



Spending Money to Save Time May Make Us Happier

As free time shrinks, along with our tolerance for time-consuming, unpleasant household tasks, one recent study may have an answer: buy back your time.

Results of the study appeared recently in PNAS, a scientific journal devoted to “cutting-edge” research. It was a collaborative effort by researchers from Harvard University, the University of British Columbia (UBC), and two Netherlands research institutes.

The question: Would you pay someone to take over daily tasks you find disagreeable and a waste of time? The result: Those who paid others to save their own time were more satisfied with their lives than those who didn’t.

This was not a decision made by those with high incomes who could easily afford to pay someone to take on these tasks. And it didn’t correlate with number of hours worked or size of family; satisfaction levels were high among people of all incomes, family size, and work responsibilities.

Interestingly, however, the study also showed that few of us consider spending money this way. Why? One thought is that many of us believe that household drudge work, such as grocery shopping, cooking, and cleaning, is something we need to do for our families. Spending money to free up our time may be associated with guilty feelings.

In an npr.org report, Elizabeth Dunn, UBC psychology professor and a study author, suggested, “Contemplating paying somebody else to do something you’re perfectly capable of doing yourself may provoke feelings of guilt.” But for those without enough hours in the day, it’s a feeling they may be willing to accept.

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Discover some easy things you can do by requesting my free guide...Just call and I’ll send it right out to you.

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Downsizing Happens at All Ages Now: Here’s How to Ace It

Downsizing is often associated with empty nesters and retirees, but as it turns out, more and more homeowners of all ages—including millennials—are looking for smaller residential footprints.

As New York Real estate agent, Tyler Whitman, points out in a recent article in uexpress.com: “Downsizing isn’t just for empty nesters. To meet their goals, many millennials must go through this challenging process too.”

Downsizing dilemmas

Getting rid of belongings that won’t fit in your smaller space is challenging. The upside—of particular interest to millennials—is the opportunity to dump old inherited pieces for trendy modern furniture.

Measure your new home before moving day, and decide what to take *before* you start packing. If there’s a too-big item that you can’t bear to part with, store it. But not at mom and dad’s, say experts; they may be downsizing soon themselves.

Emotional attachment can make it hard to decide what you should throw out. Ask a straight-talking friend or family member to help with an unbiased second opinion on tough decisions—like whether your bookcase or king-sized bed is way too big for your new digs.

Once you’ve rounded up everything you won’t be taking, have a garage sale. You’ll feel less guilty about parting with so much, and you can make a surprising amount of money to help with moving expenses.

Trying to dispose of all the items you can’t sell can be overwhelming. Hiring a pickup service for junk removal or to take to a charity can be well worth the expense.

Make Thanksgiving 2017 Meaningful for Your Children

Thanksgiving marks the beginning of the holiday season, a time for family and friends. As a model for our kids, especially at this time of year, parents need to show them how to mark Thanksgiving in a meaningful way.

Parenting experts encourage us to think about why we celebrate Thanksgiving, and what it means to us personally. As we celebrate the comforts we have, and honor our friends and family, let's talk to our kids about why this is important.

Some suggestions:

Older kids will learn about the history of Thanksgiving at school. But if your family has a wonderful Thanksgiving story, share it with your children. It will make the holiday doubly meaningful.

For many of us, it's a time to give back to those less fortunate. Ask your kids how they can help others at this time of year. Relax. Your celebration won't send the right message to your kids if you're exhausted and unable to enjoy the holiday yourself.

Ask your children what makes them thankful. Their answers might remind you of what's really important. Last



Thanks for All Your Referrals!

I succeed when people like you refer me to your friends, neighbors and loved ones. It's the best kind of feedback I can receive.

So thanks for continuing to pass this newsletter on to people you care about.

Thanksgiving, the Today Show asked a group of schoolchildren what they were thankful for. Most cited people who were important to them: Police officers and firefighters keep us safe. Family members keep us from being lonely—and cook us meals. Friends give us Pokémon cards—and keep us out of trouble.

Children can also remind us how to say thanks in different ways: hugs, laughter, friendship. These can make Thanksgiving last into 2018 and beyond.



Wondering How Much Your Home Is Worth?

How has the price of your home changed in today's market? How much are other homes in your neighborhood selling for?

If you're wondering what's happening to prices in your area, or you're thinking about selling your house, I'll be able to help. Just give me a call for a no-fuss, professional evaluation.

I won't try to push you into listing with me or waste your time. I'll just give you the honest facts about your home and its value. And maybe I'll also give you the "inside scoop" on what's happening in the housing market near where you live!

Just give me a call at 978-478-8656 to arrange an appointment.

Worth Reading

70 Different Email Sign-offs ...

By Kat Boogaard

Themuse.com

It may be time to say, "So long" to standard email sign-offs, like the simple "Best" or even "Thanks" and "Cheers." They're good—they've stuck for a reason—but a bit unimaginative. Now, thanks to Boogaard, we have 70 options. Your sign-off could be something as simple as "goodbye." Or, for friendliness, wish someone a "good day." Express gratitude, with something like "I owe you." Sadly, one useful one didn't make the cut: the definitive "EOM" (end of message.) **More:**
<https://tinyurl.com/email-sign-offs>

A Neuroscientist Reveals the Most Important Choice You Can Make

By Chris Weller

Businessinsider.com

You don't have to decide where to eat. Instead, choose someone you trust to eat with. They'll make a decision you'll like. No fuss, no muss. Research by neuroscientist Malcolm Cerf found that "just being next to certain people actually aligns your brain with them." The takeaway: save the stress of individual decision making and surround yourselves with people with traits you admire. **More:**
<https://tinyurl.com/choosing-our-friends>

You Cannot Learn What You Think You Already Know

Patrick Allan

Lifehacker.com

As ancient Greek philosopher Epictetus once said, "It is impossible for a man to learn what he thinks he already knows." To learn, you have to admit you don't know something—and someone else does. **More:**
<https://tinyurl.com/admit-stupidity>

Down Payments Depend on Your Mortgage Type

A question from home buyers, particularly first timers, is: “How much do I have to put down to buy a house?” The answer is: It depends. The most important of those factors will be your credit, followed by income.

Conventional loans

These mortgages are loans obtained through Fannie Mae or Freddie Mac. If you have really good credit, you may be looking at a minimum down payment of 3%. This is definitely something that first-time home buyers should be looking into when they start the financing process. With a down payment this low, you will require mortgage insurance, which, when certain conditions are met sometime in the future, can be removed. Also, ask your mortgage professional about what is called the HomeReady mortgage

program, obtained through Fannie Mae. This program caters to low-to-moderate-income borrowers and those purchasing in lower-income areas.

FHA loans

The minimum down payment with FHA programs is 3.5%. This program is ideal for borrowers whose credit scores may be on the low side.

While FHA is good for people who may be unable to qualify for conventional financing through Fannie Mae or Freddie Mac, the challenge here is that these loans are generally more expensive to own. This is due to the fact that you will be required to have two kinds of mortgage insurance, and, unlike in conventional mortgages, the mortgage insurance will be in place for the life of the loan.

Keep in mind that, in addition to the down payment on both of the loan types listed above, you can expect to have other outlays of cash associated with the purchase, including closing costs and some type of escrow account.

You will still be able to get seller credits to help you with these other outlays, but note: seller credits can't be used to help you with a down payment.



Your Smartphone Is Calling Your Name

Smartphones offer virtually unlimited access to information, entertainment, and other diversions, but researchers have learned that all this may come at a cognitive cost. A study published in the *Journal of the Association for Consumer Research* found that smartphones may hijack users' attention—even when they're hidden away.

The study revealed that the mere presence of a mobile device can co-opt a person's cognitive resources and decrease available mental capacity, undercutting intellectual performance and leaving fewer cerebral resources available for other thinking tasks. Study author and University of Texas psychologist Adrian Ward and his colleagues used memory and attention tests to find that, although powered off, smartphones still reduced volunteers' working memory and problem-solving ability.

It seems we just can't stop thinking about our phones, and even a vague awareness of them can sap our brain's energy. Given that smartphones are everywhere today, these findings have significant implications for learning, creativity, and other intellectual endeavors. So put them away. Way away.

This Month's Sky Watch

If last summer's total solar eclipse got you interested in astronomy, then November will keep your enthusiasm high. Near dawn on November 13, Venus and Jupiter will be very low in the eastern sky; it will look like they're only separated by the width of a half-lit moon.

Astronomers call this an “appulse” or “conjunction,” when one celestial object looks like it's close to another.

Unfortunately, this conjunction might be hard to see because the planets will be competing with the glare of dawn.



But unlike the solar eclipse, you can look at this one with the naked eye (though binoculars may be helpful.)

If you miss this appulse, check with an observatory for times and dates of other significant planet sightings.

Ask the Agent: This Month's Question

What do home inspectors do?

Before you sign on the dotted line, you should have an understanding of the current condition of the property you intend to purchase. A buyer can order a home inspection report to identify potential problems and then negotiate any repairs necessary *before* the sale is final.

Typically, for a flat fee, a home inspector spends one to three hours reviewing the interior, exterior, and major systems of a home. He or she will prepare a written report, and may include photos or videos.

The inspection will point out safety or potential barriers-to-purchase issues, such as sagging floors or an aging roof. However, the inspector can't break through walls or pull up floors, and also may be unable to access certain areas. For an additional fee, special inspection equipment can look further.

A home inspection identifies items you may not have noticed about your home—and may well save you from making a big mistake.

The Coco, Early Report

Coco, Early & Associates

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Sudoku instructions: Complete the 9 × 9 grid so that each row, each column and each of the nine 3 × 3 boxes contains the digits 1 through 9. Contact me for the solution!

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Roasted Acorn Squash with Quinoa and Pomegranate

Serves 6

- 1 small acorn squash, cut in half lengthwise, seeds removed and sliced into ½-inch-wide half moons
- 2 teaspoons olive oil
- ½ cup quinoa, rinsed and drained
- Zest of 1 lemon
- ¼ teaspoon ground cinnamon
- ¼ teaspoon salt
- 1½ cups water
- ¼ cup toasted flaked almonds
- ½ cup pomegranate seeds
- About ½ cup each roughly chopped cilantro, mint, and parsley
- Juice of 3 lemons
- 1 tablespoon maple syrup
- ¼ cup golden raisins

Preheat oven to 400°. Toss squash slices in oil and place on a rimmed baking sheet, sprinkling with salt and pepper. Roast about 20 minutes until squash is tender. Allow to cool.

Combine quinoa, zest, cinnamon, salt, and water in a small saucepan. Bring to a boil, cover, and reduce heat to low. Cook for 20 minutes. Remove from heat. With lid on, steam for 10 minutes. Drain and fluff with a fork. Combine squash, quinoa, and remaining ingredients in a serving dish and serve.

The Coco, Early Report is brought to you free by:



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