



Cody Anderson's...

Service For Life!

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

Here's free advice if you're buying or re-financing your home. It's my Free Consumer Guide titled, "7 Secrets For Saving Thousands When Financing Your Home." Call me at 612-242-5752 to learn more...

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4 Tips To Improve Your Relationships

Life moves at a fast pace and while we're trying to do it all, it's easy to put our relationships — whether with our partners, kids, families, or friends — on the backburner, which can, in turn, can cause them to fizzle and fade away. It's time to put our relationships first again. Consider these four tips to improve your relationships with others, and, perhaps most importantly, yourself.

- Celebrate little victories: When something goes right in your partner's/kid's/friend's day, celebrate! The *Journal of Personality and Social Psychology* published research that shows celebrating little victories — in addition to the big ones — increases intimacy, trust and satisfaction in relationships.
- Be fully present: Whether talking in-person or on the phone, disconnect from everything else so that you're fully present in your conversation with your partner, child, friend, or member of your family. Turn off the TV, turn on the "Do Not Disturb" feature on your cell phone and turn your attention fully to whomever you're talking with to show them that they're the priority.
- Try new things together: Relationships, regardless of type, are strengthened by meaningful experiences that result in core memories, especially if those experiences are new to both of you. Take on a challenging hike, find an art class, or travel to someplace new, all of which will create stronger bonds with the people in your life.
- Take time for you: They say that you can't love someone else until you love yourself, and our relationships with ourselves is one of the most important we'll ever have. One way to build this self-relationship is by taking ourselves out on play dates to lean into curiosity and joy, and, most of all, have fun.

Save Thousands When Buying A Home...

Did you know there's a free consumer report revealing ways to save time and money when buying a home? It's called "*8 Secrets For Saving Thousands When Finding and Buying Your Next Home*," and it's great even if you're not planning to buy soon. Get your free copy by calling me at... 612-242-5752

www.homesbycody.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!)...

Artificial Intelligence (AI), noun

Meaning: the capability of computers to mimic human intelligence

Sample Sentence: Artificial intelligence, or AI, will never be able to replace human intelligence.

Did You Know?

"Decem" means tenth in Latin. The month of December was the tenth month in the Roman calendar, until January and February were added in the year 713 BCE.

Keep Holiday Lights Neat

There's nothing worse than being ready to decorate for the holidays, only to be derailed by tangled strings of holiday lights. Here, a few tips to help maintain your sanity and keep your holidays shining bright.

-Cut a notch onto both ends of an empty paper towel cardboard roll and wrap lights top to bottom.

-Wrap lights around your fist and use twist ties to keep them neatly together.

-Tape one end of the lights to the outside of the box they came in, wrap the lights around the box, and tuck the other end to secure them.

-Invest \$10 in a power cord reel. Thread one end of the lights through the reel and spin the handle to easily wrap them around.

Quotes To Live By...

"He who marvels at the beauty of the world in summer will find equal cause for wonder and admiration in winter." —John Burroughs, author

"Be present in all things and thankful for all things."

—Maya Angelou, poet

"Do what you can, with what you have, where you are."

—Theodore Roosevelt, U.S. President

When Should You Start Thinking About Estate Planning?

Though it's not fun, if you're a homeowner it is important to think about what will happen to your home and other assets should the unthinkable happen. Being proactive about estate planning ensures your assets will be distributed the way you want them to be, and not left up to the state to allocate on your behalf. And you're never too young to start thinking about estate planning.

If you or people in your life are in their twenties, here are some things to start thinking about and putting into place for peace of mind, not only for yourself, but for your loved ones, too.

- **Take stock of your assets:** Make a list of the things you own, like your home, cars, jewelry, artwork, bank accounts, retirement accounts (e.g. 401k, IRA), life insurance, etc.
- **Identify debt:** List out everything you owe, including a mortgage, car payments, student loans and other outstanding loans.
- **Name a guardian:** If you have children, you will want to name a guardian who will care for them should you no longer be able to. You'll want to do the same for your pets, too, to make sure they're cared for.
- **Designate your beneficiaries:** Formally name your beneficiaries on bank, retirement and investment accounts.
- **Write a will:** This document can be as simple as listing out instructions on how to distribute your assets should anything happen to you.

An estate lawyer or financial planner can help with and answer any questions regarding estate planning, too.

A Heartfelt Message To My Special Clients and Friends ...

I want to share a little secret with you. I don't spend my time cold calling or pestering people for business. Instead, I focus 110% of my efforts on giving such outstanding service that people naturally think of me when a friend, neighbor or family member needs a caring and competent REALTOR®.

I would like to take a moment to acknowledge and thank a few of the special people in my life who've helped build my business with their enduring support and referrals. I couldn't do it without you!

Bill Boldenow, Aaron Pues, Mike O'Leary and thank you to everyone for all the referrals over all these years!

Brain Teaser

I come in winter. I cannot see, hear, or feel. I can't eat, but you can eat parts of me. 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: **612-242-5752**.

Help Candles Burn Longer

When you find the perfectly scented candle you want it to last forever. These tips will keep your candles burning longer so you can enjoy them even more.

- Burn the candle for at least four hours the first time you light it so that the top layer of wax melts entirely. This will help with subsequent even burns.
- Freeze your candle for a couple of hours before lighting — the cold, hard wax will melt slower.
- Trim the wick before each lighting.
- After you've blown out the candle, sprinkle a pinch of salt and stir into the melted wax to slow burn time.
- Once the candle has cooled, clean any soot and cover to prevent dust.
- Store candles away from direct sunlight and drafts, which can cause an uneven burn.

Have A Laugh

Why do birds fly south for the winter?
Because it's too far to walk.

Airline Booking Websites

Finding the best airfare can be daunting. These websites can help.

flights.google.com – Airfare searches backed by the power of Google.

www.skyscanner.com – 100 million travelers a month search the site.

www.going.com – Flight deals delivered into your inbox daily.

Go Green This Holiday Season

The holidays can generate a lot of joy, and a lot of trash! And that trash may come from unexpected places. According to Oceanic Global, an astounding additional 1 million tons of trash goes to landfills each holiday season, including food, packaging, wrapping paper, bows and ribbons, and shopping bags. Not only that, but the Environmental Capital Group estimates about 5.8 billion pounds of returned items wind up in landfills every year, too.

There is good news, however — we can help the Earth by going greener this holiday season.

- Rather than using paper or bags, wrap gifts in a pretty scarf or reusable fabric.
- Instead of traditional holiday lights, opt for LED bulbs that use up to 95% less electricity.
- Gift memorable experiences instead of material things.
- If you're entertaining, use reusable plates, utensils and tablecloths.
- Find a composting option to turn your tree into mulch after the season ends.
- Opt to donate unwanted gifts to local charities instead of returning them.
- Choose holiday cards printed on recycled paper.

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 my "Insider's Free Resources" by calling me at **612-242-5752**

Declutter—And Ease Your Mind

It happens so quickly: all of a sudden, your home is cluttered and it becomes overwhelming. Rest assured, you're not alone: one in four Americans has a clutter problem.

If you or a friend needs help decluttering their home, I'm here to help! Follow these easy steps and see how decluttering your home can bring order, and ease your mind, too.

1. Create a timeline. Do you want your home to be fully decluttered within a week? A month? Your timeline needs to work for you.
2. Prioritize cluttered areas and tackle one at a time. Clean before you declutter so everyday items are accounted for.
3. Designate five containers for each space: putting away, fixing, recycling, tossing and donating — and then do it!

Along the way, congratulate yourself on a job well done. When you're finished, you'll likely realize you're in a better mood, feel a decrease in anxiety, and see increased productivity and focus.

Thanks For Thinking of Me!

Did you know I can help you or any of your friends or family save time and money when buying or selling a home? Thanks for keeping me in mind with your referrals...and spreading the word about my services.

Brain Teaser Answer:

Snowman

Add A Bit of *Hygge*

Hygge is a Danish word that essentially means to make your surroundings cozy and comfortable, everything we want in the wintertime. If you want to add some *hygge* to your life without breaking the bank, I've got some ideas for you.

- Keep your favorite hot tea or coffee on hand so you can fill your favorite mug at a moment's notice.
- Create an instrumental music playlist that calms your mind.
- Snuggle into your favorite sweater or pajamas, fluffy socks and blanket.
- Light a fire in the fireplace, or replicate the vibe with a mix of candles.

THANK YOU for reading my Service For Life!® personal newsletter. I 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," I'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.

“Who Else Wants To Win \$25 Gift Card?”

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: **Sonda and Jack**

There are two gems, each synonymous with their color, that both happen to be the same mineral. What are they?

- a) Amethyst and Ruby b) Sapphire and Ruby c) Emerald and Sapphire d) Emerald and Amethyst

The answer is b) Sapphire and Ruby. Both are from a mineral called “corundum.” The different colors depend on the kind of impurities in the stone. So let's move on to *this* month's trivia question.

How big was the largest snowflake ever recorded, in width?

- a) 8 inches b) 12 inches c) 15 inches d) 23 inches

**Call Me At 612-242-5752 OR Email Me At
codyjames4200@gmail.com
And You Could Be One Of My Next Winners!**

Real Estate Corner...

Q: A seller offered to finance me. What does that mean to me?

A. This is one of the options you might consider if you want to buy a home but can't afford a significant down payment. In a “seller take-back,” the seller holds a second mortgage for you and becomes your lender. You would make your monthly mortgage payments to the seller.

Other ways to buy a home with little down include using local or federal government programs, using a tax refund, and asking a relative or friend for a financial gift. Before you do any of the above, consult a professional REALTOR® about your options. A REALTOR® also will provide you with direction and connections to a lender and help you avoid costly traps and pitfalls in the home-buying process.

For more information on down-payment options, ask for my Free Consumer Report “**4 Quick Ways To Buy A Home With Little Down.**” I'll send a copy right to you.

Do you have a real estate question you want answered? Feel free to call me at **612-242-5752**. Perhaps I'll feature your question in my next issue!

www.homesbycody.com