



Here's free advice if you're buying or re-financing your home. It's my Free Consumer Guide titled, "7 Secrets For Saving Thousands When Financing Your Home." Call me at 515-577-2557 to get a copy...

December 2019
Des Moines, IA

Inside This Issue...

How to Wake Up Happy...Page 1

Garage Cleaning And Storage Tips...Page 2

3 Ways To Teach Kids Responsibility...Page 3

Gifts That Keep Giving...Page 3

Answer This Trivia Question and You Could Win A \$25 HY-VEE GIFT CARD...Page 4

What Mistakes Should I Avoid When Investing In Real Estate?...Page 4



Alan Patterson's...

Service For Life![®]

"Insider Tips For Healthy, Wealthy & Happy Living..."

How To Wake Up Happy Every Day

Starting the morning with a positive mindset can set the mood for your entire day. Use these tips to wake up on the right side of the bed!

- **Start the night before.** A positive mindset starts with a good night's sleep. Minimize electronics usage, heavy food, and caffeine and alcohol late at night. Drop into bed at a reasonable hour, and make sure your room is dark, quiet, and free from distractions. Get at least seven hours of sleep so you're well rested and ready to tackle the day ahead.
- **Create a stress-free morning routine.** Make it a habit to set out your clothes, prep the coffee machine, and pack school lunches so you start the morning without chaos or stress.
- **Wake up gently.** Avoid using a loud, jarring alarm. Instead, choose a soothing sound to ease from sleep to wakefulness. If you wake up in the dark, consider investing in a sunrise alarm clock, which mimics the sunrise. And don't use your smartphone alarm: Once you pick it up, it's too easy to fall into the rabbit hole of distractions before you even get out of bed.
- **Cultivate a sense of gratitude.** Whether you write it down or simply think it to yourself, take a moment to be thankful for the day ahead. This might be even one simple thing that makes you feel good, but sitting in that feeling of appreciation and gratitude preps your attitude for the whole day.
- **Seek out good news.** It's too easy to get mired in negativity as soon as you hop online for the day. Instead, start the day with an inspiring, happy, or hopeful story. Try **Positive.News** or **Upworthy.com** for feel-good articles.
- **Tackle the day with a positive mindset.** Happiness doesn't happen to you; it's a choice you make each and every time you react or make a decision. Before you even get out of bed in the morning, make the decision you're going to have a good day and you've already taken a big step in achieving that goal.

Save Thousands When Buying A Home...

Did you know there's a free consumer report revealing ways to save time and money when buying a home? It's called "**8 Secrets For Saving Thousands When Finding and Buying Your Next Home**," and it's great even if you're not planning to buy soon. Get your free copy by calling me at... **515-577-2557**

Are you Curious to what your home is worth? Visit ::Alansellsdesmoines.com

Word of the Month...

Studies have shown your income and wealth are directly related to the size and depth of your vocabulary. Here is this month's word, so you can impress your friends (and maybe even fatten your wallet!)

Squad (skwad) noun

Meaning: an informal group of individuals with a common identity and sense of solidarity

Sample Sentence: When she found herself in conflict with a classmate, she knew she could count on her squad to back her up.

Easy Choice

At sentencing, the judge said: "You have a choice! Ten thousand dollars, or 6 months in jail."

The convicted, relieved, said: "I'll take the money, Your Honor!"

Stuck: An Airport Story

Facing a delayed or cancelled flight? Here are a few things to know:

- Avoid being involuntarily "bumped" due to overbooking by checking in 24 hours in advance. If you checked in early enough, you may be entitled to compensation.
- Speak to someone at the airline as quickly as possible. Using the airline's app, you may be alerted to delays quicker, and you can conduct your own research for new flight itineraries.
- Some credit cards offer a trip-delay benefit. Look into your options.
- Know your rights. Read more at: www.transportation.gov/airconsumer/fly-rights

Quotes To Live By...

"A man knows when he is growing old, because he begins to look like his father."
—Gabriel Garcia Marquez

"If you don't stand for something, you'll fall for anything."
—Unknown

"Advice is like the snow. The softer it falls, the longer it dwells upon, and the deeper it sinks into the mind."
—Samuel Taylor Coleridge, poet

Decluttering The Garage

From athletic equipment to holiday décor, the garage often ends up being the dumping ground for storing big, bulky items that don't have anywhere else to go ... but that doesn't mean it has to be overrun and unruly. Start here to get that mess under control. (*Save this article to go with the previous articles in our 4-part series*).

1. **Give yourself room — and time — to declutter.** Start in the morning on a day with good weather. Pull everything possible into the driveway. As you clear the garage, group like items together: automotive products, tools, holiday items, sporting equipment and toys, etc.
2. **Throw away, right away.** Some things aren't even worth sorting. Toss old newspapers and magazines into the recycling bin. Set old electronics, paint, and other chemicals aside so you can properly dispose of them later. Anything that's broken needs to go right into the trash.
3. **Thoroughly clean the garage.** Use a shop vac to clean up the floor, shelving units, and cobwebbed corners. Wipe down all countertops, cabinets, and drawers.
4. **Decide on storage.** Once you've sorted all of your items, think about how they can best be stored. Because items in the garage are often used only occasionally, vertical and overhead storage is a good use of space. Use a variety of cabinets and bins to separate and store items, and label them clearly so you can easily locate things in the future. Use locked cabinets for household chemicals and dangerous items to keep kids and pets out. Consider storing larger items, like kayaks and artificial Christmas trees, hanging from the ceiling. You can also find ceiling storage racks at home improvement stores. Also, label everything clearly!
5. **Don't put everything back in the garage — yet!** As you sort through everything that was in the garage, put duplicate items and anything you no longer need or want in a separate place. These items will be donated or put into a yard sale later — but they don't get to go back into the garage.
6. **Mindfully keep the garage organized.** Moving forward, as you use items in the garage, put them back where they came from. Before buying another tool, garden sprayer, or basketball, make sure you don't already have what you need. Check those new labels you created first.

A Heartfelt Message To My Special Clients and Friends...

I want to share a little secret with you. I don't spend my time cold calling or pestering people for business. Instead, I focus 110% of my efforts on giving such outstanding service that people naturally think of me when a friend, neighbor or family member needs a caring and competent REALTOR®.

I would like to take a moment to acknowledge and thank a few of the special people in my life who've helped build my business with their enduring support and referrals. I couldn't do it without you!

Thank you Marietta Grimes, Rick Acri and The Netteland Family!!

Brain Teaser...

What number is missing from this series of numbers?

1, 1, 2, 3, 5, 8, 13, __, 34

(See page 4 for the answer.)

What's My Home Worth?

If you want to know your home's current value, I will gladly conduct a *Maximum Value Home Audit*. Request this "no charge" in-depth home value analysis by calling me at: **515-577-2557**.

Prevent Carbon Monoxide Poisoning

Carbon monoxide poisoning happens most often in the winter, when we close up our homes and use appliances and products that use fuel. Take steps to prevent an unintended problem.

- Remove or replace fuel-burning machines. If you have fuel-burning products like generators, keep them out of the living space.
- When using fuel-burning products, use them outside or in a well-ventilated space.
- Keep sources of carbon monoxide (like furnaces and clothes dryers) in working order.
- Install carbon monoxide alarms to help monitor for problems.
- If you suspect a gas leak, call a professional and remove everyone from the house immediately.

Creative Classes Websites

Let your inner artist out! These websites offer dozens of online courses that encourage creativity.

www.udemy.com – Starting at \$11.99 per course, Udemy's heavy emphasis is on design, photography, and business-related classes.

www.skillshare.com – From illustration and writing to photo and film, each class on this site features short lessons and a hands-on project.

www.MasterClass.com – Classes are taught by renowned writers, chefs and other great minds: think Margaret Atwood, Ron Howard, and Simone Biles.

Teaching Kids Responsibility

Learning how to be a responsible person starts at a young age. Here's how you can help kids grow into responsible adults:

1. **Practice good habits.** Children observe the behavior of those around them. Model responsibility as the desirable and appropriate way to act, and talk about it clearly (and kindly) when necessary.
2. **Establish routines and structure — and avoid rewards.** From a young age, provide clear (but reasonable) expectations about what kids should do. Things like brushing teeth, making the bed, and getting a backpack together should just become common things they know they need to do. Don't use rewards to build habits; simply establish these tasks as part of the routine.
3. **Be comfortable with consequences.** If irresponsible behavior results in negative consequences, let the child sit with them. If you enforce the rules, they are less likely to be broken in the future.

FREE Consumer Help Is Just A Phone Call Away

Learn valuable secrets for saving thousands and avoiding costly mistakes when buying, selling or refinancing a home. Best of all, it's FREE. Ask about my "Insider's Free Resources" by calling me at: **515-577-2557**

DID YOU KNOW...

Unlike most real estate agents, I *DON'T* spend my time pestering people with phone calls or bothersome interruptions to find good clients. Instead, I dedicate 110% of my time and energies to providing such outstanding service, people naturally think of me when a friend or family member needs help buying or selling a home. THANKS for your referrals!

Gifts That Keep Giving

So many items end up on shelves and in drawers, collecting dust once their novelty has worn off. Next time you'd like to give a gift, consider giving something that can live on dust-free.

- **Eco-friendly, reusable items.** Items like canvas shopping bags, mesh produce bags, stainless steel straws, and collapsible silicon takeaway containers can be used anytime someone goes shopping or out to dinner.
- **Charitable donation.** From microfinance loan programs for small businesses in developing nations to local, grassroots projects, there are thousands of organizations trumpeting just as many issues. Find out what cause is important to the recipient of your gift and make a donation in his or her name.
- **Intangible activities or lessons.** Whether it's music lessons or yoga classes, gifting the opportunity to learn or perfect a skill gives people the chance to grow personally in a meaningful way.

Are you Curious to what your home is worth? Visit ::Alansellsdesmoines.com

Thanks For Thinking of Me!

Did you know I can help you or any of your friends or family save time and money when buying or selling a home? Thanks for keeping me in mind with your referrals...and spreading the word about my services.

Brain Teaser Answer:

21 (each number is the previous two numbers added together)

Fun Facts About Birds

- Ostrich eyes are the largest of any land animal.
- When ducks nap in groups, those on the perimeter sleep with one eye open.
- The majority of hummingbirds weigh less than a nickel.
- Many bird species including cardinals smear crushed or living ants on themselves- called 'anting,' but scientists aren't sure why.

Writing On The Wall

If you need to remove pen or marker from a painted wall, use hairspray. Spray a lot of the product on the problem area and wipe it off with a paper towel. If that doesn't work, try rubbing alcohol on a sponge.

THANK YOU for reading my Service For Life.[®] personal newsletter. I wanted to produce a newsletter that has great content and is fun and valuable to you. Your constructive feedback is always welcome.

AND... whether you're thinking of buying, selling or financing real estate, or just want to stop by and say "Hi," I'd love to hear from you...

Alan Patterson

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Licensed in IA to sell Real Estate

Disclaimer: The information contained in this letter is intended for informational purposes. It should not substitute as legal, accounting, investment, medical or other professional services advice. Always seek a competent professional for answers to your specific questions. This letter is not intended to solicit real estate properties currently for sale.



“Who Else Wants To Win A \$25 HY-VEE GIFT CARD?”

Guess who won last month's Trivia Question? I'm pleased to announce the two lucky winners of last month's quiz. And the winners are...drum roll please: Chrissy Mohrhauser & Kim Stewart were the first two people to correctly answer my quiz question.

Which female 'monster' appeared in a movie first?

- a) Bride of Frankenstein
- b) The Mummy
- c) Carrie
- d) Vampire Carmilla

The answer is: a) Bride of Frankenstein, who appeared in a film in 1935. So let's move on to *this* month's trivia question.

Which singer became one of the two new judges for the 10th season of the television show American Idol?

- a) Ryan Seacrest
- b) Steven Tyler
- c) Gwen Stefani
- d) Adam Levine

Call Me At 515-577-2557 OR Email Me At Apatterson@dsmhomes.com And You Could Be One Of My Next Winners!

Real Estate Corner...

Q. What are some mistakes I should avoid when I invest in real estate?

A. Even smart investors make mistakes. Here are three common mistakes and what you should do instead:

- **Not Doing Your Homework.** Evaluate your financial situation and understand the right numbers to calculate. Learn the basics about cash flow, appreciation, and loan amortization.
- **Not finding the right property.** Do a thorough search, including “off MLS” deals and best buys, to find the right property for you. Work with a REALTOR[®] who is an Investor Specialist. He or she can help find a good investment property.
- **Failing to get a professional inspection.** You need to know if there have been problems with the property and that they've been properly addressed.

To learn more about owning investment property, call and ask for my Free Consumer Report called “*How To Avoid 8 Dumb Mistakes Even Smart Investors Make.*” I'll be glad to send a copy right to you.

Do you have a real estate question you want answered? Feel free to call me at **515-577-2557**. Perhaps I'll feature your question in my next issue!

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