



*Cody Anderson's...*

# Service For Life!

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

*Buying A Home Soon? Get my Free Consumer Guide, "8 Secrets For Saving Thousands When Buying Your Home." Call me right now at 612-242-5752 for details ...*

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## 3 Ways To Face Common Fears

Regardless of how successful we may be in our careers or personal lives, human nature means we often still have fears that may be holding us back from reaching our fullest potential. Experts agree: most people deal with fear regularly, no matter how fearless they may appear from the outside looking in.

Here, a look at some of our most common fears, and how we can face them head on for even more fulfilled lives.

- **Fear of failure:** Rather than thinking of all that things that could go wrong when starting something new, whether that's a new job, a home improvement project, or a new exercise routine, as examples. Try to focus on the end goal that the new thing is bringing you closer to. The small thing is the initial fear—the larger more important thing is achieving that goal.
- **Fear of change:** If there's one constant in life, it's change. Resisting change may result in missing out on the good opportunities that come our way that can help us learn, grow and enrich our lives. Instead, when we face change head-on we can learn new skills and become better prepared to take on challenges that may come onto the horizon. Remember to appreciate the new changes and challenges you encounter.
- **Fear of missing out (FOMO):** FOMO is real, especially when we see our friends and family living what appears to be their best lives on social media. When FOMO strikes, rather than letting jealousy creep in, try to think about things in your life that you're grateful for. In fact, researchers have found that a feeling of gratitude doesn't only make us feel happier, but it's tied actually having a better life.

### How To Get Top Dollar Selling Your Home...

If you're thinking about selling your home soon, request my Free Consumer Guide, "*7 Insider Tips To Net More Money Selling Your Own Home.*" This report will be your secret weapon to maximize the net profits from the sale of your home. You can get a free copy by calling me at 612-242-5752

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## 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!)...

**zenith** (zee-nith) noun

**Meaning:** The highest point (from astronomy, but also used in non-astronomical situations)

**Sample Sentence:** When the sun hits it's zenith, it's noon. The singer is at the zenith of his career.

## Successfully Grow Plants From Seed

As temperatures warm up and brighter days on the horizon, a lot of us are thinking about reviving our gardens. Here are some tips for a plentiful bounty.

- Start with good quality seeds from a reliable vendor, like your local garden center or extension office.
- Choose a container at least 2 to 3 inches deep. DIY-ers can turn yogurt or paper cups into planters.
- Opt for a seed-starting soil mix that's made especially for starting seeds.
- Place your newly-planted seeds in an area that gets a lot of light, but darkness, too. Seedlings need to rest!
- Use a mister or small watering can to keep the soil moist, but not wet, to avoid root rot.
- Watch them grow!

## Quotes To Live By...

"You are beautiful when you are happy."

—Oscar Wilde, author and poet

"March is a tomboy with tousled hair, a mischievous smile, mud on her shoes, and a laugh in her voice."

—Hal Borland, journalist

"If you don't see a clear path for what you want, sometimes you have to make it yourself."

—Mindy Kaling, actress and author

# Snacks, But Make Them Healthy

Are you a snacker? If you said, yes, you're not alone — a pre-pandemic Department of Agriculture report shows that 95% of adults eat a snack on any given day. Rather than heading to the vending machine or grabbing a candy bar when filling up at the gas station, try these healthy snacking ideas instead.

- **Be mindful:** Instead of curling up on the couch with a bag of chips and binge-watching Netflix, stop and turn your attention to eating a snack like you would a small meal.
- **Mix it up:** When preparing a snack, think about combining complex carbs with lean proteins and healthy fats, like a slice of whole-grain toast with peanut butter, or an apple with a few slices of cheese.
- **Plan ahead:** If you're out running errands, take a healthy snack with you in preparation for feeling snacky, instead of grabbing for something on-the-go when you're suddenly hungry.

### 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**

### DID YOU KNOW...

Unlike most real estate agents, I *DON'T* spend my time pestering people with phone calls or bothersome interruptions to find good clients. Instead, I dedicate 110% of my time and energies to providing such outstanding service, people naturally think of me when a friend or family member needs help buying or selling a home. THANKS for your referrals!

## The Difference Between Good And Bad Debt

Being in debt certainly isn't any fun, but did you know there's a difference between good debt and bad debt? Taking some time to analyze your debt may bring peace of mind and steer you on the right course to finding the light at the end of the tunnel.

Student loans and home mortgages are considered good debts because they can increase earning potential and build wealth, and perhaps even significantly improve your life. These are very important to stay current on payments and be very consistent. Think long-term with good debt.

Bad debt, on the other hand, is the debt that can weigh you down, like borrowing money at a high-interest to buy a depreciating asset. What are depreciating assets? Think boats, clothes, cars and even vacations. Try to avoid these types of debt, or work to pay them off quickly by paying more than the minimum and making a payment plan you stick to. If you do need to open a credit line to, say, buy a car, shop around for the lowest interest rate so that more of your hard-earned money stays in your bank account.

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## Brain Teaser...

A red house is made of red bricks. A blue house is made of blue bricks. A yellow house is made of yellow bricks. What is a green house made from?

(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, 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!

## Fun Facts About March Madness

- The first NCAA Division I men's basketball tournament was played in 1939. Eight teams competed; Oregon was the first champion.
- "March Madness" was first used in reference to basketball in 1939. The phrase became associated with the NCAA tournament in 1982.
- The NCAA tournament field grew to its current size, 64 teams, in 1985.

## Did You Know?

Shaquille O'Neal, Jon Bon Jovi, Queen Latifah, Albert Einstein, Elton John, Reese Witherspoon, Quincy Jones and Lady Gaga were all born in March.

## Bird-Watching Websites

Take your bird watching to the next with these websites and apps.

[www.allaboutbirds.org](http://www.allaboutbirds.org) – An online guide to birds and birdwatching from Cornell Lab of Ornithology.

[www.audubon.org/app](http://www.audubon.org/app) – A free field guide with more than 800 North American birds.

[www.ebird.org](http://www.ebird.org) – Real-time data about where birds are, and how many.

# Helping Aging Parents Downsize

Having the conversation about downsizing with our aging parents can be hard on several levels — not only are we accepting that they're getting older and will eventually be unable to keep up with everything that goes along with owning a home, but they may become emotional and not want to ask for help.

When it comes time to broaching the conversation, the Family Caregiver Alliance suggests facilitating an open and honest discussion to not only go over where your parent(s) will live, but review any care they may need, finances, changes in lifestyle, and how you and other family members can make the transition as smooth as possible.

As plans are being made, and knowing that they may be a bit fluid before being finalized, it's time to start thinking about decluttering. In a perfect world, you could start the task six months to a year ahead of a move, taking time to slowly go through the process. To make the process easier on everyone, try to limit sorting and packing to two hours a day. Plan to go through one room at a time so you don't overwhelm yourself or your parents.

One way to manage items you're sorting through is to divide them into four categories: definitely save, maybe save, donate/sell/give away, or toss. Then, act on those action items. Collect important documents to be sure they're kept together and easily accessible; think deeds, wills, birth certificates, military records and passports.

Going through a home filled with memories will take time, and patience. As you're going through the rooms and piles with your parents, take breaks along the way to share stories and memories. After all, they kept these things for a reason and you can learn more about them through the downsizing process.

## Are You My *Client Of The Month*?

Every month I choose a very special *Client Of The Month*. It's my way of acknowledging good friends and saying "thanks" to those who support me and my business with referrals, word of mouth and repeat business.

This month's *Client Of The Month* is **Jon and Kwenen Jackola, Jason Stone, Bill Boldenow and Bob Widuch**

You might be my next *Client Of The Month* too! Watch for your name here in an upcoming month.

## 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:

Glass!

### Tips For Storing Sweaters

It's that time of year when we start thinking about packing away our winter clothes as we prepare for warmer months ahead. Here, some tips on how to store sweaters so they're ready when you're ready for them to come out again.

- Wash them so they're fresh and ready for the next cold snap.
- Store them in tightly sealed plastic containers like bags or bins to keep moths away.
- Choose a cool, dry location in which to store them away.
- If tight on space, fold sweaters onto hangers and store them in your closet.

### Have A Laugh

What do you call a bear without any teeth? *A gummy bear.*

**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: **Hannah Cahoy**

**This famous Italian volcano is among the oldest active volcanoes in the world, and it remains one of the most active today. What is the name of the volcano?**

- a) Vesuvius b) Vulcano c) Stromboli d) Mt. Etna

The answer is d) Mt. Etna, located on the island region of Sicily, is the largest volcano in Europe and is in a near-constant state of eruption. So let's move on to *this* month's trivia question.

**What is the highest-grossing movie of all time, without taking inflation into account?**

- a) Gone With the Wind b) Barbie c) Star Wars d) Avatar

**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: Do I have to hire a professional stager or can I stage my home myself in order to sell it?**

**A:** There's no doubt that staging your home creates a great first impression, makes pictures pop on the Internet, and will boost your sales price. First, consult with your REALTOR®. You can certainly do the staging yourself if you have the time and energy. Here are the key things you should do:

- **Clean the inside and the outside from top to bottom.** You may just want to hire professional cleaners to do this part.
- **Remove clutter, extra furniture and personal items** so your potential buyers will "see themselves" living in your home.
- **Paint the walls a neutral color** to appeal to the broadest base of buyers.

If you don't have time and you *can* afford it, hiring a professional stager is an excellent alternative. Professional stagers have inventory and can bring in furniture and decor that will make your home stand out from others on the market. Ask your REALTOR® for recommendations.

For more tips on staging, ask for my Free Consumer Report "**4 Steps To Stage Your Home For A Fast Sale.**" I'll send a copy right to you.

Do you have a question related to real estate or home ownership? Please call me at **612-242-5752**. Perhaps I'll feature your question in my next issue!

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