your Wish List

What is the most expensive (street legal) car in the world? The Bugatti Veyron. Named after racecar driver Pierre Veyron, it's priced at \$1.7 million. It can reach 60 mph in 2.6 seconds – that's even faster than the Batmobile!

Be Prepared

Would you and your family be prepared if you had a fire in your home? Go to www.homefiredrill.org and learn how to plan and practice a home fire drill.

Forget 90210

Forbes says America's most expensive zip code is 91008, Duarte, CA, a suburb northeast of downtown Los Angeles. The median cost of a house there is \$4,276,462, making it the most expensive housing market in the country. Number 2 is 94027, Atherton, CA, followed by 90274, Rolling Hills, CA, and 07620, Alpine, NJ.

THANK YOU for reading our Real Estate Bits & Pieces 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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MERRY CHRISTMAS TO ALL

“Who Else Wants To Win \$10 Gift Card to Starbucks?”

Guess who won last month's Trivia Question? I'm pleased to announce the lucky winner of last month's quiz. And the winner is...drum roll please: Beverly Burger was the first to correctly answer our quiz question.

Who is the richest person in the world?

- a) Warren Buffet b) Bill Gates c) Carlos Slim Helu d) Mukesh Ambani

The answer is c) Carlos Slim Helu. According to the 2010 Forbes list of world's billionaires, the Mexican tycoon, who owns a huge stake in American Movil, has a \$53.5 billion fortune. That puts him ahead of Bill Gates, who comes in at \$53.0 billion So, let's move on to *this* month's trivia question.

Who was the first baseball player featured on a U.S. stamp (in 1982)?

- a) Babe Ruth b) Roberto Clemente c) Lou Gehrig d) Jackie Robinson

Call us At 395-6615(Karen) OR 310-9361(Sandy)
casadak@realtracs.com or sayers@realtracs.com
And You Could Be our Next Winner!

Real Estate Corner...

Q. How do I know if my home is underinsured?

A. The Insurance Information Institute recommends the following:

- ◆ It's a good idea to insure your home for the cost of rebuilding it. Check your homeowners' policy to see the maximum amount your insurance company would pay if it had to be rebuilt.
- ◆ Find out what it would cost to rebuild your home. Your insurance agent can calculate rebuilding costs for you or you can hire an appraiser (call or email me for references). Make sure your insurance agent knows about all improvements you've made, such as a deck or larger kitchen.
- ◆ Make sure the value of your policy is keeping up with increases in local building costs. Many policies include an inflation guard; if yours doesn't, consider purchasing one.
- ◆ Find out if you have a "replacement cost" policy for your house. If you own an older home, you may have a "modified replacement cost" policy.
- ◆ For the contents of your home – find out whether you have "replacement cost" or "actual cash value" insurance.
- ◆ Check the limits on certain personal possessions, such as jewelry. Consider buying an "endorsement" to insure valuables separately.

If you have any questions, or need capable and trustworthy representation, please call us at 310-9361(Sandy) or 394-6615 (Karen).

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