



Is the Era of Television Ending?

It wasn't that long ago when friends and family would crowd around a TV to watch their favorite shows in real time. But those days are seemingly over.

According to digital media agency Zenith, the television's dominating streak as consumers' favorite source of media is nearing its end, thanks to the rise of mobile and desktop internet use. Zenith predicts that, by 2020, "daily internet consumption will surpass daily television consumption for the first time."

This might not come as a surprise to anyone. The slow decline of the television has been evident for years. More and more people are streaming content on their phones and computers, which has been aided by faster internet speeds, smarter smartphones, and the production of more digestible content created specifically for smartphones.

The rise of mobile has been swift. In 2011, Zenith found that 5 percent of media consumption was on mobile. Now, mobile use has skyrocketed, with 24 percent of all global media consumption happening on these devices. Zenith forecasts that this will go up to 28 percent by 2020.

Recent trends also show that the total amount of time people spend on the internet and watching TV is increasing, too. Just nine years ago, people spent around four hours around their TV and on the internet. By 2020, people are expected to spend six hours a day consuming content, but more minutes will be devoted to the internet than TV. So, is the era of television finally ending after decades of dominance? All signs point to "yes."



Are You a First Time Buyer?

Get My Free Guide!

Buying your first home is a big step, and one that is likely to impact your financial future for years to come.

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

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Big-Ticket Items: When's the Best Time to Buy?

From furniture to refrigerators, big-ticket items are often a major consideration during the home-buying process.

For sellers, investing in some upgrades could make their home more attractive than the competition. Buyers settling into a home may be on the hunt for good deals to fill their new space.

On either side of the transaction, it's helpful to know when and what to buy to get the most bang for your buck. Here's the scoop.

Kitchens sell homes: Sellers, keep this in mind if you're wondering where to invest your dollars to boost your home's appeal. If your kitchen features outdated appliances, spend the budget here rather than in the laundry room or guest bedroom. Consult with your real estate agent to determine the best upgrades for your price range and budget.

Seasons offer savings: If you have some flexibility with the timing of your purchase, look for big-ticket items when they are most likely to be on sale. Appliance manufacturers typically introduce new models in the fall, so consumers can often find good deals on previous models at this time. The exception to this trend is refrigerators, which are usually marked down in the spring. To furnish a new home, try to hold off until January or July. These months generally see the most furniture sales.

Discounts are available: As you shop, watch for potential discounts. If a store is selling floor models, you may be able to get a great deal. Many stores also offer competitor price matching. Lastly, look for savings even after you buy. Some retailers offer price adjustments if your item is reduced soon after your purchase.



Take This Tech with You to Enhance Your Travels

Not every trip includes cutting the technological cords.

Getting away – whether for business or pleasure – comes with its own technological needs. Here are some tips to ensure you pack accordingly.

Make sure you're able to use your devices away from home. Pack a universal adapter so you can plug your devices in regardless of the local electrical system design. Remember, though, that you likely won't be spending all your time indoors. Bring a portable charger so your devices are able to capture all your memorable moments. Keychain USB chargers are available that can save you the hassle of finding the right cords.

You also might want to consider purchasing a travel router. Not only will these help you stay online, but some also act as chargers and adapters.

Be realistic about what work you want to get done on your trip and how you want to do it. Portable keyboards are a compact way to turn tablets and phones into laptops. This means you may not

need to sandwich your computer into your carry-on luggage – if you need to bring it at all. If you do plan on using your tablet often, be sure to take care of yourself, too. Buy a standing case so you don't strain your neck.

Remember to pack for fun as well. An e-reader is a great way to bring a library without adding extra weight to your bags. Invest in some good headphones too, so people know when you're trying to tune out distractions.



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 Secret to Loving Your Life

By Eric Barker

TheWeek.com

You only get one life to love. This article breaks down the advice of "amor fati" – to not just accept what happens to you, but to learn to love it. The advice is simple: don't waste energy complaining; consider whether what bugs you now will trouble you in the future; remember that a good life, like a good game, requires challenges; be grateful. It's a hard thing to do, but this reminder is a good place to start. **More:** <https://tinyurl.com/worth1>

Here Are 300 Free University Ivy League Courses You Can Take Online Right Now

Quartz

The internet has flung the doors of Ivy League schools open to the masses. Here is a list of 300 free courses offered online through Harvard, Yale, Princeton, Columbia, Brown, Dartmouth, Cornell, and the University of Pennsylvania. You can study history, literature, computer science, and business. Clicking on the names of the courses takes you to descriptions and student reviews.

More: <https://tinyurl.com/worth2>

Why Your Brain Tricks You into Doing Less Important Tasks

By Tim Herrera

nytimes.com

This Smarter Living post describes the phenomenon of the "urgency effect." In short, people are more likely to do less-important tasks that have a short-term deadline than work on important projects with deadlines that are far away. It's important to know what tasks are truly important and urgent and what you need to disregard. If you're wondering if reading this article will distract you from truly important endeavors, don't worry. It's a quick read. **More:**

<https://tinyurl.com/worth3>

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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.

Moving? Make Yourself at Home Anywhere

Moving to a new home, a new city, or a new country can be exciting, but it can also be challenging. In the midst of unfamiliar surroundings, newcomers may find it difficult to get plugged in to the area. Fortunately, there are a few tried and true steps you can take to help yourself feel at home after a move. Try these tips.

Tap your hobbies. Look for local communities built around something you enjoy. Are you a runner? Seek out a running club. Do you love making crafts? There's probably a local crafting group. From stamp collecting to scuba diving, your favorite hobby can help you connect with like-minded individuals and form connections in your new locale.

Use an app. If you know about a move in advance, you can use social media and other apps to find out

about the people and places near your new home. Look for restaurants you might want to try, parks you'd like to visit, and unique shops you might enjoy. Get recommendations from locals. Armed with online research, you may feel like you already know your new home far before moving day arrives.

Find current connections. Are you a member of any organizations? Use alumni associations, professional affiliations, or service groups to help you connect. As with hobby groups, other members of these societies are potential sources of information, referrals, and friendship.

Say yes. One of the fastest ways to get plugged in to your new neighborhood is to make a habit of saying yes. If you get invited to do something, don't turn down the invitation. If you've never tried salsa dancing before, don't say no because it's

outside your comfort zone. Be willing to try new things. Look for unique opportunities and seize them. You might be surprised at how many new enjoyable activities, people, and places you discover!

Ask your agent. As experts in their local markets, real estate agents are another great source of information. For the inside scoop on transportation, events, and other helpful tips, make use of this valuable resource.



Can't Get the Kids Out of Bed? Try These Tips

Getting stubborn kids out of bed in the morning can be a real challenge – especially after the lazy days of summer. Scientists report that everyone has a built-in preference, or biological clock. So, while some kids are naturally early risers, others brighten up as the day wears on. If your child falls in the latter category, use the following tips for getting tired kids out of bed in time for school.

Know your kid – and build their needs into their morning routine.

Be sure they're getting enough sleep – by accommodating an earlier wake-up time with an earlier bedtime.

Wake them with love – instead of drama. A “good morning; I love you” works wonders.

Use music – sing, set the radio to their favorite station, or create a playlist you know they'll like. Start the music a few minutes early so your kid can enjoy the music and prepare for getting up.

Bake something yummy – to fill the house with irresistible aromas that will pull kids, nose-first, from their beds.

Take the Stress Out of Your Next Flight

The stress of navigating airports can make you dread booking a vacation. Here's how to reduce the pressure.

Know how to get to connecting flights quickly. Check which gate your connecting flight is departing from before you fly. If you don't think you'll make it to your gate on time, call the airline in advance. For international travel, download translation apps to reduce language

barriers with customs officials, airport staff, and other travelers.

Consider becoming a frequent flyer so you can avoid lines or get special offers. Ask for priority check-in.

Pack light so you won't be carrying heavy luggage with you, but bring enough books, snacks, or other items to help make waiting in the airport enjoyable.

Ask the Agent: This Month's Question

What is the first step I should take if I want to buy a home?

Purchasing a home involves multiple steps. Buyers will be viewing homes, choosing a home, making arrangements for moving, and possibly selling a current residence. With so much to do, where should buyers start?

Before any of this process begins, buyers should get preapproved by a lender. This involves consulting with a mortgage professional to determine how much the buyer can afford to purchase. It is essential to start here. Why? First, it gives buyers realistic parameters for their search. No one wants to view and fall in love with a home they can't buy due to financing issues. With a practical price range in mind, buyers can partner with a real estate agent to consider appropriate homes. Secondly, a preapproval will strengthen any offers the buyer makes. If sellers can confirm the offer is from a qualified buyer, they are more likely to take it seriously and be willing to negotiate.

The Coco, Early Report

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6	1		5	4				7
7	8	9				1		
				8	7			
			2				5	
		7	9		4	3		
	4				1			
			7	9				
		6				7	3	2
8				3	5		9	1

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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Bleeding Molten Chocolate Cakes

Perfect for Halloween. Serves 8.

- 10 tablespoons unsalted butter, softened
- 1 pound semisweet chocolate chips
- 8 eggs
- 1½ cups sugar
- 1½ cups all-purpose flour
- Strawberry syrup, to taste

Preheat oven to 350 degrees.

Grease eight 6-oz, ovenproof coffee cups or ramekins with butter, and place on a baking sheet.

Gently melt butter and chocolate in a bowl over a double boiler or in short bursts in the microwave until smooth, stirring occasionally with a rubber spatula.

Place eggs, sugar, and melted chocolate into a food processor and process until smooth. Add the flour and process another few seconds. Stop, scrape down the sides, then process until fully combined. (This step can also be done by hand.)

Pour the batter evenly into the prepared cups and bake for about 20 minutes or until batter has risen and is still slightly soft to the touch.

Carefully invert onto a plate and drizzle with strawberry syrup.

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