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2 Things You don't know about your home insurance... THAT COULD HURT YOU

Being an Insurance Advisor for over 15 years has taught me a lot of things. One of them is that most people don't like paying their insurance. Hey, I get it. I don't like seeing MY insurance dollars go out of my bank account each month. BUT it's important. Like the air we breathe, it's necessary. And when it goes well it puts people back in the spot they were before the claim. The idea in insurance is to make the client, "whole again." Sounds nice, right?

Well most of us have had experiences where the fine print wasn't quite clear when we first signed up for the policy (or anything else with fine print for that matter). And as the newest affiliate of

the Real Producer's team, I look forward to being in your "Insurance Corner," each month writing articles to educate & add value for YOUR clients, business & yourself. So here goes:

1. Limited Water Damage- This is probably the BIGGEST change I've seen in the industry in the last 5 years & it's only getting worse. Here in Florida we see a lot of fraud, especially insurance fraud. The latest fraud has been surrounding water damage claims, which are claims that involve "accidental discharge of water," like when a pipe breaks & causes a flood or the dishwasher overflows. As a result, many carriers have LIMITED the water damage coverage on homes to \$10,000 on homes over 40 years old. In the Tampa Bay area that's a LOT of homes. So make sure you look at your policy to see if you have a water damage limitation. IF you ARE in a home over 40 years old and you do have a carrier with one of these limitations, you have a few options. You can switch companies and pay more for an insurance company that will cover full water. Or some companies will allow you to do a certified plumbing inspection and then give you full water coverage.

2. Inadequate coverage for jewelry, fine arts, and other special items. Almost all homeowner's policies have limitations on jewelry, fine arts, guns, antiques and collectibles. Depending on the policy, (again read the fine print of your policy, it will also help put you to bed if you are having trouble sleeping at night) you likely have up to \$2,500 to \$5,000 per any one item, ESPECIALLY in the event of theft. I recommend to our clients IF they have any "unique or highly valued items," to schedule them out separately on a Personal Articles Floater. These policies are usually very affordable depending on the schedule of items you have on the po

As always, we are dedicated to supporting the Real Producer community each month and if you have questions on any insurance topic or would like a Personal Protection Review, call or text me at 727-385-5082.

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MARTHA THORN



GROWING FORWARD

▶▶ cover story



By **Dave Danielson**
Photo Credit: **Carol Walker/Thomas Bruce Photography**



When Martha Thorn was a little girl growing up in St. Petersburg, she never knew that she would be the President of one of the state's most successful real estate Teams — The Thorn Collection with Coldwell Banker Residential Real Estate.



But every step of the way, she looked for opportunities to continually learn, evolve and grow forward.

“Real estate was never on my radar when I was growing up at all. But I had other sales interests. I used to make things and put them in a wagon and go around the block and sell it to people. So the sales part has always been there,” she smiles.

As she came of age, Martha had served for a time as a teacher. She also worked in retail. It was the late 1980s, and her path was about to take a turn toward a new opportunity.

“I owned a children’s clothing store called Ali’s, named after my daughter who was 5 at the time. That’s when my friend, Bonnie Ruggles, who owned Beachcomber Real Estate at the time suggested that I use my selling talents in Real Estate” she remembers. “She encouraged me to give real estate a try. She took a chance on me and was a very important mentor in my life.”

STEP BY STEP TO SUCCESS

Martha remembers the transition into the business. As the woman who always looks for opportunities to learn remembers, new real estate agents didn’t have the same support as today.

“When I started at that time, there really wasn’t any formal training for teams. Therefore when I started my team, one person at a time, it was on my own.

Martha was part of Coldwell Banker when her team first evolved, due to the fact that Beachcomber was bought by Coldwell Banker. For her, It’s been a rewarding relationship through the years.

As Martha says, “From the very start, I saw the reach of Coldwell Banker, with its national presence. The brand opens a lot of doors, be-





We are
so open to
LEARNING
NEW THINGS.
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ongoing
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requirement.

... cause the company has been so successful around the world for many years.”

Today, The Thorn Collection includes 12 real estate agents plus Martha, along with three full-time employees.

The team’s success has been remarkable. In fact, The Thorn Collection routinely ranks as the top Team on Florida’s West Coast. The numbers bear out that level of success. In fact, in 2018, the team recorded over \$98 million in sales volume. And through the first three quarters of 2019, The Thorn Collection had already amassed over \$134 million, in what promises to be the firm’s best year ever.

“We’ve been fortunate to receive a lot of recognition through time, but the awards that mean the most to me are the rewards I get from my internal team, by seeing their success and

growth,” Martha explains. “That’s really important to me.”

CONTINUOUS IMPROVEMENT

Reflecting on her team’s learning reminds Martha of her early career days as a teacher.

“I’ve always enjoyed teaching others,” she recalls. “With our team, everyone is so eager to learn. It’s rewarding to me to be able to teach people negotiation skills. That’s one part of my leadership role I’ve really enjoyed.”

While the volume has grown, the approach to growth has been strategic. For all of the numbers, the individual approach of thoroughness and care hasn’t changed. And that begins with Martha’s ongoing, personal role.

As she says, “I go to all of the listing appointments. We have two offices right

now, including one in Belleair Bluffs and one in Dunedin. As we grow, we want to continue to be careful about the way we grow the team.”

LIFE’S PRIORITIES

One of Martha’s proudest achievements is her family. She cherishes time spent with her fiancé, Charley Grose, and her children.

Her son, Wray Thorn, who runs a private equity firm in New York, is married to Fox News Anchor Melissa Francis. Wray and Melissa have three children.

Martha’s daughter, Ali Garrity, has her real estate license, recently won the Florida State Tennis 40+ Championship, and will play for the national title. She’s married to John Garrity, who is in real estate development. Ali and John have two children.

In her free time, you’ll find Martha reading a good book and pursuing her passion

for exercise each day.

Martha and her team have also been very involved with local charities through time, including ARC, the annual Festival of Trees event, and supporting the Pediatric Cancer Foundation.

“One of the great things we really enjoy with supporting the Pediatric Cancer Foundation is a lemonade stand we’ve done for the last six years. We do it here in the front of our office,” Martha says. “It’s put on by our children and grandchildren. We all put on our pink shirts and sell lemonade and take donations. In fact, this year, we raised over \$42,000.”

During an average week, Martha and her team do something simple that means so much. They

take time to learn — and to learn more about each other.

“It helps to keep us close. We meet once a week, start with 5 minutes of exercise together, then we spend 5 minutes writing thank-you notes to anyone whose service stood out that week. We also read an inspirational book together,” she points out.

Plus, true to form, Martha has a system in place to ensure ongoing growth for her team members.

As Martha says, “We are so open to learning new things. And we make ongoing education a requirement. Each of our team members must complete two educational activities each year. In business, you have to spend money to make money. There’s

an investment. The same holds true for our educational component. We all need to stay educated and attend events, whether we think we have time or not.”

When it comes to learning, improving and growing forward, continuous learning is a primary building block.

“You’ve got to keep learning,” Martha emphasizes. “It helps you stay motivated.”



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» broker feature

By Dave Danielson
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RICK BLAKE



ENCOURAGING EXCELLENCE

THERE ARE ALL TYPES OF LEADERSHIP. THERE ARE THOSE WHO LEAD IN THEIR EFFORTS TO REACH THEIR OWN INDIVIDUAL GOALS. AND THEN THERE ARE THOSE LIKE RICK BLAKE WHO LEADS BY ENCOURAGING AND ENABLING EXCELLENCE ON BEHALF OF OTHERS.

As Owner/Broker at Blake Real Estate, Rick is a leader who dedicates himself to supporting the success of his team members each day.

BRINGING IT HOME

Before entering real estate, Rick gained experience in international business.

“I studied international business, including banking, trade and global financing. For almost seven years, I was on planes, trains and automobiles traveling. Four of those years were spent working abroad and the last three working as a National Sales Manager for a home décor company. But I just got really tired of traveling and wanted to plant my feet.”

After his years of traveling, Rick, a Tampa Bay native, returned home for the next chapter of his career—becoming a REALTOR® in 2004.

“Real estate came to mind, because as I thought about wanting to have a career to plant my feet, it seemed like the most local type of business that existed. It was a great period for investing, and so I thought I would start out by investing in real estate,” Rick says. “I got my real estate license with the intent to purchase my own properties, and in going through the licensing process, my eyes were opened to the entire REALTOR® profession. Soon after, I figured out that my real passion was in helping and protecting the interest of others with some of their largest financial and life decisions.

The more he saw, the more he liked. With time, the economic downturn hit. While it was a challenging time, it served as a type of proving ground.

“That was a trying few years, but some of my best sales years were during that down market. It taught me a lot, and then, once the market rebounded, I got refocused on opening a company that would be more customer oriented and fix what had become an

...

“

TAKE ACTION!

Whenever

you learn

something new,

implement it

immediately.



antiquated brokerage model at the big box companies.”

With time, Rick opened his first brick and mortar location for Blake Real Estate in 2013 in Safety Harbor. At the time, the team included three agents besides Rick. Today, there are more than 50 agents and multiple offices servicing Central Florida and beyond.

MAKING A DIFFERENCE

Rick has a passion for the path the brokerage has taken.

“If you look closely at big-box companies, they tend to have an order of importance of where their focus is ... and it’s the brokers, then the agents and then the customers,” he explains. “We focus first and foremost on our customers, then the agents and then the brokerage. Traditional broker-

ages are set up to basically act as facilitators and mediators on a transaction. With us, we prefer more of a single agency relationship, where we’re creating a fiduciary relationship with our customers. And that’s what positions us to be able to work in their best interest.”

Rick definitely prefers an agent-centric approach.

“Without giving up any of the tools or infrastructure that they need to succeed in their business, we’re still able to offer 100 percent commission programs. And we actually offer a guarantee when they’re using our systems and the infrastructure that we provide to them of \$25,000,” Rick explains. “If they’re coming from another brokerage, we guarantee they’ll make \$25,000 more income than they made

at their previous brokerage. For us, it’s putting your money where your mouth is, and we also incentivize them to take as much education as possible, so we’ll actually pay the agents for different designations they get with the National Association of Realtors.”

As a broker, Rick sees his role in a very specific light.

“My job is to help them achieve whatever their goals are, whether they’re personal or financial. So the first thing we do is do a goal setting session, and find out what they want to see out of their career,” he emphasizes. “Because if you’re not telling your career what to do, then it’s not going to know. We put together a map and a plan. And then most importantly, we make sure they implement it.”

In his free time, Rick enjoys spending time with his family, including his wife and his two children. Favorite pastimes include wakeboarding, snowboarding and kids’ activities.

They also enjoy giving back through their charity, Paddle for Kids that raises awareness for newborn baby screening programs.

SERVANT LEADERSHIP

When he’s not giving back, Rick is paying forward by pouring himself into serving those he leads.

“My passion comes from helping our agents achieve their goals. The reason why I transitioned from sales to becoming a broker was specifically because my passion comes from helping others achieve their goals, regardless of wheth-

er it’s real estate, personal or family or outside interests,” Rick explains. “I love if someone is trying to get from X amount to Y amount, and they ask if I have any ideas on that. That kind of conversation makes me salivate.”

His first passion in the business was having personal relationships with individual clients and coming alongside them to help them achieve their goals.

“I loved the negotiation part of it, because the two most important things for agents to focus on are negotiation and communication. I love the negotiation part of it and getting my customers the best deal. As a broker, I’m actually able to do that at a much higher volume. So now, instead of just working with a handful of clients each month ... working one on one and helping them achieve their goals, I’m able to do that hundreds of times a month by helping my individual agents and supporting them as they serve our clients. Going from sales to a brokerage has positioned me to do what I love, more often in the same amount of time. That’s why I do it.”

HOW DO YOU PROVIDE WORLD CLASS CUSTOMER SERVICE

“I believe the two most important skill sets an agent should strive to improve on daily is communication and negotiation. A lot of our daily trainings provided at Blake Real Estate revolve around these two topics. If you’re a good communicator and a good negotiator, the world is at your fingertips. We negotiate our way through each and every day without realizing it, whether it’s getting our toddlers to eat their vegetables, what to do on the weekend, or a teen’s curfew, the list goes on and on. From a real estate perspective, typically our clients’ #1 goal is to either make as much money as possible on the sale, or save as much money as possible on the purchase ... so being a strong negotiator for them to get what they want; that should be your #1 focus.”

“The other skillset to sharpen daily is your communication. Confrontation arises when expectations differ so you need to be able to communicate clearly to your



client so that you can continuously set their expectations. If every time you meet or talk with your client, you make it a point to clearly communicate the next steps in the transaction, as well as the potential variables that can take place, the good ones and the bad ones, then you’ll be able to manage their expectations during the process. And guess what, it’s a heck of a lot easier to MEET their expectations if you are the one SETTING those expectations. I’m constantly pushing Blake agents to provide world-class customer service, and that’s what great ser-

vice is all about, meeting and exceeding the expectations of the customer. If you practice to be a strong communicator, you’ll find your customer service ratings and your referrals start to soar!”

HOW TO BECOME A TOP PRODUCER

When asked for any parting advice, Rick says, “TAKE ACTION! Whenever you learn something new, implement it immediately. The difference between producers and non-producers is one thing — Producers take action.”



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Constructing a Solid Future

Matthew Friesz is the Owner of Properly Inspected Home Inspection Services. His story began years ago when his love of music led to an awakening of faith and a career providing outstanding service to the real estate industry.

"I was a professional musician for 12 years. Living the life of a "rock star" just about killed me, then one night back in November of 1997 I had a meeting with God. I turned to the church and then four years after that became a pastor. I had to supplement my income, so I went into construction working with a contractor from the church."

After years honing his abilities in construction, Matthews' next steps came to him.

As he says, "It was about seven years ago when I remember noticing the property inspectors that came to the job sites. I was physically beat up from roofing, laying tile, etc. ... and it hit me. That's what I wanted to do. So I opened up Properly Inspected Home Inspection Services six years ago in 2013, and the rest is history."

It's no coincidence that his company has the word "Properly" in it, because Matthew is driven by delivering superior value and care with each inspection he completes.

"My background as a pastor comes into play when I'm out in the field. The presentation is just as important as the inspection," he says. "When I'm talking with clients, I'm



very even-keeled. I try to speak to the customer in layman's terms and not alarm them in any way."

In the process, Matthew employs the latest technology and techniques to achieve accurate, complete results, including 360-degree photos of all of the interior rooms of the property, infrared scanning, drone services, and the most current gas leak detection methods. In addition, Properly Inspected Home Inspection Services provides next-day turnaround time for report completion.

Signs of Success

One of the biggest sources of pride for Matthew is his list of Realtor teams who trusts his company as a preferred vendor. Many of the leading real estate brokerages in the region call on Properly Inspected to provide home inspection services. In fact, just to name a few several have been featured in previous Top Realtor magazine showcases, including the Rutherford Team, the Tony Baroni Team, the Lock & Key Team, the Boram Group, Jodi Avery's prestigious A-List, and many more.



Matthew is an ASHI (American Society of Home Inspectors) certified home inspector. In addition, he is Secretary of the Board of Directors for the SunCoast Chapter of ASHI in Pinellas County.

One of the aspects he enjoys the most about giving back to the industry he enjoys is the people and the additional learning that takes place.

"I love the relationships I'm able to build with other inspectors. Being on the board for ASHI, I've run into a lot of inspectors that I've gotten to know. And I think it's very important to have that network of other inspectors, in case we run into something out of the ordinary," he points out. "We're always learning and seeing something new out in the field."

A Labor of Love

For Matthew, his work is definitely a labor of love.

As he says, "I love helping

people out, and having a pastoral background, I innately have a love for people. I really enjoy the process of letting clients know about their potential purchases."

He also enjoys the education that comes through each inspection, since no two houses are exactly the same.

"I've always been fascinated with the way things are constructed. There are so many different styles and types and building materials. It's interesting looking at techniques used over time compared with new construction, and how things are done differently.

And for those who think inspections are only for older homes, Matthew has advice based on firsthand experience.

"We've inspected a lot of houses, both old and new. And when it comes to new homes, there hasn't been a house where we haven't found some form of de-

ficiencies," he emphasizes. "We always recommend getting an inspection."

Real success for Matthew revolves around his family.

"Years ago, being a rock star musician, I used to chase after fortune and fame," he says. "And then after becoming a pastor and falling in love with God, it really put a new focus on the most important aspects of life, including my wife of 21 years, my 18-year-old daughter, and my 16-year-old son. These are the people I want to be famous to."

When he's not working, Matthew enjoys the musical gifts of his talented children, along with boating, fishing, golf and travel.

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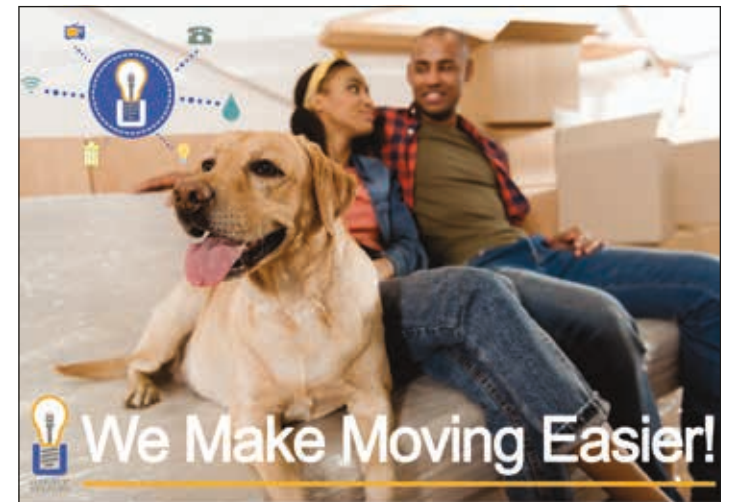


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BOBBY PAOLINI



GOOD T.A.L.K. GREAT SALES.



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By **Dave Danielson**
Photo Credit: **Carol Walker/Thomas Bruce Studio**



The topics shared during a conversation with Bobby Paolini provide tangible ideas and techniques to increase effectiveness in real estate.

Bobby has captured many of those insights, and he shares in his new book entitled *Good T.A.L.K. Great Sales*.

They're the same insights Bobby uses himself as a REALTOR® with Berkshire Hathaway HomeServices ... methods that have helped him earn a spot as one of the region's true Rising Stars in just five years in the industry.

Growth through Change

Before he wrote his book to share sales and communications ideas with readers, Bobby gained valuable experience and expertise in another industry.

Starting in 2003, he began his career in the indoor tanning industry, establishing his reputation in Pinellas County, and for the next 14 years, he built a successful business until the tanning industry lost much of its once-vibrant color approaching 2017.

As Bobby says, "I had just been in the indoor tanning industry for 13 years. In the process, I just created a

reputation by meeting a lot of people from being in the business. But then the industry stopped evolving. We weren't growing. We had three stores, but didn't have the resources to open up anymore."

As he surveyed options for the next chapter of his career, Bobby had an interest in flipping houses, so he attended a course on the topic — and ended the experience immediately feeling like he had been taken for \$2,000 with no real traction.

At the same time, Bobby's parents both passed away with a short time of each other. Bobby was just 26 years old

...



“ I START TRYING TO FIND THE BIGGEST PROBLEM OR THE BIGGEST GOAL, AND I WORK TO PUT THEM AT EASE, ELIMINATING ANY FEARS, WORRIES AND STRESS.

and married. He also had two younger siblings, who were 12 and 15 at the time.

With Bobby's parents gone, he and his wife adopted Bobby's younger siblings. It was definitely a challenging time. But through the process, Bobby still knew he had an interest in pursuing real estate.

“That's what catapulted me to actually become a REALTOR®,” he recalls.

So he joined Keller Williams, earned his license and began his journey — receiving the firm's 2015 Rookie of the Year Award.

“It was a slow start. The first

six months, I only had two closings. And then during the second six months, I had 20 closings,” he says. “I'm not sure exactly what the key was, but there were tons of open houses and front-loading, with a lot of seed planting. And then, at some point, it pays off, and you get your harvest.”

Bobby's results grew, and after two and a half years, he moved to become part of the Berkshire Hathaway HomeServices team in 2017.

During his first days in real estate, Bobby came to an important conclusion about his approach to the business.

“We grow better through struggles and through trying to get out of an uncomfortable situation or environment. I just opened myself up to anything and everything that would work without having to sell ... because I do not like to sell. I just don't see myself as a salesperson,” he explains. For me, you want to try to find the need.”

In turn, he's left his business cards behind.

“It's about the client. I find out what their biggest pain point is, or what their biggest goal is. And I give them clarity to our process and our ability to do it ... our understanding of their need, and exactly how it's going

to happen — even to the nearest thousand dollars,” Bobby points out. “We give them clarity in the whole process. I've just adopted the philosophy of getting to know people on a deep level, and finding out what's important to them.”

Sharing and Supporting Others

As he wrote *Good T.A.L.K. Great Sales*, Bobby developed it for real estate professionals and other 1099-type contractors who are paid based on their sales or services they provide. The book focuses on communication and professional business relationships, along with some sales techniques.

The word “T.A.L.K.” in the title is an acronym. “T” stands for Truth and Tonality ... being honest in

business dealings and negotiations, “A” stands for Attention, “L” stands for Listening, and “K” stands for “Kindness.”

In addition, the book takes a deeper look at work/life balance, the benefits of focus within various situations each day, and the importance of establishing and following healthy daily habits.

One of the keys that Bobby emphasizes is consistency each day.

As Bobby says, “It's how you start the day. That's the biggest thing. I think if agents are consistent with the way they start their day, every single day, they can double their business. It sounds funny, but it's true.”

Away from work, Bobby looks forward to time with his wife and their three children, their three Pomeranian dogs and three turtles.

Bobby's faith is central to his life, as well. In fact, he's even considered becoming a pastor at some point. He gives back by funding Prayer Partners to help people find the Lord, faith and peace. In addition, Bobby also supports other youth and business initiatives and a local Christian youth school.

This same sense of faith and doing what's right guides his daily work with those he serves.

“I really put myself in the client's shoes, and I help them. I start trying to find the biggest problem or the biggest goal, and I work to put them at ease, eliminating any fears, worries and stress,” he says. “My whole strategy to sell a house is limiting the inconveniencing parts of it. It's important in this business to pick up the phone and not negotiate by texting, be honest, listen more than you talk, and leave yourself out of the equation.”

Good T.A.L.K. Great Sales. Excellent advice from this month's Rising Star — Bobby Paolini.

YACHT TALES

HERE'S TO A FLORIDA CHRISTMAS CELEBRATION!

Growing up in New Jersey, we often went to Florida for our Christmas vacation. We'd leave RIGHT after school and drive through the night until we made it to Florida. So we fled the cold to celebrate Christmas which has evergreens, the North Pole, snow, Santa, reindeer, sleds as backdrops. And who added all of those props anyway?



It was the Macy's Marketing Department! Why else do you think Santa makes his grand entrance into the season at the Macy's Thanksgiving Day Parade?" Prior to those happy band of marketing brothers getting their hands on the holiday, Santa's roots seem to have begun with St. Nicholas in 280 AD in Turkey. His generosity and stories of protecting children were legendary, and soon became a movement capturing Europe's imagination.

What's a family to do? Why not start a new tradition in your family and call it a "Florida Christmas?" I mean, you know that we're the place Santa goes to rest once he has completed his busy night, right? We have boat parades with dazzling light displays to enjoy (and it's warm outside!), there are family gatherings to organize, pretty towns and their displays to visit and maybe a few new Christmas Carols to write...

*"I'm dreaming of a white Christmas, with every Christmas card I write.
May your sands be sugar and white, and may all your Christmases be white"*

Or maybe we could introduce "Sandy Claws" into the celebration? And maybe the sleigh becomes a boat? And the reindeer, dolphins? I know there are powerful forces wanting to keep Christmas as it is, but I'm just saying ;>)...

I remember my Mom getting rid of the Christmas tree when she and Dad moved to Florida back in the 70's. In its place she had a piece of driftwood with Sand Dollars and red ribbons hanging from the branches. "How could she," I remember thinking. "Breaking with tradition!"

WELL, JUST IN CASE YOU'RE LIKE MY MOM, HERE'S A LIST OF THINGS YOU SHOULD CHECK OUT:

1. Boat Parades: St Petersburg, Tampa, Apollo Beach, Clearwater, Safety Harbor, St. Pete Beach, Gulfport, Madeira Beach just to name a few. A google search here will give you the details.
2. Polar Express in Mount Dora is a must see. It's a theatrical presentation recreating the movie and gives all on board to interact with characters from the movie.
3. There are Winter Festivals galore. Start in downtown St. Petersburg which comes alive in the Christmas season.
4. Night of Lights up in Jacksonville is worth the drive. You can catch a ride on the trolley and enjoy their dazzling displays.
5. When the family gets together, head out to the beach with all the kids and build a **big sand mound and salt it with quarters** – lots of them and turn the kids loose. They will always remember the fun and it might become a new family.

How's that for a start? Can you add to my list?

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HOLIDAY SPENDING



The holidays are a time for giving, but if you're house-hunting this holiday season, you'll need to be extra careful about your spending, especially if you've already been pre-approved for a loan. Follow these tips to stay off your lender's naughty list and keep your credit in tip top shape this holiday season.

1. Don't Apply for New Credit or Collect New Debt

We've all been there – you're checking out at a store and the cashier asks if you'd like to save 15% on your purchase by opening a credit card. This might seem like a great way to save some extra cash, but before you start signing paperwork, remember this: a hard credit inquiry can ding your credit in the process. It could also impact your debt-to-income ratio or signal to your lender that you are a greater risk than before. Putting your loan in jeopardy isn't worth saving a few dollars.

2. Don't Move Around Large Amounts of Money

If you give out or receive large amounts of cash for the holidays, make sure that you can explain these transactions, especially if they are unusual withdrawals or extra income. Money transfers from account to account will be closely monitored during the home buying process. If you can't explain these transactions, the money movement could appear suspicious and signal a red flag to your lender.

3. Don't Let Bills Pile Up

At 35%, your payment history is the largest contributing factor to your credit score. Between Black Friday shopping frenzies and last-minute sales, make sure you're staying on top of your bills. In fact, it's more important than ever to make sure everything is paid on time and in full. Just one late payment can have serious effects on your loan approval.

Home For The Holidays

While holiday bargains are tempting, it's important to keep the finish line in sight. If you've been pre-approved for a mortgage, you're one step closer to getting the home of your dreams. You wouldn't want a few financial missteps make your dream of homeownership come to an abrupt stop.



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financial fitness

By Shauna Osborne

END-OF-YEAR FINANCIAL CHECKUP

The end of a year brings many opportunities to reflect: on our objectives, our blunders, our accomplishments. Think back to the goals you set for yourself at the beginning of 2019. Did you get where you wanted to go? If not, why? If so, congratulations, and what's next?

There are lessons to be gleaned from both our failures and our achievements. Nowhere is this truer than in the economic arena. A thorough **financial checkup** during this introspective time of year will help you establish a clear fiscal plan for 2020 and beyond!

Begin at the end. Take an honest look at where you've ended up financially this year. Perhaps you had a particular financial goal in mind – paying off a credit card, boosting your credit score, or putting more toward retirement. If you didn't quite get there, ask yourself how far you *did* get and what prevented you from hitting your target. Was it unrealistic? Maybe you had a major life event that waylaid you (e.g., divorce, new baby, job

change, etc.). Consider, too, whether you anticipate any such events in the coming year, so you can adjust your 2020 goals accordingly.

Once you've done some reflecting on whether your financial goals were met and what you should do differently next year, dive into some forward-looking practices to help you get a clearer picture of your current financial health. Start with your **budget**. Is the budget you established for yourself at the year's beginning still adequate? Did you consistently go over or under in any areas? Adjust as needed for 2020. And, if you've stuck to your budget, you hopefully have a **surplus**, which can be thrown at debt or filtered into your savings and/or emergency fund.

Speaking of **emergency funds**, you should have at least six months' worth of expenses saved up in the event of an emergency, such as job loss or a health crisis. If you don't, try to start putting away a little each month toward this goal. It's also a good time to double-check that you're maxing out your **401(k) contributions**. If that's not within your reach right now, strive to contribute at least as much as your employer will match.

Other areas to assess include **credit card interest rates, stocks, and insurance policies**. Many people don't know you can call your credit card company to negotiate a better interest rate, especially if you've been faithfully paying down your debt over the last 12 months. You might also use this time to study your stock portfolio; will you shift toward riskier or safer investments in 2020? Finally, review your insurance policies to ensure your coverages are still relevant. You may also qualify for new discounts and/or need to add major purchases made over the last year to your policy.

During this festive time of year, sitting down to examine your finances may sound like the ultimate killjoy. But as you turn your thoughts toward resolutions for your physical, mental, and spiritual health, don't neglect your financial health!

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6 Tips for Making **HEALTHIER** HOLIDAY CHOICES

December is here again! Perhaps you've done an admirable job at keeping your long-ago New Year's resolution to eat better, lose weight, or reduce your cholesterol; perhaps you totally abandoned that lost cause in February; or perhaps you're somewhere in the middle. Whatever the case, with the holidays comes lots of family, fun, and, especially, food!

While we look forward to these festive times all year long, they can be incompatible with the healthier eating and exercise habits we have established throughout the year. Coupled with the extra stress the season brings, the period between November and New Year's can deliver a big hit to our overall well-being. Here are six tips for making healthier choices this holiday season!

Modify your favorite dishes: You don't have to give up the decadent casseroles and delicious desserts we often associate with holiday meals! Just modify those recipes with healthier alternatives, such as baking instead of frying meats, cutting the amount of sugar added, and substituting oils, yogurt, or applesauce for butter in certain recipes. If you're unsure how to go about adjusting a recipe, Google always has the answer!

Practice moderation: As the old saying goes, "Everything in moderation." Avoiding foods you love and that bring you comfort during this season will only make you want them more (and might lead to binge-eating later on!). Indulge, but moderately. Exercise portion control by using a smaller plate or reducing the number of dishes you serve. Or, choose one meal out of the day to *really* go all out, and make nutrient-dense and healthy choices for the other meals. Go easy on the sauces and gravies, which can be high in fat and sodium.

Eat slowly and hydrate: We all know how intoxicating the scent of holiday cooking can be; with our mouths watering, we can barely wait to sit down and start shoveling! But studies have shown eating deliberately is the most effective way to avoid over-eating. Slowing down gives our brains time to register when we are full, thus preventing the associated discomfort of overindulgence. Remember to hydrate, too, which also slows down eating and aids in digestion.

Enjoy an after-dinner stroll: Walking immediately after a meal offers several health benefits, beyond just the exercise you're getting. A quiet walk gives you the opportunity to decompress after a gathering; moving your body also aids in digestion. You might choose to make it a social event, inviting a family member or friend along to catch up while you stroll together!

Get enough sleep: Though holiday festivities and visiting family can mean later bedtimes, try to stick to your normal sleep schedule as much as possible. Irregular sleep schedules can be linked to everything from weight gain (yikes!) to daytime fatigue and sleepiness. Maintaining your bedtime and wake-time routines will increase your quality of sleep both now and after the holidays.

Spend some time alone: Even the most extroverted folks need to take time for themselves during the holiday season. With people in and out of our homes, the constant stream of events to attend, and blaring jolly music everywhere you turn, holiday joy can quickly overwhelm. Step away for a few minutes, at least, every day for better mental health.

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