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To:

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Great News!

Arriving every month—because you are important to me!

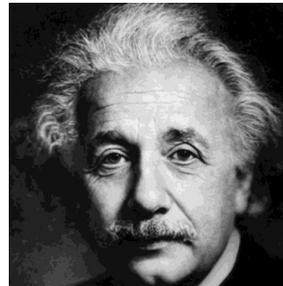
DISASTER & STARTING ANEW

I recently read a story told by past Governor Charles Edison of New Jersey, son of inventor Thomas Edison. He said when he was a child, his father's whole laboratory at Menlo Park caught fire one night and burned down. The great inventor was sixty-seven years old at the time. On this winter's night he stood there, the Governor said, with his father's white sparse hair blowing in the wind, watching years of work go up in flames, "My heart ached for him," Charles Edison said. "He was no longer a young man. But then he spotted me and shouted, 'Charles, go find your mother. Bring her here. She'll

never see anything like this as long as she lives!"

The next morning Thomas Edison remarked, "There is great value in disaster. All our mistakes are burned up. Thank God we can start anew" Great people do not allow the vicissitudes of life to defeat them. They have something within them that rises victoriously above the losses and disappointments.

Well, this past year has been a blessing for some who could capitalize on the disarray we had but for many



others it was a disaster. Business' severely affected or lost. For some, a family member, or friend has passed. But for others great gains in personal development or needed business and work restructuring has help them to capitalize on the past year's disaster. Many are now able to work remotely.

Many industries and professions have needed to change their modus operandi and either become more efficient and safer or just close. Really, the business' and people who found a way to reinvent themselves are the winners.

....continued on the front



Great News!

Arriving every month—because you are important to me!



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DISASTER & STARTING ANEW

January 2021

....continued from the back.

Have you been through a Chick-fil-A lately? Man, did they figure it all out quickly! When indoor dining was banned, they kicked up their drive thru with a vengeance. It is like a well-oiled machine. The young group of “Team Members” is on top of that system and it works like a charm!

I saw an interview yesterday with Dave Portnoy of Barstool Sports & Barstoolfund.com walking through New York city. What a mess that government has made. Boarded up business & restaurants everywhere. Only a few have figured out a way to stay open with all the regulations.

Dave has made it his mission to help troubled business owners and restaurants around the country. He initially put up \$500,000 of his own money and said that any business could ask him to send what they needed to stay afloat for a month’s expenses including employees’ wages while the pandemic is happening. If he accepts, the funds are sent and once they are in the system, they are taken care of until the pandemic is over. This gives them time to reinvent themselves to survive.



Since he has started, big names randomly started send in money! Names like Tom Brady, Elon Musk, Aaron Rodgers and The Kraft’s just to name a few! They are now in the \$30 million dollar range to distribute!

Dave found a way to help others and as Earl Nightingale says, “Those who are the most happiest and satisfied are those who find something larger than their own happiness and find a way to serve others in some way.” Therein lies the secret.

So when, not if, disaster strikes, are we going to use it to grow and make needed changes to our lives and for others? Or is it going to make us bitter at those around us or at the world. Are we choosing to become bitter or better?

Although, as I write this, we’ve started out this New Year a little rocky, I do believe we will get to some sort of a normal life again as the vaccine rolls out and this election gets behind us but, I am sure the new administration will make some big changes. I guess we’ll just have to wait and see where this might take us.

None of us are the same as we were a year ago but I do know that starting anew is always good and it can be exciting if we can make it an adventure. I know that’s what I am looking to do (I may expand on my decisions in a future newsletter) and I hope you can as well.

All The Best of Luck for the New Year.

“QUOTES “

Success is not final. Failure is not fatal. It is the courage to continue that counts.

Winston Churchill



“The people who get on in this world are the people who get up and look for the circumstances they want, and, if they can’t find them, make them.”

~ George Bernard Shaw, Playwright/ Activist

Think big and don’t listen to people who tell you it can’t be done. Life is too short to think small.

Tim Ferriss—American Entrepreneur

I'M NOT BUYING A 2021 PLANNER UNTIL I SEE A TRAILER.

Real Estate News From the Trenches!

A Street View From a Real Estate Renegade

Real Estate Trends—2021

Wow, 2020 was a challenging year. With so much that happened across the country, you might be wondering how it'll impact real estate trends in 2021.

Trend #1— Slim Pickings for Buyers

Okay, this is probably the hardest real estate trend to swallow—so brace yourself: Inventory has been incredibly low! For perspective, inventory was down 22% in November 2020 compared to the previous year. There just weren't enough houses for sale over the year to meet buyer demand.

Trend #2— Home Prices Still Rising

In November 2020, existing home

prices grew by a whopping 15% compared to last year—rising to a national median of well over \$300,000! This marks more than 100 straight months of year-over-year price gains. Sellers, this should put a big smile on your face!

Trend #3—Mortgage Interest Rates are Still Super Low

The average mortgage interest rate (that fee lenders charge as a percentage of your loan amount) has been nice and low lately. In fact, the average rate for a 15-year fixed-rate mortgage dropped to 2.31% in November 2020—the lowest it's been since Freddie Mac started reporting nearly 30 years ago! And now economist geeks

think interest rates will continue to hover around 3% in 2021, which is still pretty low.

Trend #4—Online Real Estate Services are Growing

No doubt you've heard of real estate services like Zillow that allow you to browse or list homes for sale online with the click of a button. But did you know that online services are now offering to buy and sell your house for you?

Trend #5—Risky Buying Options are More Accessible

Creative ways to buy such as Rent-to-Own or Loans for Down Payment options may be good for some but may be risky for others. Do your research.

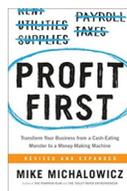
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Book Of The Month

“Profit First” by Mike Michalowicz

There have been a few times that I have picked up a book and it made a solid impact on me and my life. One such book was **Body for Life** by Bill Phillips. The book had before and after photos of people who decided to try his 12-week program of eating and workouts. I didn't quite believe the photos were true but you could tell that these

were everyday people who made amazing transformations. Well, I can attest that it is real, and after my first 12 weeks the systems did work! I still have it incorporated it into my lifestyle for the last 16 years. Another such book, a friend told me about re-



cently, that inspired me that same way with a proven system is **Profit First** by Mike Michalowicz. Wow, Mike hits it hard and tells it like it is. If you have a business and would like to get it screaming with profit, this is a book to read. *Serial entrepreneur Mike Michalowicz takes the usual accounting logic (Sales - Expenses = Profit) and flips*

the formula: Sales - Profit = Expenses and shows that by taking profit first and apportioning only what remains for expenses, entrepreneurs will transform their businesses from cash-eating monsters to profitable cash cows. With practical, step-by-step advice and his signature sense of humor he has the game-changing roadmap for any entrepreneur.

For The Health Of It!

Use Hots for the Heart

Chili peppers may prevent fatal heart attacks. People who ate them at least four times a week were 44% less likely to die from a heart attack over an eight-year period, compared with people who did not eat the hot peppers. Chili peppers also were associated with a big reduction in the risk for



death from cerebrovascular disease—61%—in people who ate them at least four times every week. It is possible that the ingredient that gives the peppers their heat (capsaicin), may have protective effects. Animal studies have found it is associated with lower cholesterol and with blocking expression of a gene that causes blood vessels to tighten.

Published in Journal of the American College of Cardiology

Gender Vs. Exercise

Working out with a partner is a great way to get motivated not just to go to the gym, but to do better while your there. But, be careful when choosing a gym partner and doing the same routine. Men and women respond to diet/exercise in different ways. Studies show women need to do more exercises and need to watch what they eat more than men do to gain the same results. If you work out with someone of the opposite sex, do some research and make sure to tailor the routine to have mutual benefits.

Nightmares may help us face real-world fears

When people wake up after having nightmares, the brain areas responsible for emotion control respond more effectively to fear-inducing situations. Researchers believe this means that bad dreams may help prepare people to react better to real-world frights.

Published in Human Brain Mapping Study, University of Geneva

Money Matters



Talk Therapy Savings

If your insurance does not cover talk therapy or you are unsatisfied with in-network options, various apps offer e-mail, text, audio or video chats—some for free. *7 Cups of Tea* is a free peer-to-peer network of people trained in active listening with licensed therapists available for a monthly fee.

Woebot is a free chatbot, based on artificial intelligence and recommendations by psychologists at Stanford University. *Betterhelp* has therapists with a minimum of three years of experience, offers live phone chat sessions and costs \$40 to \$70 per week. *Talkspace* uses therapists with at least 3,000 hours of clinical experience, who are accessible by text, audio or video, for \$65 to \$99 per week.

Reported in *Men's Health*

Be Aware of Merchandise Return Policies

If you need to return a Christmas gift, retailers have new options to safely do so during the COVID-19 pandemic. This year, the National Retail Federation estimated Americans would spend \$766 billion in holiday sales, with much of it being done online. Easy to buy, but what about returns?

The National Retail Federation estimates about 10% of all gifts will go back on the shelves. Shoppers believe returning gifts in 2020 won't be the same. While many stores made shopping for the holidays easier with online and curbside options, shoppers are now wondering about returns. Some retailers will let customers print labels at home and return gifts through FedEx and UPS, even if they bought it in store. Wal-Mart

is even allowing customers to ship unwanted items back from their home, free of charge. Some stores are even utilizing curbside parking spots. Best Buy and Dick's Sporting Goods are allowing customers to use those spaces for returns. They're advising customers to park, call and read out the receipt to an associate in order to make a return without coming into contact with anyone. The first thing to note is that customers will more than likely have an extended period of time to make returns due to COVID-19. So, not all returns need to be taken care of right away. Stores are keeping in mind that many of them are not allowing shoppers to use the dressing room, and when buying online, that's impossible. Retailers are aware some people are buying the same item in different sizes and will require returning. *ABC13*

Self-Improvement- by Jim Rohn- "Finding Hope in Tragedy"

I am struck by something that seems to be ever-present and never-ending wherever and whenever the human race is faced with tragedy. I think it can be summed up in a single, simple phrase: "Hope springs eternal."

What do I mean? Almost immediately springing from

Hope springs eternal..

the stories of tragedy, we begin to hear of miraculous moments of kindness, compassion, empathy and evidence of the resiliency of the human spirit. In one moment, the world unites and with one gentle, generous hand, reaches out to touch those who have been hurt by devastation. Kindness is demonstrated by people worldwide who see catastrophe and whose hearts are touched and then act in kindness. We even see and

hear of people from all over the world packing their bags and heading to the troubled spots to help. Unusual kindness and compassion springs forth from tragedy.

The strength of the human spirit is demonstrated in a profound way when viewed through tragedy. I am amazed when I hear the stories of human triumph born out of tragedy—amazing stories of the will to survive and the will to help others survive. Stories that quite literally make your eyes tear up as you watch the images of people who have faced death and not only overcome, but helped others do the same. In tragedy we see the strength of the human spirit as we face seemingly overwhelming circumstances and odds.

And hope, that eternal flame

that refuses to be extinguished. We find that so many times, hope is born in or made stronger through tragedy. Without tragedy, would there be a need for hope? I believe one of the miracles we will see is people of all nations banding together to triumph and restore people who have lost so much. In light of all of the war and conflict that rages around the globe, this is one candle that will burn brightly: People of all different backgrounds, races, nationalities and religions brought together with a common purpose to survive and triumph—all because of tragedy.

Despite the tragedies that occur, we can be touched and inspired by the acts of kindness born out of these circumstances that bond the human race together, show the strength of the human spirit

and give hope of better things to come. Although we are never glad when tragedy visits, we can be aware and seize the opportunity to do good in this world, even in the midst of tragedy. Yes, hope springs eternal and the will of the human spirit is a miracle.

8 Things To Remember When Going Through Tough Times:

1. Everything can-and will-change.
2. You've overcome challenges before.
3. It's a learning experience.
4. Not getting what you want can be a blessing.
5. Allow yourself to have some fun.
6. Being Kind to yourself is the best medicine.
7. Other people's negativity isn't worth worrying about.
8. And there is always, always, always something to be thankful for.



Don't steal the Cow Costume!

Known for controversial political views, crispier-than-thou chicken, and the #5 best french fries in the fast food universe, Chick-fil-A can now claim two more accolades: most expensive mascot costume, and most likely to throw the book at anyone who steals it. The AP reports that police recovered a pair of 7ft tall cow costumes stolen from a SoCal location. Redlands' finest boys in blue hunted down the missing costumes (valued at 936 Chick-fil-A sandwiches each, or \$2800) through Craigslist, where the cow suits were being sold as Halloween costumes for a measly 117 chicken sandwiches, or \$350. The 43-year-old accused of flipping the costumes is now being held on \$275000 bail, so it'll be quite some time before he gets to eat any more chikin.