



Bernadette Fuoco Angelina Kelleghan

WARNING: Don't even think of selling your home without my Free Consumer Guide titled, "How To Avoid 7 Costly Mistakes When Selling Your Home." Call me right now at 970-234-1692 to learn more...

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Make Your Money Work For You

Saving money for a rainy day, retirement, a home improvement project, or a bucket list trip — regardless of what you're saving for, the main thing is that you keep as much of your hard-earned money as possible. So how do you maximize your earnings and have your money work even harder for you, without the risk of gambling on the stock market?

One of the easiest ways to boost your savings account is to make an **automatic contribution**. Talk with your bank representative about taking either a set amount or a percentage of each deposit and automatically depositing it daily, weekly, or monthly into your savings account. Some banks also offer an option to automatically transfer a dollar amount for each transaction into a savings account. For example, Wells Fargo has a program that automatically transfers \$1 from your checking account into your Way2Save Savings account each time you use your debit card for a one-time purchase or pay a bill through online banking. Ask your preferred bank what options they have.

Speaking of savings accounts, check with your bank to see if they offer an option for a **high-yield savings account**, or find one through an online bank. What's the difference? While a typical savings account has an annual percentage yield (APY) of less than 1% of the account balance, a high-yield savings account's APY can be in excess of 5%, which turns into a lot more money. For example, say you have \$2,000 in your savings account and your run-of-the-mill savings account has an APY of 0.19%, you will have an annual return of \$3.80; a high-yield savings account with an APY of 5.5% will return \$110 a year (compounded monthly).

A **CD** — no, not the music kind, but a certificate of deposit — is another way to earn higher interest without any risk. Decide how much money you can easily stash away for a set period of time. When you make your deposit, the interest rate is set and will not fluctuate for the duration of your investment. With current high rates, this could mean great savings for you, and you can't withdraw for the term of the CD so that keeps temptation to spend at bay.

Learn How To Maximize The Value Of Your Home

Did you know there's a free consumer report showing what to fix to net the most value for your home? It's called "**Make Your Home Show Like A Model Without Breaking The Bank**" and it's an essential guide to homeowner profits. You can get a free copy by calling me at... **970-234-1692**

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!)...

onomatopoeia (ah-nah-mah-ta-pee-ya)
noun

Meaning: a word that sounds like what it's naming

Sample Sentence: Onomatopoeia includes words that spell the sounds animals make, like *moo* or *meow*, as well as sounds like *achoo!*

Have A Laugh

When is it impossible to plant any flowers?

When you haven't botany.

Spring Cleaning For Your Smartphone

It's easy to overdo it when it comes to downloading apps onto your smartphone. We need this one for on-street parking, that one to find nearby restaurants, and then there are the social media apps. This spring, why not add cleaning up your smartphone to your cleaning plans? These tips can help:

- **Delete.** Take a look at the apps you use regularly, and delete those you don't. Extra apps can drain battery life even if you aren't actively using them.
- **Organize.** Create folders, like social media or travel, and move the apps you use inside.
- **Store.** Send your photos to the cloud, where you'll still be able to see them while freeing up memory on your phone at the same time.

Quotes To Live By...

"To plant a garden is to believe in tomorrow."

—Audrey Hepburn, actress

"Despite the forecast, live like it's spring."

—Lilly Pulitzer, fashion designer

"If you change the way you look at things, the things you look at change."

—Wayne Dyer, motivational speaker

Drug Stores That Make Home Visits

When you are sick or not feeling well, the last thing you want to do is run errands. And when the doctor writes a prescription, the idea of sitting in a pharmacy waiting area until it's filled is not appealing whatsoever. Luckily there is a new option when it comes to filling prescriptions — drug delivery services.

In addition to national drug store chains like CVS, Rite Aid, and Walgreens, online drug stores provide delivery service right to your home. Here are three services to consider:

- **Pharmacy.Amazon.com:** It's probably not surprising that Amazon has its own online pharmacy; it launched in 2020 and is available for Amazon Prime members. What may be surprising is that it can help save you money: compare medicine costs using your insurance co-pay, without insurance and using a Prime Discount to find the least expensive option. Free home delivery, Amazon Prime \$14.99/month.
- **CostPlusDrugs.com:** This online pharmacy provides lower prices on generic drugs only. You might not be able to use your insurance or Medicare on this site, but the savings could be well worth cash pay if not. Cost: medication cost, plus shipping and taxes.
- **Capsule.com:** This online pharmacy coordinates with your doctor and old pharmacy to transfer prescriptions the same day and deliver when you need it. Capsule tracks refills, too, so you will never go without your prescription. Free home delivery.

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!

Brain Teaser...

What must be broken before you can use it?

(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: **970-234-1692**

Keep Fresh Flowers Longer

Fresh flowers always brighten a room, so the longer they last the better! Here, a few tips for breathing new life into your fresh flowers.

- Cut 1 to 2 inches off the stems before placing in vase.
- Remove any leaves that will fall below the water line.
- Add 2 tablespoons each apple cider vinegar and water to a vase before adding flowers.
- Change water every 2 or 3 days.

Did You Know?

A lot of bird species migrate throughout the year, but did you know that the Arctic tern has the longest migration of any animal in the entire world? Weighing in at under half-a-pound and with a wingspan of just under 30 inches, the Arctic tern is small but mighty: it has been thought to migrate about 25,000 miles annually, but a recent scientific study suggests that it may fly twice that distance!

MESA COUNTY CATTLEWOMEN' S SPRING FLING!

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Shut Down Gaslighting

Gaslighting has been a buzz word for a while now, but what is it, exactly? According to the Cleveland Clinic, gaslighting is "emotional manipulation and insensitivity to your feelings." Signs that you're experience gaslighting include doubting your feelings; questioning your judgement; feeling vulnerable, insecure, alone, disappointed in yourself, confused; second-guessing yourself; and wondering what's wrong with you, to name a few. These feelings are normal in moderation, but if it's the same person always making you feel that way, it's time to evaluate your relationship.

One of the first things you can do to put an end to gaslighting is to set clear, healthy boundaries with the person gaslighting you to give yourself space physically and emotionally. For example, this could mean not talking to them if they raise their voice. Following through and enforcing those boundaries shows you're serious. Try talking to friends or family for outside perspectives. This can help you clarify if you're experiencing gaslighting, and remind you that you aren't making things up. Therapy and talking things over with a counselor can help, as they can assist you in identifying gaslighting.

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 **970-234-1692** and I'll give you all the facts.

An Organized Life

Albert Einstein may have said, "Organized people are just too lazy to go looking for what they want," but I'll take it. Being organized at home, work and in our everyday lives can free up so much time, and energy! Here are some small ways we can keep ourselves organized every day.

- Designate a space for your house keys, wallet and phone so you can always find them when dashing out the door.
- Place a small recycling bin or basket where you open your mail. Toss anything you don't need into the bin so it's ready to be put out on your next recycling day.
- Turn off smartphone notifications to keep from distractions throughout the day.
- When it's laundry day, fold and put away your clothes and linens right away.
- An oldie but a goodie: create a to-do list each morning (or the night before) so you know what to tackle each day.

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:

An egg.

Benefits Of A Cold Plunge

Plunging yourself into freezing cold water may not seem like something you should do, but there's a reason it's been in practice in Nordic countries for centuries; in fact, cold plunging dates back to 3500 B.C. Once you get through the "cold shock," you may notice a few things happening to your body and mind, like reduced pain from inflammation, improved circulation, lesser muscle soreness after a workout and even a brighter mood. You may also find that your focus is sharper after a cold plunge, and that you sleep better, too. Go ahead, take the plunge!

How To Clean Eyeglasses

So many smudges on your glasses you can barely see? Look no further than dish soap and lukewarm water to get them sparkling clean. Be sure to clean the frames, too! Dry with soft microfiber.

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...

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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.

Real Estate Corner...

Q. What's the purpose of a home inspection?

A. A home inspection is performed after the buyer and seller have entered into a written contract. It's a review of the home's condition, including the heating system, attic, foundation, and a mold review. The point is to identify any area of the home that needs replacement or repair. You'll use the report to set the final price of your purchase.

You may choose to buy the house and make the repairs, or you may walk away from the property if the costs would be too high for your budget and the sellers refuse to lower the price or make the repairs. You can get your earnest money back provided your contract has a "sale contingent on inspection" clause. You'll also need to get an appraisal, which serves to assess a value to the property. You need to know that the property you've selected will appraise at or above the amount you've contracted to pay for it.

Want to learn more? Ask for my Free Consumer Report called "**Top 10 First-Time Homebuyer Mistakes To Avoid.**" I'll send a copy right over to you.

Do you have a real estate question you want answered? Feel free to call me at 970-234-1692 Perhaps I'll feature it in my next issue!

Get Free information and tips at my web site: www.sierrarealtygj.net