

NOVEMBER



The Benefits of Buying in Winter



Heads up to all the buyers out there: just because it's cold, doesn't mean it's time to go dormant. Though winter is known in many circles as the "slow" months for real

estate, the fact is, each year fantastic homes are sold at great prices. If you've been thinking about owning a home, here are several reasons you should warm up to the idea of buying now.

There are fewer competitors. Homeowners who are serious about selling will put their home on the market in any season - even winter. Their eagerness to sell quickly could score a great deal. Bundling up and bearing the cold could turn up some hot houses that would otherwise get multiple bids during the spring and summer seasons.

Waiting could cost you. It's never easy to predict whether interest rates will go up or down. If rates are historically low or if there's a rumor they may rise, you won't want to miss out on the



opportunity to save thousands of dollars over the life of your mortgage loan. The same is true for price. Consult with your real estate agent to learn about pricing trends in the area you are looking to buy. Many buyers tend to wait to see if prices will fall further and often miss out on great deals. It's better to say "I'm glad I did" rather than "I wish I had."

Don't wait to see if you can afford to purchase a home this winter. Give us a call to learn more about the great deals available in today's market.



Thanksgiving is an opportunity to realize that we have so much for which we can be thankful. During this special time of year, our hearts are filled with gratitude for our clients, our family, and our friends. Thank you for another outstanding year!

Hot Spiced Cranberry Cider



Give your guests something warm and comforting to sip during your next holiday dinner party.

Ingredients

- 2 quarts apple cider
- 6 cups cranberry juice
- ¼ cup packed brown sugar
- 4 cinnamon sticks
- 1 ½ teaspoons whole cloves

1 lemon, thinly sliced

In a large pot, combine apple cider, cranberry juice, brown sugar, cinnamon sticks, cloves, and lemon slices. Bring to a boil, then reduce heat and simmer for 15 to 20 minutes. With a slotted spoon, remove cinnamon, cloves, and lemon slices. Serve hot.



Become the Morning Person You've Always Dreamed Of

Rise and ... where'd the sunshine go? This year, daylight savings time ends on Nov. 4 and once again we'll fall back to the darker days of winter. If you're a morning person, the adjustment is probably something you're used to tackling. If not, the morning sluggishness just got a whole lot tougher. It doesn't have to! Here are five tips that'll get you out of bed and onto the day faster than you can say "Rise and Shine!"

- 1. Get on a regular sleeping schedule.** This may be a tough adjustment for people used to staying up all night, but with a little conscious effort even the night owls will start singing the early morning praises. To get to bed earlier, try going to bed 30 minutes to one hour earlier than your usual nightly routine.
- 2. Stop hitting snooze.** For all you folks who like a good challenge, here's one that'll get you moving. Commit to only hitting your snooze button once. Too big of a switch? Over the course of a month, commit to counting down the number of times you hit snooze. In week one, you hit it four times, in week two, three times, and so on until you are no longer hitting the snooze button.
- 3. Boost melatonin production.** Melatonin, a chemical produced by the body, kicks in when it is dark and is reported to help regulate sleep cycles. While the chemical is also found in over-the-counter vitamins, you can also boost your melatonin by turning off the TV and computer one hour prior to bedtime.
- 4. Avoid alcohol before bed.** Many people think that a nightcap before bed will help them sleep. While it may make you fall asleep faster, alcohol reduces your sleep quality, waking you up later in the night. To avoid this effect, stay away from alcohol in the hours before bed.
- 5. Stay away from big meals at night.** Try to make dinnertime earlier in the evening, and avoid heavy, rich foods within two hours of bed. Fatty foods take a lot of work for your stomach to digest and may keep you up. Also be cautious when it comes to spicy or acidic foods in the evening, as they can cause stomach trouble and heartburn.

Learn more at http://www.helpguide.org/life/sleep_tips.htm.

4 Ways to Show Your Gratitude



"Cultivate the habit of being grateful for every good thing that comes to you, and to give thanks continuously." ~ Ralph Waldo Emerson

According to the Merriam Webster Dictionary, to be grateful is "the appreciation of benefits received." Because we live in an always-on, faced-past, consumer-driven culture, our lives are often driven by a "what's-next" mentality. Many experts have found that taking the time to reflect and appreciate each day can lead to a happier, healthier, and more abundant life. Here are a few ideas to achieve an "attitude of gratitude."

Gratitude is a habit of recognizing. Each day, write down one thing you are grateful for and put it in a place that is visible. Use sticky notes on the fridge or at your desk, or hang a dry erase board in a family room and ask your kids to participate in the gratitude exercise. Gratitude is the habit of noticing people. As you write down your daily list, remember to think about the people who have influenced your life. Who are you thankful for and how can you show them appreciation? Remember, sometimes the smallest acts of gratitude have the biggest effect.

Gratitude is a state of mind. If we look hard enough, we can find the wrong in any person, situation, or challenge; or we can choose to find the positive at any given moment. If you're not naturally a "glass-half-full" person, challenge yourself to find the silver lining. Gratitude and abundance are deeply linked. When you take the time to recognize the small things you realize just how much you actually have. How full is your life? When you take the time to recognize gratitude, a feeling of abundance will naturally show up.