

**Coco, Early & Associates**  
The Real Estate Professionals

**20<sup>th</sup> Anniversary**

**THE COCO, EARLY REPORT**  
*news you can use!*

**BROUGHT TO YOU BY:** *Jeanne Judson, REALTOR®*



## Make Summer Vacations Affordable Again

Planning a summer vacation can be great fun—until you start adding up the expenses of everything you'd like to do. Air travel often comes with sticker shock. Gassing the car feels tantamount to paying the mortgage. Many hotels are prohibitively expensive.

But don't let travel costs interfere with a memorable vacation. There are many alternatives, and some of them are quite affordable—like packing cereal or breakfast bars to eliminate expensive restaurant breakfasts. In *SmarterTravel*, Ed Hewitt offers other good ideas, like setting up a dedicated bank account and depositing funds regularly. Hewitt reminds us that when deposits are consistent, even small amounts add up. He also recommends getting rid of stuff you don't need and putting the profits into your travel fund immediately. A garage sale, eBay, or Craigslist might just be your ticket to travel. *Forbes* offers additional excellent suggestions. The list below summarizes the wisdom revealed in Ginger Dean's column.

1. Apply for a rewards credit card—and use it to save.
2. If you're flying, pack only carry-ons to avoid checked-luggage fees.
3. Plan and prepay for excursions.
4. Book travel and accommodations separately to discover more deals.
5. Choose the second-best thing.

Of course, everything can still add up to more than you'd like to spend (or more dollars than you have in your account). If the budget is impossible to beat, why not discover your own city's secret delights and plan a stay-cation? It just might be the best summer vacation ever.

## Are You Selling Your Home? Get My Free Guide!

First impressions count. So if your home isn't looking its best, you could fail to get the best price for it.

Make it easier by requesting my free guide. Just call and I'll send it right out to you.

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## Want to Sell Your Home Faster? Try These Tips

When you're getting ready to list your house, the goal isn't just to sell—it's to sell quickly! The longer your house is on the market, the less likely it is to fetch top dollar.

Want to sell your house as quickly as possible? These tips are essential.

### Hire a real estate agent and follow their advice

Some sellers are tempted to go it alone. But for a quick sale that maximizes profit, go with a real estate agent—and listen to their suggestions. Their market knowledge is invaluable when it comes to pricing and marketing your home.

### Boost your curb appeal

Give your front door a fresh coat of paint (punchy red, blue, or yellow is a nice way to switch it up), add hanging baskets and planters to your front stoop, and re-sod your lawn. A home that looks well cared for is more inviting to prospective buyers.

### Stage it

If you really want to sell fast and you have the budget required, allow a professional stager to come and work their magic. Can't swing the cost? Borrow some of their tricks: Get rid of all personal items, use mirrors to create the illusion of light and space, add throw pillows and blankets to seating, and put fresh flowers or small potted plants in each room.

### Be flexible

Selling fast means maximizing the number of buyers coming to see your house, so be willing to vacate at a moment's notice. Work with your agent to create as many viewing times as possible.

# How to Conquer the Fear That Tops Everyone's List

People often say they fear public speaking more than death. And it's not just company presentations or wedding reception speeches that make many people cringe. Some find any public performance nerve-racking — from mingling at dinner parties to asking questions in company meetings. If you're in this club, try these strategies to combat your fear.

First, realize you may not actually be scared about speaking in public. Your anxiety might be about being vulnerable or showing weakness. Start by accepting that you *will* make mistakes speaking in public. Everyone does. You may not be in the audience, but you are just like them: imperfect.

You do have some control, though. There are many things you can do to improve your speaking and relieve anxiety. Start with proper preparation. Know your content and how you want to present it. Some bring word-for-word notes with them. Some memorize and recite from memory. Others opt for a hybrid approach. Know what works for you.

Then prepare yourself physically. Avoid consuming sugar, alcohol, or caffeine



## 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.

before you speak. Get plenty of sleep. Exercise regularly. A healthy mind and body are key. Next, think strategically, not catastrophically. Avoid worrying or imagining worst-case scenarios. You're not going to show up at the wrong place. Your clothes are not inside out.

Most important, remember it's not about you. It's about your audience, the message you're giving them, and what they can do with it. Interact with them. Make them laugh. Ask them questions. Once you're all involved, you'll realize how similar you are.



## 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

### 11 Surprising Reasons You're Always Tired

*By Locke Hughes  
Huffington Post*

The kind of sleep you get is just as important as the amount of shut-eye you catch each night. There are many things that can improve your sleep: exercising frequently; eating protein-rich foods; avoiding foods high in sugar; avoiding screen time before heading to bed. Trouble sleeping could be a symptom related to these factors or other surprising diagnoses, such as diabetes, depression, thyroid problems, or iron or vitamin deficiencies. More: <https://tinyurl.com/whytired>

### 11 Packing Hacks You Didn't Know About

*By Brittany Cote  
Society 19*

Packing can be one of the most stressful elements of a vacation. Some tips are well-known: roll clothes to save space and prevent wrinkles; pack clothes that are versatile; wear bulky items on flights. But these hacks include a few little-known tips. Learn how pill bottles can be useful for storing Q-tips, how oven mitts can be the perfect place to keep your curling iron, and how binder clips can protect your razors. More: <https://tinyurl.com/packinghacks>

### Color Psychology: Does It Affect How You Feel?

*By Kendra Cherry  
verywellmind.com*

While modern societies associate black with death, to ancient Egyptians it signified life and rebirth. Egyptians believed color could bring healing. Indigo colors were used to treat skin ailments, while orange was believed to increase energy levels. Today, people still believe in color psychology. This article summarizes past and current theories of color, while noting color psychology's limits. More: <https://tinyurl.com/colorpsych3>

# Learn the Language of Lighting to Enhance Your Living Space

A beautifully lit home is warm and welcoming. A distinctive glow can set the scene, enhance a room, highlight a detail, or make a workspace downright workable. But lighting has a language all its own. Do you know the lingo? Flush, recessed, pendant, starbursts, pots ... the list goes on. Where should you begin?

In a recent *houzelogic* article, columnist Emily Dunham writes, "... lighting can be a bear to understand. The world has its own language (know what lumens and Kelvins are?), and increasing costs can make decisions intimidating." Dunham notes that LED lights can cost as much as \$35, and Apple sells a new number that goes for about \$65.

But with careful planning, you can light up your life and go easy on the

budget. Here's a quick lighting language lesson to get started.

**Kelvin** is a scale of measurement for the "color" a light produces.

**Wattage** tells you how much electricity a bulb consumes.

**Lumens** are the amount of light or brightness you get from a bulb.

The next important lesson is lighting layers. Since every room has different lighting requirements, it's important to think in these three layers: ambient, task and accent. Ambient is the general lighting in a room, often coming from overhead. Task lighting illuminates an area where a particular task is completed. Accent lighting highlights something to which you want to draw attention.

Think of the activities you do in each room and consider the options.

For example, in the kitchen, you'll want to avoid overhead lights that create shadows on the counters. Instead, choose side lights or under-the-cabinet lights to illuminate the tasks at hand.

The size of your room also dictates the lighting you need. It's wise to use at least two types of lighting to create the ideal effect.

Now that you know the basics, go shed some light!



## Plan Your Party and Enjoy It Too

Everyone loves a party—or do they? Sometimes, the stress of planning, preparing, and hosting a party can drain the life out of the person giving it—and the fun out of the event. But it doesn't have to be that way. Whether it's a backyard barbecue, a child's birthday, or a special event celebration, if you're the host, you can make it easy on yourself. Here are top ten suggestions from *Cool Mom Picks*, all of them certain to reduce the stress.

1. Consider a cohost—it halves the effort and doubles the pleasure.
2. Use apps and checklists to plan ahead.
3. Send digital invitations—acceptable for any occasion these days.
4. Put the kids to work.
5. Don't play DJ. Make music easy by simply streaming to a Bluetooth speaker.
6. Make plans for your pets.
7. Have groceries delivered.
8. Keep the food simple with buffets and food bars.
9. Label the foods.
10. Serve easy-pickup desserts.

## Six Ways to Save on Gas Mileage This Summer

Don't let fluctuating gas prices crash your road-trip plans. Use the following tips to spend less on gas and have more cash for that summer journey.

1. Drive at the right time. Cooler air can increase your car's power.
2. Pack light. Heavier cars require more power, and that requires more gas.
3. Drive safely and carefully. Conserve energy by driving the

speed limit and stopping gradually. Stop-and-go driving isn't good for you or your fellow travelers

4. Crank the air conditioner. Driving with the windows down causes more drag on the engine.
5. Consider renting an energy-efficient vehicle for long trips.
6. Incorporate cycling or public transit in your vacation plans. You'll save money, get exercise, and see more of your destination.

## Ask the Agent: This Month's Question

### Ask the Agent: Do I Need to Stage My Home?

Home staging prepares a private residence to make it appealing to the greatest number of potential buyers. The goal is to help the home sell as quickly as possible at the best possible price. With this in mind, it is often a good idea to stage your home. A professional stager will recommend what items should be removed and what décor and furnishings should be added. Staging removes distracting clutter or personal items and creates a clean, inviting atmosphere. The stager's finishing touches will help create a space that buyers can envision as their own. If your home is vacant, it may be particularly difficult for buyers to see it as livable space. The empty rooms can come across as cold and uninviting. Staging it with rented items can give your home greater appeal. If you are considering putting your home on the market, your real estate professional can advise you on whether staging would be appropriate for your property.

# The Coco, Early Report

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

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## Cast-Iron Skillet Pizza

*Try this new skillet spin on an old favorite. Serves 4*

Preheat oven to 500 degrees (or as high as it will go).

1 tablespoon each flour and cornmeal, or as needed  
1 pound store-bought or premade pizza dough  
1 tablespoon olive oil  
1/3 cup marinara sauce, or more to taste  
2 cups grated fresh mozzarella  
2 tablespoons honey  
Handful fresh basil leaves

Preheat 10–12" cast-iron skillet over medium-high heat (the bigger the skillet, the thinner the crust). Stretch dough out on a lightly floured surface to flatten. Sprinkle heated skillet with cornmeal and carefully set dough inside, pulling it evenly up the sides. Brush dough with olive oil and cook on burner until it starts to bubble. Spread marinara sauce on top, sprinkle cheese and seasonal toppings of your choice. Place in oven for 10–15 minutes or until cheese is melted, bubbly, and golden. Combine honey with a little water—set aside. Remove skillet from oven, brush crust with honey mixture, and sprinkle pizza with torn basil leaves. Cool slightly before serving. Slice and enjoy!

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



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