

The King Team's...

Service For Life!®

Inside This Issue...

- [Avoid These College Savings Mistakes...](#)
 - [5 Tips To Reduce Stress Quickly...](#)
 - [Fun Facts and Laughs:](#)
How to Stop Procrastinating, Fashion Subscription Websites, And More...
 - [Real Estate Q&A:](#)
 - Can I Use A Financial Gift as a Down Payment?
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Hi Folks...

Since the end of the year is quickly approaching we would be remiss to not mention how grateful and thankful for everything your trust and friendship means to Ashleigh, Kim and myself. We hope you all enter 2018 with wide eyes, acceptance and appreciation for all!!

With the cost of higher education skyrocketing, it's more important than ever to make

sure you're doing all you can to save for your kids' college years. In today's Service For Life!® Free consumer newsletter, you'll learn some of the most common mistakes people make when saving for college – and how you can fix them.

You'll also learn a few easy ways to reduce stress quickly during this holiday season, tips to help you stop procrastinating – plus fun facts and lots more.

Mike & Ashleigh

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. To request a copy for a friend, simply email us by clicking here.

REQUEST YOUR COPY

Today's Brain Teaser . . .

A boy is walking with a doctor. The boy is the doctor's son, but the doctor is not the boy's father. Who is the doctor?

(see answer below)

College Savings Errors to Avoid

Saving for your kids' college education can be confusing, but it doesn't have to be a daunting task. Learning the best ways to save can help you avoid costly mistakes - and increase your yield.

Mistake #1 - Choosing a plain old savings account

When you're concerned about losing money on an investment, a standard savings

account might feel safer. The interest on that account, however, won't even keep up with inflation, let alone the rapidly rising cost of college.

- **The Fix** - If an aggressive investment isn't right for you, at least choose a 529 plan, specifically designed for college expenses. Money in a 529 plan grows tax-free until your child uses it to pay for school. And if you're lucky enough to get lots of grants and scholarships, you can transfer a 529 to another child.

Mistake #2 - Believing savings count against you

Some parents choose not to save for their children to go to college because they (erroneously) believe a robust savings will hinder their ability to get financial aid.

- **The Fix** - The truth is that it's primarily what you're earning - not saving - that colleges take into consideration when granting financial aid, so save away.

Mistake #3 - Setting and forgetting it

Everyone's financial situation changes over time, as do tax laws and investment options. But too many people set up savings plans once and never revisit them.

- **The Fix** - It's important to review your investments on a regular basis, and that's especially true if your goals are in the shorter term. College investments that get more conservative over time are preferable, as they reduce risk as the child gets closer to college age.



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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. Simply call Mike to get a free copy: **937-645-0447** Or,

REQUEST YOUR COPY

5 Ways to Reduce Stress Quickly

When we're stressed, we're less able to focus and we're doing damage to our overall health. Here are some science-based methods for de-stressing quickly.

- **Breathe** - Stress makes us take short breaths. Concentrate on deep breaths

through the nose, exhaling through the mouth, for several minutes to increase oxygen flow and reduce tension.

- **Pattern Reset** - Forcing your brain to focus on something else, such as the repetitive task of doing dishes or knitting, can help get your mind off whatever's bothering you.
- **Go for a Walk** - Not only will a 10-minute walk physically remove you from any stressful situation, the exercise releases stress-relieving endorphins in your brain. Dancing to your favorite song works, too.
- **Take an e-Break** - We love technology, but it can also cause a huge amount of stress. Turn off your phone or computer to increase your ability to relax, and don't leave your email inbox open all day.
- **Have a Snack** - It's important to be mindful about snacking (stress eating is nobody's friend), but some nibbles can be helpful. Potassium can help modulate blood pressure, which can in turn reduce stress levels, so have a banana. Something like a handful of nuts offers a satisfying crunch and the energy your brain needs to get past the stress.

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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 thank the special people in our lives who've helped build our business some with their enduring support and others through their referrals. We couldn't do it without you!

Fun Facts and Laughs

How to Stop Procrastinating...

Procrastinating is a learned behavior. The good news is that it can be combated, as long as you're focused on how to prevent it. Here are 5 steps to help you stop procrastinating and get in gear.

1. **Get Rid of Distractions** - Turn off the phone, shut the door, put on headphones, whatever it takes to drown out tempting diversions.
2. **Break Tasks Into Chunks** - Things like "wash dishes, do laundry, and vacuum" are more specific, and chances are you'll be more apt to tackle those tasks than the gargantuan-sounding "clean the house."
3. **Do Your Hardest Task First** - The sense of accomplishment when you complete the biggest item on your list first will help propel you forward toward crossing off more things on your list.
4. **Perfect is the Enemy of Done** - Keep in mind that if you're only striving for perfection, you're less likely to even start a project.
5. **Reward Yourself** - Give yourself a pat on the back for getting stuff done, whether the reward is a night out or simply a favorite treat.

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Cleaning with Cola. . .

Did you know the cola in your fridge is also a great household cleaner? Here are some everyday uses for it:

- Remove rust stains by scrubbing with cola using aluminum foil, then wipe clean.
- Remove oil stains from pavement by soaking them in cola for 15 minutes, then scrubbing.
- Remove gum from surfaces by soaking it with cola for a few minutes, then scraping it with a blunt knife.

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Fashion Subscription Websites. . .

Two of the most popular clothing subscription services online are Stitch Fix and Trunk Club. Here's a brief overview of each.

www.stitchfix.com - For a \$20 styling fee, you'll get a box with five items chosen for you by a stylist. The \$20 fee can be applied to anything you purchase from the box. Send back whatever you don't want, and get a 25% discount if you keep everything.

www.trunkclub.com - Unlike Stitch Fix, Trunk Club has boxes for both men and women. There's no styling fee, and you receive 12-15 items per box on average. There's no discount for buying everything, and items tend to cost a bit more overall than Stitch Fix.



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Poaching a Perfect Egg...

- Simmer a small pot of water.
- Crack egg into a bowl and add 1/2 tsp vinegar. Let stand for 5 minutes.
- Add egg to the water and stir gently to keep egg from sticking. Leave alone to poach, 3-5 minutes for an extra large egg.
- Remove with a slotted spoon and serve hot.



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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 Ashleigh at: **937-537-1722**.



Brain Teaser Answer:

The doctor is the boy's mother.

Real Estate Q & A . . .

Q. Can I use a financial gift from a friend or relative as a down payment on buying a home?

A. Yes. In fact, one out of four first-time homebuyers uses a gift to make the down payment.

Tax law allows gifts of up to \$14,000 a year without tax consequences to the giver or recipient. (The amount may be adjusted annually so check IRS publication 950 for the current figure.) You could get a gift from two parents or two friends (for \$28,000) without paying a gift tax.

Using a gift for a down payment allows you to buy the home even if it's not Federal Housing Administration (FHA)-approved. The best advice is to contact a well-connected REALTOR® and discuss this subject before you start looking for homes.

For more information and some tips to avoid costly mistakes when buying a home, ask for our Free Consumer Report called ***"4 Quick Ways To Buy A Home With Little Down."*** We'll send a copy right to you.

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

EMAIL ME YOUR QUESTION



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