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The KING Team's...

Service For Life!®

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Merry Christmas Everyone...

This has been quite the year! We want to thank everyone for their understanding with Kim's health issues this year. We tried to keep work and home separate but sometimes it just wasn't possible. She's well on her way to recovery!

Inventory continues to be low (*[we are officially out of New Available Listings](#)*) and we've seen more 'bidding wars' this year. With the new administration coming into office we've seen interest rates creeping up also so please give us a call if you're ready to sell or buy.

Now back to the December Newsletter...

Having a thorough home inventory list can assist after a natural catastrophe or disaster like the one we recently saw in Tennessee, and it also ensures you have plenty of home insurance. In today's *Service For Life!*[®] Free consumer newsletter, you'll learn how to take a home inventory so you have it handy when you need it most.

You'll also learn how to help kids save money, quarterly tasks you should be completing around your home— plus fun facts and lots more.

Mike, Ashleigh & Kim

The KING Team, REALTOR[®]s

Keller Williams Consultants

P.S. When you notice people talking about real estate in the next few weeks, can you tell them about the free consumer information we provide?

They may be people wanting to move in the coming year, and you can tell them about our Free Consumer Report: ***"How To Avoid 7 Costly Mistakes When Selling Your Home"***. Mentioning this guide will be a huge help to them because it shows how to net the most money from a home sale in the least amount of time. Then give them Mike's phone number - **937-645-0447**, Ashleigh's - **937-537-1722** or,

REQUEST YOUR COPY

Today's Brain Teaser . . .

What has cities but no houses, forests but no trees, and lakes but no water?

(see answer below)

How To Create A Home Inventory Just In Case

Do you know every single item you own – and would you be able to remember it all if you had to recall from memory? Taking a detailed home inventory requires making a thorough list of everything you own including a description, serial number, and estimated value. Having this inventory can save lots of time and headaches after a home fire, robbery, flood, or other disaster, but it's also a good exercise to make sure you have enough home insurance and for tax purposes, if necessary.

Taking The Inventory: Walk through every room in your house. Write down, take pictures or video, and/or create an audio recording of every single item. A visual inventory provides a more detailed overview of your belongings. Expensive items like jewelry and collectibles should be photographed from several angles.

Get Technical: A number of apps make it even easier to keep track of your personal items using photos, bar codes, and sorting options. These apps include: American Family Insurance's Dream Vault (Android/iOS), Sortly (iOS), The Home Inventory (Android), and Know Your Stuff (Android/iOS). For Android, go to play.google.com/store/apps, and for iOS, go to itunes.apple.com.

Note Prices And Serial Numbers: Keeping purchase receipts makes it easier to record how much you paid for each item. Look up the prices of those items for which you are unsure, and don't forget to make a note each time something new is added to your home.

Store The List: Keep your list updated and stored in a safe or bank deposit box. Don't forget to keep a digital back-up in an accessible location as well.

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Save Thousands When Buying A Home...

Did you know there's a free consumer report revealing ways to save time and money when buying a home? It's called **"8 Secrets For Saving Thousands When Finding and Buying Your Next Home,"** and it's great even if you're not planning to buy soon. Get your free copy by emailing us...

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How To Help Kids Save Money

All adults know that money doesn't grow on trees, but that's not necessarily true for kids. Help your kids, grandkids, or other children in your life tuck away their extra nickels and dimes for a rainy day.

1. **Bank it.** Encourage kids to decorate four separate piggy banks – one each for

Saving, Spending, Investing, and Giving – to help teach about setting money-related goals. Investing money will be used for future investments and Giving money can be donated to a charity of the kids' choice.

2. **Offer an allowance.** Assuming you are helping your own children save money, provide a small allowance so there is something to put into the piggy banks. Give the allowance in small bills or coins so kids can physically hold and drop equal amounts of cash into each piggy bank.
3. **Make goals.** If there are certain things kids want to buy, or if they are expected to save a certain amount of money toward larger items such as a new bike, explain that they'll need to use the Saving piggy bank to collect the needed money. And, if they choose not to spend money out of the Spending piggy bank right away, they'll be able to buy the items they're saving for faster.
4. **Go shopping.** When you go to the store, let the kids take their Spending money with them. If they want to buy something, count out change in the store. Feel free to remind them that, if there is something more expensive they'd like to buy, they'll have to continue to save for it – and they'll reach their goals faster by moving Spending money into the Saving piggy bank.

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A Heartfelt Message To Our Special Clients and Friends...

We want to share a little secret with you. We don't spend our time cold calling or pestering people for business. Instead, we focus 110% of our efforts on giving such outstanding service that people naturally think of us when a friend, neighbor or family member needs a caring and competent REALTOR®.

We would like to take a moment to acknowledge and thank a few of the special people in our lives who've helped build our business with their enduring support and referrals. We couldn't do it without you!

Allison Triplett - Jarrod and Krista Holt - Bill and Sandry Brazier
Janell Restum - Eva McKitrick

Fun Facts and Laughs

Quarterly Home Maintenance Checklist

Keeping your home in tip-top shape requires regular maintenance. Keep this list handy for tasks that should be done every three months. Next month we'll feature some seasonal tips. (Save these lists!)

- **Test smoke and carbon monoxide detectors.** If the alarm doesn't sound, change the batteries.
- **Let water run in unused sinks and flush unused toilets.** This helps flush out built-up grime.
- **Clean out gutters (again and again and again).** Removing leaves and other blockages keeps build-up from molding and allows water run-off to flow properly.
- **Check water softener.** Add salt if necessary.
- **Trim trees and bushes.** Keep hanging branches clear from house walls, the roof, and the air conditioner.

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Weird Weather Facts...

- Sometimes snow in the Sierra Nevada Mountains in California is pink due to a special type of algae.
- The average cumulus cloud weighs 1.1 million pounds.
- The largest hail stone recorded was 8 inches in diameter and weighed almost 2 pounds.

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Skill Building Websites...

Spend 30 minutes or less to learn a skill.

www.SkillShare.com – On-demand courses on cooking, photography, and more for \$10/month.

www.CodeAcademy.com – Website building and coding basics.

www.KhanAcademy.com – Brush up on academic skills like algebra.

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Famous Internet Firsts...

We don't think twice before hopping online today, but it wasn't always that way.

- 1971: Ray Tomlinson sent himself the first email.
- 1985: The first domain was registered to Symbolics Computer Company.
- 1991: The first website on the World Wide Web was created to provide information about the World Wide Web.
- 1994: The first blog, Justin's Links from the Underground, was a guide to top websites.
- 1995: Classmates.com was the first social networking site. Also, Amazon sold its first item – a book.
- 2005: The first YouTube video and Reddit post were published.

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FREE Consumer Help Is Just A Phone Call Away!

Learn valuable secrets for saving thousands and avoiding costly mistakes when buying, selling or refinancing a home. Best of all, it's FREE. Ask about our ***"Insider's Free Resources"*** by calling Mike at: **937-645-0447**.

Brain Teaser Answer:

A map

Real Estate Q & A . . .

Q. I just took my home off the market because it didn't sell. What can I do now to try to sell it again?

A. The biggest things to consider are the home's price and its condition.

You may have set the price too high, keeping buyers and real estate agents away. If you lowered your price in increments, it may have been too late since it was already viewed as an "overpriced" home. Also, look at your home's condition from a buyer's perspective. Is there more you can do to make it stand out from other homes for sale?

It may be time to hire not just a REALTOR®, but a Home Marketing Expert (which we are). This is an agent who understands your needs and can use their expertise to re-evaluate the price, plus share easy ways to make your home appear more attractive to buyers.

To learn more about how to sell your home quickly, call and ask for our Free Consumer Report called **"4 Tips To Guarantee Your Home Sells The Second Time."** We'll send a copy right over to you.

Do you have a real estate question you want answered? Feel free to call Mike at **937-645-0447**, Ashleigh at **937-537-1722** or email us. Perhaps we'll feature it in our next issue!

[EMAIL ME YOUR QUESTION](#)



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