

NEWS FROM YOUR REAL ESTATE CONSULTANT FOR LIFE

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Janet's Journal

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January 2023

Make Way For 2023!

Dear [FirstName],

Happy new year to you!

To kick off your new year, here is a great newsletter filled with tips on getting more energy and some great ideas for saving money this year.

It's a fresh new year, which often sparks a new beginning and a change of environment. If you or someone you know is going through that transition and is looking to buy or sell a home, do think of me—I'd be happy to help!

Sending you happiness and health during the upcoming year!

Wishing you all the best,

Janet Browning

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Who Are You Inviting Into Your Life?

A woman saw three old men with long white beards sitting in her front yard. They looked harmless and poor. They greeted her and introduced themselves by the names Wealth, Success and Love. "Well, those are interesting names," she said. "Why don't you come in and have something to eat."

"You may only invite one of us," one of the men said. "But if you will discuss with your family which of us it should be, we will be grateful for whoever it is." The woman went inside and told her husband who was delighted. "How nice!" he said. "Since that is the case, let's invite Wealth inside."

His wife disagreed. "My dear, why don't we invite Success? Surely, that will lead to wealth as well as make us the envy of our neighborhood."

Their daughter chimed in, "I would rather have Love." The family agreed with her and invited Love to dine with them.

The woman went outside and asked the three old men, "Which one of you is Love? Please come in and be our guest."

Love stood and walked toward the house. The other two also stood and followed him.

Surprised, the lady said: "I only invited Love. Why are you all coming?"

The old men replied together, "When you invite Love into your house, you also get Wealth and Success."

January Question

Q: What is the longest running Broadway show?

December Question

Q: Which is the shortest day of the year?

A: December 21st

Grocery Store Money-Saving Tips



The Reader's Digest website shares these tips for saving money on groceries:

- **Join loyalty programs.** You can get discounts and money back on your purchases through your store's loyalty program. Sign up and check all the rules so you get maximum value from it.
- **Look for final markdowns and clearances.** Many grocery stores place clearance items in a designated area, or use special stickers to help shoppers identify them.
- **Be careful with multiples.** They can trick you into spending more than you want. For example, if a sign on a bag of chips says "Two for \$5," and a single bag of chips is \$3.29, you're getting a good deal only if you want two bags of chips.



January Roundup

New Year's Day, Jan. 1. Start on those resolutions today.

National Science Fiction Day, Jan. 2. An unofficial celebration by many science fiction fans in the United States on the official birth date of famed science fiction writer Isaac Asimov.

Learn Your Name in Morse Code Day, Jan. 11. Impress your friends and family!

Martin Luther King Jr. Day, Jan. 17. Celebrating the life of the famous civil rights leader.

Penguin Awareness Day, Jan. 20. Almost everyone loves to watch penguins.

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New Year's Resolution For Fiscal Fitness

Most resolutions revolve around health and exercise. Although that frequently means losing weight, one area you want to fatten up is your money supply. Here are some simple resolutions for adding healthy heft to your overall financial health.

- **Save 10%.** Put aside 10% of your income for long-term investments and retirement savings before paying any bills.
- **Track your expenses.** Record every dollar you spend for at least one week. You'll get a more clear idea of where the money goes and which items you can cut back on.
- **Energize your house.** Look for ways to make your house more energy efficient. You'll save on heating and cooling costs and you'll also help the environment.
- **Stay home.** Resist the temptation to eat out; cook more meals at home. Instead of going to the movies, stream a video, read a book or a play a game with your family.
- **Don't rely on credit cards.** Credit card debt can eat up your savings and chip away at your future. Start reducing your debt, and don't buy anything on credit if you don't have enough money to pay the bill promptly.

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Find Your Spirit Animal

The *Ying Ying Shi* Blog offers an “animal” quiz that might uncover some creative and thought-provoking insights about your spirit animal. Answer these three questions:

Your favorite animal is _____.

Your second favorite animal is _____.

Your third favorite animal is _____.

For each animal, list one characteristic that attracts you.

The first animal represents your aspirations as a person.

The second animal is a portrait of how other people experience your personality.

The third animal depicts your true personality.

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Don't Let Arthritis Spoil Your Winter

The winter months can be hard on people with arthritis. Cold weather can exacerbate joint pain, making life uncomfortable when temperatures are low. *The Integrus Health* website offers this advice for enduring winter with arthritis.

- **Dress in layers.** Stay warm indoors and outdoors. Wear gloves and add layers to your knees, elbows, and other places where your body aches.
- **Eat healthy.** Rich foods and sweets can cause a flare-up of rheumatoid arthritis. Limit your consumption of processed meats, desserts and unhealthy snacks.
- **Minimize stress.** Try meditation, deep breathing and yoga to stay in a calm frame of mind.
- **Exercise.** Physical activity helps increase flexibility, strength and energy, and helps ease arthritis pain. Aim for 150 minutes of moderate exercise a week, along with two strength training sessions.
- **Wear compression gloves.** These encourage blood flow in your joints, and help keep your hands warm.
- **Get plenty of sleep.** A lack of sufficient sleep has been linked to depression, fatigue and additional pain in people who suffer from rheumatoid arthritis.
- **Talk with your doctor.** If you're in more pain than usual during the winter, then consult with your physician. It's a good idea to also let your family know about it, too.

Build Team Spirit At Work

Everybody is a part of a team, large or small, and your efforts to motivate your colleagues should be team-based. Emphasize the connections among individual employees, among departments and between employees' home and work lives. Here are three ways to accomplish this:

- **Build high opinions of one another's skills and strengths.** Encourage your staff members to praise their colleagues at meetings with such questions as, "Who helped you out this week?" Public praise from peers redirects focus away from the boss-worker relationship and extends accountability to the entire team, which in turn, reinforces team spirit.
 - **Recognize everyone's contribution.** Treat each individual as if his or her effort is the most important factor in team success. Pay attention to your colleagues' accomplishments and completed assignments, so you know how their activities affect the bottom line.
 - **Reward teamwork.** During performance reviews, be sure to note contributions to team goals along with individual efforts. Employees will quickly realize the benefits of working toward team goals and will put less emphasis on standing out individually.
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Raise A Giving Teenager

Some high schools require students to complete a certain number of community service hours before graduating. If you are raising your teens or grandkids to be generous and thoughtful individuals, then stress to them the importance of giving back. Here are three ways you can help your teen cultivate a spirit of generosity and a willingness to serve:

- **Make it a family affair.** Be the example of stewardship you want your teens to follow. Find an organization or a cause that the entire family can get involved with and participate in together.
- **Let them decide.** If your teens have a service project they want to explore, then support them in their efforts. Their ideas are being shaped by their interests and experiences. Your encouragement at this crucial stage in their development will help validate their sense of self-worth and provide an additional boost of motivation.
- **Even small gestures count.** Raising money for charity or volunteering a couple of hours a week at a food bank or a similar civic-minded organization are great ways to give back. So, too, are neighborly deeds, such as shoveling an elderly neighbor's driveway or pulling their trash cans out to the curb. Teach your teens to never overlook small ways in which they can make a difference.

Random Thoughts

Here are some silly points to ponder:

- Age 60 might be the new 40, but 9 p.m. is the new midnight.
- It's the start of a brand-new day, and I'm off like a herd of turtles. 
- The older I get, the earlier it gets late.
- When I say, "the other day," I could be referring to any time between yesterday and 15 years ago.
- I remember being able to get up without making sound effects.



- I had my patience tested. I'm negative.
- Remember, if you lose a sock in the dryer, then it comes back as a Tupperware lid that won't fit any of your containers.
- If you're sitting in public and a stranger sits next to you, do you ever just stare straight ahead and say, "Did you bring the money?"

Leading By Example

Bill Gates, co-founder of Microsoft, has his own private jet, but this wasn't always the case. On the *Business Insider* website, former Microsoft Senior Vice President Brad Silverberg recalled that in the 1990s, all Microsoft employees were required to travel by commercial airline, in coach, even though Microsoft was a thriving organization. On one flight from Seattle to New York, Silverberg flew with Gates and some other members of the Windows team.

"And there was Bill, sitting in coach, in a middle seat," Silverberg said. "It didn't matter to him; he spent the whole flight reading. He wasn't as universally recognized then, so it wasn't such an issue for him to fly commercial. It made a big impression on me, a new Microsoft employee, seeing Bill lead by example."



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Janet's Journal

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