



*Cody Anderson's...*

# Service For Life!

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

## 8 Productivity Habits

*Buying A Home Soon—for the first time? Get my Free Consumer Guide, "Top 10 First-Time Homebuyer Mistakes to Avoid." ...Call me right now at 612-242-5752 for details.*

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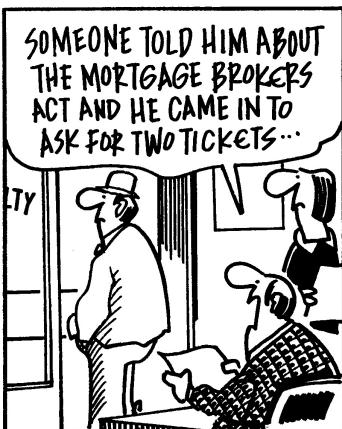
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'Tis the season for good intentions about being more productive. But productivity isn't about making time to do even more things every day. It's about making sure the important things get done—and done right.

Some aspects of productivity involve finding the right tool for the job—the perfect time-tracker or the best to-do list. Others involve knowing your own habits and routines so you can play to your strengths. No one trick or hack will work for everyone, so be prepared to try a few things on for size before you find the one that works for you.

Here are a few online and offline productivity tips to get you started.

### Digital Productivity Tips

- Establish “office hours” and silence work notifications on your phone and computer outside those hours. As much as possible, keep work tasks within that time frame.
- Filter your inbox to make sure just the most important emails are seen promptly, while the time-wasters wait elsewhere. Some tools for this are [Unroll.me](#) and [SaneBox.com](#), or you can use your email program's built-in filters.
- Download social media blocking apps, like [Freedom.to](#) and [AppBlock.app](#), to help you focus during specific tasks.
- Create templates that can save you time, such as email templates for messages you find yourself writing repeatedly.

### Analog Productivity Tips

- Identify your most focused hours of the day and plan your schedule around them, rather than forcing yourself to take on complex tasks at a specific time of day regardless of your focus level.
- Test drive to-do lists. Maybe there's a method that works the way your brain works—like colorful post-it notes, white boards, or bullet journals.
- Try out some trusted time management methods (like [Pomodoro](#), [time blocking](#), and the charmingly named “[eat the frog](#).”). Click these links to learn more about each!
- Get comfortable with saying “no” more often. You simply can't do everything yourself and trying to will only make you less productive (not to mention more exhausted). Learn to delegate at home AND work.

### Warning Before You Sell Your Home...

Don't put your home on the market without my Free Consumer Guide titled, “*How To Avoid 7 Costly Mistakes When Selling Your Home.*” My exclusive report will give you all the facts for a fast, top dollar sale. Get your free copy by calling me at...612-242-5752

## 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!)...

**rewild** (pronounced ree-WILD) verb

**Meaning:** to restore something to its native state or habitat

**Sample Sentence:** It's becoming increasingly popular for homeowners to rewild their lawns, letting native plants take the place of grass, for a low-maintenance yard solution that's far more pollinator-friendly.

## Weight Washing

More and more people swear by weighted blankets, but it may not be obvious how to wash them.

In most cases, you can throw blankets weighing less than 20 pounds right in your home washing machine. Experts recommend using the gentle cycle on your machine with cold or warm water, not hot water, and tumble dry on low. Skip the fabric softener, too.

Be sure to check the care tag for specific washing instructions—and get more blanket laundering tips in this article, including information about washing weighted blankets based on their fabric content:

<https://www.droppps.com/blogs/spinycle/how-to-wash-a-weighted-blanket>

## Quotes To Live By...

“Speak in the vernacular. The moral urgency of change acquires its greatest grandeur when expressed in shared language.”

– Mike Davis, Historian

“I love deadlines. I like the whooshing sound they make as they fly by.”

– Douglas Adams, Writer

“Don't spend time beating on a wall, hoping to transform it into a door.”

– Coco Chanel, Designer

# Plant-Based Eating On A Budget

Whether you're looking for a diet option that's healthier for yourself or the planet, focusing on mostly plant-based meals is an excellent option. Eating a plant-based diet can absolutely be budget-friendly, but it may take a little more effort and planning to get started. Here are a few things to keep in mind.

- The produce section of any big grocery store will have plenty of inexpensive fruits and vegetables to choose from, so you don't have to make a trip to a specialty market for organic produce.
- Buy extra vegetables when they're on sale to freeze for later use.
- Fresh isn't your only (or even best) option. Frozen and canned veggies or beans can be incredibly cheap, and they make meal prep faster.
- Use every bit of what you buy. Carrot tops make great pesto, beet greens behave just like spinach leaves when sauteed, and even onion skins and carrot peels can be turned into homemade veggie stock.
- Getting enough protein when you cut back on meat is an easy money-saver: protein-rich foods like legumes and beans cost a fraction of what you'd spend at the butcher's counter.

The Plant Based on a Budget site has a huge catalog of healthy and delicious vegan recipes as well as cookbooks:

<https://plantbasedonabudget.com/>

## 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, I can help...with no "sales pitches" or run-arounds. Call me at **612-242-5752** and I'll give you all the facts.

# Renovations That Can Devalue Your Home

Contrary to what you might think, not all home improvements and renovations increase the value of your home. In fact, some do the opposite. You might want to reconsider these changes if you want to boost value:

- **Bold colors:** Brightly colored walls can be off-putting, especially on the exterior (as it's more costly to change). Neutral colors better allow buyers to envision themselves in the space.
- **Pools or hot tubs:** Between maintenance, insurance costs, and safety issues for families with kids, pools and hot tubs can seem like a headache to potential buyers.
- **Some major conversions:** Turning a bedroom into a walk-in closet or a garage into a living space can downgrade your home's classification. Even changing a tub to a shower can be a dealbreaker for some.
- **Carpeting:** New carpet in a living room or bedroom is usually a perk, but most people think too much carpet (especially in odd rooms like bathrooms or kitchens) is a turn-off.

## Brain Teaser...

A yellow house, green house, and white house are on one side of the street. The yellow house sits to the left of the middle house and the green house sits to the right of the middle house. Where is the white house?

(see pg. 4)

## 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, I love hearing from all of my good friends and clients. And I'm 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 me at 612-242-5752. I'm here to help!

## S.O.Say What?

We all know that SOS means "help," but do you know what SOS stands for? Trick question! It doesn't stand for anything. The letter combination was chosen as a Morse Code distress signal in the early 20th century because it was simple to send out and interpret—three dots, three dashes, three dots.

## Media 'Trigger Warning' Websites

There are several websites you can check before pressing play that will alert you if anything in a movie or TV show might be troubling to kids or those with sensitivities.

**DoesTheDogDie.com** As the name suggests, this site has crowdsourced warnings about whether a dog dies in a movie or show, but it also tracks more than 180 other triggers, too.

**ThisCouldBeTriggering.tumblr.com**

This Tumblr blog catalogs potential warnings for movies and TV shows, and for books and music.

**IMDb.com** The popular movie and TV database has a feature called "Parents Guide" that might contain trigger warnings. Scroll down on anything you want to watch and click on "Parents Guide" below the "Storyline" section.

# A Budget You Can Keep

Budgeting is top-of-mind for many at this time of year, but you might be better served by working on a **spending and savings plan** instead. Some experts contend that while a budget can feel punitive, a spending and savings plan sounds more freeing. This plan does focus on saving, but it doesn't make people feel like they must deny all spending in the process—which means they're more likely to stick with it.

Before you get to what to spend and save, however, you need an accurate picture of your current money situation. Create a tracking method for income and routine expenses like mortgage, car payment, utilities, etc. This gives you a clear picture of how much you have left over to save or spend each month.

Here are a few tips for creating your own spending and savings plan.

- Set up automatic savings methods like auto transfers into your savings account or into an investment account every payday, bumping the amount you transfer up every time you get a raise. You can also try a service that rounds up each time you buy something and deposits it into a savings account, like **Chime** or **Acorns**.
- Set some SMART savings goals for yourself. SMART goals are Specific, Measurable, Achievable, Realistic, and Time-based—and articulating these points in detail make it far more likely you'll stay on track. Learn more about SMART goals here: [atlassian.com/blog/productivity/how-to-write-smart-goals](https://atlassian.com/blog/productivity/how-to-write-smart-goals)
- Refrain from large expenses that aren't in your overall plan. Spending in and of itself isn't bad—but if you've planned for a \$10,000 renovation and you end up spending \$20,000, that's a problem. Think hard about any huge expenses that you didn't have in your plan to begin with. Look at your SMART savings goal again if you need extra motivation to hold back.
- Take advantage of the free resources from the Consumer Financial Protection Bureau (CFPB). The CFPB's "Your Money, Your Goals" includes a toolkit with information about tracking your money, making spending decisions, and handling debts. There are even templates you can use to easily build your own spending and savings plan. It's available to download from the CFPB site in multiple languages (<https://www.consumerfinance.gov/consumer-tools/educator-tools/your-money-your-goals/>) or you can order a printed copy.

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

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

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

## 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:

*Washington D.C.!*

## From Soup To Nuts

Sitting down to a multi-course meal in the evening isn't how most of us probably experience dinner.

But it's precisely that kind of formal affair that gives rise to the familiar idiom, "from soup to nuts," which means "from start to finish"—soup being a traditional first course and nuts, cheese, or dessert being common options for the final course.

This version of the idiom dates from the mid-1900s in the U.S., though there are older variations from England ("from pottage to cheese," pottage being a porridge made from vegetables) and Ancient Rome ("from eggs to apples").

**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...

**Cody Anderson**  
**RE/MAX RESULTS**  
**612-242-5752**  
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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: Julian was the first person to correctly answer my quiz question.

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

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

The answer is c) 15 inches. According to Guinness World Records, the largest snowflake ever recorded was 15 inches wide and 8 inches thick. The snowflake was reported on January 28, 1887, by Matt Coleman, a rancher in Fort Keogh, Montana. So, let's move on to this month's trivia question.

### This band's biggest hit reached number one on airplay charts in 1995, but it wasn't even available as a single at the time.

What's the band?

a) TLC b) No Doubt c) The Rembrandts d) Boyz II Men

**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: Will I net more money if I sell my home myself or should I hire a REALTOR® to do it?

**A:** It depends on your situation, time, and motivation. You can sell your home yourself by staging it, setting the right price, creating a marketing plan, and fulfilling all legal requirements. Or you may hire a "Home Marketing Expert," who will charge a commission but help you with pricing, provide you exposure by marketing your property to other real estate agents, show your home and coordinate the closing process. You might consider these facts:

- According to a recent report by the National Association of Realtors, sellers who sold their own homes sold at a median of \$310,000, significantly less than the median sale price for a home sold with an agent, \$405,000. About 7% of homes sold were sold without an agent.
- **Sellers who sold their own homes sold more quickly** because the homes were typically sold to someone the seller knew.
- **The most difficult part** for those who sold their own home was: setting the right price.

To learn more about how to sell your own home, call and ask for my Free Consumer Report called "**7 Insider Tips To Net More Money Selling Your Own Home.**" I'll send a copy right to you. Do you have a question you want answered related to real estate or home ownership? Feel free to call me at **612-242-5752**.

*www.homesbycody.com*