



♥ *Happy Valentines Day* ♥
Petunias or Poinsettias? Which Flowers for Which Occasion?

Roses are red. Violets are blue. Which kind of petal is best for you? Like precious stones, flowers have symbolism. Different varieties have different meanings, as do their hues. There are flowers to represent friendship, romance, sympathy, well wishes, and more. Here's a quick guide to the best blooms for a variety of occasions.

For anniversaries and Valentine's Day: Red and pink roses are representative of love and passion, making them a timeless choice. For something less obvious, tulips also signify love. Stay away from yellow, as the color most commonly symbolizes friendship.

For sympathy: Lilies, daisies, and roses are suitable options for flowers you're sending or bringing to a grieving person's home. Funeral flowers are different; these are often large, specialized wreaths or baskets delivered to the funeral home by the florist. It's important to note that flowers aren't appropriate in the Jewish mourning tradition.

For those who are sick: Get-well flowers differ depending on whether the ill person is at home or in the hospital. If he or she is in the hospital, stay away from highly fragrant flowers, which might be irritating to patients. Tulips are your best bet. If the person is at home, a houseplant, which offers more permanence and whose greenery can signify life and well-being, is a nice idea.

For friends: Whether it's to say thank you or just because, the best flowers for friends are their favorite variety. Not sure what they like? Opt for orchids, lilies, daisies, or carnations (just not yellow carnations, which represent disappointment).

.....
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.

JEANNE JUDSON, REALTOR®

CELL: 978-478-8656

OFFICE: 603-382-2100 X2229



Why Is 'For Sale by Owner' Such a Bad Idea?

When it's time to sell your home, you may wonder which route to take: partner with a real estate agent or go it alone with FSBO. Which will deliver better results? Here are three reasons you should avoid the FSBO path.

The paperwork is daunting: Buyer offers. Real estate contracts. Lender forms. Inspection reports. Closing documents. Not every homeowner is prepared for the piles of paperwork involved in a real estate transaction. Details and deadlines can easily be missed. Bad deals can be made. A real estate agent is familiar with all the documentation involved, will walk the seller through the process, and will handle much of the paperwork required.

The process is challenging: Buyers want to see your home when it's convenient for *them*. Without an agent to show your home, it's up to you to make all arrangements for showings. This includes getting your home ready for the market. What work should be done? What's worth the investment of time and money? An agent could answer these questions for you. If you don't have one, you're on your own to prep your home, show it to buyers, negotiate offers, and get the deal to closing.

The cost is more than you think: A common reason for choosing FSBO is to try to save money. FSBO isn't as cheap as you might think. You'll have to cover all marketing costs, and you'll have to devote your personal time to these efforts. And it might take longer to sell due to the limited exposure you can get without an agent marketing the home. To top it off, FSBO homes typically sell for less than homes listed by real estate agents. The net result: zero savings.

Bad Driving Habits You Might Not Know You Have

Not many drivers think of themselves as being “bad” behind the wheel, but even great drivers can make mistakes. When you’ve been driving for long enough, bad habits can start to creep in and go unchecked.

Let this be your reason to check them. Here’s a look at three of the most common bad driving habits that you might not know you have.

Not looking to the right when turning right: You’re waiting to make a right turn at a stop sign or a red light. You look left, to make sure there’s no oncoming traffic. But do you look right? This is a very common mistake with very grave potential consequences. Pedestrians may be crossing in front of your car, in the direction of the green light. Without checking your right side, you could easily hit them.

Giving right-of-way to someone else: Following the rules of the road, including right-of-way, is what keeps everyone safe. While waving someone else through and giving them right-of-way might seem like a polite gesture, it could be more



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.

trouble than it’s worth. This may confuse other drivers who are expecting you, not another car, to turn or proceed.

Turning your wheels while waiting to turn: This seems like a pretty benign action, right? Wrong. Your wheels should always be positioned straight ahead, even when you’re briefly waiting for a car or pedestrian to clear the path of your turn. If your wheels are turned and another car hits you from behind, you could be pushed into traffic, endangering yourself, pedestrians, and other drivers.



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

Teach Your Teens These Five Things About Money

*By Christine Burke
Lifhacker.com*

If your teenagers went to a restaurant for dinner with friends, would they be able to calculate without issue their share of the bill, along with a tip? This article drives home the importance of teaching older children about money and outlines the most crucial topics to discuss: using an ATM, applying basic accounting, writing a check, and, of course, calculating tips.

More:

<https://tinyurl.com/worthread219-1>

How to Survive a Kitchen Remodel

*By Becky Harris
Houzz.com*

Piles of dust. A useless sink. Seemingly endless drilling. Welcome to your kitchen remodel. This article outlines survival tactics for living through a kitchen renovation. Make a list of what not to pack; you’ll go crazy if your must-have tools are in a box. Creating a makeshift kitchenette in another room will help you rely less on takeout. A menu of simpler meals means less prep and less cleanup. **More:**

<https://tinyurl.com/worthread219-2>

The Dying Art of Conversation

*By Rashmi Oberoi
TheCitizen.com*

Digital technology and social media have dramatically changed our world. In many ways, their influence has been positive—except, perhaps, when it comes to conversation. This article examines how face-to-face conversation may be a dying art in a world that so often relies on email, text messages, and Instagram comments. **More:**

<https://tinyurl.com/worthread219-3>

Moving? Avoid These Major Mistakes

You might say that moving involves a lot of ... moving parts. It can be difficult to coordinate all the aspects of pulling up stakes and putting down roots in a new place. Considering these challenges, it's no surprise mistakes are made. From minor inconveniences to major disasters, moving blunders make the entire process even harder. Here are some of the most common missteps to avoid during your next move.

Making it a DIY project: Many moves can be handled by the homeowner, but not all. Be honest with yourself (and your friends). Do you really have the strength, time, and skill to pack, load, unload, and unpack all of your belongings? Consider any fragile or valuable items. Keep in mind any oversized belongings. Movers come with a cost, but so does trying to handle a project

beyond your capabilities. Personal injury and property damage often end up costing more than movers would have.

Allotting the wrong amount of time: How long will it take you to pack? Many people under- or overestimate this time period. If you don't give yourself enough time, you will be rushed and stressed when moving day arrives and you're not ready. If you start too early, you may have to unpack and repack things that you need before moving day. A good rule of thumb is to count the number of bedrooms in your home, then add one. This is the number of days it should take you to pack. If you have a lot of items that will require careful wrapping and storage, add another day.

Skipping the purge: Moving is the ideal time to get rid of things you no longer need. As you pack, make three piles: trash, donate, and keep. This requires a

little effort and organization, but the process will make your move more efficient and will save you time, money, and hassles in the long run.

Forgetting to call a real estate agent: When it's time to move, a real estate agent is one of your most valuable resources. This professional can sell your current home, find your new dream home, and walk you through the entire process. Agents have been through all this before and can provide resources and advice as you transition from one home to another. Don't miss their input!



What to Do with Your Worn-Out Wardrobe

Seasons change. Fashions evolve. Clothes get old. When they do, you purge your closet. Then what? Recycle, reuse, re-create! When you've examined your wardrobe and decided to discard everything you will never wear again, don't send it all to a landfill. Give clothes a second life. Here's how.

Clothes in good condition: Donate. Pop them in a drop box or take them to a shelter. Can't afford to part with something new? Try a swap meet and trade for something new to you.

Stained or torn clothes: Try different stain removers and washing techniques to eliminate stubborn stains. Try repairing tears yourself or find a skilled professional. Search for a local repair café where folks help each other.

Recycle: Clean, natural fabrics can be composted, and some clothing brands now accept their own used clothes for recycling. The Blue Jeans Go Green program takes old jeans and uses them for insulation. There are other possibilities too; check online.

Upcycle: Turn old sweaters into scarves, flannel shirts into tote bags, and old tees into quilts. Refashion old clothes into craft projects, or simply use them as cleaning rags.

5 Quick Car Hacks to Keep Your Ride Sharp

Some car owners are fastidious about vehicle maintenance. For others, upkeep happens only when it's really needed (like when the layer of crushed Goldfish crackers on the floor becomes unbearable). Want to become a more attentive car owner? These car hacks can help.

Find a bottle of nail polish in a similar hue as your car and keep it in the glove compartment for concealing small scratches.

To prevent dings, cut a pool noodle in half lengthwise and bolt it to your garage where the car door meets the wall. Use a slim plastic cereal container as an in-car trash can.

For extra storage, install a mesh bungee net from the car's interior overhead hooks.

Have small kids? Keep Magna Doodle toys in the car; they work as both eating trays and entertainment.

Ask the Agent: This Month's Question

What is earnest money?

When sellers receive an offer on their home, they want to know the buyer is serious. To demonstrate the genuineness of their offer, buyers provide earnest money.

This check (or cash) typically equals one or two percent of the purchase price. It is given to the sellers with the offer. If the offer is accepted, this "deposit" helps reserve the home for the buyer.

These funds are deposited into an escrow account until closing, when they are applied to the purchase of the home. If the deal does not go through, the seller returns the earnest money to the buyer. However, if the buyer backs out of agreed-upon terms, the money may not be returned.

Buyers can work with their real estate agent to protect their earnest money by writing certain contingencies into the contract.

The Coco, Early Report

Coco, Early & Associates

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

Sausage, Sage, and Squash Skillet Pizza

Makes 1 12" pizza

Preheat oven to 525 degrees

- Flour and cornmeal for dusting
- 1 pound store-bought pizza dough
- 1 tablespoon olive oil
- 3 ounces marinara sauce
- 2–3 cups grated mozzarella cheese
- 1 cup cooked, crumbled mild Italian sausage
- 1 cup cubed, cooked butternut squash
- 1 tablespoon fresh sage or 1 teaspoon dried
- Honey
- Red pepper flakes

Place a 12" cast iron skillet over medium-high heat. Dust pan lightly with flour and cornmeal. On a countertop, flatten the dough into a round disc and carefully place in skillet, pulling the sides of the dough up the sides of the pan. Brush dough with oil and allow it to cook for 1–2 minutes. Spread marinara sauce evenly over the dough, then top with cheese, sausage, squash, and sage. Place in oven for 10–12 minutes or until melted and golden. Mix two tablespoons honey with half tablespoon water and a pinch of red pepper flakes. Brush mixture over hot crust and serve.

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!

This newsletter and any information contained herein are intended for general informational purposes only and should not be construed as legal, financial or medical advice. The publisher takes great efforts to ensure the accuracy of information contained in this newsletter. However, we will not be responsible at any time for any errors or omissions or any damages, howsoever caused, that result from its use. Seek competent professional advice and/or legal counsel with respect to any matter discussed or published in this newsletter. This newsletter is not intended to solicit properties currently for sale.

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



JEANNE JUDSON, REALTOR®
 Coco, Early & Associates
 15 Garden Road
 Plaistow, NH 03865
 Cell: 978-478-8656
 Office: 603-382-2100 x2229
 Email: jjudson@cocoearly.com
www.jeannejudson.com

