



Happy New Year!

Trend-Setting Boomers Are Still Doing What They Love

We can't welcome 2018 without wondering what the boomer generation will be up to this year. In fact, many boomers are still doing what they love, and they're still doing it well! After years of working for others, they're making the decisions—and taking the risks—to start their own businesses in retirement.

Notes writer Wendy Mayhew in the *Globe and Mail*: "Many people can't wait to retire. They want to golf, travel, or just take it easy. Others can't wait to retire so they can start the business they have always dreamed about."

According to the 2017 Kauffman Index of Entrepreneurship, individuals between 55 and 64 accounted for 25.5% of all new entrepreneurs in 2016, while the number of 20- to 34-year-old entrepreneurs declined by 34.3% over a 20-year period to 24.4% in 2016. Why? It may be that the boomer generation is healthier and more energetic than previous generations, it may be that boomers (who are notoriously bad savers) need to supplement their income in retirement, or it may simply be that older workers have a lot to offer.

In a recent CNBC article, Jody Holtzman, senior vice president of market innovation for AARP, suggests: "[As a boomer] you know what works and what doesn't, you've been in small and big companies ... You have a network, possibly savings, or other ways to gain access to capital. All of those things come together as key success factors for building and sustaining a business."

Plus, boomers have always wanted to change the world. And now's their chance.



Thinking of Buying a Home?

Get My Free Guide!

Buying a home is a complex process with many factors to consider. Prepare for the decisions you'll need to make along the way by requesting my free guide!

Just call and I'll send it right out to you.

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Make Your Home Buyer Friendly with Focused Staging

With the move to buyers' markets in many areas, you'll want your for-sale home to look its best. And that requires focus. Focused staging, that is.

Staging your home can increase the offer amount by up to 10%, according to the National Association of Realtors (NAR) 2017 Profile of Home Staging. But what if you haven't the time or cash to stage the whole house?

You focus on the rooms that push buyers' buttons. A messy mudroom may not kill your sale, but an unusable kitchen or master bedroom may be a deal-breaker.

Few buyers can see beyond your personal style, particularly in hot-button areas like the living room, kitchen and master bedroom. So, concentrate on staging these.

This article—from RISMedia—may help:

According to the NAR Profile, the living room is one of the most popular to stage. Make it feel larger by replacing bulky furniture with smaller pieces. Help buyers to imagine their things here; leave lots of space on shelves and around furniture. In the kitchen, declutter countertops, the fridge and inside cabinets (yes, buyers will look). Add color with a bowl of fruit.

"Most bedrooms don't need much more than the bed, dresser, end tables, and a mirror," the article suggests. Make the bed the focus with beautiful, but not necessarily expensive, linens.

A clean bathroom is a saleable bathroom. The master bath, especially, should gleam. Add attractive towels and battery candles for atmosphere. And don't forget to tidy the outside. You know what they say about first impressions.



How to Cope with the Negative Impact of Noise Pollution

Whether it's sirens and car alarms outside your apartment window, the whine of jets, or just your neighbors' loud party, chances are urban noise pollution is driving you to distraction. And as much as we seek it, finding real quiet seems almost impossible.

Unfortunately, that's not a good thing. According to a recent article in *The Independent*, constant noise can be hazardous to your health. Writes Stephen Stansfeld: "These effects can be physical, mental, and possibly even disrupt children's learning."

In a variety of studies, noise pollution has been linked with high blood pressure, deafness, a significantly increased risk of stroke and heart disease, fatigue, and a broad assortment of mood disturbances. This includes negative emotional responses such as "noise annoyance"—which even extends to feelings that one's privacy is being violated. Our children are also impacted. Stansfeld notes, "About 20 studies have found effects of either aircraft or road traffic noise on children's reading ability and long-term memory." The noise, he says, resulted in "poorer reading comprehension and memory."



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.

Studies found that the age at which children in the U.K. start to read was delayed up to two months for each approximately five-decibel increase in airplane noise.

Some people rely on noise-dampening techniques, including furnishings such as rugs and draperies, and others listen to white noise. Still others have turned to music, meditation, or self-hypnosis. But Jonathon Ewald in a post to Life & Health Network has one extreme solution that may work—for traffic, aircraft, and noisy neighbors: "Move," he suggests.



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

The Peak Time of Day for Everything You Do

By Jennifer Gueringer
NetCredit.com

Instead of muttering about students cramming in homework after dinner, join them. Researchers have found we retain information best when we read in the evening. In fact, science seems to have identified optimal times for everything from working out, to looking for an apartment, to reading tweets—not to be confused with the best time for updating Facebook. When, for example, should you read this article? **More:**
<https://tinyurl.com/New-year-reads1>

Why Is Everyone So Busy?

The Economist

The adage "time is money" goes a long way toward explaining why we're all so busy. This article plumbs the wisdom of the ages to come up with the reason why we often feel busy, even with tech advances that should increase free time. The takeaway? Many of us equate time with money, and we skimp on one in order to acquire more of the other. Time goes faster as we get older—it's time to stop and celebrate life. Not money. **More:** <https://tinyurl.com/New-year-reads2>

Use "The Four Cs" to Boost Your Happiness and Clear Mental Clutter

By Virginia K. Smith
Lifemaker.com

A quartet of "Cs" can identify activities that make you happy: like those where you contribute, connect, cope (take care of your health), or cook. Also try to boost serotonin—a hormone associated with long-term happiness—instead of dopamine, which gives short-term fulfillment. **More:**
<https://tinyurl.com/New-year-reads3>

Polishing the Crystal Ball: Real Estate in 2018

Whether you're planning to become a home buyer in 2018 or hoping to sell your current property, it can be hard to forecast the way the real estate market will go. Here are some trend predictions, gathered from several sources, which may dominate in 2018:

A recent report from the Urban Land Institute and PricewaterhouseCoopers brings good news: the usual boom-and-bust cycle isn't behaving typically, so what could have been a bust may be a gentle downturn instead.

Smartcitiesdive.com, which highlighted elements of the PWC/Urban Land Institute report, suggests the real estate industry has begun to take an interest in a new generation. This is not to detract from the importance

of millennials who, incidentally, are expected to become more interested in purchasing a home in 2018 than in previous years. A new generation, "Gen Z," is indicating an even stronger interest in becoming homeowners at an earlier age than their millennial counterparts. Born after 1995, Gen Zers are enthusiastic about fixer-uppers and do-it-yourself projects and may lead the way in gentrifying distressed urban neighborhoods.

The Internet of Things is changing everything, so why not real estate? Smart home automation is driving the industry to incorporate the latest tech in new home builds and attract tech-savvy buyers by focusing on tech amenities in listings. The PWC/Urban Land Institute report suggests the industry has been lagging behind, technologically speaking, so 2018 may well be the year of the high-

tech home. Little is known yet about the economic and political factors affecting the industry across North America.

Notes Smart Cities Dive: "A number of other changes potentially arriving in 2018—such as tax reform and interest rate hikes—also could affect the real estate market and cities' development.

However, none of the known factors appear drastic enough to derail the market's long glide and instead send it into a nosedive."



Twitter Re-Tweets from 140 Characters

If you want to share more this year, the Twitter universe is making it easier. Last fall, the social media network announced it was retreating from its 140-character limit and rolling out a change to 280 characters to the majority of its 330 million-plus users worldwide. Twitter was developed in 2006 as an alternative to text messaging; individuals subscribed to get and send updates in real time. Interestingly, *Globe & Mail* reporter André Picard found a dictionary definition of "twitter" as meaning "a short burst of inconsequential information." In fact, users loved it for this very reason. As its popularity grew, it became an opportunity for people to share their views, and to "follow" friends and celebrity Twitter users. Celebs boasted followers in the millions—pop music icon Katy Perry had 105 million followers in November 2017—but many users found the 140-character limit restrictive.

The company stated: "We are making this change after listening and observing a problem our global community was having—it wasn't easy enough to tweet ..." Based on testing, it expects an enthusiastic response from Twitter users and, almost inevitably, more subscribers.

A Mystery of the Universe Is Finally Unlocked

Where has the universe's missing matter been all these years?

Recent reports indicate two independent scientific research teams have finally found it, locating particles of baryonic matter that link galaxies together through filaments of gas. Astronomers were previously unable to see the gas with X-ray telescopes.

Baryons were believed to have been produced at the time of the big bang, and

are thought to permeate more than half the universe. The researchers developed maps of where baryonic matter might exist; each selected multiple pairs of galaxies and found evidence of filaments of baryonic matter floating in the space between the galaxies.

Solved at last: the mystery of where half the matter in the universe has been hiding all these "light years."

Ask the Agent: This Month's Question

What Should I Know About Relocating for My Job?

As you prepare to change your life and your families for a new job opportunity, these tips may help:

Familiarize yourself with the cost of living at the new location. You may be disappointed if you base your income expectations on your current expenses. Verify the company is offering you a competitive salary for the new market, not your current one.

You may not be familiar with neighborhoods in your new city. Contact a local real estate agent (who does) for help.

Moving involves many expenses. It's important to realize you may need to dip into savings. Even if your company is paying many of the costs, this likely won't cover everything. Even minor expenses add up quickly.

Streamline your relocation. Sell items that aren't worth the cost of transporting. Ensure all former utility, bank, and other accounts are settled.

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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Caramelized Veggie Bowl

Serves 4

- 2 tablespoons vegetable oil
- 3 cups diced butternut squash
- 1 medium onion, diced
- 4 cloves garlic, minced
- 1 tablespoon ginger, peeled and grated
- 8 ounces baby portabello mushrooms, roughly chopped
- 1 ½ tablespoons balsamic vinegar
- 1 ½ tablespoons soy sauce
- 1 ½ cups cooked quinoa
- 2-3 cups kale, stalks removed and finely chopped

Heat oil in a skillet over high heat. Add squash and cook until it starts to caramelize, about 5 min. Flip pieces and cook for 3 min. Push squash to one side. Reduce heat to medium-high. Sauté onions for about 2 min., then add garlic and ginger. Cook for 2 min., combine with the squash, and push all to the side. Add mushrooms and cook without turning for 4 min. Add vinegar, soy sauce, and quinoa to the pan, and mix everything together.

Add kale and 1 tablespoon of water, and cover. Steam for 2 min. or until kale is wilted but remains a vibrant green. Uncover, stir together, and serve in bowls.

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



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