

Sara Smith's...

## Service For Life!<sup>®</sup>

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Dear {FIRST\_NAME}Friend}...

There are lots of good reasons to give money to charities that are doing good work, but your money will go even further if you're a savvy donor. In today's

Service For Life!<sup>®</sup> Free consumer newsletter, you'll learn how to choose the right charity, and when and what to donate.

You'll also learn about how to keep fitness workouts from becoming boring, stress-free moving tips – plus fun facts, a trivia challenge, and lots more.

**Sara Smith**

Sara Smith, REALTOR<sup>®</sup>  
FUN Real Estate  
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**P.S.** When you notice people talking about real estate in the next few weeks, can you tell them about the free consumer information I provide?

They may be people wanting to move into a smaller home. To help them learn important tips and strategies for getting a fast, top dollar sale, tell them about my Free Consumer Report called, "**6 Steps For Selling Your Home For Top Dollar.**" Then give them my phone number - **444-4444**. Or, you can always request a copy for a friend by emailing me by clicking here.

[REQUEST YOUR COPY](#)

### Today's Brain Teaser . . .

I exist only when there is light, but direct light kills me. What am I?

(see answer below)

## Smart Charitable Giving For Savvy Donors

'Tis the season when many people start thinking about charitable giving for the holidays. There are a lot of organizations clamoring for your hard-earned money. Use these handy tips to ensure you're making the best decisions when it comes to doling out charitable gifts.

- **Seek out an established charity.** Especially in times of crisis or disasters, charities seem to pop up out of nowhere in response. A good check that an organization is established is that it has at least been approved for tax purposes as a non-profit. Ensure charities are registered as tax-exempt with 501(c)(3) status (check [IRS.gov](#) for "EO Select Check" to verify that an organization is registered as exempt).
- **Research the charity in question.** Consider your gift a financial investment and conduct due diligence before deciding how to invest it. Check out sites like [charitynavigator.org](#) and [guidestar.org](#), which have done a lot of the work by vetting organizations based on criteria like financial stability, funding, transparency, and ethical practices.
- **Give an unrestricted donation.** Once you've established the organization handles its funds well, consider giving money that isn't earmarked for a specific effort. This gives the charity freedom to decide how to use the gift (and lets it decide what is most helpful).
- **Look for a matching gift.** Find out if your place of employment, church, social club, or a neighborhood business is currently offering to match financial gifts to certain charities. Taking advantage of a matching effort helps the donation go even further.
- **Consider tax benefits.** Generally, donations of cash and property to qualified non-profit organizations equaling \$250 or more are tax deductible. These donations must be made no later than December 31 of the year in which the deduction is claimed.

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### Thinking Of Buying A Home Soon?

If you're planning to buy a home in the next 6 months, you'll want a copy of my Free consumer guide, "**7 Secrets For Saving Thousands When Financing Your Next Home.**" My report will help you avoid frustrations and costly pitfalls when buying a home. Simply call me to get a free copy: **444-4444** Or,

[REQUEST YOUR COPY](#)

## How To Fight Fitness Fatigue

Love it or hate it, working out is one of those things everyone should make a regular part of their lives. What might start out as a sense of fun and excitement when tying up running shoes or stepping into an aerobics class can eventually turn into a sense of boredom and downright drudgery. It doesn't have to, though - when you incorporate these elements:

- Try something new.** Variety is the spice of life, and this definitely holds true for working out. For those who tend to stick to walking or running, signing up for a martial arts class or joining a recreational volleyball league can add that special something to a weekly workout routine. Never tried ballroom dancing before? Now's the time!
- Find a sense of purpose.** Signing up for something with an end goal such as a weight-lifting contest, swimming race, or sprint triathlon offers a good reason to get to the gym. If additional motivation is needed, choose to train and raise money for a specific cause.
- Make it a group effort.** Working out with other people is good for motivation – and it's more fun! For those who have historically trained for solo sporting events, finding a group of friends and joining a team adventure activity or long-distance relay race can put that sense of fun back into a fitness regimen.
- Get outside.** Avoid the treadmill and stationary bike, and add some variety to a workout by going for a jog or bike ride outside. Vary the route, speed routine, and time of day to keep things interesting. Or, instead of taking a group class at the gym, find one that meets in a local park and incorporates the jungle gym, natural obstacles, and other class members to challenge fitness skills.

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## Thank You! Thank You! Thank You! Thank You! Thank You!

Thanks to all of my clients and friends who support my practice and graciously referred me to your friends and neighbors. Rather than pester people with unwanted calls and visits, I build my business based on the positive comments and referrals from people just like you. I couldn't do it without you!

**Garret Anthony, Brandee Cislini, and Devy**

## Fun Facts and Laughs

### Tips for an Easy Move . . .

Moving out of a home can be undeniably stressful. Make things as easy as possible on yourself.

- **Schedule a donation pickup.** Don't waste time driving to a donation center. Contact local nonprofits (or use a service like [donationtown.org](#)) for pickup so you never have to leave home.
- **Pick a quiet moving day.** Weekends are the busiest days to move. Choosing another day of the week may save money with a moving company.
- **Double down with cloth items.** Wrap breakables in clothing and linen. Pack glasses and stemware in clean socks.
- **Label the sides of boxes.** That way you don't have to move the boxes to read what's written on them.
- **Use dresser drawers as boxes.** Wrap tightly with plastic wrap and they're ready to go!
- **Photograph electronics before dismantling.** It will be easier to reattach all the cords and wires in your new home.

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### Stress-free Mantras . . .

Feeling stressed? Breathe deeply and repeat one of these mantras to yourself:

- "Smiling brings me joy."
- "Let it be."
- "I forgive myself."
- "It's not the end of the world."
- "Serenity now. Insanity later."
- Frank Costanza

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### Websites for Finding a Good Movie . . .

Not sure what movie to watch? Use these to help find the perfect film.

[www.AGoodMovieToWatch.com](#) – Search by mood or genre ... or take a chance and choose a random flick.

[www.tastedive.com/movies](#) – Type in the name of a film you like and get recommendations.

[www.imdb.com](#) – Suggestions based on theme plus editor recommendations.

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### How to Meet a Dog . . .

Get off on the right paw by introducing yourself the right way to a new dog.

1. Approach and make conversation with the owner. Ignore the dog.
2. Ask for permission before touching.
3. Position yourself next to the dog and let it approach you.
4. Avoid eye contact.
5. Let the dog sniff a closed fist.
6. If the dog seems okay with this, pet on the shoulder, chest, or neck but not the head or above the dog.
7. If it backs away, the dog is not interested in being petted by you.

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## Would You Like To Know How Much Your Neighbor's Home Listed Or Sold For?

Maybe you're just curious. Or maybe you want to know how much your home is worth. Either way, I can help...with no "sales pitches" or run-arounds. Call me at **444-4444** and I'll give you all the facts.

### Trivia Challenge for the Month...

## "Who Else Wants To Win A Starbucks Gift Card?"

Guess who won last month's Trivia Question? I'm pleased to announce the lucky winner of last month's quiz. And the winner is, drum roll please: Garret Anthony was the first person to correctly answer my quiz question.

**Remember Roy Rogers and Dale Evans? Roy's horse was named Trigger. What was Dale's horse's name?**

- a) Daisy
- b) Scout
- c) Buttermilk
- d) Tulip

The answer is c) Buttermilk. Let's move on to *this* month's trivia question.

**What does a red front door mean to homeowners in Scotland?**

- a) New baby in the family
- b) New empty nesters
- c) First-time home buyers
- d) Paid off the mortgage

*And You Could Be One Of My Next Winners!* Call Me At **444-4444** OR

[EMAIL ME YOUR ANSWER](#)

### Brain Teaser Answer:

A shadow

## Real Estate Q & A...

**Q. What experts should I talk to if my home is about to go into foreclosure?**

**A.** Avoid scammers, and talk to one or more of these professionals:

- **Your REALTOR<sup>®</sup>** will help you review your options.
- **A Foreclosure Counselor** will help you evaluate your current financial situation and serve as an advocate with your bank, free of charge.
- **A Tax Expert** will advise you if you do a short sale or deed-in-lieu of foreclosure since forgiveness of debt may be considered taxable income.
- **A Credit Counselor** can help you develop a plan to avoid future financial difficulty as well as help you repair your credit score.
- **An Attorney** can help you if your lender has filed a foreclosure lawsuit.

For more information on avoiding foreclosure, call and ask for my Free Consumer Report called "**Options To Avoid Foreclosure.**" I'll be glad to send a copy right over to you.

Do you have a real estate question you want answered? Feel free to call me at **444-4444** or email me. Perhaps I'll feature it in my next issue!

[EMAIL ME YOUR QUESTION](#)

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**THANK YOU...** for reading my Service For Life!<sup>®</sup> personal newsletter. I wanted to produce a newsletter that has great content and is fun and valuable to them... Help your friends get more out of life by forwarding this email to them...

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