



## Real Estate News You Can Use

Brought to you free by Brett Roderman

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### Thinking of Buying a Condo? Ask Yourself These Questions!

Buying a condo can feel like scoring the perfect mix of independence and convenience. But before you sign on the dotted line, make sure you're not buying into a money pit in disguise. Here are some questions to ask yourself.

**Is the rest of the building in good shape?** A fancy entrance lobby can hide deeper problems. Take a good look at hallways, stairwells and elevators. Peeling paint or broken lights often signal bigger maintenance issues.

**Is the construction of good quality?** Walk the grounds and check for cracks, uneven floors or other signs of sloppy workmanship. Cosmetic upgrades can't hide bad bones.

**Do the fees and finances add up?** If monthly condo fees seem sky-high compared to nearby buildings, find out why. Ask to see the condo association's financial statements. A healthy reserve fund means fewer surprise costs later.

**Are other residents paying their way?** If lots of owners are behind on payments, that's a warning sign. It could mean the community's financial stability is at risk and that repairs might get delayed.

**What's the sound and parking situation?** Thin walls and scarce parking can turn dream living into daily frustration. Visit at different times of day to get a realistic sense of the noise and congestion situation.

**Have you spoken with current residents?** No one knows the real story better than the people already living there. If they seem unhappy with management or amenities, take note.

Need more advice on condo red flags? Call or email me today to discuss.

### Turns Out Giving is Good for You and Your Health

It turns out giving to others is good for your health! According to Professor Michael Norton and his Harvard Business School study, participants are happier spending money on others than themselves.

This residual happiness is not limited to spending and physical gift giving. In fact, a National Institutes of Health study found that when people give to charities and volunteer their time, it activates the region of the brain associated with pleasure, social connection and trust. And with the holidays firmly around the corner, there's no better time to get your give on.

Giving is not only good for our emotional well-being but our physical health, too. Kathleen Lawler of the University of Tennessee conducted a study that found participants had lower blood pressure when providing social support to others (as opposed to those who didn't), leading to the conclusion that giving reduces stress and improves longevity.

Generosity's health-boosting effects tend to ripple out and gather up others in its wake. It's linked to the release of oxytocin, the love hormone, which induces warmth, empathy and the propensity to be generous towards others, which kick-starts a behavioral circle of giving, according to neuroeconomist Paul Zak.

As you bravely take on the Christmas sale season, donate to charity or volunteer, remember that your efforts not only show your family and your community that you care about them but all that and more. Your simple selflessness will surely kick-start a cascade of goodwill that echoes beyond the year-end festivities, giving you a big dose of happiness in the process!

### Famous quotes on Endings

Every new beginning comes from some other beginning's end.  
Seneca

Celebrate endings—for they precede new beginnings.  
Jonathan Lockwood Huie

Departure of a year welcomes so many new memories.  
Munia Khan

I close my eyes to old ends. And open my heart to new beginnings.  
Nick Frederickson

Year's end is neither an end nor a beginning but a going on, with all the wisdom that experience can instill in us.  
Hal Borland





## What Is This Journaling Thing All about?

What do Oscar Wilde, Susan Sontag, Henry David Thoreau, Franz Kafka and Ben Franklin all have in common? Other than shaping the world with their erudite minds, they all kept personal journals.

But journaling is not just a pastime of the historical elite. Increasingly adopted by the millennial generation, it's a great way to stay in touch with yourself and reap science-backed benefits, such as increased work performance (according to a 2014 Harvard Business School study) and improved emotional well-being after stressful events (according to a 2005 Cambridge University study).

All you need to figure out before you set pen to paper is what type of journal would best suit your needs and personality. You could begin a memoir journal, where you record your thoughts, goals, feelings and ideas in a diary style, a bullet journal, which is used to record daily tasks, goals, and to-do lists, or even a gratitude journal, which records all the things you're grateful for.

Once you've chosen your format, start small, like writer James Clear. His idea of "atomic habits" (undertaking one small act that will snowball and eventually make an enormous difference) perfectly applies to journaling. Instead of setting out to write an opus, start by writing for five minutes a day. Once you get into the habit, you'll know when you're ready to build on the practice and write in more depth.

Remember that a journal is your own private space. You don't need to censor yourself, and if you need to offload some emotional baggage or negative thoughts, your journal is a safe place to leave them, clearing room in your mind for positive and constructive ideas and perceptions as you move forward.

## How Can I Make the Most of Open Houses?

Open houses can provide you with many opportunities to make your new-home hunt more fruitful. You can learn about the sellers, the neighborhood and the details of the home. Full advantage of visiting an open house is achieved if you can time your visit when there are very few lookers roaming through the house. In a hot market, an open house may be the only time to see a property. Walking through a home will help determine what amenities you can afford at a certain price. You can make market comparisons by visiting several open houses.

Be tuned in to the conversations of other visitors, and you will benefit from the insight of others about the home and the neighborhood. If you can get one-on-one time with the listing agent, find out all you can about the seller and the motivation behind selling the house.

Get to know a prospective neighborhood by taking a walk through it. You will be able to see the pride of ownership, learn the traffic patterns and find out more from meeting some of the neighbors.

## Thank you for 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.

## Gingerbread Muffins

These delicious holiday muffins are quick and easy to prepare, thanks to your trusty blender. Added bonus: they also happen to be low carb!

Yields 12 muffins

4 large eggs  
1/2 cup sour cream or Greek yogurt  
1 teaspoon vanilla extract  
3/4 cup brown sugar  
3 cups almond flour  
1 tbsp cocoa powder  
2 teaspoons baking powder  
1/4 teaspoon salt  
2 teaspoons ground ginger  
1 teaspoon ground cinnamon  
1/4 teaspoon ground cloves

Preheat oven to 325° F. Line a muffin pan with liners. In large blender jar, combine eggs, sour cream and vanilla extract. Blend approximately 30 seconds.

Add sugar, almond flour, cocoa powder, baking powder, salt and spices. Blend until well combined. If batter is too thick, thin out by adding 1/4 cup water.

Pour the mixture evenly among the prepared muffin cups. Bake 25–30 minutes until golden brown and firm to the touch.



# Make Your Home Feel Perfect for the Holidays

The holidays are a time to feel warm and cozy, and your home is at the heart of it all. Whether you're hosting loved ones or simply savoring a quiet night by the fire, here are a few thoughtful touches to help your home feel effortlessly festive and inviting.

**Start with a warm welcome.** Set the tone before anyone even steps inside. A wreath on the door, a few strands of twinkly lights and a doormat celebrating the season can instantly make your home feel inviting and festive, whether you're expecting guests or just doing it for yourself.

**Create cozy, cheerful spaces.** Inside your home, focus on layers and lighting. Candles, string lights and a touch of natural greenery, whether that's holly, pine boughs or some eucalyptus, can really amp up the coziness, while the old classics such as stockings hanging from the mantel never get old.

**Add personal touches.** Decor doesn't have to be elaborate; a "homemade" feel to any decorations often makes them even better. A vase of winter branches you've picked yourself or a few handmade crafts can make your space feel both festive and personal. Showcase family traditions or your favorite colors to give it even more of a personal twist.

**Keep things comfortable.** Before the festivities begin, take time to check your heating system is working, seal any drafts and test smoke detectors. A cozy home is not just about style; it's also about comfort and the peace of mind of feeling safe.

**Savor the season.** Put on your favorite playlist, simmer something delicious on the stove and let your home fill with the natural scents and sounds of the holidays. With a few simple touches, your space will feel like the perfect backdrop for celebrating everything that makes this time of year special.

Need more guidance on making a homely home this Christmas? Call or email me today for my advice.



## Quick Quiz

For an answer, email me at [br@brettroderman.com](mailto:br@brettroderman.com) or call 404-229-7600.

*Sir Isaac Newton was knighted by what member of the royal family in 1705?*

## Worth Reading



### How to Have More Fun on Family Vacations and at Holiday Meals

Jessie Mahoney, MD

*Pause & Presence*

Family vacations and holiday gatherings don't have to be stressful. Jessie Mahoney, MD, has some tips to help manage expectations, let loved ones be themselves and prioritize curiosity and love to make those gatherings as joyous as possible. It just takes a few simple mindset shifts to help you truly relax and enjoy your time together this holiday season.

More: <https://tinyurl.com/worth1225a>



### 15 Easy Holiday Decorating Ideas that Take 5 Minutes or Less

Kendell Cronstrom and Katie Holdefehr

*Real Simple*

Short on time but still want a festive home? These 15 quick and clever holiday decorating ideas from *Real Simple* prove that you don't need hours or a huge budget to make your space sparkle. From tiny trees and ribbon-wrapped cabinets to creative wreaths and cozy Netflix fireplaces, each idea takes five minutes or less but will bring instant holiday cheer.

More: <https://tinyurl.com/worth1225b>

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## Inside Your Newsletter:

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What Is This Journaling Thing All about?

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**Sudoku instructions:** Complete the  $9 \times 9$  grid so that each row, each column and each of the nine  $3 \times 3$  boxes contains the digits 1 through 9. Contact us for the solution!

## Wondering What's Happening in Your Neighborhood?

How has the price of your home changed in today's market? How much are other homes in your neighborhood selling for?

These are all critical questions that shouldn't be overlooked when thinking about buying or selling your home. Whether you're curious about prices in your area, whether it's an excellent time to sell, or just need an expert to answer your questions, I can give you the tools and offer guidance through the entire buying or selling process.

Let me know how I can help by simply giving my office a call at 404-229-7600 to set up a time to connect.

### Contact me today:

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