

THE COCO, EARLY REPORT
news you can use!
 BROUGHT TO YOU BY: **Jeanne Judson, REALTOR®**



How to Save on Your Cell Phone Upgrade

From Samsung's Galaxy Note9 to Apple's iPhone XS, there's no shortage of options for anyone looking to buy a new phone. But as technology evolves and smartphones get smarter, the price tags on these devices continue to skyrocket.

Before you part with your hard-earned cash in order to upgrade your phone, make sure you follow these money-saving tips.

Out with the old: The easiest way to save coins on your new phone purchase is to trade in your old phone. In recent years, most wireless carriers and retailers have improved and expanded their trade-in programs to make the process smoother for customers. Best Buy, for example, offers a gift credit in exchange for most used devices, including smartphones, tablets, and even video game hardware. Once you've traded in your old device, you can use the gift credit toward your new phone.

Sell the old: Another option is to sell your device directly to another person, who may pay more for your phone than a trade-in program would. There are a number of sites to help facilitate your sale, including eBay and Swappa. That being said, make sure you prepare for the peskier buyers who ask endless questions or waffle on sending your payment.

In with the old: The best way to save money, though, might not be the most desirable: Skip the upgrade altogether. If your phone is still working but is just a little slow, there are ways to help speed things up, like replacing your device's battery or clearing out storage. You might not have the flashiest device this way, but the savings can make up for it.



Want to Sell Your Home Fast?

Get My Free Guide!

Preparing your home for sale can make the difference between getting the price you want – or ending up disappointed.

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

JEANNE JUDSON, REALTOR®

CELL: 978-478-8656

OFFICE: 603-382-2100



Want to Sell Your Home Faster? Leave

To some sellers, it seems perfectly natural to remain in the home when buyers view their property. After all, the seller can point out all the fabulous features and answer any questions the buyers have about the home, right?

Wrong. This is not the time for sellers to put on their hosting hats and welcome guests into the home. If buyers are coming by to see the property, sellers should vacate the premises. Why?

When sellers are around, buyers feel less comfortable. They are likely to feel rushed and will spend less time in the home, since their visit feels like an imposition on the sellers.

This is the opposite of what needs to happen to sell a home. Buyers must be made to feel as comfortable as possible. This will encourage them to take their time and truly consider the home for purchase. They will be more likely to notice those very features the sellers were hoping to point out, since they won't be rushed.

Buyers also typically feel more comfortable asking their real estate agent rather than the owner questions about the property. They may have a concern the agent can address that the buyer would not be willing to bring up in front of the seller.

Sellers can also get more helpful feedback indirectly through the agent. For example, a bad odor in the home may be an issue, but buyers might feel rude bringing this up in front of the seller. If sellers can obtain honest feedback, they can use this to improve future showings and sell the home faster.



Five Things Under \$5 That Can Improve Your Day Fivefold

As you make last-minute dashes to the store this holiday season, keep in mind that some small impulse buys can be guilt free. In fact, some inexpensive items purchased on the fly can give you something truly priceless: peace of mind.

First, get yourself a decent pen. Too much time spent using screens and other digital technology can leave you tired and drained. Nonelectronic writing devices can rejuvenate you. Purchase good-quality pens that will make writing feel good. You may love writing so much that you'll revive the holiday tradition of sending cards and letters to friends and relatives.

Second, double the happiness with a good notebook or a paper day planner. Some planners even force you to carve out time for reflection and quiet.

The holidays, with mounds of wrapping paper and packaging, may give you a great opportunity to test out a third simple pleasure: a high-quality pair of scissors. Scissors that can quickly and cleanly cut through layers of tape, packaging, and the odd cardboard box



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.

can make opening tightly wrapped presents enjoyable and painless. They also come in bright colors, making holiday cheer last all year long.

For those not fond of returning to older technologies, there are still simple delights. Wireless earbuds are one such item. Listen to your playlist without cumbersome wires.

Last, if you're struggling to stay on budget this shopping season, try a simple budgeting tool. A free budgeting app can help keep your bank account in the black, both now and year-round.



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

How to Create a Homework Space

*By Amanda Knoles
Education.com*

If you want to help your children become better students, consider creating a designated homework spot. You don't need to turn an entire room into a classroom. This article contains tips about how to turn closets, hallways, and even walls into study spaces. Remember to keep the area free of distractions, especially smartphones and televisions. Involve your children, too. Homework may not always be enjoyable, but creating a space to do it can be fun. More:
<https://tinyurl.com/worth10181>.

51 Simple Holiday Decorating Tips

*By Lucy Fitzgerald
Traditionalhome.com*

The tips in this slideshow can take the stress out of holiday decorating. Some involve traditional holiday décor, like evergreen and candy canes. Other suggestions include rearranging your usual holiday decorations, like placing ornaments in decorative glasses. But not everything has to be completely new for the holidays. It can be just as effective to use your house's current colors to inspire holiday decor. Read this list for ideas:
<https://tinyurl.com/worth10182>.

Four Tips to Keeping Your New Year's Resolutions

*Alexandra Kay
RealSimple.com*

Keeping a New Year's resolution is possible. Half of the people who make these goals still stick to them six months later. Some basic strategies provided in this article can help. If you're looking for advice tailored to specific resolutions, this piece offers links to tips for maintaining goals about relationships, health, work, and money:
<https://tinyurl.com/worth10183>.

Attention Sellers: What Buyers Want

Today's television lineup is packed with shows about property ownership. From remodeling to purchasing to flipping homes, HGTV and other similar channels have inundated homeowners with ideas about real estate.

As a result, many buyers now have high expectations as they search for a potential home. They've seen the magazine-worthy houses on TV and that's what they want to find when they view a home. Things should be picture perfect to grab their attention. Fresh paint, new kitchens and bathrooms, neutral décor, and modern conveniences top the lists of many buyers.

It's important for sellers to keep these standards in mind as they prepare to place their homes on the market. To get that coveted buyer, sellers must

give buyers what they want. If they are looking for a picturesque setting, then give them one.

Invest in upgrades for outdated interiors. Allow a professional to stage the home. Take the time to boost curb appeal. Ask a real estate agent for recommendations to decide what changes would make the best investment.

As sellers make these changes, one concept is essential to keep in mind: location. While upgrades can help sell a home, it's important that sellers not price themselves out of their neighborhood. Remodeling and redecorating should be appropriate for the location.

If a seller builds an addition and updates a kitchen with all the bells and whistles, the home might be beautiful, but also overpriced. The seller may have created a \$250,000 home in a \$150,000

neighborhood. Again, it's important to consult with a local real estate agent who is familiar with the area. He or she can determine what projects should be completed to properly prep the home for the market.

With the right upgrades at the right budget, sellers are more likely to sell the home quickly and get top dollar for their property.



Wrap Up the Holidays in a New Way

Wrapping holiday gifts shouldn't take as long as choosing the present. Nor should the paper cost as much as the gift it hides. With the holidays nearly here and the wrapping of gifts on the horizon, you might want to get creative about how to wrap your gifts this year. And while you're being thoughtful of friends and family, you can be kind to the earth, too. Think recyclable.

Instead of expensive wrapping paper, how about using a large roll of craft paper? Whether it's the traditional brown or the attractively modern black, tie it up with butcher's string and paint directly on it or decorate the package with cookies hanging from the bow. You might try hand-printing the paper by using doilies as stencils and spray painting them to create a wonderful, original design.

Recyclable shopping bags make great gift containers, and they generally cost far less than throwaway paper. Grocery bags decorated with twigs, confetti, or crepe paper ribbons also work well, especially for those hard-to-wrap shapes. Newspaper and old maps also make fun and creative gift wrap. Finished with a colorful bow or silver cupcake liners gathered into a flower, your gift will show you really care.

Bake Like a Pro This Season

Nothing says happy holidays better than home-baked goodies. And with the holiday season upon us, it's time to roll out the rolling pin.

The best thing about baking is that anyone can do it. Simply follow the recipe exactly as written and you too can bake like a pro. It's chemistry!

Should you want to put your skills to the test, here are a few simple tips to keep in mind:

Ingredients: Use ingredients at room temperature. Choose large eggs, unsalted butter, and whole milk, unless the recipe says otherwise.

Equipment: Keep cakes from sticking with high-quality pans. Keep cookies from sticking with parchment paper or shiny cookie sheets.

Achieving perfection: Combine ingredients only until they are blended and not a second more.

Ask the Agent: This Month's Question

What is a "buyer's market" and what is a "seller's market"?

These terms are often thrown around in conversations about real estate, but they are often misunderstood.

In a seller's market, there is high demand for homes, which drives up property prices.

This demand is often caused by an influx of new residents, downward-trending interest rates, and low inventory/lack of new construction. A seller's market may also be created by a quick spike in interest rates. This can cause waffling buyers to take the plunge due to a fear that the upward trend will continue and they will lose their window of opportunity to buy.

On the flip side, reduced demand and declining home prices create a buyer's market.

A decline in demand can be caused by high unemployment, climbing interest rates, high inventory/new construction, and natural disasters.

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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Peppermint Brownies

2/3 cup oil
 2/3 cup Dutch-process cocoa powder
 1/2 cup all-purpose flour
 1/4 teaspoon salt
 1/4 teaspoon baking powder
 3 large eggs
 1 1/3 cups powdered sugar
 2/3 cup dark brown sugar
 1/8 teaspoon peppermint oil
 3 candy canes, crushed

Heat oven to 325° . Grease a 9×9 baking pan and line the bottom with parchment paper, allowing some to hang over the sides.

Heat the oil in the microwave until warm, then add the cocoa powder and whisk until combined. Set aside. Place the flour, salt, and baking powder in a small bowl. Set aside.

In a larger bowl, beat the eggs and both sugars until light and airy. Stir in the peppermint oil. Add the cocoa mixture and dry ingredients, alternating in two to three additions until all ingredients are fully combined and the mixture is smooth.

Transfer to the prepared baking pan and bake for 15 minutes. Remove from the oven and sprinkle the crushed candy canes on top, then bake for another 10 minutes, until the brownies start to pull away from the edges. (FYI: A knife inserted in the middle will not come out clean.)

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



JEANNE JUDSON, REALTOR®

Coco, Early & Associates

15 Garden Street

Plaistow, NH 03865

Cell: 978-478-8656

Office: 603-382-2100

Email: jjudson@cocoearly.com

www.jeannejudson.com

