

Season's Greetings

Working Hard to Keep You Informed

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Looking Back and Moving Forward

This is an interesting time of year. If you're like most people, you can't help but look back on the year gone by and reflect on how things have unfolded. Most likely, you'll also be looking ahead and making plans for the new year.

You might even have a big goal you want to achieve, or a big change you want to make.

Whatever it is you want to have happen in 2017, I wish you success!

Remember, as your REALTOR®, I'm here to help if your plans have anything to do with real estate.

If you're thinking of making a move, for example, we should sit down and discuss what type of property you're looking for and how to make your move happen.

Even if you simply want to make some changes or upgrades to your home, give me a call. I'm well connected in the local "home" industry and can probably provide you with some good contractor recommendations.

All the best!

Christy

*think,
act... live!*

"You have to put in many, many, many tiny efforts that nobody sees or appreciates before you achieve anything worthwhile."

Brian Tracy

"Courage is not the absence of fear, but rather the judgment that something else is more important than fear."

Ambrose Redmoon

"Never let your memories be greater than your dreams."

Doug Ivester

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Christy Seabourne's
SMART MOVE HOMEOWNERS

December Trivia

The weather is colder, decorations are up all around us, and holiday music is playing in all the stores. What Christmas song was originally written as a Thanksgiving song?

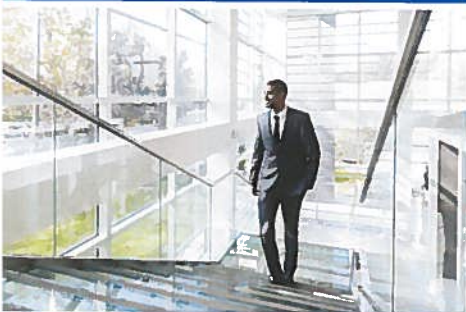
Call, text, or email me with your answer and you'll be entered into the drawing for this month's \$50 gift card.

See who the past winners were and get the answers to previous questions on my website, www.buyandsellincolorado.com

*My job as your REALTOR®
is to help you with
all your needs –
before, during and
after the sale.*

If you want market statistics for your area, please call.

How to Exercise Without Exercising



There's no doubt, staying active is key to good health.

Unfortunately, many people don't particularly like to exercise. Even those that do, may find it difficult to get to the gym or fit in a workout regularly.

Luckily, there is a simple solution. Exercise without "exercising". That means doing the everyday things you do, but doing them a little differently so you get the benefits of exercise — without having to go to a gym or put on your running shoes.

For example:

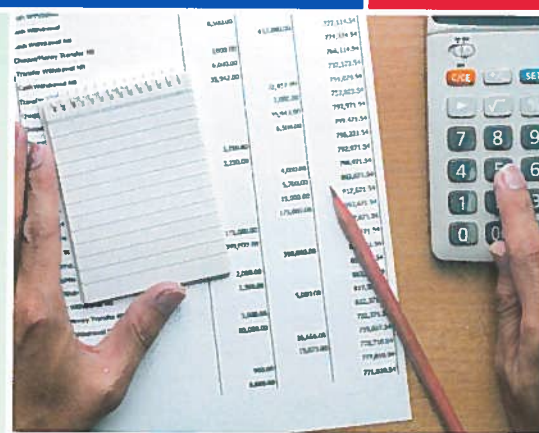
- Park farther from work so you walk more.
- Take the stairs instead of the elevator.
- Take up an active hobby such as tennis or biking.
- Do traditionally sedentary activities standing up. (Paying bills, watching TV, sewing, etc.)

These may seem like minor tweaks to your day. But, even a small increase in your daily activity can make a big difference to your health and fitness level.

Maximize Your December Savings

You're probably going to be inundated with holiday sales this month. While those sales can be fantastic, they aren't the only opportunities to save money. Here are some less-than-obvious ways to keep more money in your pocket.

- Review all of your subscriptions and online services that are set to auto-renew. Do you still want them? Online subscriptions can easily go unnoticed for months. Cancel those you don't want.
- Have you received any notices of price increases? That's common in December as companies hike rates for the new year. If you're a long-term customer, give the company a call. You may be entitled to a loyalty discount, or at least be able to



negotiate your rate.

- Do you have a loan or mortgage? Many lenders allow you to make lump-sum payments on the principal. This can save you a bundle on interest charges.
- Call your insurance company. Ask what riders you have on your policies that are not included in your basic premium. Find out if you still need all of them.

How to Motivate Yourself

Motivational guru Tony Robbins charges thousands of dollars for a single coaching session. Yet, with a few simple strategies, you can learn to motivate yourself without any coaching sessions — for free.

How? According to Steve Chandler, author of *100 Ways To Motivate Yourself*, it's simply a matter of paying attention to what motivates you and gives you energy.

Do you feel inspired when you listen to a particular song? Are you less stressed when you sip your favorite tea? Do you get energized when you go for a walk? Are you more motivated after chatting with a friend?

If so, those are things that naturally motivate you. You don't have to learn how to do them — you already know how. You



just need to do them and — like turning on a light — your motivation will be turned on!

"Make it a personal commitment to notice everything that pushes your buttons," says Chandler. "Make a note of everything that inspires you." Once you do, you'll have a repertoire of ways to help yourself feel enthused. Tap into them whenever you need a boost of motivation.

Beware of "The Dip" When Setting Goals

If you've ever run a marathon, or watched one, you've probably noticed that no one quits at the beginning. They don't quit near the end either. If anything, they run faster! So at what point are people most likely to drop out?

The middle.

The middle is the toughest part of any marathon or, indeed, anything major you want to accomplish. In his book, *The Dip*, author Seth Godin states that this is the point in any project or goal where failure is most likely.

Have you set a new year's goal? If so, beware of the dip!

How do you do that? Prepare for it.

If you want to lose weight, for example, you'll be most enthusiastic, and get the most encouragement from friends and family in January. But what happens in March? At that point, the initial burst of motivation and support will have

DON'T GIVE UP



likely waned. At that point it becomes tough to keep going.

There are several things you can do to get through the dip. One is to celebrate milestones. When you're halfway to your goal, tell your friends and family. Get some high fives! You can also remind yourself that your goal is important to you and renew your determination to achieve it.

So don't give up in the middle. Keep pushing through. After all, when the end is in sight, it will be a wonderful sight to behold.